

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
DEVELOPMENT
DIVISION OF INSURANCE

550 W. 7th AVENUE, SUITE 1560
ANCHORAGE, ALASKA 99501-3567

Order No. SR24-02) Revocation of Insurance
In the Matter of) Producer License Pursuant
ANNA KLINE) to AS 21.27.440
NPN# 20235299)
_____)

ACCUSATION AND ORDER OF REVOCATION

1. On March 27th, 2022, the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) issued ANNA KLINE (KLINE), domiciled in the State of Iowa an Insurance Producer license number 3001854769 to transact the business of Life insurance. The license has an expiration date of July 31st on odd numbered years.
2. On the initial application KLINE responded negatively to all background questions indicating no disclosures to report to the State of Alaska.
3. On August 18th, 2022, State of Minnesota Department of Insurance, Enforcement Division contacted the Division regarding KLINE's alleged

ANNA KLINE
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SR24-02

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DIVISION OF INSURANCE
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ANCHORAGE, ALASKA 99513-3567
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1 fraudulent activity across many states. Around this same time, the
2 Division received notice from a representative of the agency where
3 **KLINE** worked, who contacted our office to disclose suspected fraud,
4 forgery, and the criminal history of **KLINE** under **KLINE**'s birth name,
5 Jordana Weber.
6

- 7 4. On August 22nd, 2022, the Licensing section of the Division referred
8 **KLINE**'s information to the Investigations section of the Division, who
9 initiated an investigation into **KLINE**. This case was assigned to
10 **Investigator Douglas Love (Inv. Love)**. The investigation resulted in
11 confirmed fraud affecting at least one Alaskan consumer between March
12 and April of 2022, shortly after **KLINE** received the Alaska Insurance
13 Producer license.
14
15 5. The Investigation section of the Division partnered with Iowa Insurance
16 Fraud Bureau (IIFB) to investigate **KLINE** and reached out to other states
17 to secure criminal prosecution.
18
19 6. On October 2nd, 2023, Licensing section received the investigation report
20 conducted by **Inv. Love** that was issued on September 20th, 2023. In that
21 report it detailed **KLINE**'s statutory violations and recommendations.
22 The report is being forwarded to the U.S. Attorney's Office for the District
23 of New Jersey, via FBI, for consideration by the appropriate prosecutor.
24 Through this investigation, the Division learned that **KLINE** was
25 convicted of the following charges:
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- a. In Lacrosse, Wisconsin July 26, 2010: Felony Forgery, Felony- Uttering, Misdemeanor Theft-Movable Property
- b. In La Crosse, Wisconsin October 25, 2010: Misdemeanor Bail Jumping, Felony Fraudulent use of a credit card, and on October 27, 2010 Misdemeanor Issue of a worthless check
- c. In Naperville, Illinois, on June 18, 2015: Misdemeanor Obstructing justice/identification, Misdemeanor Fraud/deceptive bad practice, bad checks

7. In October of 2022, **KLINE** was charged with 19 felony counts for charges such as wire fraud, money laundering, and falsifying records. While there has not been a conviction, **KLINE** has failed to report this to the Division.

8. AS 21.27.020(b)(4) sets out the general qualification for licensure that a person “(4) shall be a trustworthy person;” as part of the application process **KLINE** was required to complete an application that furnished information and answers concerning her background history, including criminal history. The attestation section of the application included a notice advising **KLINE** that submitting false information or omitting pertinent information in connection with the application is grounds for denial of a license and may include criminal penalties.

9. Failure to comply with AS 21.27.025 subjects **KLINE** to civil penalties pursuant to Alaska Statute (AS) 21.27.440(a) “in addition to any other penalties provided by law, a person that the director (director) determines

1 under AS 21.06.170-21.06.240 has violated the provisions of this chapter
2 is subject to (1) a civil penalty equal to the compensation promised, paid,
3 or to be paid, directly or indirectly, to a person in regard to each violation;
4 (2) either a civil penalty of not more than \$10,000 for each violation or a
5 civil penalty of not more than \$25,000 for each violation if the director
6 determines that the person willfully violated the provisions of this chapter;
7 and (3) denial, nonrenewal, suspension, or revocation of a license.” The
8 director has the latitude to impose civil penalties against a person who has
9 violated Alaska’s insurance laws.
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12 10. AS 21.27.040(a) states that “(a) Application for a license shall be made to
13 the director upon forms prescribed by the director. As a part of or in
14 connection with the application, the applicant shall furnish information
15 concerning the applicant's identity, personal history, experience, business
16 record, purposes, and other pertinent facts that the director may reasonably
17 require. The applicant shall declare, subject to penalty of denial,
18 nonrenewal, suspension, or revocation of a license issued by the director,
19 that the statements made in or in connection with the application are true,
20 correct, and complete to the best of the applicant's knowledge and
21 belief...”
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24 11. AS 21.27.020(a) provides: "For the protection of the people of this state,
25 the director may not issue or renew a license except in compliance with
26 this chapter and not issue a license to a person, or to be exercised by a
27 person, found by the director to be untrustworthy, incompetent, or who
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has not established to the satisfaction of the director that the person is qualified under this chapter.”

12. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an individual license, an applicant or licensee shall (4) be a trustworthy person."

13. AS 21.27.025(a) states that “(a) A licensee shall notify the director in writing not later than 30 days after a change in residence, place of business, legal name, fictitious name or alias, mailing address, electronic mailing address, telephone number, or compliance officer. A licensee shall report to the director in writing any administrative action taken against the licensee by a governmental agency of another state, by a governmental agency of another jurisdiction, or by a financial industry regulatory authority sanction or arbitration proceeding not later than 30 days after the final disposition of the action. A licensee shall submit to the director the final order and other relevant legal documents in the action. A licensee shall report to the director any criminal prosecution of the licensee in this or another state or jurisdiction not later than 30 days after the date of filing of the criminal complaint, indictment, information, or citation in the prosecution. The licensee shall submit to the director a copy of the criminal complaint, calendaring order, and other relevant legal documents in the prosecution.”

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14. AS 21.27.025(b) states that “(b) In addition to any other penalty provided by law, a failure to notify the director as required by this section is cause for denial, nonrenewal, suspension, or revocation of a license.”

IT IS HEREBY ORDERED, under the provisions of AS 21.27.440, that **KLINE’s** Insurance Producer license number 3001854769 is REVOKED for a period of 65 years.

This Order is effective dated this 20.00 day of February 2024.

DocuSigned by:
Lori Wing-Heier
A304E38011074B0...

LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 21st day of February, 2024, I mailed copies of the accusation to:

ANNA KLINE
5249 N PARK PL NE
CEDAR RAPIDS, IOWA 52402
United States

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Marnellie Rembulat

FINAL ORDER

IT IS ORDERED that this license revocation is adopted in full resolution of the issues in the case and shall constitute the final order of this matter. **ANNA KLINE** is barred from licensure in the State of Alaska for the 65 years following the effective date of this order.

This Order is effective the 12th of March 2024.

DocuSigned by:
Lori Wing-Heier
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LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

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