

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. SR 23-21)
In the Matter of)
MELISSA MICHELE BOWER)
NPN# 20699515)
Revocation of Insurance
Producer License Pursuant
to AS 21.27.440

ACCUSATION AND ORDER OF REVOCATION

1. On May 2nd, 2023, **MELISSA MICHELE BOWER (BOWER)**, domiciled in the State of Alaska applied for a resident Insurance Producer license with the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division).
2. Upon review of the initial application, **BOWER** responded negatively to background questions 1A, 1B and 1C. **BOWER** had indicated no criminal conviction to report to the State of Alaska.
3. On May 10th, 2023, the Division issued **BOWER** an Insurance Producer license number 3002510124 to transact the business of Life insurance.

MELISSA MICHELE BOWER
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STATE OF ALASKA
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DEVELOPMENT
DIVISION OF INSURANCE
550 W. 7th AVENUE SUITE 1560
ANCHORAGE, ALASKA 99513-3567
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1 The resident license has an expiration date of October 31st on even
2 numbered years.

3 4. On June 16th, 2023, result of the criminal background check by the Alaska
4 Department of Safety revealed a military conviction of **BOWER** in effect
5 January 24th, 2017, which was not reported to the Division.
6

7 5. On June 16th, 2023, correspondence was issued to **BOWER** indicating the
8 result of the criminal background check and listed the required documents
9 **BOWER** must provide to continue with the application process. No
10 response was received by the Division.
11

12 6. **BOWER** was in violation for failing to report her criminal history to the
13 Division which subjects **BOWER** to civil penalties pursuant to Alaska
14 Statute (AS) 21.27.440(a) "in addition to any other penalties provided by
15 law, a person that the director (director) determines under AS 21.06.170-
16 21.06.240 has violated the provisions of this chapter is subject to (1) a
17 civil penalty equal to the compensation promised, paid, or to be paid,
18 directly or indirectly, to a person in regard to each violation; (2) either a
19 civil penalty of not more than \$10,000 for each violation or a civil penalty
20 of not more than \$25,000 for each violation if the director determines that
21 the person willfully violated the provisions of this chapter; and (3) denial,
22 nonrenewal, suspension, or revocation of a license." The director has the
23 latitude to impose civil penalties against a person who has violated
24 Alaska's insurance laws.
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1 7. AS 21.27.020(a) provides: "For the protection of the people of this state,
2 the director may not issue or renew a license except in compliance with
3 this chapter and not issue a license to a person, or to be exercised by a
4 person, found by the director to be untrustworthy, incompetent, or who
5 has not established to the satisfaction of the director that the person is
6 qualified under this chapter."

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

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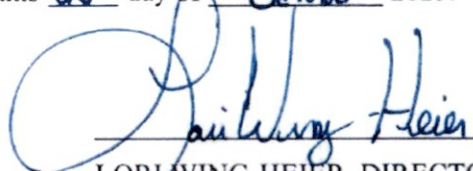
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criminal complaint, calendaring order, and other relevant legal documents
in the prosecution.”

10. 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 **BOWER’s**
Insurance Producer license number 3002510124 is REVOKED for a period of one year.


This Order is effective dated this 23rd day of October 2023.



LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 13th day of Nov., 2023, I mailed copies of the accusation to:

MELISSA MICHELE BOWER
901 AUK ST C1
Kenai, Alaska 99611
United States



Marnellie Rembulat

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