

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

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

550 W. 7<sup>th</sup> AVENUE, SUITE 1560  
ANCHORAGE, ALASKA 99501-3567

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DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC  
DEVELOPMENT  
DIVISION OF INSURANCE  
550 W. 7<sup>th</sup> AVENUE SUITE 1560  
ANCHORAGE, ALASKA 99513-3567  
PHONE: (907) 269-7900

Order No. LD24-10 ) Insurance Producer  
In the Matter of ) License Denial Pursuant  
**MONTGOMERY CORTES** ) to AS 21.27.040  
NPN# 2666725 )  
\_\_\_\_\_ )

**ACCUSATION AND FINAL ORDER**

Lori Wing-Heier, Director of the Division of Insurance (Division), Department of  
Commerce, Community, and Economic Development (DCCED), State of Alaska, states  
the issues on which the accusation is based as follows:

1. On September 19, 2023, **MONTGOMERY CORTES (CORTES)**,  
domiciled in the State of California applied for an Insurance Producer  
license requesting Property and Casualty authority with the Division to  
conduct insurance business in the State of Alaska.
2. Upon review of the application, **CORTES** responded negatively to  
background questions 1B, indicating no felony convictions to report to the  
State of Alaska. **CORTES** responded affirmatively to background

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1 question 2, indicating administrative actions was taken against him, yet he  
2 did not provide the required disclosures for the affirmative response.

- 3  
4 3. The State of Florida took administrative action against **CORTES** for  
5 failure to disclose his criminal history, which resulted in a permanent bar  
6 from licensure in Florida effective June 27, 2016.
- 7  
8 4. The Producer Database and Attachment Warehouse reflects a felony  
9 conviction in the State of California in effect October 14, 1987. **CORTES**  
10 failed to disclose his felony conviction to the Division and provided  
11 incorrect information on his application.
- 12  
13 5. On September 28, 2023, correspondence was provided to **CORTES**  
14 informing of his failure to respond accurately to background question 1B  
15 regarding felony convictions. In the same correspondence the Division  
16 also requested clarification and additional documentation in support of the  
17 affirmative answer to background question 2. No response was received  
18 from **CORTES**.
- 19  
20 6. On October 10, 2023, the Division received a status update request from a  
21 representative from Patra Corp, claiming to be the authorized submitter  
22 for **CORTES**. The application did not list an authorized submitter. The  
23 Division requested documentation from **CORTES** indicating Patra Corp  
24 had authorization to receive status updates on the license application. No  
25 response from **CORTES** was received.
- 26  
27 7. On October 13, 2023, a representative of Patra Corp emailed the Division  
28 with a written statement available in the Attachment Warehouse for

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**CORTES**. The documentation provided was incomplete, and on the same day, the Division requested a statement from **CORTES** authorizing the Division to engage with Patra Corp on his behalf. No response was received. The Division provided additional correspondence to **CORTES** indicating the outstanding deficiencies on the application.

8. Alaska Statute (AS) 21.27.040(a) states that “(a) Application for a license shall be made to the director upon forms prescribed by the director. As a part of or in connection with the application, the applicant shall furnish information concerning the applicant's identity, personal history, experience, business record, purposes, and other pertinent facts that the director may reasonably require. The applicant shall declare, subject to penalty of denial, nonrenewal, suspension, or revocation of a license issued by the director, that the statements made in or in connection with the application are true, correct, and complete to the best of the applicant's knowledge and belief...”

9. AS 21.27.020(a) provides: "For the protection of the people of this state, the director may not issue or renew a license except in compliance with this chapter and not issue a license to a person, or to be exercised by a person, found by the director to be untrustworthy, incompetent, or who has not established to the satisfaction of the director that the person is qualified under this chapter."

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10. 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."

11. Pursuant to AS 21.27.040(a), **CORTES** failed to report his complete background history to the Division at initial application. Based on the above **CORTES'** Insurance Producer license is hereby DENIED.

ORDER

**IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **MONTGOMERY CORTES'** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 2666725 is DENIED for supplying inaccurate information on the application for licensure.

This Order is effective the 14.00 day of March 2024.

DocuSigned by:  
*Lori Wing-Heier*

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

I hereby certify that, on the 15<sup>th</sup> day of March, 2024, I mailed copies of the accusation to:

MONTGOMERY CORTES  
5955 DESOTO AVE, SUITE 250  
WOODLAND HILLS, CA 91367  
UNITED STATES

*clrf*  
Marnellie Rambuak

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**FINAL ORDER**

**IT IS ORDERED** that this license denial is adopted in full resolution of the issues in the case and shall constitute the final order of this matter. **MONTGOMERY CORTES** may seek licensure in Alaska after a period of 30 days has lapsed after the effective date of this ORDER.

This Order is effective the 16th day of April 2024.

DocuSigned by:  
*Lori Wing-Heier*

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE