

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

Order No. SR 24-06 )  
In the Matter of )  
**O'BRIEN INSURANCE** )  
**SERVICES, INC** )  
NPN No. 8627183 )

Revocation of Insurance  
Producer License pursuant  
to AS 21.27.440

ORDER OF REVOCATION

1. On August 22, 2018, the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) issued an initial Insurance Producer license with Casualty, and Property lines of authority, license number 100164466, to **O'BRIEN INSURANCE SERVICES, INC (O'BRIEN)** domiciled in the State of California. This license has an expiration date of August 22 of even numbered years.
2. On June 3, July 1, and August 1, 2020, the Division provided **O'BRIEN** renewal notices informing of the impending expiration date of August 22, 2020.
3. On August 22, 2020, **O'BRIEN's** license expired for failure to renew.

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

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- 4. On September 1, 2020, an expiration notice was provided to **O'BRIEN** informing the firm that their license expired for failure to renew timely.
- 5. On February 25, 2021, an application was received to reinstate the **O'BRIEN's** Insurance Producer license. A Business Transaction Form (BTF) was requested from the firm on March 5, 2021, in support of the application. No response was received. The application was rejected after 120 days from the date of application pursuant to AS 21.27.040(f).
- 6. On December 27, 2021, another application was received to reinstate the **O'BRIEN** Insurance Producer license. On December 28, 2021, a BTF was requested in support of the application. No response was received. The application was rejected after 120 days from the date of application pursuant to AS 21.27.040(f).
- 7. On March 24, 2022, the Division received an application to reinstate the Insurance Producer license for **O'BRIEN**. This application was processed on April 6, 2022, reinstating the license and **O'BRIEN's** authority to transact insurance in the State of Alaska.
- 8. In August of 2022, the Division received Surplus Lines Quarterly reports, which indicated the firm engaged in unlicensed activity. The audit revealed that **O'BRIEN** sold policies in December of 2021 during a period when their license was expired.
- 9. On August 22, 2022, the Division sent notice to **O'BRIEN** informing that the audit revealed policies posted during a period where **O'BRIEN** did not hold an active license. This notice requested a Business Transaction Form verifying any

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additional business that may have been placed prior to obtaining appropriate licensure in the State of Alaska. **O'BRIEN** did not respond.

10. On October 10, 2022, a second attempt was made by the Division to contact **O'BRIEN** regarding the unlicensed activity notice provided in August. This notice informed **O'BRIEN** that failure to respond would result in revocation of their license pursuant to AS 21.27.410. No response was received.

11. Alaska Statute (AS) 21.27.010(a) states in part that "...a person may not act as or represent to be an insurance producer, managing general agent, or surplus lines broker in this state or relative to a subject resident, located, or to be performed in this state unless licensed under this chapter."

12. Further, AS 21.27.440(a) provides that "in addition to any other penalties provided by law, a person that the director of the division (director) determines under AS 21.06.170-21.06.240 has violated the provisions of this chapter is subject to (1) a civil penalty equal to the compensation promised, paid, or to be paid, directly or indirectly, to a person in regard to each violation; (2) either a civil penalty of not more than \$10,000 for each violation or a civil penalty of not more than \$25,000 for each violation if the director determines that the person willfully violated the provisions of this chapter; and (3) denial, nonrenewal, suspension, or revocation of a license."

**IT IS HEREBY ORDERED**, under the provisions of AS 21.27.440, that **O'BRIEN's** Insurance Producer license 100164466 is REVOKED for a period of two years.

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This Order is effective dated this 12.00 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 13<sup>th</sup> day of March, 2024, I mailed copies of the accusation to:

O'BRIEN INSURANCE SERVICES, INC.  
454 LAS GALLINAS AVE, SUITE 179  
SAN RAFAEL, CALIFORNIA 94903  
United States

*Marnellie Rembulat*  
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. **O'BRIEN INSURANCE SERVICES, INC** licensure in the State of Alaska is **REVOKED** for two years following the effective date of this order.

This Order is effective the 28<sup>th</sup> of March 2024.

DocuSigned by:  
*Lori Wing-Heier*

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE