

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

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DEVELOPMENT
DIVISION OF INSURANCE
550 W. 7th AVENUE, SUITE 1560
ANCHORAGE, ALASKA 99501-3567

Order No. LD23-10)
In the Matter of)
KENNETH RUFFER)
NPN No. 18166748)
_____)

ACCUSATION & 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 or about May 3rd, 2021, the Alaska Department of Commerce,
Community and Economic Development, Division of Insurance
(Division) received an Insurance Producer application for Life, Health,
Property and Casualty authority to transact the business of insurance for
KENNETH RUFFER (RUFFER), domiciled in the State of
Washington. The license was issued and has an expiration date of
September 30th on even numbered years.

KENNETH RUFFER
Accusation & Final Order
LD23-10

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2. On July 6th, 2022, August 5th, 2022, and September 7th, 2022, renewal notices were provided to **RUFFER** informing that the insurance producer license would expire at midnight on September 30th, 2022, if a renewal application was not received by the Division.
3. On or about September 23rd, 2022, the Division received an Insurance Producer renewal application for **RUFFER**. On September 29th, 2022, the Division sent correspondence to **RUFFER** inquiring about the negative response to background question 2 and the State Producer Licensing Database reported administrative action taken against the licensee on July 15th, 2021 by the state of Washington. No response was received, and the license expired for failure to renew.
4. On February 28th, 2023, a second renewal application was received by the Division. **RUFFER** responded negatively to background question 2, indicating **RUFFER** has no administrative actions to report to the State of Alaska. The Producer Database reflects administrative actions taken against **RUFFER** by the State of Washington, in effect on July 15th, 2021. This information has not been disclosed to the Division and was not supplied in support of the application in the Attachment Warehouse.
5. On March 13th, 2023, **RUFFER** was provided correspondence providing the opportunity for **RUFFER** to voluntarily withdraw the application and provide a new, complete, and accurate application. No response was received by the Division.

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6. 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.”

7. 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.”

8. 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

1 concerning the applicant's identity, personal history, experience,
2 business record, purposes, and other pertinent facts that the director may
3 reasonably require. The applicant shall declare, subject to penalty of
4 denial, nonrenewal, suspension, or revocation of a license issued by the
5 director, that the statements made in or in connection with the
6 application are true, correct, and complete to the best of the applicant's
7 knowledge and belief..."

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10 9. AS 21.27.040(a) states that "(a) Application for a license shall be made
11 to the director upon forms prescribed by the director. As a part of or in
12 connection with the application, the applicant shall furnish information
13 concerning the applicant's identity, personal history, experience,
14 business record, purposes, and other pertinent facts that the director may
15 reasonably require. The applicant shall declare, subject to penalty of
16 denial, nonrenewal, suspension, or revocation of a license issued by the
17 director, that the statements made in or in connection with the
18 application are true, correct, and complete to the best of the applicant's
19 knowledge and belief..."

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

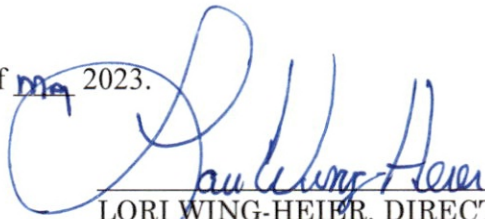
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11. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an individual license, an applicant or licensee shall (4) be a trustworthy person." Pursuant to AS 21.27.020(a) and (b)(4), the reinstatement of **RUFFER'S** insurance producer license is hereby DENIED.

ORDER

IT IS HEREBY ORDERED, under the provisions of AS 21.27.020 that **KENNETH RUFFER's** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 18166748 is DENIED for supplying inaccurate information on the initial application for licensure. **KENNETH RUFFER** may seek licensure in Alaska after a period of 30 days has lapsed from the effective date of this order.

This Order is effective the 5th day of May 2023.


LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 9th day of May, 2023, I mailed copies of the accusation to:
KENNETH RUFFER
1300 SW CAMPUS DRIVE #53-1
FEDERAL WAY, WA 98023
United States


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LD23-10