

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. LD23-14 ) Insurance Producer  
In the Matter of ) License Denial Pursuant  
**WILLIAM KEPPERLING** ) to AS 21.27.040  
NPN# 10200294 )  
\_\_\_\_\_ )

**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 December 15<sup>th</sup>, 2022, **WILLIAM KEPPERLING (KEPPERLING)**,  
domiciled in the State of Indiana applied for 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, **KEPPERLING** responded negatively to  
background question 2, indicating no administrative actions to report to  
the State of Alaska.

**WILLIAM KEPPERLING**  
Accusation and Final Order  
LD23-14

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DIVISION OF INSURANCE  
550 W. 7<sup>th</sup> AVENUE SUITE 1560  
ANCHORAGE, ALASKA 99513-3567  
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3. The Producer Database and the Attachment Warehouse reflects administrative action was taken against **KEPPERLING** in State of New York in effect on July 28, 2017, and State of North Dakota in effect July 13, 2016. **KEPPERLING** failed to disclose his administrative actions to the Division and provided inaccurate information on the application.
4. On December 21<sup>st</sup>, 2022, correspondence was provided to **KEPPERLING** informing of his failure to respond accurately to background question 2 regarding administrative actions. The Division provided **KEPPERLING** the opportunity to voluntarily withdraw the application and provide a new, complete, and accurate application within 15 days. No response was received.
5. 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...”
6. 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

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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."

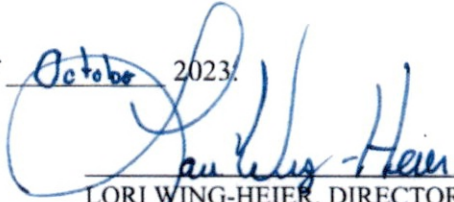
7. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an individual license, an applicant or licensee shall (4) be a trustworthy person."

8. Pursuant to AS 21.27.040(a), **KEPPERLING** provided inaccurate information at the time of application. Based on the above **KEPPERLING's** Insurance Producer license is hereby DENIED.

ORDER

**IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040 that **WILLIAM KEPPERLING's** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 10200294 is DENIED for supplying inaccurate information on the application for licensure. **WILLIAM KEPPERLING** 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 23<sup>rd</sup> day of October 2023.

  
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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

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

WILLIAM KEPPERLING  
3454 DOUGLAS RD STE 220  
SOUTH BEND, IN 46635-1789  
United States

  
\_\_\_\_\_  
Marnellie Rombulat

WILLIAM KEPPERLING  
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