

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 24-22) Revocation of Insurance
In the Matter of) Producer License Pursuant
TIFFANY WARD) to AS 21.27.440
NPN# 20211244)
_____)

ACCUSATION AND ORDER OF REVOCATION

1. On December 14, 2023, the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) received an Insurance Producer license application to transact the business of Casualty, and Property insurance for **TIFFANY WARD (WARD)**, domiciled in the State of Michigan.
2. **WARD's** application was processed as all background questions were answered "no", the Division issued license number 3002872149. The license has an expiration date of March 31 on even numbered years.
3. On March 18, 2024, the Division received renewal application from **WARD**. In that renewal application **WARD** responded affirmatively to background question 1A.

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PHONE: (907) 269-7900

- 1 4. During the application review, a licensed examiner discovered **WARD**
2 submitted documentation to the Attachment Warehouse of a misdemeanor
3 conviction effective December 27, 2022. **WARD** submitted the
4 conviction in the Attachment Warehouse but responded negatively to the
5 initial application.
6
- 7 5. **WARD** provided inaccurate information on her initial application and
8 failed to disclose the misdemeanor conviction.
9
- 10 6. On April 18, 2024, the Division issued a proposed agreement to **WARD**
11 assessing \$250 civil penalty under Alaska Statute 21.27.440 intending to
12 resolve the failure to disclose the misdemeanor conviction. The same day
13 **WARD** agreed to the terms.
14
- 15 7. On May 10, 2024, the Division sent correspondence of **WARD's**
16 proposed agreement. **WARD** elected not to pay the fine and opted for
17 revocation.
18
- 19 8. Failure to comply with AS 21.27.040(a) subjects **WARD** to civil penalties
20 pursuant to AS 21.27.440(a) "in addition to any other penalties provided
21 by law, a person that the director (director) determines under AS
22 21.06.170-21.06.240 has violated the provisions of this chapter is subject
23 to (1) a civil penalty equal to the compensation promised, paid, or to be
24 paid, directly or indirectly, to a person in regard to each violation; (2)
25 either a civil penalty of not more than \$10,000 for each violation or a civil
26 penalty of not more than \$25,000 for each violation if the director
27 determines that the person willfully violated the provisions of this chapter;
28

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1 and (3) denial, nonrenewal, suspension, or revocation of a license.” The
2 director has the latitude to impose civil penalties against a person who has
3 violated Alaska’s insurance law.
4

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

16
17 10. AS 21.27.020(a) provides: "For the protection of the people of this state,
18 the director may not issue or renew a license except in compliance with
19 this chapter and not issue a license to a person, or to be exercised by a
20 person, found by the director to be untrustworthy, incompetent, or who
21 has not established to the satisfaction of the director that the person is
22 qualified under this chapter.”
23

24 11. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an
25 individual license, an applicant or licensee shall (4) be a trustworthy
26 person.”
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12. 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 **TIFFANY WARD**’ Insurance Producer license number 3002872149 is REVOKED for a period of one year. **WARD** is still subject to civil penalties for future reinstatement.

This Order is effective dated this 24th day of June 2024.

DocuSigned by:
Lori Wing-Heier
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LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 24th day of June, 2024, I mailed copies of the accusation to:

TIFFANY WARD
7525 N VENOY ROAD
WESTLAND, MICHIGAN 48185
United States

CRB
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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. **TIFFANY WARD** is REVOKED for a period of one year following the effective date of this order.

This Order is effective the 22nd of July 2024.

DocuSigned by:
Lori Wing-Heier
A304E38011074B0...

LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

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