

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 24-25) Revocation of Insurance
In the Matter of) Producer License Pursuant
DOUGLAS LEE HARDING) to AS 21.27.440
NPN# 6863023)
_____)

ACCUSATION AND ORDER OF REVOCATION

1. On November 18, 2021, the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) received an application for an Insurance Producer license to transact the business of Health lines of authority for **DOUGLAS LEE HARDING (HARDING)**, domiciled in the State of Florida.
2. **HARDING's** application was automatically processed as all background questions were answered "no". The Division issued license number 3001664496 which has an expiration date of February 28, on even numbered years.
3. On February 9, 2024, an application was received from **HARDING** to add Personal Lines of authority. In that application **HARDING** responded

DOUGLAS LEE HARDING
Accusation and Order of Revocation
SR24-25

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DEVELOPMENT
DIVISION OF INSURANCE
550 W. 7th AVENUE SUITE 1560
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affirmatively to background question 1A and submitted documentation to the Attachment Warehouse.

4. The documentation in the Attachment Warehouse received from **HARDING** stated **HARDING** has a misdemeanor conviction in the State of Iowa 30 years ago.
5. **HARDING** submitted documentation to the Attachment Warehouse but responded negatively at initial application, providing inaccurate information at initial licensure.
6. On April 18, 2024, the Division issued a proposed agreement to **HARDING** assessing \$250 civil penalty under Alaska Statute 21.27.440 intending to resolve the failure to disclose his misdemeanor conviction. No response was received.
7. On May 6, 2024, the Division sent correspondence to **HARDING** proposed agreement, failure to respond, along with a notice that a revocation is in order. **HARDING** elected not to pay the fine and opted for revocation.
8. Failure to comply with AS 21.27.010 subjects **HARDING** to civil penalties pursuant to AS 21.27.440(a) "in addition to any other penalties provided by law, a person that the director (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

1 penalty of not more than \$25,000 for each violation if the director
2 determines that the person willfully violated the provisions of this chapter;
3 and (3) denial, nonrenewal, suspension, or revocation of a license.” The
4 director has the HARDING to impose civil penalties against a person who
5 has violated Alaska’s insurance law.

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

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

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 **DOUGLAS LEE HARDING's** Insurance Producer license number 3001664496 is REVOKED for a period of one year. **HARDING** is still subject to civil penalties for future reinstatement.

This Order is effective dated this 7th day of June 2024.

DocuSigned by:
Lori Wing-Heier
A304E3801107480...

LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 12th day of June, 2024, I mailed copies of the accusation to:

DOUGLAS LEE HARDING
10400S US HIGHWAY 1
PORT ST LUCIE, FLORIDA 34952-5600
ST LUCIE COUNTY
United States

Marnellie Rembutat

FINAL ORDER

DOUGLAS LEE HARDING
Accusation and Order of Revocation
SR24-25

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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. **DOUGLAS LEE HARDING** is REVOKED for a period of one year following the effective date of this order.

This Order is effective the 15th of July 2024.

DocuSigned by:
Lori Wing-Heier
A304E38011074B0...

LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE