

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 24-29 ) Revocation of Independent  
In the Matter of ) Adjuster License Pursuant  
**CIERRA WINZOR** ) to AS 21.27.440  
NPN# 18968634 )  
\_\_\_\_\_ )

**ACCUSATION AND ORDER OF REVOCATION**

1. On November 9, 2021, the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) received an Independent Adjuster license application to transact the business of Casualty, and Property insurance for **CIERRA WINZOR (WINZOR)**, domiciled in the State of Florida.
2. **WINZOR's** application was processed as all background questions were answered "no", the Division issued license number 3001693043 on December 7, 2021. The license has an expiration date of November 30 on even numbered years.

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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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- 1 3. On November 29, 2023, the Division received renewal application from  
2 **WINZOR**. In that renewal application **WINZOR** responded negatively to  
3 all background questions.
- 4  
5 4. During the application review, a license examiner discovered **WINZOR**  
6 submitted documentation to the Attachment Warehouse of a misdemeanor  
7 conviction effective July 23, 2013. **WINZOR** submitted the conviction in  
8 the Attachment Warehouse but responded negatively to the initial  
9 application background question on misdemeanor convictions.
- 10  
11 5. **WINZOR** provided inaccurate information on her initial application and  
12 failed to disclose the misdemeanor conviction.
- 13  
14 6. On March 4, 2024, the Division issued a proposed agreement to  
15 **WINZOR** assessing \$250 civil penalty under Alaska Statute 21.27.440  
16 intending to resolve the failure to disclose the misdemeanor conviction.
- 17  
18 7. On March 5, 2024, **WINZOR** objected to the classification of the offense  
19 as a misdemeanor instead of a traffic offense.
- 20  
21 8. On March 20, 2024, the Division responded requesting additional  
22 information to support **WINZOR's** claim. In the same correspondence the  
23 Division requested a Resident State Contact Information Change Form to  
24 clarify **WINZOR's** home state as Georgia is reported as resident state, but  
25 original and renewal applications stated Florida to be her resident state.  
26 No response was received.
- 27  
28 9. Failure to comply with AS 21.27.040(a) subjects **WINZOR** to civil  
29 penalties pursuant to AS 21.27.440(a) "in addition to any other penalties

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1 provided by law, a person that the director (director) determines under AS  
2 21.06.170-21.06.240 has violated the provisions of this chapter is subject  
3 to (1) a civil penalty equal to the compensation promised, paid, or to be  
4 paid, directly or indirectly, to a person in regard to each violation; (2)  
5 either a civil penalty of not more than \$10,000 for each violation or a civil  
6 penalty of not more than \$25,000 for each violation if the director  
7 determines that the person willfully violated the provisions of this chapter;  
8 and (3) denial, nonrenewal, suspension, or revocation of a license.” The  
9 director has the latitude to impose civil penalties against a person who has  
10 violated Alaska’s insurance law.

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

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26 11. AS 21.27.020(a) provides: "For the protection of the people of this state,  
27 the director may not issue or renew a license except in compliance with  
28 this chapter and not issue a license to a person, or to be exercised by a



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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.”

12. 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."

13. 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.”

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14. AS 21.27.025(b) states that "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 **CIERRA WINZOR'** Independent Adjuster license number 3001693043 is REVOKED for a period of one year. **WINZOR** is still subject to civil penalties for future reinstatement.

This Order is effective dated this 5th day of August 2024.

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

I hereby certify that, on the 7th day of August 2024, I mailed copies of the accusation to:

CIERRA WINZOR  
200 CHAMPIONS VUE LOOP UNIT 213  
DAVENPORT, FLORIDA 33897-4862  
POLK COUNTY  
United States

*Marnellie Rembulat*  
Marnellie Rembulat

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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. **CIERRA WINZOR's** licensure in the State of Alaska is REVOKED for a period of one year following the effective date of this order.

This Order is effective the 12th of September 2024.

DocuSigned by:

*Lori Wing-Heier*

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE