

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

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

Order No. LD 24-30) Insurance Producer
In the Matter of) License Denial Pursuant
HEIDI LYNN HARNIST) to AS 21.27.040
NPN# 17267165)
_____)

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 1, 2023, **HEIDI LYNN HARNIST (HARNIST)**,
domiciled in the State of Texas applied for an Insurance Producer license
requesting Health authority with the Division to conduct insurance
business in the State of Alaska.
2. Upon review of the application, **HARNIST** responded negatively to
background question 1B, indicating no criminal convictions to report to
the State of Alaska.

HEIDI LYNN HARNIST
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- 1 3. The Attachment Warehouse indicated **HARNIST** was convicted of a
2 felony in the State of New Mexico in effect June 29, 2000. The
3 documentation in the warehouse received from **HARNIST** stated
4 **HARNIST** has a felony conviction. **HARNIST** failed to provide complete
5 information on her initial application and responded to the background
6 questions incorrectly.
7
- 8 4. On December 6, 2023, correspondence was provided to **HARNIST**
9 informing of the conflicting information reported in the Producer
10 Database and her failure to respond accurately to the background question
11 regarding felony conviction. The Division provided **HARNIST** the
12 opportunity to voluntarily withdraw the application and provide a new,
13 complete, and accurate application within 30 days. No response was
14 received.
15
- 16 5. AS 21.27.040(a) states that “(a) Application for a license shall be made to
17 the director upon forms prescribed by the director. As a part of or in
18 connection with the application, the applicant shall furnish information
19 concerning the applicant's identity, personal history, experience, business
20 record, purposes, and other pertinent facts that the director may reasonably
21 require. The applicant shall declare, subject to penalty of denial,
22 nonrenewal, suspension, or revocation of a license issued by the director,
23 that the statements made in or in connection with the application are true,
24 correct, and complete to the best of the applicant's knowledge and
25 belief...”
26
27
28

- 1 6. AS 21.27.020(a) provides: "For the protection of the people of this state,
2 the director may not issue or renew a license except in compliance with
3 this chapter and not issue a license to a person, or to be exercised by a
4 person, found by the director to be untrustworthy, incompetent, or who
5 has not established to the satisfaction of the director that the person is
6 qualified under this chapter."
7
8 7. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an
9 individual license, an applicant or licensee shall (4) be a trustworthy
10 person."
11
12 8. Pursuant to AS 21.27.040(a), **HARNIST** failed to report her complete
13 criminal conviction to the Division at initial application. Based on the
14 above **HARNIST's** Insurance Producer license application is hereby
15 DENIED.
16

17
18 ORDER

19 **IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **HEIDI LYNN**
20 **HARNIST** application for the Insurance Producer license application in Alaska under National
21 Producer Number (NPN) # 17267165 is DENIED for supplying inaccurate information on the
22 initial application for licensure.

23 This Order is effective the 15th day of July 2024.
24

25 DocuSigned by:

Lori Wing-Heier

26 A304E3801107480
LORI WING-HEIER, DIRECTOR
27 DIVISION OF INSURANCE
28

29 HEIDI LYNN HARNIST
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- Delivered Electronically
- Mailed Certified:

I hereby certify that, on the 16th day of July, 2024, I mailed copies of the accusation to:

HEIDI LYNN HARNIST
3673 US HIGHWAY 82 W
SEYMOUR, TEXAS 76380-6733
United States

CRB
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FINAL ORDER

IT IS ORDERED that this license denial is adopted in full resolution of the issues in the case and shall constitute the final order of this matter. **HEIDI LYNN HARNIST** 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 29th day of August 2024.

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

HEIDI LYNN HARNIST
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