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. LD24-36 Insurance Producer In the Matter of License Denial Pursuant TROY A. WILLIAMS to AS 21.27.040 NPN# 17057215

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 April 2, 2024, TROY A. WILLIAMS (WILLIAMS), domiciled in the State of Pennsylvania applied for an Insurance Producer license requesting Life, and Health lines of authority with the Division to conduct business in the State of Alaska.
- 2. Upon review of the application, WILLIAMS responded negatively to background question 2, indicating no administrative actions to report to the State of Alaska.

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DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC

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- 3. The Producer Database and the Attachment Warehouse reflects administrative action was taken against WILLIAMS in State of Florida in effect October 16, 2023. WILLIAMS responded negatively to background question 2 and failed to disclose his administrative actions to the Division.
- 4. The Administrative action taken by the state of Florida was for failure to disclose criminal history. Upon further review of the application, it was noted that WILLIAMS failed to disclose his misdemeanor conviction from 2007. WILLIAMS responded negatively to background question 1A at initial application.
- 5. On April 12, 2024, correspondence was provided to WILLIAMS informing of his failure to respond accurately to a background question regarding administrative actions. The Division provided WILLIAMS the opportunity to voluntarily withdraw the application and provide a new, complete, and accurate application within 30 days. Division did not receive a formal withdrawal.
- 6. Alaska Statute 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

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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..."

- 7. 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 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."
- 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."
- Pursuant to AS 21.27.040(a), WILLIAMS provided inaccurate information at the time of application. Based on the above WILLIAMS Insurance Producer license application is hereby DENIED.

ORDER

IT IS HEREBY ORDERED, under the provisions of AS 21.27.040(a) that **TROY A. WILLIAMS** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 17057215 is DENIED for supplying inaccurate information on the application for licensure.

— Docusigned by: Lori Wing-Heier
EIER, DIRECTOR

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2	☐ Delivered Electronically
3	Mailed Certified:
4	I hereby certify that, on the 30th day of 5an, 2025, I mailed copies of the accusation to:
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6	TROY A. WILLIAMS 60 BRIGHT RD
7	HATBORO, PA 19040 UNITED STATES
8 9	LygoDeut
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13	FINAL ORDER
14	IT IS ORDERED that this license denial is adopted in full resolution of the issues in the case
15	and shall constitute the final order of this matter. TROY A. WILLIAMS may seek licensure in
16	Alaska after a period of 30 days has lapsed after the effective date of this ORDER.
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18	This Order is effective the day of 2025.
19	Lori Wing-Heier
20	LORI WING-HEIER, DIRECTOR
21	DIVISION OF INSURANCE
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29	TROY A. WILLIAMS Accusation and Final Order LD24-36