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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

STATE OF ALASKA  
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC  
DEVELOPMENT  
DIVISION OF INSURANCE  
550 W. 7<sup>th</sup> AVENUE SUITE 1560  
ANCHORAGE, ALASKA 99513-3567  
PHONE: (907) 269-7900

Order No. LD 24-41 ) Insurance Producer  
In the Matter of ) License Denial Pursuant  
**KAYLA MARIE RIGGS** ) to AS 21.27.040  
NPN# 20147117 )  
\_\_\_\_\_ )

**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 September 11, 2024, **KAYLA MARIE RIGGS (RIGGS)**, domiciled  
in the State of Virginia applied for an Insurance Producer license  
requesting Personal Lines of authority with the Division to conduct  
insurance business in the State of Alaska.
2. Upon review of the application, **RIGGS** responded negatively to all  
background questions indicating no administrative actions or criminal  
convictions to report to the State of Alaska.

KAYLA MARIE RIGGS  
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- 1                   3. The Attachment Warehouse reflects administrative action was taken  
2                   against **RIGGS** in the State of Kansas in effect February 22, 2022. The  
3                   documentation in the warehouse shows **RIGGS** has a misdemeanor  
4                   conviction in the State of Virginia in effect August 27, 2019. **RIGGS**  
5                   failed to provide complete information on her initial application and  
6                   responded to the background questions 1A and 2 incorrectly.  
7
- 8                   4. On September 19, 2024, correspondence was provided to **RIGGS**  
9                   informing of the conflicting information reported in the Producer  
10                  Database and her failure to respond accurately to the background question  
11                  regarding administrative action and misdemeanor conviction. The  
12                  Division provided **RIGGS** the opportunity to voluntarily withdraw the  
13                  application and provide a new, complete, and accurate application within  
14                  30 days. No response was 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...”  
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- 6. 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."
- 7. 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."
- 8. Pursuant to AS 21.27.040(a), **RIGGS** failed to report her administrative action and misdemeanor conviction to the Division at initial application. Based on the above **RIGGS's** Insurance Producer license application is hereby DENIED.

ORDER

**IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **KAYLA MARIE RIGGS** application for the Insurance Producer license application in Alaska under National Producer Number (NPN) # 20147117 is DENIED for supplying inaccurate information on the initial application for licensure.

This Order is effective the 29th day of January 2025.

DocuSigned by:  
*Lori Wing-Heier*

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

KAYLA MARIE RIGGS  
Accusation and Final Order  
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Delivered Electronically

Mailed Certified:

I hereby certify that, on the 30<sup>th</sup> day of Jan, 2025, I mailed copies of the  
accusation to:

KAYLA MARIE RIGGS  
ONE GEICO BLVD  
FREDERICKSBURG, VA 22412-0004  
United States

  
\_\_\_\_\_

**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. **KAYLA MARIE RIGGS** 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 13<sup>th</sup> day of March 2025.

DocuSigned by:



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\_\_\_\_\_  
LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

KAYLA MARIE RIGGS  
Accusation and Final Order  
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