

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. LD25-09 |) | Insurance Producer |
| In the Matter of |) | License Denial Pursuant |
| MONICA MERCEDES GARCIA |) | to AS 21.27.040 |
| NPN# 17514972 |) | |
| _____ |) | |

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 November 14, 2024, **MONICA MERCEDES GARCIA (GARCIA)**, domiciled in the State of Nevada applied for an Insurance Producer license for Life, and Health lines of authority seeking to conduct business in the State of Alaska.
2. Upon review of the application, **GARCIA** responded negatively to background question 2, indicating no administrative action to report to the State of Alaska.

MONICA MERCEDES GARCIA
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- 1 3. The Producer Database reflects administrative action was taken against
2 **GARCIA** in the State of New York in effect October 8, 2024. **GARCIA**
3 failed to disclose her administrative action to the Division and provided
4 inaccurate information on her application.
5
- 6 4. On November 27, 2024, correspondence was provided to **GARCIA**
7 informing of her failure to respond accurately to a background question
8 regarding administrative actions. The Division provided **GARCIA** the
9 opportunity to voluntarily withdraw the application and provide a new,
10 complete, and accurate application within 30 days. No response was
11 received.
12
- 13 5. Alaska Statute 21.27.040(a) states that “(a) Application for a license shall
14 be made to the director upon forms prescribed by the director. As a part of
15 or in connection with the application, the applicant shall furnish
16 information concerning the applicant's identity, personal history,
17 experience, business record, purposes, and other pertinent facts that the
18 director may reasonably require. The applicant shall declare, subject to
19 penalty of denial, nonrenewal, suspension, or revocation of a license
20 issued by the director, that the statements made in or in connection with
21 the application are true, correct, and complete to the best of the applicant's
22 knowledge and belief...”
23
- 24 6. AS 21.27.020(a) provides: "For the protection of the people of this state,
25 the director may not issue or renew a license except in compliance with
26 this chapter and not issue a license to a person, or to be exercised by a
27
28
29

1 person, found by the director to be untrustworthy, incompetent, or who
2 has not established to the satisfaction of the director that the person is
3 qualified under this chapter."
4

5 7. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an
6 individual license, an applicant or licensee shall (4) be a trustworthy
7 person."
8

9 8. Pursuant to AS 21.27.040(a), **GARCIA** provided inaccurate information
10 at the time of renewal application. Based on the above **GARCIA**
11 Insurance Producer license application is hereby DENIED.
12

13 ORDER
14

15 **IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **MONICA**
16 **MERCEDES GARCIA** application for the Insurance Producer license in Alaska under
17 National Producer Number (NPN) # 17514972 is DENIED for supplying inaccurate
18 information on the application for licensure.

19 This Order is effective the 5th day of June 2025.
20

21 DocuSigned by:
22 *Lori Wing-Heier*
23 A304E3801107430...
24 LORI WING-HEIER, DIRECTOR
25 DIVISION OF INSURANCE
26
27
28

29 MONICA MERCEDES GARCIA
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☐ Delivered Electronically

☒ Mailed Certified:

I hereby certify that, on the 6th day of June, 2025, I mailed copies of the accusation to:

MONICA MERCEDES GARCIA
332 CAVALLA ST
HENDERSON, NEVADA 89074-5973
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. **MONICA MERCEDES GARCIA** 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 8th day of July, 2025.

DocuSigned by:



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LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

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