

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

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

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In the Matter of: )  
)  
**NICHOLAS ANDREW SININGER** )  
NPN# 20344190 )  
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)  
)  
)  
)

Division of Insurance Case No. SR23-14

**STIPULATED AGREEMENT AND ORDER**

The State of Alaska Division of Insurance (Division), **NICHOLAS ANDREW SININGER (SININGER)** the adjuster in this case, stipulate and agree to the following:

I. BACKGROUND

A. On or about April 6<sup>th</sup>, 2023, the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) received a renewal application for an Independent Adjuster license to transact the business of Casualty, and Property lines of authority insurance for **SININGER**, domiciled in the State of Kentucky. The initial license

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was issued September 27<sup>th</sup>, 2022. The license has an expiration date of June 30<sup>th</sup> on odd numbered years.

- B. Upon review of the renewal application, it was discovered **SININGER** responded negatively to background question 1A at initial licensure. **SININGER** indicated no criminal conviction to report to the State of Alaska.
- C. The Producer Database and the Attachment Warehouse reflects **SININGER** has criminal history misdemeanor convictions effective August 1<sup>st</sup>, 2015, February 10<sup>th</sup>, 2017, and August 5<sup>th</sup>, 2017, which were not disclosed to the Division.
- D. **SININGER** submitted documentation to the Attachment Warehouse on September 16<sup>th</sup>, 2022, but responded negatively at initial application and at renewal which did not prompt Division review of the criminal history of the applicant.

II. TERMS OF AGREEMENT

- A. **SININGER** was in violation for failing to report their criminal activity to the Division which subjects **SININGER** to civil penalties. AS 21.27.440(a) provides that “in addition to any other penalties provided by law, a person that the director (director) determines under AS 21.06.170-21.06.240 has violated the provisions of this chapter is subject to (1) a civil penalty equal to the compensation promised, paid, or to be paid, directly or indirectly, to a person in regard to each violation; (2) either a civil penalty of not more than \$10,000 for each violation or

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a civil penalty of not more than \$25,000 for each violation if the director determines that the person willfully violated the provisions of this chapter; and (3) denial, nonrenewal, suspension, or revocation of a license.” The director has the latitude to impose civil penalties against a person who has violated Alaska’s insurance laws.

B. Alaska Statute (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."

C. 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."

D. AS 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 issued by the director, that the statements made in or in connection with the application are true,

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correct, and complete to the best of the applicant's knowledge and belief..."

E. **SININGER** agrees to pay the civil penalty under AS 21.27.440 in the amount of \$250. Payment must be received within 30 days of the signature finalizing this agreement.

F. By signing this agreement, **SININGER** understands and agrees that any failure to comply with the terms of this agreement will be grounds to revoke, suspend, or non-renew Alaska firm license number 3002170832.

G. **SININGER** understands that this agreement is not binding on the parties unless and until the director signs the order approving the agreement.

DATED: 08/28  
/2023

By:   
NICHOLAS ANDREW SININGER  
Licensee

Approved as to form and content:

DATED: August 28, 2023

By: /s/P. Susan Mitchell  
Susan Mitchell  
Assistant Attorney General


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ORDER

IT IS FURTHER ORDERED that this Stipulated Agreement and Order is adopted in full resolution of the civil liability issues between the parties to this agreement in these cases and shall constitute the final order in these matters.

DATED this 29<sup>th</sup> day of August 2023.

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

I hereby certify that, on the \_\_\_\_\_ day of \_\_\_\_\_, 2023, I mailed copies of the accusation to:

NICHOLAS SININGER  
1014 Strader Drive  
Lexington, Kentucky 40505  
United States

\_\_\_\_\_  
\_\_\_\_\_

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