

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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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. LD24-15 ) Insurance Producer  
In the Matter of ) License Denial Pursuant  
**JOHN PATRICK MCBRIDE** ) to AS 21.27.040  
NPN# 19234497 )  
\_\_\_\_\_ )

**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 August 10, 2023, **JOHN PATRICK MCBRIDE (MCBRIDE)**,  
domiciled in the State of Florida applied for an Insurance Producer license  
requesting Health authority with the Division to conduct business in the  
State of Alaska.
2. Upon review of the application, **MCBRIDE** responded negatively to  
background question 2, indicating no administrative actions to report to  
the State of Alaska.

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- 1 3. The Producer Database and the Attachment Warehouse reflects  
2 administrative actions were taken against **MCBRIDE** in State of Florida  
3 in effect November 14, 2019, and February 10, 2020, in the State of North  
4 Carolina in effect June 17, 2020, in the State of Pennsylvania in effect  
5 August 19, 2020, and in the State of Virginia in effect May 21, 2021.  
6 **MCBRIDE** failed to disclose these administrative actions to the Division  
7 and provided inaccurate information on his application.  
8
- 9 4. On August 15, 2023, correspondence was provided to **MCBRIDE**  
10 informing of his failure to respond accurately to a background question  
11 regarding administrative actions. The Division provided **MCBRIDE** the  
12 opportunity to voluntarily withdraw the application and provide a new,  
13 complete, and accurate application within 30 days.  
14
- 15 5. On August 22, 2023, a response was received from Deb Byers of eHeath  
16 Insurance an authorize submitter for **MCBRIDE** with a request to amend  
17 the background question from no to yes through a written statement dated  
18 July 21, 2023.  
19
- 20 6. On September 6, 2023, the Division emailed Deb Byers asserting the  
21 original correspondence dated August 15, 2023, for a written statement of  
22 voluntary withdrawal. No response was received from Deb Byers and  
23 **MCBRIDE**.  
24
- 25 7. Alaska Statute 21.27.040(a) states that “(a) Application for a license shall  
26 be made to the director upon forms prescribed by the director. As a part of  
27 or in connection with the application, the applicant shall furnish  
28

1 information concerning the applicant's identity, personal history,  
2 experience, business record, purposes, and other pertinent facts that the  
3 director may reasonably require. The applicant shall declare, subject to  
4 penalty of denial, nonrenewal, suspension, or revocation of a license  
5 issued by the director, that the statements made in or in connection with  
6 the application are true, correct, and complete to the best of the applicant's  
7 knowledge and belief..."

8  
9  
10 8. AS 21.27.020(a) provides: "For the protection of the people of this state,  
11 the director may not issue or renew a license except in compliance with  
12 this chapter and not issue a license to a person, or to be exercised by a  
13 person, found by the director to be untrustworthy, incompetent, or who  
14 has not established to the satisfaction of the director that the person is  
15 qualified under this chapter."

16  
17 9. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an  
18 individual license, an applicant or licensee shall (4) be a trustworthy  
19 person."

20  
21 10. Pursuant to AS 21.27.040(a), **MCBRIDE** provided inaccurate information  
22 at the time of application. Based on the above **MCBRIDE** Insurance  
23 Producer license is hereby DENIED.

24  
25 ORDER

26 **IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **JOHN PATRICK**  
27 **MCBRIDE** application for the Insurance Producer license in Alaska under National Producer  
28 Number (NPN) # 7531696 is DENIED for supplying inaccurate information on the application  
29 for licensure.

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This Order is effective the 3rd day of April 2024.

DocuSigned by:  
*Lori Wing-Heier*

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

I hereby certify that, on the 4th day of April, 2024, I mailed copies of the accusation to:

JOHN PATRICK MCBRIDE  
13620 RANCH ROAD 620 N STE A250  
AUSTIN, TEXAS 78717-6078  
UNITED STATES

*CRK*  
Marnellie Rembulat

**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. **JOHN PATRICK MCBRIDE** 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 25th day of April 2024.

DocuSigned by:  
*Lori Wing-Heier*

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

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