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STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

In the Matter of:)
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)
WILLIAM A. DICKENS)
)
Licensee)
_____)

Case No. D 25-08

ORDER OF SUMMARY SUSPENSION

The Division of Insurance (“division”), Department of Commerce, Community, and Economic Development, State of Alaska, states as follows:

A. FACTS

1. On or about March 8, 2013, the division issued William A. Dickens (“Dickens”) an Alaska non-resident individual producer license, number 112277, which was renewed on May 1, 2024, and remains in active status. Mr. Dickens’ insurance licensing home state is Illinois where he holds active individual license number 16352895, which is also his National Producer Number (“NPN”).
2. Mr. Dickens holds insurance licenses in 23 additional states. Mr. Dickens’ licensure line of authority is Life and Health, and he holds appointments with several insurers.
3. On February 27, 2025, an Alaska resident consumer (“consumer”) contacted the division with a complaint against Mr. Dickens and was interviewed by a division investigator.

1 4. According to the consumer, he accessed a healthcare website on or about
2 July 4, 2024, regarding enrollment for an Affordable Care Act marketplace (“ACA
3 marketplace”) healthcare policy for him and his family. The consumer said the website prompted
4 him to enter a zip code and that a producer would contact him soon. The consumer said he
5 received a same day text from Mr. Dickens, offering to sell him health insurance. The consumer
6 then called Mr. Dickens at phone number 847-648-0561.

7 5. The consumer said he provided Mr. Dickens with personal information, to
8 include his bank account information, ostensibly to complete an ACA marketplace policy
9 application. The consumer said Mr. Dickens provided several policy options and eventually
10 chose a Premera Blue Cross Blue Shield of Alaska plan (“Premera”).

11 6. The consumer said Mr. Dickens provided his Alaska insurance producer
12 license number (112277), his email (will.dickens@gmail.com) and his phone number (847-648-
13 0561), all of which matches the division’s and other states licensing records as contact
14 information for Mr. Dickens. Mr. Dickens also represented that his company is American
15 Investments, which is not on record with the division or the National Association of Insurance
16 Commissioners (“NAIC”).

17 7. Over the next several months, the consumer said he had problems with
18 medical providers accepting his Premera coverage for his wife’s pregnancy and he called Mr.
19 Dickens to complain. The consumer said Mr. Dickens promised to contact the ACA marketplace
20 to fix the coverage problems, but even after his wife gave birth the problems persisted. The
21 consumer said that in February 2025, he directly contacted Premera and the ACA marketplace
22 who told him he did not have an active healthcare policy in place and was advised to call the
23 division to report the suspected fraud. At this point, the consumer had over \$60,000 in medical
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1 claims that Premera had denied because the consumer’s ACA marketplace policies were
2 cancelled for non-payment.

3 8. The consumer told the division that starting in August 2024, Mr. Dickens
4 set up an autopay from the consumer’s bank account, which continued through February 2025, to
5 allegedly pay the Premera premium payment of \$239.08 and to pay for a supplemental “Cigna
6 Loyal” premium payment of \$185.53. The consumer later learned from his Credit Union 1 bank
7 statement that the alleged monthly Premera premium payment was being sent to a bank account
8 under the name of “Liberty Bankers.”

9 9. The division’s investigation, conducted between February and March
10 2025, disclosed that Mr. Dickens, through identity theft of both the consumer and his wife’s
11 information, misappropriated for his own personal use the \$239.08 recurring monthly payments
12 made by the consumer from August 2024 to February 2025; Mr. Dickens deceived the consumer
13 into believing his monthly payments were for Premera premiums. The total premium misapplied
14 by Mr. Dickens was in excess of \$1,600.

15 10. The Centers for Medicare and Medicaid Services (“CMS”) Agent/Broker
16 (“A/B”) Registration Completion List shows Mr. Dickens, under his NPN, was certified to sell
17 marketplace plans in 2023 and 2024.

18 11. The division’s investigation shows that Mr. Dickens communicated with
19 prospective consumers by text message marketing, to sell ACA marketplace healthcare plans
20 through CMS. In this case, after applying for a Premera healthcare plan for the consumer on the
21 ACA marketplace, Mr. Dickens used the consumer’s banking information to establish a \$239.08
22 autopay (i.e., automatic recurring payment) for the alleged Premera premium payments. The
23 autopay payments were then sent to a “Liberty Bankers” account, rather than the Premera
24 payment portal.
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1 12. The division learned from Premera that starting in July 2024, Dickens
2 enrolled the consumer in four Premera policies, all of which were cancelled for non-payment of
3 premiums. According to Premera, Mr. Dickens, despite being on the CMS A/B List did not
4 disclose on the applications that he was the producer involved in the enrollments. The enrollment
5 applications used a “do not send to home address (email preferred)” option, inaccurate personal
6 information, and email addresses and sign-on credentials not known to the consumer. The
7 evidence indicated that Mr. Dickens set up a fictitious email account for the consumer and
8 controlled the sign-on credentials. This prevented the consumer from having access to the
9 alleged Premera account, and from receiving important communications from Premera such as
10 policy cancellations. The consumer said he repeatedly contacted Mr. Dickens to complain that
11 the Premera insurance cards Dickens sent were not being accepted by medical providers. Mr.
12 Dickens, in an effort to continue his insurance fraud scheme and appease the consumer, would
13 create a new ACA marketplace plan with Premera to deceive the consumer into believing the
14 problem was resolved. Mr. Dickens would then send the consumer new insurance cards by text.

15 13. The division verified Premera never received the \$239.08 recurring
16 monthly premium payments or any other payments from the consumer.

17 14. With the consumer’s consent, the division obtained the consumer’s Credit
18 Union 1 banking information, which shows \$239.08 monthly ACH withdrawals from August
19 2024 to February 2025, sent to “Liberty Bankers.” Based on the routing number, the financial
20 institution servicing the “Liberty Bankers” account is Citizens National Bank in Brownwood,
21 Texas.

22 15. The division contacted Liberty Bankers Life Insurance Company and
23 determined they are the “Liberty Bankers” referenced in the Credit Union 1 banking records.
24 Liberty Bankers said Dickens had an appointment with the company until February 28, 2025,
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1 when he was deactivated for “Substandard Business Quality.” Liberty Bankers researched the
2 \$239.08 financial transaction and learned that Mr. Dickens wrote two life insurance policies for
3 the consumer and his wife with premiums of \$139.58 and \$99.50 respectively, totaling \$239.08.
4 The consumer verified the email addresses in the applications do not belong to him and his wife
5 and said Mr. Dickens did not say he was selling them Life Insurance policies. The unauthorized
6 life insurance policies have electronic signatures, so the authentication emails used for the
7 signatures would likely be controlled by Mr. Dickens. Based on the activity determined by
8 Liberty Bankers, Mr. Dickens wrote the two unauthorized Liberty Bankers life insurance policies
9 in order to collect fraudulent commissions of \$1,444.68 and \$1,029.87.

10 16. According to the consumer, Mr. Dickens also added a \$185.53 ACH
11 withdrawal autopay premium payable to “Cigna Loyal” for cancer coverage that the consumer
12 knew nothing about until he contacted “Cigna Loyal”. The consumer states he never authorized
13 Mr. Dickens to apply for cancer coverage. It appears “Cigna Loyal” is Cigna Loyal American
14 Life Insurance Company, which is an authorized insurer in Alaska selling supplemental life and
15 health insurance. The total premium initiated by Mr. Dickens for the unauthorized Cigna Loyal
16 policy was in excess of \$1,200.

17 17. The division has also learned of four additional Alaska consumers who
18 have contacted the division and Premera regarding Mr. Dickens selling them ACA marketplace
19 Premera plans and sending alleged premium payments to a “Liberty Bankers” account. These
20 victims were referred to Mr. Dickens by the consumer. Premera confirmed the plans are not
21 active due to non-payment.

22 18. The Arizona Department of Insurance and Financial Services is currently
23 investigating a consumer complaint received on February 28, 2025, regarding an unauthorized
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1 enrollment allegedly initiated by Mr. Dickens for a Cigna Loyal American Life
2 Insurance Company plan.

3 19. The Washington State Office of the Insurance Commissioner reports they
4 have three consumer complaints against Mr. Dickens, all in 2024, regarding unauthorized ACA
5 marketplace enrollment. All three complaints reported misapplication of deducted payments,
6 with one consumer indicating the deducted funds were sent to “American Insurance
7 Consultants.”

8 20. On or about April 24, 2018, Royal Neighbors of America—an accident,
9 life, health, and HMO insurer—terminated Mr. Dickens’ appointment to sell insurance “For
10 Cause” and filed a lawsuit in Texas against Mr. Dickens in 2020, for Contract – Debt Collection.

11 21. CMS has established five Healthcare Insurance Casework System
12 (“HICS”) complaint reports for the consumer regarding this alleged fraud involving Mr. Dickens.

13 22. To verify Mr. Dickens involvement in this alleged fraud, a division
14 investigator acting in an undercover capacity as a concerned relative spoke on March 24, 2025,
15 with Mr. Dickens about the consumer’s problems with the ACA marketplace. Mr. Dickens
16 confirmed he knows the consumer, that he helped the consumer apply for the Premera
17 marketplace plans, that the consumer’s \$239.08 recurring monthly premium payments are made
18 to a Liberty Bankers account and acknowledged the problems the consumer has expressed to him
19 about his Premera marketplace plan coverage, which are issues that Mr. Dickens assures will be
20 fixed in 60-90 days.

21 B. FINDINGS

22 1. Mr. Dicken’s misapplication of premiums violate
23 AS 21.27.410(a)(4),(8),(10) and AS 21.36.360(b)(5).
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2. The above-described activities and violations show Mr. Dickens is an ongoing threat to the public.

3. Insurance licensure is a key part of Mr. Dickens' fraud scheme.

4. Summary suspension of Mr. Dickens' insurance license pursuant to AS 21.27.420(d) is necessary because the public needs immediate emergency protection from Mr. Dickens fraud scheme.

ORDER

THEREFORE, the Alaska Division of Insurance summarily suspends Mr. Dickens' individual producer license # 112277. This order is effective on the date it is signed.

DATED this 1st day of April, 2025, at Anchorage, Alaska.

DocuSigned by:
Lori Wing-Heier
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Lori Wing-Heier
Director