STATE OF ALASKA DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT DIVISION OF INSURANCE

STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT DIVISION OF INSURANCE

In the Matter of:)
LANDRA E. HIGBEE,)
Licensee.)))

Case No. D 11-04

ORDER OF REVOCATION

- 1. On or about October 4, 2009, Ms. Higbee submitted an electronic application for an Alaska non-resident insurance producer license. On the application, she listed an Oregon address as her residence. At the end of the application, the applicant is required to certify, under penalty of perjury that all the information submitted in the application is true and complete. On or about October 5, 2009, the division issued Ms. Higbee a non-resident producer license based on the fact that she held a license in her home state of Oregon.
- 2. On or about April 29, 2010, the division received a change form from Ms. Higbee requesting that her Alaska license be changed to a resident license. She listed her physical resident address as 283 Cranberry Street, Ketchikan, AK 99901. On this change form, she listed the effective date of the address change and residency change to Alaska as 7/20/2009 and certified to that fact, under penalty of perjury, on April 28, 2010. On or about May 26, 2010, the division changed Ms. Higbee's license to a resident producer license.
- 3. After phone conversations between Ms. Higbee and a division licensing specialist in October and November, 2010 regarding an action against her license in Oregon, the

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division obtained copies of a Stipulation and Final Order and cover letter in Case No. INS 10-11-001 issued by the state of Oregon. The Stipulation and Final Order states that Ms. Higbee made unsuitable recommendations in life insurance or annuity transactions, in violation of Oregon law OAR 836-080-0090. As a result of these violations, Ms. Higbee signed her agreement to Oregon's revocation of her expired resident insurance producer license in Oregon and further agreed to never apply for any Oregon license authorized by ORS Chapter 744. The Final Order is dated November 29, 2010.

- 4. On April 1, 2011, an accusation was issued in the above-referenced matter. The accusation proposed to revoke Ms. Higbee's insurance producer license.
- 5. The division attempted Service of Accusation on Ms. Higbee by certified mail. This service was achieved on April 19, 2011.
- 6. Ms. Higbee had 15 days after receipt of the accusation to request a hearing on the issues contained in the accusation. She has not requested such a hearing.

 Therefore, the division, by and through its counsel, has requested an order revocation.
- 7. Ms. Higbee's actions, as listed in the accusation and summarized above, are a violation of AS 21.27.020 (b)(4), 21.27.040(a) and (c), and 21.27.410(a)(1), (3), (8), and (11) and subject Ms. Higbee's license to revocation under AS 21.27.410(a) and 21.27.440. Therefore,

IT IS ORDERED:

Under AS 21.27.410(a) and 21.27.440, the individual producer license number 81916 issued to Landra E. Higbee is hereby REVOKED. Ms. Higbee may not seek to be licensed in this state for a period of 10 years from the date of this order. This order shall constitute the final order in this matter. Pursuant to AS 21.06.230 and Alaska Appellate Rule

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STATE OF ALASKA DEPARTMENT OF COMMUNITY, AND ECONOMIC DEVELOPMENT DIVISION OF INSUPANCE 550 WEST SEVENTH AVENUE, SUITE 1560 ANCHORAGE, ALASKA 99501-3567 PHONE: (907) 269-7900 FAX: (907) 269-7910 TDD: (907) 465-5437	4
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602(a)(2), you may appeal this final decision within 30 days. See the attached Notice of Final Order and Appeal Rights.

Dated and effective this 17th day of May, 2011.

Linda S. Hall

Director of Insurance