

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

1 STATE OF ALASKA
2 DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
3 DEVELOPMENT
4 DIVISION OF INSURANCE

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7

8 Order No. LD23-06)
9 In the Matter of)
10 **DAVID ERNEST CORTEZ**)
11 NPN No. 19908568)
_____)

12 **ACCUSATION & ORDER OF DENIAL**

13
14 Lori Wing-Heier, Director of the Division of Insurance (Division), Department of
15 Commerce, Community, and Economic Development (DCCED), State of Alaska, states
16 the issues on which the accusation is based as follows:
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- 18 1. On or about December 22nd, 2022, the Alaska Department of
19 Commerce, Community and Economic Development, Division of
20 Insurance (Division) received an Insurance Producer license application
21 requesting Property & Casualty authority to engage in the business of
22 insurance for **DAVID ERNEST CORTEZ (CORTEZ)**, domiciled in
23 the State of Texas.
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25 2. In the initial application **CORTEZ** responded negatively to background
26 question 1A and 1B, indicating **CORTEZ** has no criminal convictions
27 to report to the State of Alaska. The Producer Database reflects the State
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29 DAVID ERNEST CORTEZ
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of Texas issued **CORTEZ** a 1033 waiver consenting to engage in the business of insurance in effect May 14th, 2021. This information has not been disclosed to the Division.

3. On December 29th, 2022, correspondence was provided to **CORTEZ** providing the opportunity for **CORTEZ** to voluntarily withdraw the application and provide a new, complete, and accurate application within 15 days. No response was received by the close of business day on January 13th, 2023.
4. On February 8th, 2023, a Statement of Non-Disclosure, Statement on Evading arrest, and Drunk Driving Statement, was submitted to the Division by **CORTEZ**. **CORTEZ** did not respond to the Divisions offer to voluntarily withdraw the application.
5. 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, correct, and complete to the best of the applicant's knowledge and belief...”

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- 6. 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."
- 7. 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."
- 8. Pursuant to AS 21.27.040(a) and (b), **CORTEZ** failed to report his criminal history and 1033 consent waiver to the Division at initial application. Based on the above **CORTEZ's** insurance producer license application is hereby DENIED.

FINAL ORDER

IT IS HEREBY ORDERED, under the provisions of AS 21.27.040 that **DAVID ERNEST CORTEZ's** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 19908568 is DENIED for supplying inaccurate information on the initial application for licensure. **CORTEZ** may reapply after a period of 30 days has lapsed from the effective date of this order.

This Order is effective the 5th day of May 2023.



 LORI WING-HEIER, DIRECTOR
 DIVISION OF INSURANCE

DAVID ERNEST CORTEZ
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I hereby certify that, on the 9th day of May, 2023, I mailed copies of the accusation to:
DAVID ERNEST CORTEZ
12326 HAWTHORNE HILL CIR
HUMBLE, TX 77346-4562
UNITED STATES



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DAVID ERNEST CORTEZ
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