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STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
DEVELOPMENT
DIVISION OF INSURANCE
550 W. 7th AVENUE, SUITE 1560
ANCHORAGE, ALASKA 99501-3567

Order No. LD23-09)
In the Matter of)
SANIA RHAMAN)
NPN No. 17676485)
_____)

ACCUSATION & 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 or about May 13th, 2022, the Alaska Department of Commerce,
Community and Economic Development, Division of Insurance
(Division) received an initial Insurance Producer application requesting
personal lines authority to transact the business of insurance for SANIA
RHAMAN (RHAMAN), domiciled in the State of Florida. The license
was issued and has an expiration date of April 30 on odd numbered
years.

SANIA RHAMAN
Accusation & Final Order
LD23-09

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 2. On February 7th, 2023, renewal notice was provided to **RHAMAN**
2 informing that the insurance producer license would expire at midnight
3 on April 30th, 2023, if a renewal application was not received by the
4 Division.
5
- 6 3. In the renewal application received by the Division February 21st, 2023,
7 **RHAMAN** responded negatively to background question 2, indicating
8 **RHAMAN** has no administrative actions to report to the State of
9 Alaska.
10
- 11 4. The Producer Database reflects administrative actions taken against
12 **RHAMAN** by the State of New York, in effect on September 9th, 2022.
13 This information has not been disclosed to the Division and was not
14 supplied in support of the application in the Attachment Warehouse.
15
- 16 5. On March 3rd, 2023, correspondence was provided to **RHAMAN**
17 providing the opportunity for **RHAMAN** to voluntarily withdraw the
18 application and provide a new, complete, and accurate application
19 within 15 days. No response was received.
20
- 21 6. AS 21.27.025(a) states that "(a) A licensee shall notify the director in
22 writing not later than 30 days after a change in residence, place of
23 business, legal name, fictitious name or alias, mailing address, electronic
24 mailing address, telephone number, or compliance officer. A licensee
25 shall report to the director in writing any administrative action taken
26 against the licensee by a governmental agency of another state, by a
27 governmental agency of another jurisdiction, or by a financial industry
28

1 regulatory authority sanction or arbitration proceeding not later than 30
2 days after the final disposition of the action. A licensee shall submit to
3 the director the final order and other relevant legal documents in the
4 action. A licensee shall report to the director any criminal prosecution of
5 the licensee in this or another state or jurisdiction not later than 30 days
6 after the date of filing of the criminal complaint, indictment,
7 information, or citation in the prosecution. The licensee shall submit to
8 the director a copy of the criminal complaint, calendaring order, and
9 other relevant legal documents in the prosecution.”
10
11

- 12 7. AS 21.27.025(b) states that “(b) In addition to any other penalty
13 provided by law, a failure to notify the director as required by this
14 section is cause for denial, nonrenewal, suspension, or revocation of a
15 license.”
16
17 8. AS 21.27.040(a) states that “(a) Application for a license shall be made
18 to the director upon forms prescribed by the director. As a part of or in
19 connection with the application, the applicant shall furnish information
20 concerning the applicant's identity, personal history, experience,
21 business record, purposes, and other pertinent facts that the director may
22 reasonably require. The applicant shall declare, subject to penalty of
23 denial, nonrenewal, suspension, or revocation of a license issued by the
24 director, that the statements made in or in connection with the
25 application are true, correct, and complete to the best of the applicant's
26 knowledge and belief...”
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- 9. 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."
- 10. 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."
- 11. Pursuant to AS 21.27.025(a) and (b), **RHAMAN** failed to report their administrative actions and criminal conviction to the Division within 30 days. Based on the above **RHAMAN'S** insurance producer license is hereby DENIED.

ORDER

IT IS HEREBY ORDERED, under the provisions of AS 21.27.020 that **SANIA RHAMAN's** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 17676485 is DENIED for supplying inaccurate information on the renewal application for licensure. **SANIA RHAMAN** 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 5th day of May 2023.



LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

SANIA RHAMAN
Accusation & Final Order
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I hereby certify that, on the 9th day of May, 2023, I mailed copies of the accusation to:
SANIA RHAMAN
1065 REGAL POINTE TER
LAKE MARY, FL 32746-2037
United States


Marnettie Rambulot

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 in this matter.

DATED this 31st of May, 2023.


LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

SANIA RHAMAN
Accusation & Final Order
LD23-09