

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

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DIVISION OF INSURANCE
550 W. 7th AVENUE, SUITE 1560
ANCHORAGE, ALASKA 99501-3567

Order No. LD23-11)
In the Matter of)
KRISTINA ROBIN RYERSON)
NPN No. 18531814)
_____)

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 July 22nd, 2019, the Alaska Department of Commerce,
Community and Economic Development, Division of Insurance
(Division) issued an Insurance Producer license with Property and
Casualty authority to transact the business of insurance for **KRISTINA
ROBIN RYERSON (RYERSON)**, domiciled in the State of Texas.
The license has an expiration date of April 30 on even numbered years.
2. On February 5th, 2022, March 4, 2022, and April 6, 2022, renewal
notices were provided to **RYERSON** informing that the insurance

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1 producer license would expire at midnight on April 30th, 2022, if a
2 renewal application was not received by the Division. **RYERSON** failed
3 to timely renew the insurance producer license.

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5 3. On May 4th, 2022, and June 4th, 2022, expiration notices was provided to
6 **RYERSON** informing that the license had expired for failure to renew.

7 4. On March 3rd, 2023, **RYERSON** applied to reinstate the insurance
8 producer license. The Division requested a Business Transaction Form
9 (BTF) on March 14th, 2023, to reinstate the license. No BTF was
10 received.
11

12 5. In the application **RYERSON** responded negatively to background
13 question 2, indicating **RYERSON** has no administrative actions to
14 report to the State of Alaska. The Producer Database reflects multiple
15 administrative actions taken against **RYERSON**. This information has
16 not been disclosed to the Division and is not supplied in support of the
17 application in the attachment warehouse.
18

19 6. On March 14th, 2023, correspondence was provided to **RYERSON**
20 providing the opportunity for **RYERSON** to voluntarily withdraw the
21 application and provide a new, complete, and accurate application
22 within 15 days. No response was received.
23

24 7. AS 21.27.025(a) states that “(a) A licensee shall notify the director in
25 writing not later than 30 days after a change in residence, place of
26 business, legal name, fictitious name or alias, mailing address, electronic
27 mailing address, telephone number, or compliance officer. A licensee
28

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

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16 8. AS 21.27.025(b) states that “(b) In addition to any other penalty
17 provided by law, a failure to notify the director as required by this
18 section is cause for denial, nonrenewal, suspension, or revocation of a
19 license.”

20
21 9. AS 21.27.040(a) states that “(a) Application for a license shall be made
22 to the director upon forms prescribed by the director. As a part of or in
23 connection with the application, the applicant shall furnish information
24 concerning the applicant's identity, personal history, experience,
25 business record, purposes, and other pertinent facts that the director may
26 reasonably require. The applicant shall declare, subject to penalty of
27 denial, nonrenewal, suspension, or revocation of a license issued by the
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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..."

10. 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."

11. 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."

12. Pursuant to AS 21.27.025(a) and (b), **RYERSON** failed to report his administrative actions to the Division within 30 days. Based on the above **RYERSON'S** insurance producer license application is hereby **DENIED**

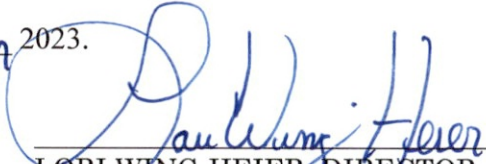
ORDER

IT IS HEREBY ORDERED, under the provisions of AS 21.27.020 that **KRISTINA ROBIN RYERSON's** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 18531814 is **DENIED** for supplying inaccurate information on the initial application for licensure. **KRISTINA ROBIN RYERSON** may seek licensure in Alaska after a period of 30 days has lapsed from the effective date of this order.

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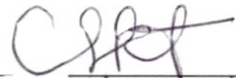
This Order is effective the 5th day of May, 2023.



LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 9th day of May, 2023, I mailed copies of the accusation to:

KRISTINA ROBIN RYERSON
7205 KLEIN DR
TEMPLE, TEXAS 76502-5576
United States



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