

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

STATE OF ALASKA  
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC  
DEVELOPMENT

DIVISION OF INSURANCE

550 W. 7<sup>th</sup> AVENUE, SUITE 1560

ANCHORAGE, ALASKA 99501-3567

Order No. LD23-13 ) Independent Adjuster License  
In the Matter of ) Denial Pursuant  
**JAMES ARNOLD** ) to AS 21.27.040  
NPN# 19745913 )  
\_\_\_\_\_ )

ACCUSATION AND 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 December 2<sup>nd</sup>, 2022, **JAMES ARNOLD (ARNOLD)**, domiciled in the State of California applied for an Independent Adjuster license with the Division to adjust property and casualty claims in the State of Alaska.
2. Upon review of the application, **ARNOLD** responded negatively to background question 2, indicating no administrative actions to report to the State of Alaska.

JAMES ARNOLD  
Accusation and Final Order  
LD23-13

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DEVELOPMENT  
DIVISION OF INSURANCE  
550 W. 7<sup>th</sup> AVENUE, SUITE 1560  
ANCHORAGE, ALASKA 99501-3567  
PHONE: (907) 269-7900

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- 1 3. The Producer Database and the Attachment Warehouse reflects  
2 administrative action was taken against **ARNOLD** in State of California  
3 in effect on September 27<sup>th</sup>, 2021, and State of Louisiana in effect August  
4 4<sup>th</sup>, 2022. **ARNOLD** failed to disclose his administrative actions to the  
5 Division and provided misstatement on application.  
6
- 7 4. On December 8<sup>th</sup>, 2022, correspondence was provided to **ARNOLD**  
8 informing of his failure to respond accurately to a background question 2  
9 regarding administrative actions. The Division provided **ARNOLD** the  
10 opportunity to voluntarily withdraw the application and provide a new,  
11 complete, and accurate application within 15 days. No response was  
12 received.  
13
- 14 5. Alaska Statute (AS) 21.27.040(a) states that "(a) Application for a license  
15 shall be made to the director upon forms prescribed by the director. As a  
16 part of or in connection with the application, the applicant shall furnish  
17 information concerning the applicant's identity, personal history,  
18 experience, business record, purposes, and other pertinent facts that the  
19 director may reasonably require. The applicant shall declare, subject to  
20 penalty of denial, nonrenewal, suspension, or revocation of a license  
21 issued by the director, that the statements made in or in connection with  
22 the application are true, correct, and complete to the best of the applicant's  
23 knowledge and belief..."  
24
- 25 6. AS 21.27.020(a) provides: "For the protection of the people of this state,  
26 the director may not issue or renew a license except in compliance with  
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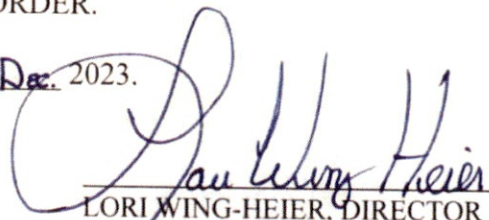
this chapter and not issue a license to a person, or to be exercised by a person, found by the director to be untrustworthy, incompetent, or who has not established to the satisfaction of the director that the person is qualified under this chapter."

- 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), **ARNOLD** provided inaccurate information at the time of application. Based on the above **ARNOLD's** Independent Adjuster application for licensure in Alaska is hereby DENIED.

ORDER


**IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **JAMES ARNOLD's** application for the Independent Adjuster license in Alaska under National Producer Number (NPN) # 19745913 is DENIED for supplying inaccurate information on the application for licensure. **JAMES ARNOLD** 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 27<sup>th</sup> day of Dec. 2023.

  
 \_\_\_\_\_  
 LORI WING-HEIER, DIRECTOR  
 DIVISION OF INSURANCE

I hereby certify that, on the 24<sup>th</sup> day of January, 2024 I mailed copies of the accusation to:

JAMES ARNOLD  
952 PAULARINO AVE  
COSTA MESA, CA 92626  
UNITED STATES

  
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JAMES ARNOLD  
Accusation and Final Order  
LD23-13

**FINAL ORDER**

1  
2 IT IS ORDERED that this license denial is adopted in full resolution of the  
3 issues in the case and shall constitute the final order of this matter. JAMES  
4 ARNOLD may apply for licensure in Alaska after a period of 30 days has  
5 lapsed after the effective date of this ORDER.  
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8 This Order is effective the 29<sup>th</sup> day of January 2023.

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12 LORI WING-HEIER, DIRECTOR

13 DIVISION OF INSURANCE  
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29 JAMES ARNOLD  
Accusation and Final  
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