

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
DEVELOPMENT

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

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DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
DEVELOPMENT
DIVISION OF INSURANCE
550 W. 7th AVENUE SUITE 1560
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In the Matter of:)
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STERLING ARTHUR ROAF)
NPN# 18507680)
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Division of Insurance Case No. SR23-01

STIPULATED AGREEMENT AND ORDER

The State of Alaska Division of Insurance (Division), **STERLING ARTHUR ROAF (ROAF)** the producer in this case, stipulate and agree to the following:

I. BACKGROUND

A. On or about October 20th, 2022, the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) received an initial application for an Insurance Producer license to transact the business of Health Lines insurance for **ROAF**, domiciled in the State

STERLING ARTHUR ROAF
Stipulated Agreement and Order
SR23-01

1 of Kansas. The license has an expiration date of December 31st on odd
2 numbered years.

3 B. Upon review of the initial application, it was discovered **ROAF** responded
4 negatively to background question 1A. **ROAF** has indicated no criminal
5 conviction to report to the State of Alaska.
6

7 C. On March 21st, 2023, a statement of explanation was submitted by **ROAF**
8 with case history of his criminal conviction in the State of Kansas
9 effective August 22nd, 2010.
10

11 D. On March 24th, 2023, **ROAF** sent an e-mail explaining that the initial
12 application was submitted in his behalf by another agency and request to
13 correct the initial application.
14

15 E. On March 28th, 2023, correspondence was provided to **ROAF** assessing
16 \$200 for late disclosure of his criminal conviction. **ROAF** failed to pay
17 the assessed fee.
18

19 II. TERMS OF AGREEMENT

20 A. **ROAF** was in violation for failing to report its criminal conviction to the Division
21 which subjects **ROAF** to civil penalties. Alaska Statute (AS) 21.27.440(a)
22 provides that "in addition to any other penalties provided by law, a person that the
23 director (director) determines under AS 21.06.170-21.06.240 has violated the
24 provisions of this chapter is subject to (1) a civil penalty equal to the
25 compensation promised, paid, or to be paid, directly or indirectly, to a person in
26 regard to each violation; (2) either a civil penalty of not more than \$10,000 for
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29 STERLING ARTHUR ROAF
Stipulated Agreement and Order
SR23-01

1 each violation or a civil penalty of not more than \$25,000 for each violation if the
2 director determines that the person willfully violated the provisions of this
3 chapter; and (3) denial, nonrenewal, suspension, or revocation of a license." The
4 director has the latitude to impose civil penalties against a person who has
5 violated Alaska's insurance laws.
6

7 B. AS 21.27.020(a) provides: "For the protection of the people of this state,
8 the director may not issue or renew a license except in compliance with
9 this chapter and not issue a license to a person, or to be exercised by a
10 person, found by the director to be untrustworthy, incompetent, or who
11 has not established to the satisfaction of the director that the person is
12 qualified under this chapter."
13

14 C. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an
15 individual license, an applicant or licensee shall (4) be a trustworthy
16 person."
17

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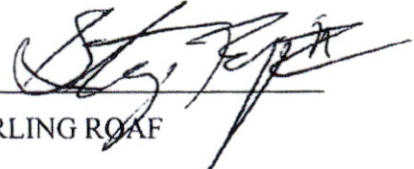
correct, and complete to the best of the applicant's knowledge and belief..."

E. **ROAF** agrees to pay the civil penalty under AS 21.27.440 in the amount of \$200. Payment must be received within 30 days of the signature finalizing this agreement.


F. By signing this agreement, **ROAF** understands and agrees that any failure to comply with the terms of this agreement will be grounds to revoke, suspend, or non-renew Alaska firm license number 3002213583.

G. **ROAF** understands that this agreement is not binding on the parties unless and until the director signs the order approving the agreement.

DATED: 6/08/23

By: 
STERLING ROAF
Licensee

Approved as to form and content:
DATED: July 5, 2023

By: 
Susan Mitchell
Assistant Attorney General

ORDER

IT IS FURTHER ORDERED that this Stipulated Agreement and Order is adopted in full resolution of the civil liability issues between the parties to this agreement in these cases and shall constitute the final order in these matters.

DATED this 18th day of July, 2023.
STERLING ARTHUR ROAF
Stipulated Agreement and Order
SR23-01

