

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

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

Order No. SR 24-03)
In the Matter of)
ARTHUR RAYMOND ORTEGA)
NPN# 20395710)
_____)

Revocation of Insurance
Producer License Pursuant
to AS 21.27.440

ACCUSATION AND ORDER OF REVOCATION

1. On July 20th, 2022, the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) issued **ARTHUR RAYMOND ORTEGA (ORTEGA)**, domiciled in the State of Arizona an Insurance Producer license number 3002045761 to transact the business of Life insurance. The license has an expiration date of June 30th on odd numbered years.
2. On the initial application **ORTEGA** responded negatively to background question 1A indicating no disclosures to report to the State of Alaska.
3. On May 8th, 2023, the Division's Investigations section received a referral from Ryan Manrique, Executive Vice President, and the agency owner of Family First Life (FFL), who suspected **ORTEGA** of committing fraud by writing fraudulent

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1 insurance policies that affected several Alaska consumers between July 2022 and
2 May 2023.

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- 4 4. On May 9th, 2023, the Investigations section of the Division initiated an investigation
5 into **ORTEGA**. This case was assigned to **Investigator Douglas Love (Inv. Love)**.
- 6 5. During the investigation the Division obtained evidence that **ORTEGA** was
7 convicted of misdemeanor domestic violence-endangerment (Arizona code 13-
8 1201A). The court of jurisdiction was Maricopa County Justice Court
9 Downtown/East PHX1, with court case number JC2016142878001, all of which
10 occurred on April 18th, 2017. The arresting agency was the Arizona Department of
11 Public Safety and **ORTEGA** was arrested May 29th, 2016. **ORTEGA** failed to
12 disclose this in his initial application.
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- 14 6. On June 12th, 2023, **Inv. Love** spoke to a special agent of the State of Arizona
15 Division of Insurance, **ORTEGA'S** domicile state, notifying of **ORTEGA'S**
16 ongoing investigation. The agent informed **Inv. Love** that it would be referred to
17 their Licensing department.
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- 19 7. On November 14th, 2023, Licensing section received the completed investigation
20 report conducted by **Inv. Love**. In that report it detailed **ORTEGA'S** statutory
21 violations and recommendations. The investigation resulted in confirmed fraud
22 affecting at least one Alaskan consumer between July 2022 and May 2023.
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- 24 a. Alaska Resident was named insured of one fraudulent insurance policy
25 placed with Americo Eagle Premier Level policy number AM01379442 by
26 **ORTEGA** on July 22, 2022.
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b. Alaska Resident was named insured of one fraudulent burial insurance policy placed with Americo Eagle Premier Level policy number AM01380864 by **ORTEGA** on July 25, 2022.

c. Alaska Resident was the named insured of four fraudulent life insurance policies placed with Americo ADB Term policy number AM01604225 by **ORTEGA** between March 2023-May 2023.

8. Alaska Statute (AS) 11.46.505 states that “(a) A person commits the crime of forgery in the second degree if the person violates AS 11.46.510 and the instrument is or purports to be (1) a...contract, assignment, negotiable or other commercial instrument, or other document which does or may evidence, create, transfer, alter, terminate, or otherwise affect a legal right, interest, obligation, or status...(b) Forgery in the second degree is a class C felony.”
9. AS 11.56.210 states that “(a) A person commits the crime of unsworn falsification in the second degree if, with the intent to mislead a public servant in the performance of a duty, the person submits a false written or recorded statement that the person does not believe to be true...(1) on a form bearing notice, authorized by law, that false statements made in it are punishable. (b) Unsworn falsification in the second degree is a class A misdemeanor.”
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.”

1 11. AS 21.27.020(b)(4) sets out the general qualification for licensure that a person “(4)
2 shall be a trustworthy person;” as part of the application process **ORTEGA** was
3 required to complete an application that furnished information and answers
4 concerning his background history, including criminal history. The attestation
5 section of the application included a notice advising **ORTEGA** that submitting false
6 information or omitting pertinent information in connection with the application is
7 grounds for denial of a license and may include criminal penalties.
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10 12. AS 21.27.025(a) states that “(a) A licensee shall notify the director in writing not
11 later than 30 days after a change in residence, place of business, legal name,
12 fictitious name or alias, mailing address, electronic mailing address, telephone
13 number, or compliance officer. A licensee shall report to the director in writing any
14 administrative action taken against the licensee by a governmental agency of
15 another state, by a governmental agency of another jurisdiction, or by a financial
16 industry regulatory authority sanction or arbitration proceeding not later than 30
17 days after the final disposition of the action. A licensee shall submit to the director
18 the final order and other relevant legal documents in the action. A licensee shall
19 report to the director any criminal prosecution of the licensee in this or another state
20 or jurisdiction not later than 30 days after the date of filing of the criminal
21 complaint, indictment, information, or citation in the prosecution. The licensee shall
22 submit to the director a copy of the criminal complaint, calendaring order, and other
23 relevant legal documents in the prosecution.”
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1 13. AS 21.27.025(b) states that “(b) In addition to any other penalty provided by law, a
2 failure to notify the director as required by this section is cause for denial,
3 nonrenewal, suspension, or revocation of a license.”
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5 14. Failure to comply with AS 21.27.025 subjects **ORTEGA** to civil penalties pursuant
6 to Alaska Statute (AS) 21.27.440(a) “in addition to any other penalties provided by
7 law, a person that the director (director) determines under AS 21.06.170-21.06.240
8 has violated the provisions of this chapter is subject to (1) a civil penalty equal to the
9 compensation promised, paid, or to be paid, directly or indirectly, to a person in
10 regard to each violation; (2) either a civil penalty of not more than \$10,000 for each
11 violation or a civil penalty of not more than \$25,000 for each violation if the director
12 determines that the person willfully violated the provisions of this chapter; and (3)
13 denial, nonrenewal, suspension, or revocation of a license.” The director has the
14 latitude to impose civil penalties against a person who has violated Alaska’s
15 insurance laws.
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18 15. AS 21.27.040(a) states that “(a) Application for a license shall be made to the
19 director upon forms prescribed by the director. As a part of or in connection with the
20 application, the applicant shall furnish information concerning the applicant’s
21 identity, personal history, experience, business record, purposes, and other pertinent
22 facts that the director may reasonably require. The applicant shall declare, subject to
23 penalty of denial, nonrenewal, suspension, or revocation of a license issued by the
24 director, that the statements made in or in connection with the application are true,
25 correct, and complete to the best of the applicant’s knowledge and belief...”
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16. AS 21.36.360(i) states that “(i) A criminal insurance act is committed by a person doing business in this state or relative to a subject resident, located, or to be performed in this state who knowingly (1) writes, places, or causes to be written or placed in this state or relative to a subject resident, located, or to be performed in this state a policy, duplicate policy, or contract of insurance of any kind or character, or general or floating policy upon persons or property resident, situated, or located in this state, from or through a person not authorized to transact business under AS 21.27 or a risk retention group or purchasing group not registered under AS 21.96.090”.

IT IS HEREBY ORDERED, under the provisions of AS 21.27.440, that **ORTEGA’s** Insurance Producer license number 3002045761 is REVOKED for a period of 65 years.

This Order is effective dated this 28.00 day of February 2024.

DocuSigned by:
Lori Wing-Heier
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LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 1st day of March, 2024, I mailed copies of the accusation to:

ARTHUR RAYMOND ORTEGA
22410 N. 53RD PLACE
PHOENIX, ARIZONA 85054
United States

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ARTHUR RAYMOND ORTEGA
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FINAL ORDER

IT IS ORDERED that this license revocation is adopted in full resolution of the issues in the case and shall constitute the final order of this matter. **ARTHUR RAYMOND ORTEGA** is barred from licensure in the State of Alaska for the 65 years following the effective date of this order.

This Order is effective the 15 of March 2024.

DocuSigned by:

Lori Wing-Heier

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LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

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