

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. SR24-19)
In the Matter of)
RAQUEL MERCEDES GARCIA)
NPN# 20762430)
_____)
Revocation of Insurance
Producer License Pursuant
to AS 21.27.440

ACCUSATION AND ORDER OF REVOCATION

1. On August 16, 2023, **RAQUEL MERCEDES GARCIA (GARCIA)**, domiciled in the State of Arizona applied for Insurance Producer License with the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) to transact the business of Life insurance. The Division issued license number 3002666810 and has an expiration date of March 31 on even numbered years.
2. The Division received notice from National Insurance Producer Registry (NIPR) with an attached transaction log indicating **GARCIA** has unsettled payment of \$75.00 for State licensing fee and \$5.60 for transaction fee totaling \$80.60 in unpaid license fees.

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- 1 3. On February 12, 2024, the Division sent notice to **GARCIA** informing her
2 of her unpaid license fees and gave **GARCIA** until March 1, 2024, to
3 respond. No payment was received by the Division.
- 4 4. On March 1, 2024, the Division provided **GARCIA** a second notice
5 informing of the unpaid license fees. No response was received.
- 6 5. Pursuant to Alaska Statute (AS) 21.27.040 which states that “(f) If,
7 through inaction, an applicant fails to complete the application process,
8 the applicant's application filed with the director under (a) of this section
9 is considered withdrawn...”
- 10 6. AS 21.27.410(a)(8) dictates, “the conduct of affairs under a license if the
11 licensee exhibits conduct considered by the director to reflect
12 incompetence or untrustworthiness, or to be a source of potential injury
13 and loss to the public;”
- 14 7. AS 21.27.010(a) also states in part that “...a person may not act as or
15 represent to be an insurance producer, managing general agent, or surplus
16 lines broker in this state or relative to a subject resident, located, or to be
17 performed in this state unless licensed under this chapter.”
- 18 8. Further, AS 21.27.440(a) provides that “in addition to any other penalties
19 provided by law, a person that the director of the division (director)
20 determines under AS 21.06.170-21.06.240 has violated the provisions of
21 this chapter is subject to (1) a civil penalty equal to the compensation
22 promised, paid, or to be paid, directly or indirectly, to a person in regard to
23 each violation; (2) either a civil penalty of not more than \$10,000 for each
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violation or a civil penalty of not more than \$25,000 for each violation if the director determines that the person willfully violated the provisions of this chapter; and (3) denial, nonrenewal, suspension, or revocation of a license.”

IT IS HEREBY ORDERED, under the provisions of AS 21.27.440, that **GARCIA’s** Insurance Producer license number 3002666810 is REVOKED for a period of one year.

This Order is effective dated this 13th day of May 2024.

DocuSigned by:
Lori Wing-Heier

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LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 14th day of May, 2024, I mailed copies of the accusation to:

RAQUEL MERCEDES GARCIA
16236 N GREASEWOOD ST
SURPRISE, ARIZONA 85378-3658
United States

Marnellie Rembulat

ALEXANDRIA-ANDREA MOORE
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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. **RAQUEL MERCEDES GARCIA's** licensure in the State of Alaska is REVOKED for one year following the effective date of this order.

This Order is effective the June of 5th 2024.

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