

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. LD24-03 ) Insurance Producer  
In the Matter of ) License Denial Pursuant  
**CARLA EVETTE REDDY** ) to AS 21.27.040  
NPN# 20708630 )  
\_\_\_\_\_)

**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 May 10, 2023, **CARLA EVETTE REDDY (REDDY)**, domiciled in  
the State of Indiana applied for Insurance Producer license requesting Life  
and Health authority with the Division to conduct insurance business in  
the State of Alaska.
2. Upon review of the application, **REDDY** responded negatively to all  
background questions indicating no disclosures to report to the State of  
Alaska.

CARLA EVETTE REDDY  
Accusation and Final Order  
LD24-03

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DEVELOPMENT  
DIVISION OF INSURANCE  
550 W. 7<sup>th</sup> AVENUE SUITE 1560  
ANCHORAGE, ALASKA 99513-3567  
PHONE: (907) 269-7900

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3. The Producer Database reflects the State of Indiana issued **REDDY** a 1033 waiver consenting to engage business of insurance in effect May 4, 2023.
4. In addition, **REDDY** uploaded an incomplete disclosure of criminal conviction(s), in effect August 14, 2003, in the Attachment Warehouse. There is no documentation in the Warehouse from the state where the conviction(s) occurred. **REDDY** failed to provide complete information on her initial application and responded to the background questions incorrectly.
5. On May 19, 2023, correspondence was provided to **REDDY** informing of her failure to respond accurately to all background questions regarding criminal conviction(s) and failed to disclose the 1033 consent waiver issued to her. The Division provided **REDDY** the opportunity to voluntarily withdraw the application and provide a new, complete, and accurate application within 30 days. No response was received.
6. AS 21.27.040(a) states that “(a) Application for a license shall be made to the director upon forms prescribed by the director. As a part of or in connection with the application, the applicant shall furnish information concerning the applicant's identity, personal history, experience, business record, purposes, and other pertinent facts that the director may reasonably require. The applicant shall declare, subject to penalty of denial, nonrenewal, suspension, or revocation of a license issued by the director, 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..."

- 7. 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."
- 8. 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."
- 9. Pursuant to AS 21.27.040(a), **REDDY** failed to report her complete criminal history and 1033 consent waiver to the Division at initial licensure. Based on the above **REDDY** Insurance Producer license is hereby DENIED.

ORDER

**IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **CARLA EVETTE REDDY** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 20708630 is DENIED for supplying inaccurate information on the initial application for licensure.

This Order is effective the 12.00 day of March 2024.

DocuSigned by:  
*Lori Wing-Heier*

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

CARLA EVETTE REDDY  
Accusation and Final Order  
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I hereby certify that, on the 13<sup>th</sup> day of March, 2024, I mailed copies of the accusation to:

CARLA EVETTE REDDY  
2012 N RILEY AVE  
INDIANAPOLIS, IN 46218  
United States

*clrd*  
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Marnellie Rembulat

**FINAL ORDER**

**IT IS ORDERED** that this license denial is adopted in full resolution of the issues in the case and shall constitute the final order of this matter. **CARLA EVETTE REDDY** 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 March 2024.

DocuSigned by:  
*Lori Wing-Heier*  
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A304E38011074B0  
LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE