

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
NINTH FLOOR STATE OFFICE BUILDING
333 WILLOUGHBY AVENUE
JUNEAU, ALASKA 99801
PHONE: (907) 465-2515 • FAX: (907) 465-3422
IF YOU NEED HEARING ASSISTANCE, PLEASE CALL ALASKA RELAY AT 711

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

In re:)
)
APPLICATION FOR LICENSE RENEWAL OF)
CHRISTOPHER S. LAWS)
)
)
)
_____)

Case No. LD 18-01

STATEMENT OF ISSUES

Lori Wing-Heier, Director of the Division of Insurance (division), Department of Commerce, Community, and Economic Development (DCCED), State of Alaska, states:

1. On or about April 18, 2014, Christopher S. Laws (Laws) received an insurance producer license from the division.
2. On or about February 7, 2018, Laws' license expired.
3. On or about February 19, 2018, Laws applied to reinstate his license.
4. The division, under AS 21.27.040, requires an applicant for a license under AS 21.27 to submit the applicant's application on a nationally utilized form available from the National Insurance Producer Registry (NIPR). The NIPR is a non-profit affiliate of the National Association of Insurance Commissioners (NAIC) and is a public-private partnership that supports the work of the states and the NAIC in making the producer-licensing process

In re: Application For License Renewal of Christopher S. Laws
Statement of Issues
LD 18-01

1
2 more cost-effective, streamlined, and uniform for the benefit of regulators, the insurance
3 industry, and the consumers they serve and protect.

4 5. In response to the application question "Have you ever been named or involved as
5 a party in an administrative proceeding, including a FINRA¹ sanction or arbitration proceeding
6 regarding any professional or occupational license or registration, which has not been
7 previously reported to this insurance department?" Laws answered "No."

8
9 6. The NAIC State Producer Licensing Database reflects that Laws has an
10 administrative action from the State of Florida effective October 2, 2017, which Laws had
11 previously reported to the division, and an administrative action from the State of Washington
12 effective January 3, 2018, which Laws failed to report to the division.

13
14 7. On or about May 2, 2017, the division opened an investigation regarding a
15 consumer complaint the division received on that date. The division's investigation revealed
16 that on or about October 7, 2016 to April 7, 2017, Laws allowed unlicensed individuals to
17 solicit and sell insurance products to Alaska residents in violation of AS 21.27.010.

18 8. The division's investigation also revealed that on or about October 7, 2016 to April
19 7, 2017, Laws claimed on documents submitted to the insurer, Transamerica, that he was the
20 selling producer of the policies involving Alaska residents when, in fact, unlicensed individuals
21 associated with Laws were soliciting and selling the policies to Alaska residents.

22
23
24
25 ¹ FINRA is the Financial Industry Regulatory Authority, an independent, not-for-profit organization
26 authorized by Congress to protect America's investors by making sure the securities industry operates
fairly and honestly. FINRA is not involved in this case.

1
2 9. The division's investigation also revealed that on or about October 7, 2016 to
3 April 7, 2017, Laws was representing American Benefits Advisors, an unlicensed business
4 entity, in insurance transactions in this state.

5 10. The director considers Laws' conduct, described under paragraphs 7 – 9, to
6 reflect Laws' incompetence and untrustworthiness and to be a source of potential injury and
7 loss to the public.

8
9 11. The director, under AS 21.27.410(a), may deny the renewal of a license for

10 A. a cause for which renewal of a license could have been denied had the
11 cause then existed and been known to the director;

12
13 B. a violation or participation in a violation of a provision of Alaska Statute
14 (AS) 21; and

15 C. the conduct of affairs under a license if the conduct is considered by the
16 director to reflect incompetence, or untrustworthiness or to be a source of potential injury and
17 loss to the public.

18
19 12. AS 21.27.020(a) provides: "For the protection of the people of this state, the
20 director may not issue or renew a license except in compliance with this chapter and not issue a
21 license to a person, or to be exercised by a person, found by the director to be untrustworthy,
22 incompetent, or who has not established to the satisfaction of the director that the person is
23 qualified under this chapter."
24
25

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
NINTH FLOOR STATE OFFICE BUILDING
333 WILLOUGHBY AVENUE
JUNEAU, ALASKA 99801
PHONE: (907) 465-2515 • FAX: (907) 465-3422
IF YOU NEED HEARING ASSISTANCE, PLEASE CALL ALASKA RELAY AT 711

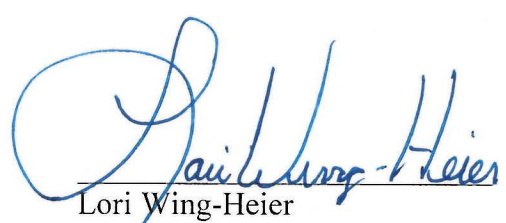
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

13. 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."

14. Pursuant to AS 21.27.020(a) and (b)(4), the renewal of Laws' insurance producer license is hereby DENIED.

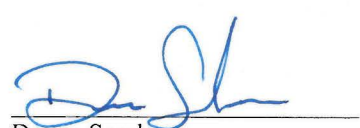
15. Although this is not an Accusation as referred to in AS 44.62.390, if you do not request a hearing within 15 days after the receipt of this Statement Of Issues, you will have waived your right to a hearing. The attached Notice Of Rights and Request For Hearing And Notice Of Defense are both incorporated by reference as if fully set forth in this Statement Of Issues.

DATED March 14, 2018


Lori Wing-Heier
Director

I certify that on March 20th, 2018, I mailed by certified mail copies of this document, the Notice Of Rights, and the Request For Hearing And Notice Of Defense to the following party:

Christopher S. Laws
912 Holcomb Bridge RD STE 302
Roswell, GA 30076-1912


Devon Searles

In re: Application For License Renewal of Christopher S. Laws
Statement of Issues
LD 18-01

NOTICE OF RIGHTS

Case No. LD 18-01

ALTHOUGH THIS IS NOT AN ACCUSATION AS REFERRED TO IN AS 44.62.390, IF YOU DO NOT REQUEST A HEARING WITHIN 15 DAYS AFTER RECEIPT OF THE STATEMENT OF ISSUES, THIS WILL CONSTITUTE A FINAL ORDER OF THE DIRECTOR EFFECTIVE THE DATE THE STATEMENT OF ISSUES WAS ISSUED.

You may request a hearing before the Division of Insurance to give you the opportunity to present a defense to the charges and allegations made in the Statement of Issues.

You must appear in person at the time and place designated in the Notice of Hearing if you intend to contest the charges and allegations made against you. You may be represented by counsel.

You may file a Request for Hearing and Notice of Defense with the director following service of the statement but not later than 15 days after service. The Request for Hearing and Notice of Defense may be in a form of your own choice or you may use the Request for Hearing and Notice of Defense provided with the Statement of Issues.

You may waive the hearing. The Request for Hearing and Notice of Defense is considered a specific denial of all parts of the statement not expressly admitted except that an admission to the statement will be deemed to exist when a hearing is waived or not requested. If, after the 15-day period, the director has not received a Request for Hearing and Notice of Defense from you, the Statement of Issues will become the FINAL ORDER IN THIS MATTER.

The Request for Hearing and Notice of Defense must be in writing, signed by you or on your behalf by counsel. **It must specify the grounds to be relied upon at the hearing as a basis for relief.** It must be dated and your current mailing address must be shown.

You may check one or more of the grounds listed on the Request for Hearing and Notice of Defense form. You may admit the statement in whole or in part.

You may have a reasonable opportunity to inspect all documentary evidence and to examine witnesses. You may present evidence in support of your defense.

You may have subpoenas executed by the director or the director's designee to compel attendance of witnesses and production of evidence on your behalf. A statement of materiality must accompany each request for execution. You are responsible for serving the subpoenas. The subpoena ready for execution may be presented to the Anchorage or Juneau office of the Division of Insurance for execution no later than 10 days prior to the hearing date. Witness fees, mileage, and the actual expenses necessarily incurred in securing attendance of witnesses and their testimony shall be paid by you.

You may request a full stenographic record of the proceedings made by a competent reporter. You must make arrangements for the reporter and advise the director of your intent to make such a record at least five days before the hearing date. You must pay for the record and provide a copy of the transcript for the director.

You should carefully read AS 21.06.170 -- 21.06.230 and other statutes referred to in the Statement of Issues. These statutes deal further with your rights and matters pertaining to the issue at hand.

REQUEST FOR HEARING AND NOTICE OF DEFENSE

TO: Director of Insurance
550 West Seventh Avenue, Ste. 1560
Anchorage, AK 99501-3567

CASE NUMBER LD 18-01

Re: Application for License Renewal of Christopher S. Laws -Statement of Issues

- I request a hearing on the grounds listed below as required by AS 21.06.180.
- I do not admit the accusation(s) or statement(s) and will provide a defense at hearing.
- I object to the accusation(s) or statement(s) upon the ground that it does not state acts or omissions upon which the director may proceed. Note explanation below.
- I admit the accusation(s) or statement(s), but wish to present a defense to mitigate the proposed penalty.
- My defense will be made with or by counsel. My counsel's name, address, and phone number are

_____.

Explanation:

Dated: _____

Signature of Respondent

Current Mailing Address and Phone No.