

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. LD25-06) Insurance Producer
In the Matter of) License Denial Pursuant
LORRA GAINES) to AS 21.27.040
NPN# 16107764)
_____)

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 October 30, 2024, **LORRA GAINES (GAINES)**, domiciled in the
State of Maryland applied for an Insurance Producer license requesting
Life, and Health Lines authority with the Division to conduct business in
the State of Alaska.
2. Upon review of the application, **GAINES** responded negatively to
background question 2, indicating no administrative action to report to the
State of Alaska.

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- 1 3. The Producer Database and the Attachment Warehouse reflects
2 administrative action was taken against **GAINES** in the State of
3 Pennsylvania in effect March 10, 2022. **GAINES** failed to disclose her
4 administrative action to the Division and provided inaccurate information
5 on her application.
6
7 4. On November 5, 2024, correspondence was provided to **GAINES**
8 informing of her failure to respond accurately to a background question
9 regarding administrative actions. The Division provided **GAINES** the
10 opportunity to voluntarily withdraw the application and provide a new,
11 complete, and accurate application within 30 days. No response was
12 received.
13
14 5. Alaska Statute 21.27.040(a) states that “(a) Application for a license shall
15 be made to the director upon forms prescribed by the director. As a part of
16 or in connection with the application, the applicant shall furnish
17 information concerning the applicant's identity, personal history,
18 experience, business record, purposes, and other pertinent facts that the
19 director may reasonably require. The applicant shall declare, subject to
20 penalty of denial, nonrenewal, suspension, or revocation of a license
21 issued by the director, that the statements made in or in connection with
22 the application are true, correct, and complete to the best of the applicant's
23 knowledge and belief...”
24
25 6. AS 21.27.020(a) provides: "For the protection of the people of this state,
26 the director may not issue or renew a license except in compliance with
27
28

1 this chapter and not issue a license to a person, or to be exercised by a
2 person, found by the director to be untrustworthy, incompetent, or who
3 has not established to the satisfaction of the director that the person is
4 qualified under this chapter."
5

6 7. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an
7 individual license, an applicant or licensee shall (4) be a trustworthy
8 person."
9

10 8. Pursuant to AS 21.27.040(a), **GAINES** provided inaccurate information at
11 the time of application. Based on the above **GAINES** Insurance Producer
12 license application is hereby DENIED.
13

14 ORDER
15

16 **IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **LORRA**
17 **GAINES** application for the Insurance Producer license in Alaska under National
18 Producer Number (NPN) # 16107764 is DENIED for supplying inaccurate information
19 on the application for licensure.
20

21 This Order is effective the 5th day of June 2025.

22 DocuSigned by:

23 A304E3801107480...
LORI WING-HEIER, DIRECTOR
24 DIVISION OF INSURANCE
25
26
27
28

29 LORRA GAINES
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☐ Delivered Electronically

☒ Mailed Certified:

I hereby certify that, on the 6th day of June, 2025, I mailed copies of the accusation to:

LORRA GAINES
15 PHLOX CIR APT G
OWNINGS MILLS, MD 21117-2012
UNITED STATES



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. **LORRA GAINES** 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 8th day of July 2025.

DocuSigned by:



A304E38011074B0
LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

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