

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

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DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
DEVELOPMENT
DIVISION OF INSURANCE
550 W. 7th AVENUE, SUITE 1560
ANCHORAGE, ALASKA 99513-3567
PHONE: (907) 269-7900

In the Matter of:)
)
STACIA MEANS)
NPN# 20766633)
_____)

Division of Insurance Case No. D24-18

STIPULATED AGREEMENT AND ORDER

The Alaska Department of Commerce, Community and Economic Development,
Division of Insurance (Division) and **STACIA MEANS (MEANS)** the producer in this case,
stipulate and agree to the following:

I. BACKGROUND

A. On September 27, 2023, the Division received an application for an
Insurance Producer license to transact the business of Health authority for
MEANS, domiciled in the State of North Carolina. The application was
automatically processed. The Division issued nonresident license number

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1 3002745446 which has an expiration date of December 31 of even
2 numbered years.

3 B. On February 16, 2024, the Division received an application to add Life
4 Authority from **MEANS**. In that application **MEANS** responded
5 affirmatively to background question 1A.
6

7 C. **MEANS** submitted documentation to the Attachment Warehouse of
8 misdemeanor convictions in the State of North Carolina effective June 11,
9 2018. **MEANS** submitted the conviction in the Attachment Warehouse
10 but responded negatively to the initial application.
11

12 D. **MEANS** provided inaccurate information on her initial application and
13 failed to disclose her misdemeanor convictions.
14

15 E. On April 18, 2024, the Division issued a proposed agreement to **MEANS**
16 assessing \$250 civil penalty under Alaska Statute 21.27.440 intending to
17 resolve the failure to disclose the misdemeanor conviction.
18

19 F. On May 8, 2024, **MEANS** responded agreeing to the terms.

20 II. TERMS OF AGREEMENT

21 A. **MEANS** was in violation for failing to report her misdemeanor conviction
22 to the Division which subjects **MEANS** to civil penalties. Alaska Statute
23 (AS) 21.27.440(a) provides that “in addition to any other penalties
24 provided by law, a person that the director (director) determines under AS
25 21.06.170-21.06.240 has violated the provisions of this chapter is subject
26 to (1) a civil penalty equal to the compensation promised, paid, or to be
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1 paid, directly or indirectly, to a person in regard to each violation; (2)
2 either a civil penalty of not more than \$10,000 for each violation or a civil
3 penalty of not more than \$25,000 for each violation if the director
4 determines that the person willfully violated the provisions of this chapter;
5 and (3) denial, nonrenewal, suspension, or revocation of a license.” The
6 director has the latitude to impose civil penalties against a person who has
7 violated Alaska’s insurance laws.
8

9
10 B. AS 21.27.020(a) provides: "For the protection of the people of this state,
11 the director may not issue or renew a license except in compliance with
12 this chapter and not issue a license to a person, or to be exercised by a
13 person, found by the director to be untrustworthy, incompetent, or who
14 has not established to the satisfaction of the director that the person is
15 qualified under this chapter."
16

17 C. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an
18 individual license, an applicant or licensee shall (4) be a trustworthy
19 person."
20

21 D. AS 21.27.040(a) states that “(a) Application for a license shall be made to
22 the director upon forms prescribed by the director. As a part of or in
23 connection with the application, the applicant shall furnish information
24 concerning the applicant's identity, personal history, experience, business
25 record, purposes, and other pertinent facts that the director may reasonably
26 require. The applicant shall declare, subject to penalty of denial,
27 nonrenewal, suspension, or revocation of a license issued by the director,
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that the statements made in or in connection with the application are true, correct, and complete to the best of the applicant's knowledge and belief..."

E. MEANS agrees to pay the civil penalty under AS 21.27.440 in the amount of \$250. Payment must be received within 30 days of the signature finalizing this agreement.

F. By signing this agreement, MEANS understands and agrees that any failure to comply with the terms of this agreement will be grounds to revoke, suspend, or non-renew Alaska license number 3002745446.

G. MEANS understands that this agreement is not binding on the parties unless and until the director signs the order approving the agreement.

DATED: 7/26/2024

DocuSigned by:
Stacia Means
42189D7AE39640B...
By: _____
STACIA MEANS
Licensee

Approved as to form and content:

DATED: 7/26/2024

DocuSigned by:
Susan Mitchell
E2FB472C3B174D4...
By: _____
Susan Mitchell
Assistant Attorney General

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ORDER

IT IS FURTHER ORDERED that this Stipulated Agreement and Order is adopted in full resolution of the civil liability issues between the parties to this agreement in these cases and shall constitute the final order in these matters.

DATED this 26th day of July, 2024.

DocuSigned by:

Lori Wing-Heier

LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

Delivered Electronically

Mailed Certified:

I hereby certify that, on the _____ day of _____, 2024, I mailed copies of the accusation to:

STACIA MEANS
8711 UNIVERSITY EAST DR STE 200
CHARLOTTE, NORTH CAROLINA 28213-4388
United States

DocuSigned by:

Kayla Erickson

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