

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

Order No. SR 24-21) Revocation of Insurance
In the Matter of) Producer License Pursuant
ERICA BOYD) to AS 21.27.440
NPN# 18181552)
_____)

ACCUSATION AND ORDER OF REVOCATION

1. On March 4, 2024, the Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) received an Insurance Producer license application to transact the business of Casualty, and Property insurance for **ERICA BOYD (BOYD)**, domiciled in the State of Michigan.
2. **BOYD's** application was processed as all background questions were answered "no", the Division issued license number 3002980930. The license has an expiration date of March 31 on even numbered years.
3. The Attachment Warehouse reflects misdemeanor conviction against **BOYD** in State of Michigan in effect June 30, 2014. **BOYD** failed to

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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

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1 disclose her misdemeanor to the Division and provided inaccurate
2 information on her application.

- 3
- 4 4. On April 18, 2024, the Division issued a proposed agreement to **BOYD**
5 assessing \$250 civil penalty under Alaska Statute (AS) 21.27.440
6 intending to resolve the failure to report her misdemeanor at initial
7 application to the State of Alaska. No response was received.
- 8
- 9 5. On May 6, 2024, the Division sent another correspondence to **BOYD** of
10 her failure to respond, along with notice a revocation is in order. No
11 response was received.
- 12
- 13 6. Failure to comply with AS 21.27.040(a) subjects **BOYD** to civil penalties
14 pursuant to AS 21.27.440(a) “in addition to any other penalties provided
15 by law, a person that the director (director) determines under AS
16 21.06.170-21.06.240 has violated the provisions of this chapter is subject
17 to (1) a civil penalty equal to the compensation promised, paid, or to be
18 paid, directly or indirectly, to a person in regard to each violation; (2)
19 either a civil penalty of not more than \$10,000 for each violation or a civil
20 penalty of not more than \$25,000 for each violation if the director
21 determines that the person willfully violated the provisions of this chapter;
22 and (3) denial, nonrenewal, suspension, or revocation of a license.” The
23 director has the latitude to impose civil penalties against a person who has
24 violated Alaska’s insurance law.
- 25
- 26
- 27 7. AS 21.27.040(a) states that “(a) Application for a license shall be made to
28 the director upon forms prescribed by the director. As a part of or in

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1 connection with the application, the applicant shall furnish information
2 concerning the applicant's identity, personal history, experience, business
3 record, purposes, and other pertinent facts that the director may reasonably
4 require. The applicant shall declare, subject to penalty of denial,
5 nonrenewal, suspension, or revocation of a license issued by the director,
6 that the statements made in or in connection with the application are true,
7 correct, and complete to the best of the applicant's knowledge and
8 belief..."

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

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

21
22 10. AS 21.27.025(b) states that "(b) In addition to any other penalty provided
23 by law, a failure to notify the director as required by this section is cause
24 for denial, nonrenewal, suspension, or revocation of a license."

25
26 **IT IS HEREBY ORDERED**, under the provisions of AS 21.27.440, that **ERICA**
27 **BOYD'** Insurance Producer license number 3002980930 is REVOKED for a period of
28 one year. **BOYD** is still subject to civil penalties for future reinstatement.

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This Order is effective dated this 7th day of June 2024.

DocuSigned by:
Lori Wing-Heier
A304E38011074B0...

LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 12th day of June, 2024, I mailed copies of the accusation to:

ERICA BOYD
11937 DURHAM ROAD
SOUTHGATE, MICHIGAN 48195
United States

CBH
Marnellie Rembubut

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. **ERICA BOYD** is REVOKED for a period of one year following the effective date of this order.

This Order is effective the 15th of July 2024.

DocuSigned by:
Lori Wing-Heier
A304E38011074B0...

LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

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