

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 99501-3567
PHONE: (907) 269-7900

Order No. LD23-05) Insurance Producer License
In the Matter of) Denial Pursuant to AS 21.27.440
CHARLES FRANCIS PERKS)
NPN# 129187)

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 February 15th, 2023, **CHARLES FRANCIS PERKS (PERKS)**
domiciled in the State of Florida applied for an Insurance Producer license
with Life and Health authority with the Division.
2. Upon review of the initial application, **PERKS** responded negatively to
background question 2, indicating no administrative actions to report to
the State of Alaska.

CHARLES FRANCIS PERKS
Accusation and Final Order
LD23-05

- 1 3. The Producer Database and the Attachment Warehouse reflects
2 administrative action was taken against **PERKS** in State of Florida in
3 effect on July 15th, 1996, September 4th, 1996, and February 17th, 1998,
4 State of Alabama in effect July 30th, 2008, State of Wisconsin in effect on
5 July 25th, 2008, and State of Maine in effect September 4th, 2008. **PERKS**
6 failed to disclose his administrative actions to the Division and provided
7 misstatement on his application.
8
9
10 4. On February 17th, 2023, correspondence was provided to **PERKS**
11 informing of his failure to respond accurately to a background question of
12 his administrative actions. In the same correspondence the Division listed
13 all required documents to be submitted. The Division also provided
14 **PERKS** the opportunity to voluntarily withdraw the application and
15 provide a new, complete, and accurate application within 15 days. No
16 response was received.
17
18 5. On March 22nd, 2023, through his authorized submitter the Division
19 received correspondence requesting status of **PERKS** application.
20
21 6. On March 23rd, 2023, the Division responded to the inquiry and stated all
22 the missing required documentation as requested in Paragraph 5. No
23 response was received.
24
25 7. On June 7th, 2023, **PERKS** authorized submitter reached back to the
26 Division asking for update on **PERKS**' application. **PERKS** and the
27 authorized submitter did not provide the documentation required, and did
28

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
27
28
29

not respond to the voluntary withdrawal opportunity, resulting in formal denial steps taken by the Division.

8. On June 9th, 2023, the Division erroneously approved **PERKS** application. On the same day the Division changed **PERKS** status from active to inactive. The Division responded to **PERKS** and provided the opportunity to voluntarily withdraw the application and provide a new, complete, and accurate application within 15 days. No response was received.

9. 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, correct, and complete to the best of the applicant's knowledge and belief..."

10. 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

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
27
28
29

has not established to the satisfaction of the director that the person is qualified under this chapter."

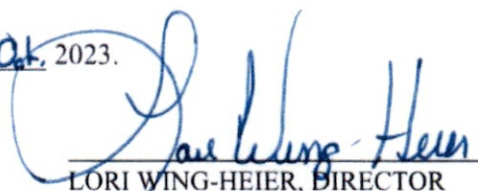
11. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an individual license, an applicant or licensee shall (4) be a trustworthy person."

12. Pursuant to AS 21.27.040(a), **PERKS** failed to report complete administrative action history to the Division at initial application. Based on the above **PERKS** insurance producer license is hereby DENIED.

ORDER

IT IS HEREBY ORDERED, under the provisions of AS 21.27.020 that **CHARLES FRANCIS PERKS** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 129187 is DENIED for supplying inaccurate information on the application for licensure. **CHARLES FRANCIS PERKS** 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 23rd day of Oct., 2023.



LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

I hereby certify that, on the 13th day of Nov., 2023, I mailed copies of the accusation to:

CHARLES FRANCIS PERKS
2849 CHANCERY LN
CLEARWATER, FLORIDA 33759
United States



Marnellie Rembulat

CHARLES FRANCIS PERKS
Accusation and Final Order
LD23-05