

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

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

550 W. 7<sup>th</sup> AVENUE, SUITE 1560  
ANCHORAGE, ALASKA 99501-3567

Order No. LD24-25 ) Insurance Producer  
In the Matter of ) License Denial Pursuant  
**BENJAMIN CHRISTOPHER MCCRAY** ) to AS 21.27.040  
NPN# 18487724 )  
\_\_\_\_\_ )

**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 28<sup>th</sup>, 2023, **BENJAMIN CHRISTOPHER MCCRAY**  
**(MCCRAY)**, domiciled in the State of North Carolina applied for  
Insurance Producer license with Life authority with the Division to  
conduct insurance business in the State of Alaska.
2. Upon review of the application, **MCCRAY** responded negatively to  
background questions 1A and 1B, indicating no criminal convictions to  
report to the State of Alaska. The Producer Database reflects the State of

BENJAMIN CHRISTOPHER MCCRAY  
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LD24-25

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550 W. 7<sup>th</sup> AVENUE SUITE 1560  
ANCHORAGE, ALASKA 99513-3567  
PHONE: (907) 269-7900

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1 North Carolina issued **MCCRAY** a 1033 waiver consenting to engage  
2 business of insurance in effect August 9<sup>th</sup>, 2018.

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4 3. In addition, on March 3<sup>rd</sup>, 2023, **MCCRAY** uploaded an incomplete  
5 documentation of a felony and misdemeanor conviction to the Attachment  
6 Warehouse, which are in effect November 8<sup>th</sup>, 2000, in the State of North  
7 Carolina as part of his application. **MCCRAY** failed to provide complete  
8 information on his initial application and responded to the background  
9 questions incorrectly.

10  
11 4. On March 6<sup>th</sup>, 2023, correspondence was provided to **MCCRAY**  
12 informing of his failure to respond accurately to background questions  
13 regarding criminal convictions and of a 1033 consent waiver was issued.  
14 The Division provided **MCCRAY** the opportunity to voluntarily withdraw  
15 the application and provide a new, complete, and accurate application  
16 within 15 days. No response was received.

17  
18 5. Alaska Statute 21.27.040(a) states that “(a) Application for a license shall  
19 be made to the director upon forms prescribed by the director. As a part of  
20 or in connection with the application, the applicant shall furnish  
21 information concerning the applicant's identity, personal history,  
22 experience, business record, purposes, and other pertinent facts that the  
23 director may reasonably require. The applicant shall declare, subject to  
24 penalty of denial, nonrenewal, suspension, or revocation of a license  
25 issued by the director, that the statements made in or in connection with  
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the application are true, correct, and complete to the best of the applicant's knowledge and belief..."

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

7. 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."

8. Pursuant to AS 21.27.040(a), **MCCRAY** failed to report his complete criminal history and 1033 consent waiver to the Division at initial application. Based on the above **MCCRAY** Insurance Producer license is hereby DENIED.

ORDER

**IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **BENJAMIN CHRISTOPHER MCCRAY's** application for the Insurance Producer license in Alaska under National Producer Number (NPN) # 18487724 is DENIED for supplying inaccurate information on the initial application for licensure.

This Order is effective the 6<sup>th</sup> day of May 2024.

DocuSigned by:  
*Lori Wing-Heier*

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

BENJAMIN CHRISTOPHER MCCRAY  
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I hereby certify that, on the 7th day of May, 2024, I mailed copies of the accusation to:

BENJAMIN CHRISTOPHER MCCRAY  
2800 HEATHER GLEN LN  
CHARLOTTE, NC 28208-2580  
United States

CRJ  
Marnellie Rembulat

**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. **BENJAMIN CHRISTOPHER MCCRAY** may seek licensure in Alaska after a period of one year has lapsed after the effective date of this ORDER.

This Order is effective the 3rd day of June 2024.

DocuSigned by:  
Lori Wing-Heier  
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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

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