

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. LD 24-34) Independent Adjuster
In the Matter of) License Denial Pursuant
STAR LORRAINE SMITH) to AS 21.27.040
NPN# 19108792)
_____)

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 July 8, 2024, **STAR LORRAINE SMITH (SMITH)**, domiciled in
the State of Texas applied for an Independent Adjuster license requesting
Property and Casualty lines of authority with the Division to conduct
insurance business in the State of Alaska.
2. Upon review of the application, **SMITH** responded negatively to
background question 2, indicating no administrative actions to report to
the State of Alaska.

STAR LORRAINE SMITH
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- 3. The Producer Database and the Attachment Warehouse reflects administrative action was taken against **SMITH** in the State of Florida, in effect February 21, 2022, in the State of Louisiana, in effect November 21, 2022, in State of Florida, in effect June 15, 2023, and in the State of Indiana, in effect February 27, 2024.
- 4. **SMITH** failed to disclose her administrative actions to the Division and provided inaccurate information on her application.
- 5. On July 23, 2024, correspondence was provided to **SMITH** informing of the conflicting information reported in the Producer Database and her failure to respond accurately to the background question regarding administrative actions. The Division provided **SMITH** the opportunity to voluntarily withdraw the application and provide a new, complete, and accurate application within 30 days. No response was received.
- 6. 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...”

- 1 7. AS 21.27.020(a) provides: "For the protection of the people of this state,
2 the director may not issue or renew a license except in compliance with
3 this chapter and not issue a license to a person, or to be exercised by a
4 person, found by the director to be untrustworthy, incompetent, or who
5 has not established to the satisfaction of the director that the person is
6 qualified under this chapter."
7
8 8. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an
9 individual license, an applicant or licensee shall (4) be a trustworthy
10 person."
11
12 9. Pursuant to AS 21.27.040(a), **SMITH** failed to report her complete
13 administrative action to the Division at initial application. Based on the
14 above **SMITH's** Independent Adjuster license application is hereby
15
16 DENIED.

17 ORDER

18 **IT IS HEREBY ORDERED**, under the provisions of AS 21.27.040(a) that **STAR LORRAINE**
19 **SMITH** application for the Insurance Producer license application in Alaska under National
20 Producer Number (NPN) # 19108792 is DENIED for supplying inaccurate information on the
21 initial application for licensure.

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24 This Order is effective the 19th day of December 2024.

25
26 DocuSigned by:

Lori Wing-Heier

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28 LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

29 STAR LORRAINE SMITH
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Delivered Electronically

Mailed Certified:

I hereby certify that, on the 19th day of Dec, 2024, I mailed copies of the accusation to:

STAR LORRAINE SMITH
1406 W PARK DR
CARROLLTON, TX 75006-7259
RIVERVIEW, FL 33578-3569
United States



12-19-24

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. **STAR LORRAINE SMITH** 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 30th day of January 2025.

DocuSigned by:


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LORI WING-HEIER, DIRECTOR
DIVISION OF INSURANCE

STAR LORRAINE SMITH
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