



**DEPARTMENT OF THE ATTORNEY GENERAL
and
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
Insurance Division**

Joint News Release

NEIL ABERCROMBIE
GOVERNOR

David M. Louie
Attorney General
Phone: (808) 586-1500

Gordon Ito
Insurance Commissioner
Phone (808) 586-2799

Keali'i S. Lopez
DCCA Director
Phone: (808) 586-2850

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**STATE OBTAINS PRELIMINARY INJUNCTION AGAINST DANIEL Y.
DOI AND HIS COMPANIES FOR CONSUMER VIOLATIONS**

HONOLULU – The Department of the Attorney General and the Department of Commerce and Consumer Affairs (DCCA) have obtained a preliminary injunction against Daniel Yoshio Doi (also known as Danny Doi) and his companies, American Legacy Group Legal Plan, LLC, Financial Group Legal Plan, Inc., and Legal Marketing Services of America, LLC, involving deceptive practices that target Hawaii senior citizens.

The State alleges that Doi and his businesses targeted consumers, especially senior citizens, on Oahu, offering to review their annuities or other investments, and then sold them expensive products that were inappropriate to their needs. He and his companies did so in some cases without the appropriate authorizations to market such products.

In the court order dated November 19, 2012, Honolulu Circuit Court Judge Virginia Crandall barred Doi, individually and as an owner, member, partner, employee, independent contractor, or by any other financial relationship, directly or indirectly, individually or in concert with others, from providing prepaid or any other legal services, including the drafting of or recommendation of annuities, reverse mortgages, or any other type of financial planning, insurance, or trust documents, or from holding himself out as a purveyor of legal, insurance, or financial planning services, or anything similar thereto, pending a trial on the merits. The injunction involves alleged violations of Hawaii Revised Statutes chapters 480, 481A, 487, and 488.

The court order further bars American Legacy Group Legal Plan, LLC, Financial Group Legal Plan, Inc., and Legal Marketing Services of America, LLC, from transacting business until these companies are in full compliance with all applicable registration and licensure requirements.

"Mr. Doi's actions were blatant and repeated," Hawaii Insurance Commissioner Gordon Ito said. "The Insurance Division of DCCA will not allow this type of willful abuse of Hawaii's consumers to go unchallenged."

"One of DCCA's core missions is to protect Hawaii's consumers," according to DCCA Director Keali'i S. Lopez. "Our kupuna deserve to enjoy the fruits of their years of labor, not to be victimized by predators such as Mr. Doi."

The suit against Doi and his businesses was filed in the First Circuit Court, State of Hawaii, Civil No. 10-1-1850-08 IC05. It alleges that Defendants committed unlawful acts, deceptive trade practices victimizing the elderly, and the breach of a prior settlement agreement in violation of consumer protection laws.

In separate but related administrative actions, Doi was fined and ordered to pay back more than \$130,000 to victims of American Legacy Group, and was ordered to stop selling insurance products.

Any consumers who believe they have been victimized by deceptive marketing or sales of annuities, legal plans, or insurance products, whether by the above Defendants or by any other business, and who have not already filed a complaint with the State's Insurance Division, may call (808) 586-2790 in Honolulu. Consumers are also encouraged to contact the Insurance Division or visit their website at <http://hawaii.gov/dcca/areas/ins/> to confirm whether an insurance agent or entity is properly licensed.

Deputy Attorneys General C. Bryan Fitzgerald and Deborah Day Emerson represented the State in this action.

For media inquiries, please contact:

Brent Suyama
Communications Officer, DCCA
Phone: 808 596-7582
E-mail: bsuyama@dcca.hawaii.gov

Joshua Wisch
Special Assistant to the Attorney General
Phone: 808 586-1284
E-mail: joshua.a.wisch@hawaii.gov