



OFFICE OF
INSURANCE COMMISSIONER

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2009 JUN 12 A 10:42

HEARINGS UNIT
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Patricia D. Petersen
Chief Hearing Officer
(360) 725-7105

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Wendy Galloway, Hearing Officer
Paralegal
(360) 725-7002
Wendyg@oic.wa.gov

BEFORE THE STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER

In the Matter of:)	
)	No. D09-0029
CHARLES P. VICK and SENIOR LIFE)	
PLANNING SERVICES, LLC.,)	NOTICE OF HEARING
)	
Licensees.)	

TO: Charles P. Vick
Senior Life Planning Services, LLC
3803 S. 272nd Street
Kent, Washington 98032

Charles P. Vick
Senior Life Planning Services, LLC
P.O. Box 9139
Covington, Wa 98042

COPY TO: Mike Kreidler, Insurance Commissioner
Mike Watson, Chief Deputy Insurance Commissioner
Carol Sureau, Deputy Commissioner, Legal Affairs Division
Charles D. Brown, Sr. Staff Attorney, Legal Affairs Division
John F. Hamje, Deputy Commissioner, Consumer Protection Division
Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

On May 21, 2009, the Insurance Commissioner (Commissioner) received a letter from Charles P. Vick (Licensee) in the matter of Charles P. Vick and Senior Life Planning Services, LLC, Licensees, which letter shall be considered a Demand for Hearing. The purpose of said Demand for Hearing is to contest the Insurance Commissioner's (Commissioner) Order Revoking License, No. D09-0029, dated March 12, 2009. In said Order, the Licensee requested that, ". . . the license should be immediately reinstated and advised that all requests and communications were properly and timely provided to the investigator. There certainly was never any intent to willfully violate the RCW. The loss of this license will end any hope of normality in my life."



As stated in his aforementioned Order Revoking License, the Commissioner's position is Mr. Vick collected "service fees" from insurance clients that were not included in the premium specified in the policy, the licensees exceeded the scope of their insurance licenses, acted as unlicensed brokers, violated RCW 48.18.180(2), and provided untimely and misleading responses to the OIC's investigative inquiries and represented that refunds had been made to insurance clients when in fact they had not, alleging that the licensees had thereby violated RCW 48.17.475. Further, on June 3, 2009, the Insurance Commissioner filed Statement of Additional Grounds for Revocation of Licenses alleging that the Licensee violated 48.30.180 and 48.30.090 and has shown himself to be incompetent, untrustworthy, and a source of injury and loss to the public. Both the afore-referenced Order Revoking License, Additional Grounds for Revocation of Licenses and the Licensee's Demand for Hearing are included in the hearing file and are by this reference incorporated herein.

On June 8, 2009, the undersigned held a first prehearing teleconference in this matter. Mr. Vick, appeared pro se. The Commissioner appeared pro se, by and through Charles D. Brown, Senior Staff Attorney in the Commissioner's Legal Affairs Division. During said prehearing conference, the undersigned reviewed administrative procedure and addressed all questions and concerns of the parties. By agreement of the parties, a hearing was scheduled to commence at **10 a.m., on Wednesday, August 5, 2009, and continue through Thursday, August 6, 2009, if necessary.** The parties were informed if they had any future questions or concerns, or requests for additional prehearing conferences, they should contact Wendy Galloway, Paralegal to the undersigned, who can be reached by telephone at (360) 725-7002, e-mail at wendyg@oic.wa.gov, or at the above address.

The hearing will be held under the authority of Title 48 RCW and specifically RCW 48.04, Title 34 RCW and regulations applicable thereto. Pursuant thereto, the Commissioner has delegated to the undersigned the authority to conduct all activities preliminary to the hearing, the hearing and any activities following the hearing, and to determine and enter the final decision in this matter. Pursuant to Title 34 RCW, the undersigned shall handle these activities and make the final decision herein without input or communication with the Commissioner or any member of his staff or others who have knowledge of the facts herein. Mr. Vick will appear pro se, unless he wishes to be represented by an attorney. Mr. Vick's address is 3803 S. 272nd Street, Kent, Washington 98032 and his telephone number is (253) 277-3467. The Commissioner will appear pro se, by and through Charles D. Brown, Attorney. Mr. Brown's address is Office of the Insurance Commissioner, Legal Affairs Division, P.O. Box 40255, Olympia, WA 98504-0255, and his telephone number is (360) 725-7044.

As required by RCW 34.05.434(2)(I), you are advised that a party who fails to attend or participate in the hearing or other stage of the adjudicative proceeding may be held in default in accordance with ch. 34.05 RCW.

Pursuant to WAC 10-08-040(2) and in accordance with ch. 2.42 RCW, if a limited English-speaking or hearing impaired or speech impaired party or witness needs an interpreter, a qualified interpreter will be appointed. There will be no cost to the party or witness therefore,

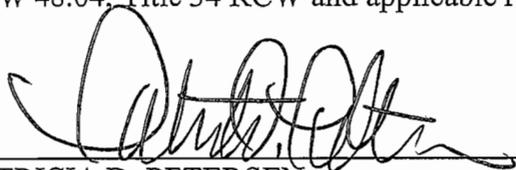
except as may be provided by ch. 2.42 RCW. A Request for Interpreter form is attached to this Notice, with instructions thereon.

This Notice is provided pursuant to RCW 48.04.010 and RCW 34.05.434.

Based upon the above activity,

IT IS HEREBY ORDERED that the adjudicative proceeding in this matter shall commence on **Wednesday, August 5, 2009, at 10 a.m.**, Pacific Standard Time, in the Office of the Insurance Commissioner, 5000 Capitol Boulevard, Tumwater, Washington 98501, in TR 120.

ENTERED AT TUMWATER, WASHINGTON, this 12th day of June, 2009, pursuant to RCW 48.04, Title 34 RCW and applicable regulations.



PATRICIA D. PETERSEN
Chief Hearing Officer
Presiding Officer

Declaration of Mailing

I declare under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery through normal office mailing custom, a true copy of this document to the following people at their addresses listed above: Charles P Vick, Senior Life Planning Services, LLC, Mike Kreidler, Mike Watson, Carol Sureau, Charles D. Brown, and John F. Hamje.

DATED this 12th day of June, 2009.


WENDY GALLOWAY



OFFICE OF
INSURANCE COMMISSIONER
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Patricia D. Petersen
Chief Hearing Officer
(360) 725-7105

Wendy Galloway
Paralegal
(360) 725-7002
wendyg@oic.wa.gov

To request an interpreter, complete and mail this form to:

Chief Hearing Officer
Office of Insurance Commissioner
P.O. Box 40255
Olympia, Washington 98504-0255

REQUEST FOR INTERPRETER

I am a party or witness in Matter No. _____, before the Insurance Commissioner. I NEED AN INTERPRETER and request that one be furnished.

Please check the statements that apply to you:

I am a non-English-speaking person. I cannot readily speak or understand the English language. My primary language is _____ (insert your primary language). I need an interpreter who can translate to and from the primary language and English.

I am unable to readily understand or communicate the spoken English language because:

- I am deaf.
- I have an impairment of hearing.
- I have an impairment of speech.

[Please state below or on the reverse side any details which would assist the commissioner or presiding officer in arranging for a suitable interpreter, or in providing appropriate mechanical or electronic amplification, viewing, or communication equipment.]

Date: _____ Signed: _____

Please print or type your name: _____

Address: _____

Telephone: _____

