

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
One Rock Pointe  
1212 North Washington St.  
Suite 106  
Spokane, Washington 99201

August 20, 2009

Annette Cabin  
2513 187<sup>th</sup> Place SE  
Bothell, WA 98012

Re: Application for Letter of Written Consent

Dear Ms. Cabin:

The OIC has carefully reconsidered this matter and regrets to advise that your request that the Commissioner give consent under 18 U.S.C. §1033(e) (2) is once again denied.

By way of explanation, RCW 48.17.090(2) requires that before the commissioner may approve a new producer license, he must find the applicant "has not committed any act that is a ground for denial, suspension, or revocation set forth in RCW 48.17.530." The grounds for denial, suspension, or revocation set forth in RCW 48.17.530 include violation of "any insurance laws" (section (1) (b)), as well as "having been convicted of a felony" (section (1) (g)).

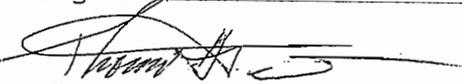
Although your prior felony conviction involved less than \$150, it is less than ten years old and involved dishonestly obtained insurance benefits. Your recent gross misdemeanor conviction was for a direct violation of an insurance code provision, RCW 48.30.210 (misrepresentation in application for insurance.) Finally, by willfully engaging in the insurance business without a prior 18 U.S.C. §1033(e) (2) consent from the commissioner, you appear to have violated another insurance law, 18 U.S.C. §1033(e) (1) (A).

Page 2

The commissioner therefore is not prepared to find that you have not committed any act that would be a ground for denial, suspension, or revocation of a license under RCW 48.17.530. I therefore regret to advise that consent under 18 U.S.C. §1033(e) (2) is not given and your request for a letter of written consent is declined.

Regards,

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Thomas H. Talarico, Investigator  
Acting Program Manager for Investigations and Enforcement  
Consumer Protection Division / Investigation and  
Enforcement Unit

(509) 568-3043, Direct

(509) 568-3046, Fax

cc: Cheryl Penn/Investigation file: 1027869  
OIC Licensing Division