

FILED

2011 AUG 16 A 10:01

Dear Patricia Peterson,

I'd first like to say that I do not dispute what I did. I know that my actions were wrong, and that is something I will have to live with for the rest of my life. For 18 years I ran a solid business, and helped many people in the community. Unfortunately, some business decisions were then made that began to affect the next couple of years. I can never justify what I did, but I just want you to understand the reasons behind it. It was never in order to buy lavish things, or live a certain lifestyle. It was for basic necessities such as food and shelter. Looking back, I know that I should have handled it differently, but my pride got the best of me in thinking that I could figure things out alone. What I did does not define my character as a person, but shows that I made a mistake, and I am truly sorry for it.

I have definitely paid a high price and suffered for what I did. Not only did I lose the means to support my family, but I've lost the respect of my peers, the community and most importantly, my wife and children. I have paid State Farm back every \$, and have never questioned their figures.

I can never undo what I did, but only try to make up for it. That is why I am asking, pleading...that I be given the opportunity to keep my Life and Health license. I have no use for my Property and Casualty license, and would gladly give it up. I am asking that you reconsider the decision rendered by Judge Thomas P. Rack.

I do understand the obligation The Insurance Commissioner's office has to protect the public, but I am not in a position as an agent. I am no longer in field sales, and have no contact with any consumers, and can assure you that I will never again be in a position to sell directly to any consumer. However in order to keep my current employment, I have to retain my Life and Health license. As a manager, I train, educate and act as a liaison between my company and our contracted agents who sell our Medicare products.

I realize that I violated a trust and responsibility as an agent, but I'm asking that you let me prove myself worthy of a second chance, and continue to support my family as a positive contributor to the industry that I have been a part of over the past 21 years.

Sincerely,



Michel A James

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