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Hearings Unit, DIC
Patricia D. Petersen
Chief Hearing Officer

Mark Kinder
P.O. Box 731483
Puyallup, WA 98373

December 6, 2010

Office of Insurance Commissioner
PO Box 40257
Olympia, WA 98504-0257

John F Hamje, Deputy Insurance Commissioner

Dear Sir,

This letter will serve as my written demand for a hearing to contest your department's decision to deny my license application for Washington residents insurance license received from your office on December 3, 2010 via email from Jeff Baughman.

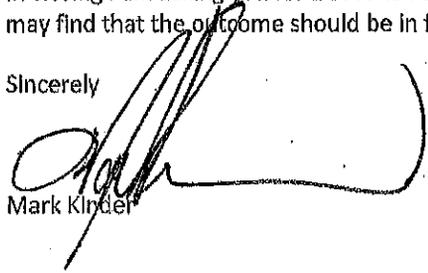
The emailed decision I received from Jeff state's that your office made this decision based solely on RCW 48.17.530 (1) (h). In reviewing RCW 48.17.530 (1) (h) - Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere;

In the emailed decision it states I must state how your decision has harmed me and why I disagree with it. The harm to me is very obvious to me, but may not be to you. First the loss of both my mortgage broker's license and then my real estate agents license and now your decision is keeping me from making a living in this state. Second I read and re read the RCW stated and have a very difficult time understanding how this RCW applies to me when I review the consent order from DFI there is absolutely nothing that refers to the language in the above RCW also in the decision from the real estate division of licensing in their review of my history in the all the years as a licensed real estate agent they found nothing out of order in any way yet they too made the same decision based on the fact that I lost my mortgage brokers license. I can't help but feel the state of Washington has no desire for me to earn a living for myself and my family.

If you were to review the consent order filed by DFI it clearly shows I personally was not a part of the statement of facts in attachment A of the consent order other than the broker of record and therefore ultimately responsible for my employee's actions. Also in the consent order there is no language that reflects the above stated RCW to my employee's actions. It seems to me that you are applying the above RCW to me as though it is based on my personal actions which are just not the case.

In closing I am asking you for a second review of the facts used to base the decision made in hopes you may find that the outcome should be in fact different.

Sincerely


Mark Kinder