

**Baughman, Jeff (OIC)**

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**From:** Baughman, Jeff (OIC)  
**Sent:** Friday, December 03, 2010 1:39 PM  
**To:** 'MK2662@GMAIL.COM'  
**Cc:** Philhower, Andrea (OIC); Baughman, Jeff (OIC)  
**Subject:** Denial of your Application for License

FILED

2011 FEB 28 A 11:28

**Importance:** High

Office of the Insurance Commissioner, State of Washington  
5000 Capitol Blvd.  
Tumwater, Washington 98501

Hearing Unit, OIC  
Patricia D. Petersen  
Chief Hearing Officer

December 3, 2010

Mark S Kinder  
7918 150<sup>th</sup> Street E, PO Box 731483  
Puyallup, Washington 98375

Mr. Kinder;

The application which you have submitted for a Washington resident/non-resident insurance license has been denied on the basis of background information provided. The decision to deny your request for a license is based upon RCW 48.17.530(1)(h).

You are not entitled to a refund of your license application fees as no fees were paid to this office.

You have the right to demand a hearing to contest this decision. During this hearing, you can present your argument that the decision should not have been entered for legal and/or factual reasons and/or to explain the circumstances surrounding the activities which are the subject of this decision. You may be represented by an attorney if you wish, although it is not required. In many hearings before this agency parties do choose to represent themselves without an attorney. Your Demand for Hearing must be made within 90 days after the date of this decision, which is the date of mailing, or your Demand will be invalid and this decision will stand.

Your Demand for Hearing should be sent to John F. Hamje, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257, and must briefly state how you are harmed by this decision and why you disagree with it. You will then be notified both by telephone and in writing of the time and place of your hearing. If you have questions concerning filing a Demand for Hearing or the hearing process, please telephone the Hearings Unit, Office of the Insurance Commissioner, at 360/725-7002.

Thanks,

Jeff Baughman  
Licensing & Education Program Manager  
Office of the Insurance Commissioner  
State of Washington  
(360) 725-7156