

MIKE KREIDLER
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

Phone: (360) 725-7000
www.insurance.wa.gov
FILED

2011 NOV -3 A 10: 25

Hearings Unit, DIC
Patricia D. Petersen
Chief Hearing Officer

In The Matter of

CHAD M. VERGINIA,

Licensee.

NO. 11-0239

ORDER REVOKING LICENSE

To: Chad A. Verginia
324 Ave. J, # 8
Snohomish, WA 98290

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your Washington State insurance producer license is **REVOKED**, effective November 7, 2011, pursuant to RCW 48.17.530.

THIS ORDER IS BASED ON THE FOLLOWING:

1. On February 3, 2011, Chad A. Verginia applied for a Washington resident insurance producer's license and was issued license WAOIC # 230519 on February 9, 2011.
2. On his application, Mr. Verginia answered "no" to the following question: "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"
3. After Mr. Verginia's license was issued, the Office of Insurance Commissioner received the results of a law enforcement criminal background check which reflects that Mr. Verginia was convicted in August 2008 in Kirkland Municipal Court of the crime of criminal trespass and convicted in the Superior Court of Washington for King County in May 2000 of the crime of communication with a minor for immoral purposes under RCW 9.68A.090.
4. By falsely answering "no" to the question on his application regarding criminal convictions, judgments, or deferrals, the Licensee knowingly made a false representation in violation of RCW 48.30.040 and violated RCW 48.17.530 which authorizes the Commissioner to place on probation, suspend, revoke, or refuse to renew an license for obtaining or attempting to obtain a license through fraud or misrepresentation or for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

Mailing Address: P. O. Box 40255 • Olympia, WA 98504-0255
Street Address: 5000 Capitol Blvd. • Tumwater, WA 98501



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By reason of his conduct and violations of the Insurance Code and implementing regulations, Licensee, Chad A. Verginia, has shown himself to be, and is so deemed by the Commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance producer in the State of Washington. Accordingly, the license of Chad A. Verginia is revoked pursuant to RCW 48.17.530 effective November 7, 2011.

IT IS FURTHER ORDERED that you return your insurance producer license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

ENTERED AT TUMWATER, WASHINGTON, this 18th day of October, 2011.

MIKE KREIDLER
Insurance Commissioner

By


Charles D. Brown
OIC Staff Attorney

NOTICE OF YOUR RIGHT TO A HEARING

You have the right to demand a hearing to contest this Order. During this hearing, you can present your argument that the Order 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 Order. You may be represented by an attorney if you wish, although in some hearings before this agency parties do choose to represent themselves without an attorney.

Your demand for hearing should be sent to Office of the Insurance Commissioner, attention Patricia D. Petersen, Chief Hearing Officer, Hearings Unit, P.O. Box 40255, Olympia, WA 98504-0255, and must briefly state how you are harmed by this Order 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,

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please telephone the Hearings Unit, Office of the Insurance Commissioner, at 360/725-7002.

Your Demand for Hearing must be made within 90 days after the date of this Order, which is the date of mailing, or your Demand will be invalid and this Order will stand. If your Demand for Hearing is received before the effective date of this Order, the penalties contained in the Order will be stayed (postponed) until after your hearing.

If you demand a hearing, you will have two options for how it will be handled:

Option 1: Unless you specifically request Option 2, your hearing will be presided over by an administrative law judge from the Office of the Insurance Commissioner. The administrative law judge will hear and make the final decision in the case without any communication, input or review by the Insurance Commissioner or staff or any other individual who has knowledge of the case. This administrative law judge's final decision may uphold or reverse the Commissioner's action or may instead impose any penalties which are less than those contained in the Order.

Option 2: If you elect, your hearing will be presided over by an administrative law judge from the Office of Administrative Hearings. That administrative law judge will issue an initial or recommended decision which will then be sent to the Insurance Commissioner. The Insurance Commissioner, or his designee, will review the initial decision and make the final decision. The Insurance Commissioner's final decision in the case may uphold, reverse or modify the initial decision, thereby changing the penalty which is recommended in the initial decision. In writing the final decision, the Insurance Commissioner is not bound by the findings of facts or conclusions of law which were made in the initial decision.

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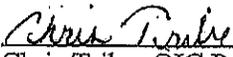
CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the State of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the State of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing ORDER REVOKING LICENSE on the following individuals via US Mail.

Chad A Verginia
324 Ave. J, # 8
Snohomish, WA 98290

SIGNED this 18th day of October, 2011, at Tumwater, Washington.



Chris Tribe, OIC Paralegal