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OFFICE OF
INSURANCE COMMISSIONER

2012 JAN 24 A 11:19

HEARINGS UNIT
Fax: (360) 664-2782

Patricia D. Petersen
Chief Hearing Officer
(360) 725-7105

Kelly A. Cairns
Paralegal
(360) 725-7002
KellyC@oic.wa.gov

BEFORE THE STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER

In the Matter of)
)
Cristen J. Bocanegra,)
)
Respondent.)
_____)

Docket No. 11-0256

NOTICE OF HEARING

TO: Cristen J. Bocanegra (aka Stevens)
1721 Maple Street
Everett, WA 98201

COPY TO: Mike Kreidler, Insurance Commissioner
Michael G. Watson, Chief Deputy Insurance Commissioner
John F. Hamje, Deputy Commissioner, Consumer Protection Division
Marcia Stickler, Staff Attorney, Legal Affairs Division
Carol Sureau, Deputy Commissioner, Legal Affairs Division
Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

On November 2, 2011, the Insurance Commissioner (OIC) sent to Cristen J. Bocanegra (Licensee) a Proposed Consent Order Levying a Fine, No. 11-0256. Said Proposed Consent Order proposed the imposition of a fine in the amount of \$1,000.00 against the Licensee for her actions in selling flood insurance policies (1) without having completed the minimum training requirements and education required for selling flood insurance, in violation of RCW 48.17.153(1); and (2) without having a business entity affiliation in place with the agency with which she was employed, in violation of WAC 284-17-473. In response to the proposed Consent Order, the Licensee sent a Demand for Hearing to the OIC on December 17, 2011, which was received by the OIC on December 19, 2011. The Licensee requests a hearing in order to explain the circumstances of the alleged violations, which circumstances she believes tend to mitigate her actions, and she requests a reduction in the amount, or dismissal of, the proposed fine.



NOTICE OF HEARING

11-0256

Page - 2

On January 12, 2012, the undersigned held a first prehearing conference in this matter, which included all parties. The OIC was represented by Marcia Stickler, Esq., Staff Attorney in the OIC's Legal Affairs Division. The Licensee appeared pro se. The undersigned reviewed procedure to be expected at hearing and answered all questions and concerns of the parties.

Accordingly, **YOU ARE HEREBY NOTIFIED that a hearing will be held commencing on Thursday, January 26, 2012, at 12:30 p.m. Pacific Standard Time.** The purpose of this hearing, which will include all parties, is to consider whether the Licensee has violated the insurance code warranting the imposition of a civil fine against her, or some other form of disciplinary action such as suspension or revocation of her license. The OIC will appear by and through Marcia Stickler, Staff Attorney in the Legal Affairs Division. Ms. Stickler's address is Office of the Insurance Commissioner, Legal Affairs Division, P.O. Box 40255, Olympia, WA 98504-0255 and her telephone number is (360) 725-7048. The Licensee will appear pro se, although she is advised that she may retain an attorney to represent her at any time. Her address is 1721 Maple Street, Everett, WA 98201 and her email address is cristen_jb23@yahoo.com.

Patricia D. Petersen, Esq., Presiding Officer, who serves as Chief Hearing Officer for the Office of the Insurance Commissioner, has been designated to hear and determine this matter. Her address is Office of Insurance Commissioner, P.O. Box 40255, Olympia, Washington 98504-0255. Her telephone number is (360) 725-7105. All interested individuals and entities who have questions or concerns concerning this proceeding should direct them to her paralegal, Kelly Cairns, at the same address. Ms. Cairns' telephone number is (360) 725-7002.

The hearing will be held under the authority granted by the Insurance Commissioner under Chapter 48.04 RCW. The basic facts to be relied upon by the OIC are included in the OIC's above referenced Proposed Consent Order Levying a Fine and are summarized above. The basic facts to be relied upon by the Licensee are as outlined in her Demand for Hearing and are summarized above.

The hearing will be governed by the Administrative Procedure Act, Chapter 34.05 RCW, and the model rules of procedure contained in Chapter 10-08 WAC. All parties may be represented at the hearing. They may examine witnesses and fully respond and present evidence and argument on all issues involved.

As required by RCW 34.05.434(2)(i), you are advised that a party who fails to attend or participate in any stage of the proceeding may be held in default in accordance with Chapter 34.05 RCW.

Pursuant to WAC 10-08-040(2) and in accordance with ch. 2.42 RCW, if a limited English speaking or hearing impaired or speech impaired party or witness needs an interpreter, a qualified interpreter will be appointed. There will be no cost to the party or witness therefore, except as may be provided by ch. 2.42 RCW. A Request for Interpreter form is attached to the original of this Notice, with instructions thereon.

NOTICE OF HEARING

11-0256

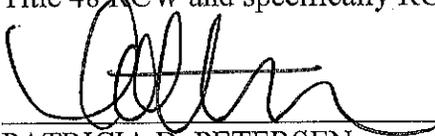
Page - 3

This Notice is provided pursuant to RCW 48.04.010 and RCW 34.05.434. Due to office closures caused by bad weather, this Notice of Hearing is being issued only two days before the scheduled hearing and it is noted that the parties have waived the seven day notice requirement.

Based upon the above activity,

IT IS HEREBY ORDERED that the adjudicative proceeding in this matter shall commence on January 26, 2012, at 12:30 p.m. Pacific Standard Time in the Office of the Insurance Commissioner, 5000 Capitol Blvd., Tumwater, WA.

ENTERED AT TUMWATER, WASHINGTON, this 24th day of January, 2012, pursuant to Title 48 RCW and specifically RCW 48.04 and Title 34 RCW and regulations applicable thereto.



PATRICIA D. PETERSEN
Presiding Officer

Declaration of Mailing

I declare under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery through normal office mailing custom, a true copy of this document to the following people at their addresses listed above: Cristen Bocanegra (aka Stevens), Mike Kreidler, Michael G. Watson, John F. Hamje, Esq., Marcia Stickler, Esq., and Carol Sureau, Esq.,

DATED this 24th day of January, 2012.


KELLY A. CAIRNS

HEARINGS UNIT
Fax: (360) 664-2782

Patricia D. Petersen
Chief Hearing Officer
(360) 725-7105

Hearings Unit
Paralegal
(360) 725-7002
Hearings@oic.wa.gov

To request an interpreter, complete and mail this form to:

Chief Hearing Officer
Office of Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255

REQUEST FOR INTERPRETER

I am a party or witness in Matter No. 11-0256, before the Insurance Commissioner. I NEED AN INTERPRETER and request that one be furnished.

Please check the statements that apply to you:

I am a non-English-speaking person. I cannot readily speak or understand the English language. My primary language is _____ (insert your primary language). I need an interpreter who can translate to and from the primary language and English.

I am unable to readily understand or communicate the spoken English language because:

- I am deaf.
- I have an impairment of hearing.
- I have an impairment of speech.

[Please state below or on the reverse side any details which would assist the Commissioner or Presiding Officer in arranging for a suitable interpreter or in providing appropriate mechanical or electronic amplification, viewing, or communication equipment.]

Date: _____

Signed: _____

Please print or type your name: _____

Address: _____

Telephone: _____