



FARMERS

FILED

March 8, 2012

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Patricia Petersen  
Chief Hearings Officer, Hearing Union  
Office of the Insurance Commissioner,  
P.O. Box 40255  
Olympia, WA 98504-0255

Hearing - 11, DIC  
Patricia D. Petersen  
Chief Hearing Officer

I would like to respectfully request a hearing based on the fact that I will not be able to grow in the Insurance industry personally, professionally and financially without being able to attain a property and casualty license in the State Of Washington. This affects me as a professional woman and as well as creating financial hardship on my family who depend on me. With the economy being the way it is I cannot keep up with the rising costs of day to day life in Washington State. As with the rising costs my employer as offered me an opportunity to increase my income however I cannot do this without being licensed.

I strongly disagree with the original findings. I feel that I and my children are still being punished for something I did when I as a senior in High School. It breaks my heart that an individual who at the time of the incident was still in High School makes a lapse in judgment and then admits to the mistake on her own without any counsel of any adult and then does everything that is asked of courts to repay the debt to society and goes above and beyond what was asked that eight years later she once again is told that it still isn't enough. I am not denying the gravity of the crime nor am I minimizing the charges. All I am asking for is an opportunity to grow professionally and finally put this incident in the past where it belongs and focus on the future for myself and my children.

Please grant me an opportunity to personally be heard.

Thank you for your consideration in this matter.

Respectfully

Justina Y. Espinoza



OFFICE OF  
INSURANCE COMMISSIONER

February 21, 2012

JUSTINA Y ESPINOZA  
902 N 29<sup>TH</sup> AVE  
YAKIMA WA 98902

Re: Your Application For a Letter of Written Consent to Engage in the Business of Insurance

Ms. Espinoza:

After review of your application and the supplemental documents, we must inform you that your application for a *Letter of Written Consent to Engage in the Business of Insurance* is being denied. This decision is based on your 2004 felony convictions for forgery, one of which was for identify theft.

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 this email, or your Demand will be invalid and this decision will stand.

Your Demand for Hearing should be sent to Patricia Petersen, Chief Hearings Officer, Hearing Unit, Office of the Insurance Commissioner, P.O. Box 40255, Olympia, WA, 98504-0255, 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, at 360-725-7002.

Sincerely,

A handwritten signature in cursive script that reads "Cheryl Penn".

CHERYL PENN, Compliance Analyst  
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(Insurance Consumer Hotline 1.800.562.6900)