

Cairns, Kelly (OIC)

From: Roseann Coughlin [Roseann_Coughlin@gbtpa.com]
Sent: Wednesday, May 23, 2012 1:07 PM
To: Cairns, Kelly (OIC)
Subject: Re: No. 12-0128 Demand For Hearing

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2012 MAY 23 P 12:15

May 23, 2012

Office of Insurance Commissioner
Attn: Patricia Peterson, Chief Hearing Officer
c/o Kelly C., Hearings Unit
P.O. Box 40255
Olympia WA 98504-0255
Re: No. 12-0128 Demand For Hearing

Hearing Unit, OIC
Patricia D. Peterson
Chief Hearing Officer

Dear Ms. Peterson,

I received Oder No. 12-0125 entered 5/4/2012, which notified me that my license (788716) is revoked effective 5/24/12. I am requesting a hearing to challenge this action of the Commissioner for the following reasons:

1. Licensee inadvertently submitted an illegible fingerprint card relying on the assistance of personnel employed by UPS; upon contacting UPS personnel they have agreed to correct this problem and will provide replacement fingerprint card immediately and free of charge
2. Licensee mistakenly failed to respond to communication requesting replacement fingerprint card; Licensee is a teleworker and some communication was delayed due to its arrival at different addresses; Licensee apologizes for the failure to respond and agrees to rectify this condition
3. Licensee potentially will be required by employer to conduct business in the State of Washington and submits that Licensee is of good character and has no prior insurance violations in her resident state or any other state
4. Licensee requests permission to testify at the hearing telephonically due to potential hardship posed by time and cost to travel from Licensee's residence in Southern California to the hearing location

Respectfully submitted by,

Roseann Coughlin, AIC
Construction Claim Analyst
Laguna Hills 036
Gallagher Bassett Services, Inc.
P.O. Box 30840
Laguna Hills, CA 92654
(800) 433-0181x9733
(949) 349-9733 direct line
(619) 823-1850 cell
(866) 778-0541 fax
roseann_coughlin@gbtpa.com
www.gallagherbassett.com

ORDER REVOKING LICENSE

No. 12-0128

Page Two

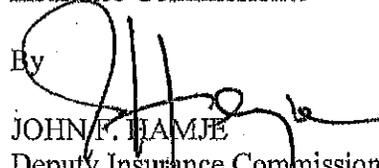
Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to the Insurance Commissioner, to the attention of Patricia Petersen, Chief Hearing Officer, Hearings Unit, Office of Insurance Commissioner, P.O. Box 40255, Olympia, WA 98504-0255.

ENTERED AT TUMWATER, WASHINGTON, this 4th day of May, 2012.

MIKE KREIDLER
Insurance Commissioner

By

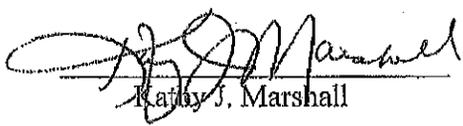

JOHN F. HAMJE
Deputy Insurance Commissioner

Program Analyst: Joe Mendoza

DECLARATION OF MAILING

I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to *Roseann L Coughlin*.

Dated: *May 4, 2012*
At Tumwater, Washington


Kathy J. Marshall

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, 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.

It is important to know that 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. Under this option, upon receipt of your Demand for Hearing, the Insurance Commissioner may refer the case to an administrative law judge. The administrative law judge is an individual who has not had any involvement with this case. 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.