

# DAVID DUNNING

1114 West 21<sup>st</sup> Ave • Spokane, WA 99203 • Phone: 509-710-4752 • E-Mail: dpdunning@hotmail.com

FILED



Date: Jan. 9, 2013

2013 JAN 11 10:51

Ms. Patricia Petersen  
Chief hearing Officer  
Office of Insurance Commissioner  
P.O. Box 40255, Olympia, WA 98504-0255

Ms. Patricia Petersen  
Chief Hearing Officer

Dear Ms. Petersen:

I'm writing to request a formal hearing to reconsider the revocation of my Insurance producer's License #814227. The revocation order should be reconsidered due to the unique circumstances and the timing of events involved.

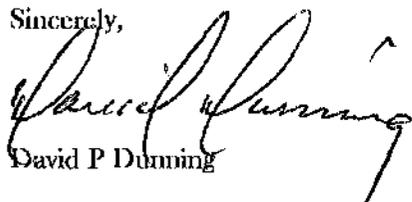
I have enclosed a copy of my initial contact with the Office of Insurance commissioner. The email chain indicates some initial confusion as to what is required to get a replacement fingerprint card. During this time frame my employment with MetLife Home and Auto had changed. I was no longer representing/employed with MetLife and was unsure if I would remain in the business.

I had made three subsequent attempts to acquire my replacement card with the Vendor: "Pearson Vue" Spokane, WA. Each time I was told to comeback or the vendor was unavailable; they had closed during these attempts.

Following the final notice from your office, a former MetLife colleague offered me an opportunity to work with him growing his agency. I accepted, with the knowledge that I would need to resolve this matter. It is at this time (12-28-2012) I acquired the replacement fingerprint card from Pearson Vue. Interestingly, The Vendor: Pearson Vue has since revised their process for submitting the fingerprint card. They now are transmitted electronically vs. through the mail as I had done in August 2012.

My hope is to have an opportunity to explain the circumstances surrounding this event. I deeply regret not acting sooner to resolve this matter. It is my hope to remain in the Insurance industry and further my career within the financial services industry as well. I now fully understand that the revocation of my insurance license can prevent me from obtaining further state licensing in other professions. My professional career track is dependent upon resolving this matter satisfactorily and restoring my license. Thank you in advance for the opportunity to make my case. I look forward to hearing from you soon.

Sincerely,

  
David P Dunning

Jan 9, 2013

Ms Peterson:

enclosed also the following:

- ① Revised (New) fingerprint Card
- ② Email Correspondance
- ③ Copy of My license Cert
- ④ Copies of OTC Correspondance

Thanks,

David Running

**RE: REJECTED FINGERPRINT CARD**

From: **Sutherland, Janet (OIC)** (Janets@OIC.WA.GOV)  
 Sent: Thu 10/18/12 12:48 PM  
 To: Dave Dunning (dpdunning@hotmail.com)

Tell them it is a hard card re-print. They can find you in their system by your name. Just take my email with you. ☺

*Thank \* ' - ) . . . \* ' - ( . . . - \* you ! \**

*Janet Sutherland | Insurance Analyst | Licensing and Education*

*Washington state Office of the Insurance Commissioner*

*360-725-7152 | [janets@oic.wa.gov](mailto:janets@oic.wa.gov) | [www.insurance.wa.gov](http://www.insurance.wa.gov)*

*fax 360-586-2019 | PO BOX 40257 Olympia WA 98504-0257*

*• [wainsurance.blogspot.com](http://wainsurance.blogspot.com) • [Twitter: @WAinsuranceblog](https://twitter.com/WAinsuranceblog) • [Facebook.com/WASOIC](https://www.facebook.com/WASOIC)*

*Protecting insurance consumers (Insurance Consumer Hotline 1.800.562.6900)*

**From:** Dave Dunning [mailto:dpdunning@hotmail.com]  
**Sent:** Thursday, October 18, 2012 12:13 PM  
**To:** Sutherland, Janet (OIC)  
**Subject:** RE: REJECTED FINGERPRINT CARD

The testing facility the customer service @ the testing facility gave me this info Pearson Vue in Spokane is the facility where I had taken my test and fingerprinted. My concern is just getting it done obviously. I'm a bit confused myself.

**Subject:** RE: REJECTED FINGERPRINT CARD  
**Date:** Thu, 18 Oct 2012 10:24:55 -0700  
**From:** [Janets@OIC.WA.GOV](mailto:Janets@OIC.WA.GOV)  
**To:** [dpdunning@hotmail.com](mailto:dpdunning@hotmail.com)

I'm a bit confused, who told you that you needed a TCR number and the original letter to be printed ? What is a TCR number. Thanks ☺

*Thanks \*'-) ... \*'- ( ... '\*you! \**

*Janet Sutherland | Insurance Analyst | Licensing and Education*

*Washington state Office of the Insurance Commissioner*

360-725-7152 | [janets@oic.wa.gov](mailto:janets@oic.wa.gov) | [www.insurance.wa.gov](http://www.insurance.wa.gov)

fax 360-586-2019 | PO BOX 40257 Olympia WA 98504-0257

• [wainsurance.blogspot.com](http://wainsurance.blogspot.com) • [Twitter: @WAinsuranceblog](https://twitter.com/WAinsuranceblog) • [Facebook.com/WASOIC](https://www.facebook.com/WASOIC)

*Protecting insurance consumers (Insurance Consumer Hotline 1.800.562.6900)*

---

**From:** Dave Dunning [<mailto:dpdunning@hotmail.com>]  
**Sent:** Wednesday, October 17, 2012 4:31 PM  
**To:** Sutherland, Janet (OIC)  
**Cc:** Mendoza, Joe (OIC)  
**Subject:** RE: REJECTED FINGERPRINT CARD

Thanks fo9r the Info but in fact I 'm required to have a "TCR number" and a copy of the Original letter to be granted access to the Fingerprint card process. Can you provide the "original letter and the TCR #? Thanks in advance for your help.

DAVID DUNNING

CELL (509) 710-4752

HOME (509) 838-2747

---

Subject: FW: REJECTED FINGERPRINT CARD  
Date: Mon, 15 Oct 2012 07:59:55 -0700  
From: [JanetS@OIC.WA.GOV](mailto:JanetS@OIC.WA.GOV)  
To: [dpdunning@hotmail.com](mailto:dpdunning@hotmail.com)

---

**From:** Sutherland, Janet (OIC)  
**Sent:** Monday, August 20, 2012 9:24 AM  
**To:** 'dpdunning@hotmail.com'

**Subject:** REJECTED FINGERPRINT CARD  
**Importance:** High

August 20, 2012

RE: DAVID DUNNING

WA OIC #814227\_\_

RE: Fingerprint Card Processing

Your originally submitted fingerprint card have been processed and returned to us from the Washington State Patrol or the FBI for the following reason(s):

YOU MAY BE LICENSED BUT YOUR FINGERPRINT CARD HAS BEEN REJECTED.

POOR TECHNIQUE

QUALITY OF THE CHARACTERISTICS IS TOO LOW TO BE READ.

FINGERPRINT ILLEGIBLE

Please complete and enclose a new fingerprint card with the problem(s) corrected. Your local Police, Sheriff's Office, or Authorized Fingerprint Facility will be able to obtain fingerprints correctly.

PLEASE RETURN WITH THIS LETTER your corrected fingerprint card within 30 days. Do not submit any additional fees. DO NOT BEND CARD. Failure to comply within the specified time will subject you to disciplinary action, which could include revocation of your license(s).

If you are no longer in the insurance business or have no need for an insurance license in this state, please date, sign and return this letter. Voluntarily terminating your Washington license will prevent revocation.

Please immediately cancel my Washington insurance license.

\_\_\_\_\_

Signature

Date

WA. OIC - LIC  
PO BOX 40257  
OLYMPIA WA 98504-0257

*Thank \*'-) ...\*'--(, ...- \*you! \**

*Janet Sutherland | Insurance Analyst | Licensing and Education*

*Washington state Office of the Insurance Commissioner*

*360-725-7152 | [janets@oic.wa.gov](mailto:janets@oic.wa.gov) | [www.insurance.wa.gov](http://www.insurance.wa.gov)*

*fax 360-586-2019 | PO BOX 40257 Olympia WA 98504-0257*

*• [wainsurance.blogspot.com](http://wainsurance.blogspot.com) • [@WAinsuranceblog](https://twitter.com/WAinsuranceblog) • [Facebook.com/WSOIC](https://www.facebook.com/WSOIC)*

*Protecting insurance consumers (Insurance Consumer Hotline 1.800.562.6900)*



# Washington Office of the Insurance Commissioner

51981



David Dunning  
 1114 W 21st AVE  
 Spokane WA 99203

Date of Birth: [REDACTED]  
 Provider Code: 300002 School Date: 07/27/2012  
 Instructor ID: 1326  
 Candidate ID: WAINS1006211  
 Exam Date: 8/3/2012

Result: **PASS**  
 Exam: **WA Property-Casualty Producer**

<u>Examination Part</u>	<u>Passing Score</u>	<u>Your Score</u>	<u>Result</u>	
General Knowledge	75%		Previously Passed	7/28/2012
WA Laws and Rules	75%	75%	PASS	

<u>Content Area</u>	<u>Number Correct</u>	<u>Total Possible</u>	<u>Percent Correct</u>
GENERAL EXAM: Previously Passed			
Previous Pass Date: 7/28/2012			

I. WA Laws/Rules/Regs Common to Life, Disability, Property and Casualty Ins	14	18	77%
II. WA Laws/Rules/Regs Pertinent to Property and Casualty Insurance Only	12	16	75%
III. WA Laws/Rules/Regs Pertinent to Property Insurance Only	1	3	33%
IV. WA Laws/Rules/Regs Pertinent to Casualty Insurance Only	7	8	87%

Congratulations! You have passed your examination. This score report is not a permit to transact insurance business. The Office of the Insurance Commissioner must first license you.

The OIC **highly encourages** you to **APPLY FOR YOUR LICENSE ONLINE**. Go to [http://www.insurance.wa.gov/agents\\_brokers/resident-individual.shtml](http://www.insurance.wa.gov/agents_brokers/resident-individual.shtml)

If you need licensing information, instructions, or forms, contact the Licensing Section of the Office of the Insurance Commissioner at (360) 725-7144.

**This examination score report is valid for 180 days from this examination report date.**



October 9, 2012

OFFICE OF  
INSURANCE COMMISSIONER

SECOND REQUEST

David Dunning  
1114 W. 21st ave  
Spokane WA 99203

SUBJECT: Replacement Fingerprint Card  
License # 814227

Dear Licensee;

On August 20, 2012, the Washington State Office of Insurance Commissioner (OIC) Licensing Unit sent you correspondence about your insurance license. The correspondence explained why the fingerprint card you submitted with your license application was rejected. It also provided you with a specific timeframe to replace the fingerprint card. We did not receive a reply from you. When you failed to respond, you violated RCW 48.17.475, which requires a Licensee to respond to an inquiry of the Insurance Commissioner. Therefore, the matter is under review and could result in the revocation of your license if we do not receive the replacement fingerprint card. Please provide a replacement fingerprint card immediately.

If you are no longer in the insurance business or if you no longer need your Washington state insurance license, then please sign and date the bottom of this letter requesting cancellation of your license. This will prevent an Order of Revocation from being issued, which could affect your ability to hold a license in Washington, and perhaps, other states.

We expect to receive your fingerprint card by November 9, 2012. RCW 48.17.475 requires a Licensee to respond to an inquiry of the Insurance Commissioner within 15 days. However, we are allowing you 30 days. Mail your fingerprint card to: P O Box 40257, Olympia WA 98504-0257.

Sincerely,

Joe Mendoza  
Consumer Protection Division / Licensing & Education Unit  
(360)725-7146, Direct  
(360)586-2019, Fax  
joem@oic.wa.gov

I am voluntarily requesting that my Washington insurance license be cancelled:

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_, 2009



OFFICE OF  
INSURANCE COMMISSIONER

November 13, 2012

FINAL REQUEST

David Dunning  
1114 W. 21st ave  
Spokane WA 99203

**SUBJECT: Failure to Respond, Impending Administrative Action**  
License, WAOIC#814227

Dear Licensee:

On August 20, 2012, the Washington State Office of Insurance Commissioner (OIC) Licensing Unit sent you correspondence about your insurance license. The correspondence requested that you submit a replacement fingerprint card within 30 days. When the replacement fingerprint card was not received, a second request was sent on October 9, 2012, again giving you 30 days to submit the replacement fingerprint card.

As an insurance licensee, you are required to respond to an inquiry from the Insurance Commissioner. Your failure to respond is a violation of RCW 48.17.475. A violation of this statute can result in formal disciplinary action by the OIC and the revocation of your insurance license.

We are requesting that a replacement fingerprint card be submitted and received in our office no later than **December 13, 2012**. If you choose to mail your fingerprint card to our PO Box address rather than sending it via overnight shipment, please allow up to five (5) days for this office to receive it by the deadline. If a replacement card is not received by that date, your insurance license will be **revoked**. A **revocation** can prevent you from becoming licensed in other professions, or in other states.

If you are no longer transacting insurance, you may cancel your insurance license, thereby preventing the permanent record of an administrative action against your license. If you wish to cancel your insurance license, please see below.



ORDER REVOKING LICENSE

No. 12-0341

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 19<sup>th</sup> day of December, 2012.

MIKE KREIDLER  
Insurance Commissioner

By

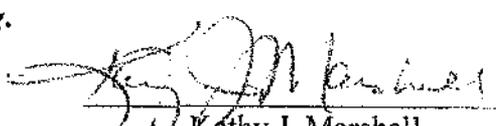
  
JOHN F. HAMJE  
Deputy Insurance Commissioner

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 *David Patrick Dunning*.

Dated: *Dec 19, 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.