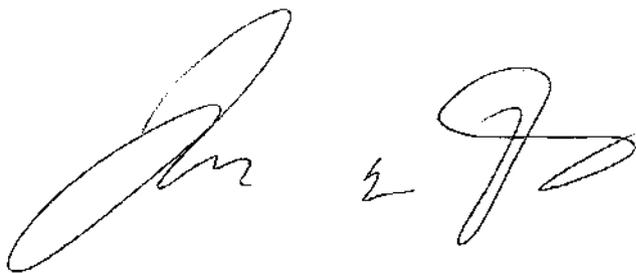


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*Demand of Hearing.*

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I am writing this response in regards to my revocation of my insurance license. I have been an active insurance agent for 9 yrs. now and have made a good living helping others make their insurance plans for the future. I understand that I have committed practices regarding these allegations that are deemed to be just cause for my revocation of my license. I've spent a very short time with the combined insurance company before that was vice president with Primerica life for 8yrs I've never had an issue regarding ethics when I came to combined was amazed at how many clients were overpaying for plans that the company had changed out for new lower costing plans with better benefits but they did not want these old plans replaced I replaced 50 in total but saw that combined fought tooth and nail to keep their policy's on the books and so I ask if the clients could cancel their plans via email so they wouldn't be harassed they told they could. After helping an older client of combine into a better plan that gave him better benefits and lowered his cost he ask me if I could cancel his policy for him his name is frank you have his last name, after his apt I had 4 others in the area Bruce, Kishara, and two others I don't recall their names so I just offered to cancel their policy's for them those were only ones I did 5 emails I new it was wrong but for a good cause helping the clients . As for mr jerry haytder he was an older man who was paying for a policy for his employee he stated to me that he had cancelled it but combined was still billing him feeling furious I told him I would handle it understanding that combined wouldn't cancel it for me as the agent I impersonated him to get the older policy cancelled. I am deeply sorry that this happened I was only trying to help these clients out with their plans my heart was to help them. Now combined had a vested interest in firing me because they were losing money because of my action but my managers at combined didn't feel that it would cause me to lose my license they even offer me employment options with other insurance carriers so this has really caught me off guard for this is all I know how to do to make a living at in this tough economy. Please as I stated in June with oic investigator please don't take my license.



206-852-1739