

Millie Costage
632 75th St SE # 1
Everett WA 98203
425-327-8291

FILED

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March 26, 2013

Hearing Unit
Office of the Insurance Commissioner
PO BOX 40255
Olympia, WA 98504-0255

Hearings Unit, DIC
Patricia D. Peterson
Chief Hearing Officer

Dear Hearing Unit:

At the end of December I was hired at the Sexton Agency Farmers Insurance Group with the goal of getting licensed and becoming an agent. I called the Commissioner's office and spoke to Cheryl Penn. I told Ms. Penn that I was a convicted felon, charged with Vehicular Assault, and provided the date of my conviction. I also expressed that I was under the influence of alcohol and that I got in a car accident and that is why it was a felony instead of a misdemeanor. She took down the information I had provide and said she would call me back. I received a voice message from Ms. Penn telling me that she spoke with your attorneys and that I would most likely be licensed; I would just be on a probationary period of 4 years. I then proceeded to take the class, take the test, and get fingerprinted. I then applied and submitted all the required documents you requested and was denied in less than an hour. I feel that I have been harmed by this decision financially and emotionally because I was told something completely different back in December and now I've been denied because of the "recentness" of my felony, with that said I believe that I should be granted a hearing.

Thank you for your time.

Sincerely,


Millie Costage

Cairns, Kelly (OIC)

From: Penn, Cheryl (OIC)
Sent: Wednesday, April 03, 2013 10:47 AM
To: Cairns, Kelly (OIC)
Subject: Costage License Denial

From: Penn, Cheryl (OIC)
Sent: Friday, March 15, 2013 11:35 AM
To: 'Millie Costage'
Subject: RE: statement, charging documents and resolution of charge

Ms. Costage:

We have received your application for a property/casualty/disability insurance producer's license. Per my prior email of March 13, 2013 (below), we are denying your application due to the recentness of your felony conviction. RCW 48.17.530 (1) (f) gives the Insurance Commissioner authority to deny a license if the applicant has been convicted of a felony.

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 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.

You are entitled to a refund of your license application fees. A refund request will be submitted on your behalf. You should receive your mailed refund within 3-6 weeks of the date of this email.

Cheryl Penn, Licensing Compliance Analyst
Consumer Protection Division
Washington State Office of the Insurance Commissioner
360.725.7153 | cherylp@oic.wa.gov | www.insurance.wa.gov
P.O. Box 40257, Olympia, WA 98504-0257 / fax 360.586.2019
[*wainsurance.blogspot.com](http://wainsurance.blogspot.com) *Twitter: @WAinsuranceblog *Facebook.com/WSOIC

Protecting Insurance Consumers
(Insurance Consumer Hotline 1.800.562.6900)

Ms. Costage:

We would not approve an insurance license application if one were submitted because your felony conviction for vehicular assault is too recent. RCW 48.17.530 (1) (f) gives the Insurance Commissioner the authority to deny a license if the applicant has been convicted of a felony. At this time, you have no rights of appeal because a license cannot be denied until an application for a license is submitted.

Cheryl Penn, Licensing Compliance Analyst

Consumer Protection Division

Washington State Office of the Insurance Commissioner

360.725.7153 | cherylp@oic.wa.gov | www.insurance.wa.gov

P.O. Box 40257, Olympia, WA 98504-0257 / fax 360.586.2019

*wainsurance.blogspot.com *Twitter: [@WAinsuranceblog](https://twitter.com/WAinsuranceblog) *[Facebook.com/W5OIC](https://www.facebook.com/W5OIC)

Protecting Insurance Consumers

(Insurance Consumer Hotline 1.800.562.6900)

From: Millie Costage [<mailto:Millie@thesextonagency.comcastbiz.net>]

Sent: Tuesday, March 12, 2013 12:33 PM

To: OIC Licensing Information

Subject: statement, charging documents and resolution of charge

Hi Cheryl,

Here is a copy of all the required paperwork. Thank you for your time and consideration. I hope to hear from your office soon.

Sincerely,

Millie Costage

Millie Dee Costage

Office of Peter Sexton

Farmers Insurance

5920 Evergreen Way Ste G

Everett, WA 98203-6005

425.743.1122 ext 103 (Office)

888-578-9745 (Fax)

millie.psexton1@farmersagency.com



FARMERS

Farmers Insurance Presents Ordinary People Doing Extraordinary Things

<http://www.youtube.com/watch?v=G4ZkMkqy7Us&feature=related>