

December 6, 2013

FILED

2013 DEC 13 A 9:42

State of Washington
Hearing Unit
Office of Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504

Hearings Unit, DIC
Patrick D. Peterson
Chief Hearing Officer

Re: Joycelyn Stewart, License Status

I would like to request a hearing into the matter referenced above. Per your letter dated October 28th 2013, you have revoked my adjuster's license in the State of Washington because you were not able to reach me via my employer's phone, email or address, nor my personal address in order to discuss a matter related to my Washington adjuster license.

Please be advised that effective March 2013, I was terminated from my previous employer, QBE First. Any correspondence you attempted to send to me at the address, email and phone number was not forwarded to my attention so I was not aware that you were attempting to reach me regarding my Washington License. Further, I moved from my previous home address in that same month and although most of my mail was forwarded, I did not receive a correspondence from your office prior to receiving the order indicating my license was revoked.

I was recently employed by AIG Aerospace and am required to have a license to adjudicate claim matters in the State of Washington. By revoking my license under these circumstances, I am experiencing harm in my ability to do my job. I ask that you please reconsider my license status.

I will await your decision on a hearing into this matter.

Thank you for your time

Sincerely,


Joycelyn Stewart



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of

JOYCELYN K. STEWART,

Licensee.

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No. 13-0296

ORDER REVOKING LICENSE

To: Joycelyn K. Stewart
135 Griffin Circle
Decatur GA 30030

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your license is REVOKED, effective November 13, 2013, pursuant to RCW 48.17.530 and 48.17.540 (2).

THIS ORDER IS BASED ON THE FOLLOWING:

The Commissioner sent you written inquiries dated August 8, 2013 (e-mail); August 12, 2013 (e-mail); and August 29, 2013 (letter). We attempted to contact you by telephone at your reported number, but a recorded message said the "mail box was not in service". These numerous attempts to communicate with you were related to the business of insurance, requesting confirmation of your date of birth. You did not respond to any of them. Each such failure to respond promptly violated RCW 48.17.475.

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for a hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.



ORDER REVOKING LICENSE

No. 13-0296

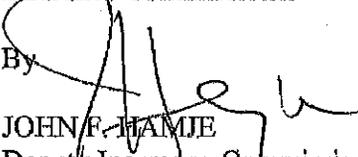
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Your Demand for Hearing should be sent to Hearing Unit, Office of the Insurance Commissioner, P.O. Box 40255, Olympia, WA, 98504-0255, and must briefly state how you are harmed by this decision and why you disagree with it. You will then be notified 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.

ENTERED AT TUMWATER, WASHINGTON, this 28th day of October, 2013.

MIKE KREIDLER
Insurance Commissioner

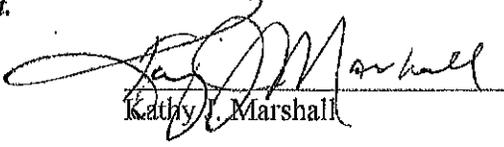
By


JOHN F. HAMJE
Deputy Insurance Commissioner

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 *Joycelyn K. Stewart*.

Dated: *October 28, 2013*
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.