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To whom it may concern:

Re: Order NO. 14-0247

Request for hearing:

I request a hearing on the revocation of my insurance producer's license. License number 242278. I believe that I should not have my license revoke and that I preform my duties as an insurance producer in an ethical manner. I have learned from my past mistakes and taken ethics courses on several occasions over the past 5 years.

If my license were revoked I would not be able to provide for my family in addition I would be force to lay off my employee who relies on employment in my agency.

Thank you for consideration in this matter.

Respectfully,

A handwritten signature in black ink, appearing to read 'Robert Timmer', with a long horizontal flourish extending to the right.

Robert Timmer  
253-720-3458  
rrtimmer@gmail.com

STATE OF WASHINGTON  
OFFICE OF THE INSURANCE COMMISSIONER

*In The Matter of*

Robert R. Timmer,

Licensee.

ORDER NO. 14-0247

WAOIC# 242278  
NPN 8499000

ORDER REVOKING LICENSE

To: Robert Timmer  
11118 149<sup>th</sup> Ave KPN  
Gig Harbor, WA 98329  
rrtimmer@gmail.com

**IT IS ORDERED AND YOU ARE HEREBY NOTIFIED** that your Washington State insurance producer's license is **REVOKED**, effective **January 9, 2015**, pursuant to RCW 48.17.530 and RCW 48.17.540(2).

**THIS ORDER IS BASED ON THE FOLLOWING:**

1. Robert R. Timmer ("Timmer" or "the Licensee") is a Washington resident insurance producer, WAOIC No. 242278.
2. The Insurance Commissioner conducted an investigation that revealed that Timmer submitted false policy applications to an insurance carrier.
3. In a meeting with his insurance agency employer, Timmer reported the sale of seventeen policies. For his work, the agency paid Timmer \$540. Timmer worked on a commission-only basis.
4. The seventeen policy sales Timmer reported resulted in eight issued policies. Timmer wrote these policies for three Washington residents. The total premium due on the eight policies was \$2,755.10. Timmer's initials appear on the issued policies

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SIMBA NO. 1099660

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Office of the Insurance Commissioner  
5000 Capitol Blvd.  
PO Box 40255  
Olympia, WA 98504-0255

and the insurance carrier's computer system only allows Timmer to generate policies under his account. At least one Washington resident identified in a policy Timmer generated never contacted Timmer to obtain insurance.

5. In a letter to the Insurance Commissioner, Timmer admitted that he indicated in the insurance carrier's computer system that he contacted multiple customer leads.

6. This is the second finding that Timmer submitted false policy applications. On October 7, 2009, the Insurance Commissioner issued Timmer a letter of reprimand in lieu of other disciplinary action based on Timmer's "admitted submission of bogus homeowner policy applications." In the letter, the Insurance Commissioner cautioned Timmer that "the Commissioner may give consideration to the facts that gave rise to this case in determining the appropriate action which should be taken in case of future violations." After the investigation, Timmer told the Insurance Commissioner that he was given the opportunity to learn from his mistakes and that he would take ethics classes to help him avoid future violations.

**APPLICABLE LAW:**

1. Licensee violated RCW 48.17.530(1) for the following causes, which allow the Insurance Commissioner to revoke an insurance producer's license:

- (b) Violating any insurance laws, or violating any rule, subpoena, or order of the commissioner or of another state's insurance commissioner;
- (e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
- (h) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere; and
- (j) Forging another's name to an application for insurance or to any document related to an insurance transaction.

2. By knowingly making a false or misleading statement or impersonation, or willfully failing to reveal a material fact, in or relative to an application for insurance to an insurer, the Licensee violated RCW RCW 48.30.210.

IT IS FURTHER ORDERED that you return your insurance producer's license certificate to the Insurance Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4). Return your license to:

Licensing Manager  
Office of the Insurance Commissioner  
P. O. Box 40257  
Olympia, WA 98504-0257

Executed this 19<sup>th</sup> day of December, 2014.



MIKE KREIDLER  
Insurance Commissioner

By and through his designee



Drew Stillman  
Insurance Enforcement Specialist  
Legal Affairs Division

**NOTICE OF YOUR RIGHT TO A HEARING**

If you are aggrieved by this Order Revoking License, RCW 48.04.010 permits you to demand a hearing. You must demand a hearing in writing within 90 days after the date of this Order Revoking License or you will waive your right to a hearing.

*If the Insurance Commissioner receives your demand for a hearing before the effective date listed on the order revoking your license, the revocation will be automatically stayed (postponed) and your license will remain in effect pending the hearing.*

Your demand for a hearing should be sent to the following address and must briefly state how you are harmed by this decision and why you disagree with it:

Hearings Unit  
Office of the Insurance Commissioner  
PO Box 40255  
Olympia, WA 98504-0255

You will be notified of the time and place of your hearing. If you have questions about filing a demand for hearing or the hearing process, please telephone the Hearings Unit at (360) 725-7002 or send an email to [HearingsU@OIC.wa.gov](mailto:HearingsU@OIC.wa.gov).

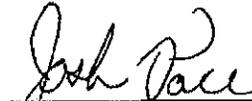
CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the state of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the state of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing ORDER REVOKING LICENSE on the following individual via US Mail.

Robert Timmer  
11118 149<sup>th</sup> Ave KPN  
Gig Harbor, WA 98329  
rrtimmer@gmail.com

Dated this 19<sup>th</sup> day of December, 2014, in Tumwater, Washington.

  
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Josh Pace  
Secretary Senior  
Legal Affairs Division

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