

Filed  
6-9-15  
KAC

**Cairns, Kelly (OIC)**

**From:** tjggizy@aol.com  
**Sent:** Monday, June 08, 2015 11:28 PM  
**To:** OIC Hearings Unit  
**Subject:** Re: Re Theresa Gamble

I surrendered my license via US mail when I transferred the rest of my book of business due to his (what I believe) his fears of competition. I should start my question with why is this over six months After I surrendered my license?

Sent from my iPhone

On Jun 8, 2015, at 9:35 AM, OIC Hearings Unit <[HearingsU@oic.wa.gov](mailto:HearingsU@oic.wa.gov)> wrote:

Ms. Gamble,

I did receive your email. Here is a link to the Order Revoking License:  
<http://www.insurance.wa.gov/oicfiles/orders/2015orders/15-0037.pdf>. It looks like it was mailed to the mailing address that you have on file with the OIC on February 26, 2015. I will forward your question about obtaining the recording to our Public Records division and they will assist you with your request. Meanwhile, I will process your request for a hearing.

*Kelly A. Cairns*  
Paralegal, OIC Hearings Unit  
360-725-7002  
[KellyC@oic.wa.gov](mailto:KellyC@oic.wa.gov)

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**From:** [tjggizy@aol.com](mailto:tjggizy@aol.com) [<mailto:tjggizy@aol.com>]  
**Sent:** Saturday, June 06, 2015 1:51 AM  
**To:** OIC Hearings Unit  
**Subject:** Re: Re Theresa Gamble

When is the date you show it was mailed? I did not receive it.

Also I requested during the meeting wsiada be forced to provide copies of checks, copies of communications etc How is it possible the same company that collected the money and had since what 1992? MAKE me take the surety business when I resign then Refuse to give my contact number to those that inquired about their concern about their bond, refuse to provide statements AND are the complaining party.

With merchants we had agreed that we only disagreed about 8 bonds at the end yet the statement the dealer called about last night said over 60?

Please advise me in the process of obtaining the recording of that meeting

Regards

Theresa Gamble  
Sent from my iPhone

On Jun 3, 2015, at 10:03 AM, OIC Hearings Unit <[HearingsU@oic.wa.gov](mailto:HearingsU@oic.wa.gov)> wrote:

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**From:** [tjggizzy@aol.com](mailto:tjggizzy@aol.com) [<mailto:tjggizzy@aol.com>]  
**Sent:** Wednesday, June 03, 2015 1:21 AM  
**To:** OIC Hearings Unit  
**Subject:** Fwd: Re Theresa Gamble

Sent from my iPhone

Begin forwarded message:

**From:** [tjggizzy@aol.com](mailto:tjggizzy@aol.com)  
**Date:** June 3, 2015 at 12:47:39 AM PDT  
**To:** "[hearings@oic.com](mailto:hearings@oic.com)" <[hearings@oic.com](mailto:hearings@oic.com)>  
**Subject:** Re Theresa Gamble

I just received an email from a dealer concerned about what he stumbled upon. I read what he referred to and am shocked. I need guidance as to how to have this matter heard in court and how to get a copy of the interview I had with your representatives.

Please advise

Theresa Gamble

Sent from my iPhone

## Cairns, Kelly (OIC)

---

**From:** tjggizy@aol.com  
**Sent:** Tuesday, June 09, 2015 12:04 AM  
**To:** OIC Hearings Unit  
**Subject:** Re: Re Theresa Gamble

Yes, absolutely. When this dealer called me and informed me of the document he saw online "my license being revoked" I was shocked. To start, I surrendered my license months ago, how can it be revoked when I surrendered it. Also, I transferred this book of business. Mainly, BECAUSE OIC would not demand payment history from WSIADA, (this is why I am requesting the recording of the meeting I had with oic )

After that meeting, communication was intermittent at best. They did not contact (this is NOT to be accusatory, I was, and am, going through a very, very difficult divorce. Picture high school well. Etc address changes being submitted, numbers being forwarded etc. Anyway ).

Not providing the information I thought they were going to provide for me to even facilitate a response to the questions I didn't have an immediate answer Irony the

to some EXCEPT: Todd with Shepard and Shepard told me Bob was trying to contact me I should reach out. That is when I found out my contact information was not working due to personal issues. (Email)However I did call Bob, informed him of the email address I can access. Todd (whom I transferred the business too and now regret) and Kurt, the person who started the complaints and was my replacement WSIADA cashed all money, yet once I resigned they also happened to be the complaining party. Yet since 1993 (I would hope my predecessor did not know) All bills, commissions etc were part of membership no one,except for the association, collected funds.

Sent from my iPhone

On Jun 4, 2015, at 12:52 PM, OIC Hearings Unit <[HearingsU@oic.wa.gov](mailto:HearingsU@oic.wa.gov)> wrote:

Ms. Gamble,

I am looking for just a little more clarification. The OIC records show that an Order Revoking License was issued, revoking your producer's license. Is that the document you are referring to? Is that the action that you are requesting a hearing for?

Thank you,

*Kelly A. Cairns*  
Paralegal, OIC Hearings Unit  
360-725-7002  
[KellyC@oic.wa.gov](mailto:KellyC@oic.wa.gov)

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**From:** [tjggizy@aol.com](mailto:tjggizy@aol.com) [<mailto:tjggizy@aol.com>]  
**Sent:** Wednesday, June 03, 2015 10:48 PM  
**To:** OIC Hearings Unit  
**Subject:** Re: Re Theresa Gamble

I would like a formal hearing. Everything and I mean everything that is in the document the dealer sent me is not only wrong however, contradicts everything during the hearing.

Please advise

Regards  
Theresa Gamble

Sent from my iPhone

On Jun 3, 2015, at 10:03 AM, OIC Hearings Unit <[HearingsU@oic.wa.gov](mailto:HearingsU@oic.wa.gov)> wrote:

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Please advise

Theresa Gamble

Sent from my iPhone

**Cairns, Kelly (OIC)**

**From:** tjggizy@aol.com  
**Sent:** Tuesday, June 09, 2015 12:27 AM  
**To:** OIC Hearings Unit  
**Cc:** Frye, Bobby (OIC)  
**Subject:** Re: Re Theresa Gamble

Understand my frustration. These documents you have filed against me (after I surrendered my license) makes it "appear" I not only did something malicious, but profited from it. Please see following I would never do something of the sort.

LOSS Prev Year Comparison  
January through December 2011

Income/Expense	Jan - Dec 11	Jan - Dec 10
Advertising Income	2,700.00	0.00
Continuing Education Income	38,500.00	43,569.89
Convention Receipts	66,005.05	47,950.00
Convention Receipts Auction	21,057.75	0.00
Dealer Bond Commission Income	25,072.80	23,466.80
Mac Ruddell Scholarship Contrib	1,455.00	650.00
Mac Ruddell Scholarship Transf.	5,835.00	5,530.00
Membership Fees - Associate Mem	1,340.00	2,000.00
Membership Fees - Full Member	177,565.00	178,553.30
Miscellaneous Income	2,500.00	5,000.00
Pre-licensing Education Income	62,971.00	25,495.00
Returned Check Charges	70.00	0.00
Sales	378,059.12	390,367.00
Workshop Income	9,023.00	13,980.00
	785,643.74	788,394.00

Sent from my iPhone

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Regards  
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**From:** [tiggizy@aol.com](mailto:tiggizy@aol.com) [mailto:[tiggizy@aol.com](mailto:tiggizy@aol.com)]  
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Please advise

Theresa Gamble

Sent from my iPhone

## Cairns, Kelly (OIC)

---

**From:** tjggizzy@aol.com  
**Sent:** Tuesday, June 09, 2015 4:18 AM  
**To:** OIC Hearings Unit  
**Cc:** Frye, Bobby (OIC)  
**Subject:** Re: Re Theresa Gamble

I made a mistake that I did not demand from WSIADA that the bond program NOT be tied to membership when I became Executive Director the way that it was But with all due respect, I tried. It was their profit center and I just turned 18 when I inherited the program. They told everyone: Want a bond? Have good credit? Become a member and purchase for only \$110.00 It was, and it is, a good membership hook.

I do think I have executive minutes somewhere (after I thought I understood the legalities) that insurance commission must be treated a certain way; a board member told me I was wrong and "under no circumstance will the executive director profit from a membership benefit".

This is besides the point.

The PDC disclosure of that hearing will disclose this: I explained in detail how they collected all the money (WSIADA). That Merchants specifically applied current payments to previous years payments which I had no records (nor knowledge) which is why I needed you, the OIC commissioner, to request their records. Part of the contract I signed to get my last pay check was to agree to destroy any records I had which i disclosed during our meeting and offered a copy of the contract I signed.

I sent a letter to WSIADA requesting the Information, prior to our meeting, to no avail.

I have been under the assumption this whole time the OIC had seen mine and Todds communication, that he had this handled. After all, that is what he states in emails and our contract called for, that I surrender my insurance license and no longer compete. Which I did.

In addition, you had seen what I was referring to in Kurts email (the complaining party) (Replacement Executive Director). He, well he has issues.

How can a government agency allow an individual, Kurt, to facilitate a complaint that is an obvious clear conflict of interest for the sole purpose of gaining commission (from a different insurance company). Which I now understand to be Shepard and Shepard , Todd.

I have shown you (and just forwarded via email) their financials, which if you listen to the interview we had, reaffirms all funds went to WSIADA.

When I resigned I offered to stay on until the replacement obtained their surety license, so all book of business could be handed over. They refused.

I have provided you copies of emails where I basically beg for him (Kurt) to stop slandering me and work as a team (see following email just in case you misplaced it). Especially the email I sent to him after Merchants pulled their stunt and for some reason he chose to use it as a vessel to make his "Mark". You will see I clearly point out, dealers originally purchased their bond through the association and when they call the association regarding concerns over their bond, that I felt there was an obligation to assist them, regardless of his ego. After all, they paid the association for it.

Instead, you saw his response to my email. How does one even react.

Bottom line I have done nothing wrong!

Look at the statement I referred to in our meeting from Merchants. Did people receive cancellations, yes. Why? Because payments were misapplied. Do you think for a moment that if that many bonds were not actually not submitted for they would just "reinstate" them? We had the tally down to eight. This is clearly discussed in our meeting which is another reason I want a copy of it. You are implying I stole close to 64 dealers bond premiums, yet only 8 were disputed.

Todd had me fooled. He convinced me that if I would agree to his suggestions that he had this handled with Bob.... (Bob had no part in this. This is based on the discussion and emails/texts I had with Todd) you will see that Todd would keep saying "Theresa just sell me your book of business and it will be handled". See attachments

This is not right. Following will be several screen shots of conversations. I will be the first to admit : trust account...never had one used for the purposes of surety (please remember I am talking back to what...1993?) (Frank Granat Agency) it wasn't until about January 2014 I understood I needed one.

Commingling funds? If I am not mistaken, almost every single dealer submitted membership and bond with the same check or credit card when I was with WSIADA My question is this: (almost the same as I am asking the Ethical Board regarding Kurt) How, are these statement of charges being made against me (which are untrue). Yet, the representative that represented the company (WSIADA) that profited every dime (via membership credit) from these bonds who instructs his staff that if ANYONE on his staff receives a call about their bond that they are to say they have no contact information for me (the bond company) (which they did) then send them an email (see attached) , implying urgency to contact the OIC. THIS IS AFTER I WENT ABOVE and beyond and explained why some of their members may receive this notice from Merchants (not travelers) that to please remember these people are calling them as that was where they purchased the bond and only reason they became Member. Again, to no avail.

WSIADA REFUSED to provide payment history to me, per written request, so this can be straightened out. I asked during our meeting to please demand they turn it over. You would not.

I learned during our meeting that I can not pay people's surety premiums because the "check is in the mail" like I have been. I was asked, and complied to turn over those clients that I prepaid for.

My only goal in all of this is to clear my name. I have done nothing wrong.

Please advise me on how to obtain a hearing date, how to subpoena WSIADA documents for bond premium purposes only and kindly review the following.

Regards

Theresa

As this has been send by my iPhone, please excuse grammar and spelling.

Regards

Theresa  
Sent from my iPhone

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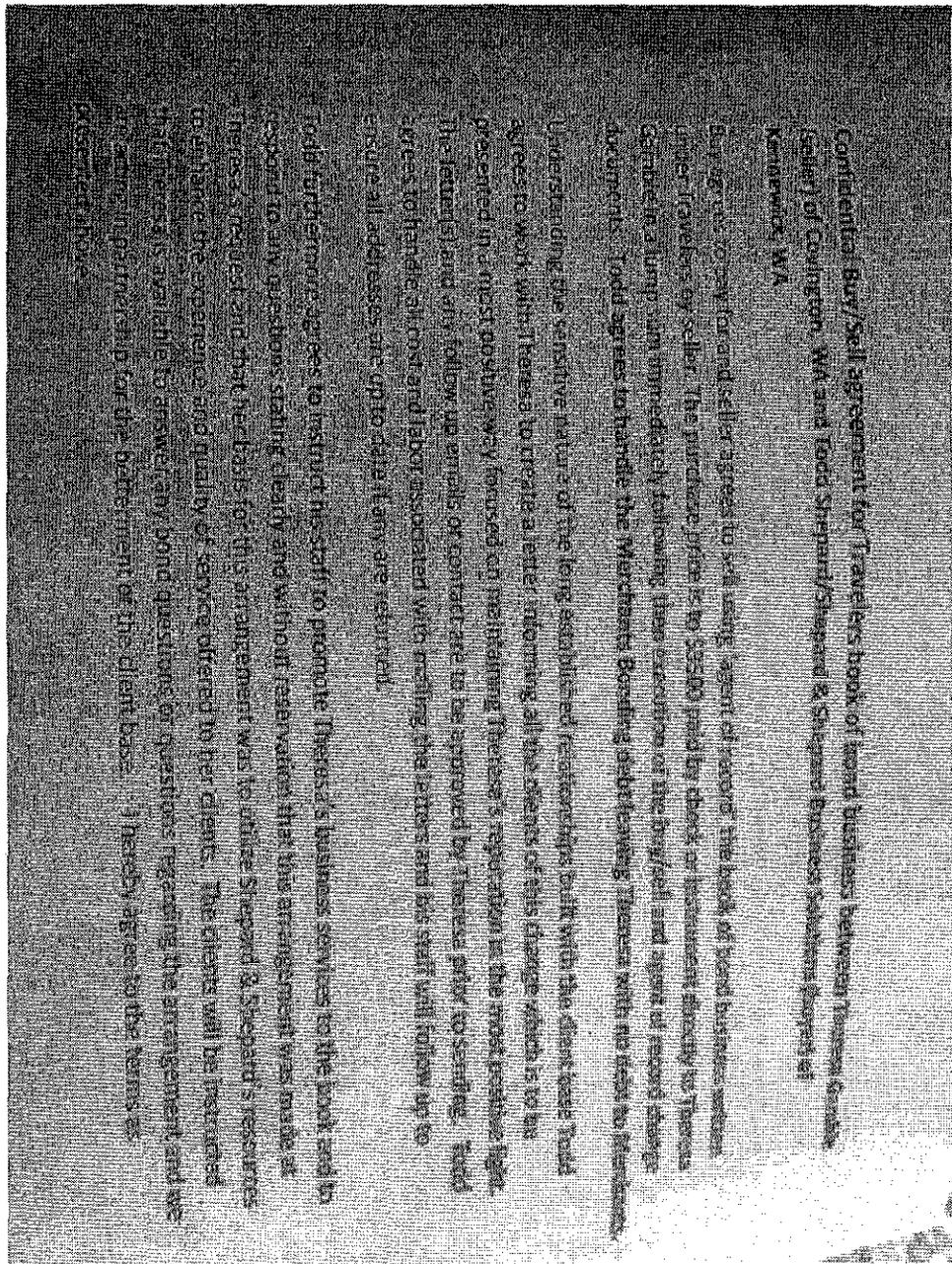
Please advise

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Sent from my iPhone

Cairns, Kelly (OIC)

From: tjggizy@aol.com  
Sent: Tuesday, June 09, 2015 7:01 AM  
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