

Cairns, Kelly (OIC)

---

**From:** Immanuel Baah [ibaah21@msn.com]  
**Sent:** Sunday, May 10, 2015 8:20 PM  
**To:** Cairns, Kelly (OIC)  
**Subject:** License

**FILED**

2015 MAY 11 A 9 04

Hi Kelly I spoke to you a couple days ago about requesting a hearing to contest the decision to deny me getting a license. I have theft 3 on my record from 8 years ago that I did not disclose when I applied for the license. I wasn't aware it was still on my record or else I would of put it in my application. They gave me the option of paying a \$250 fine but I could not afford to pay it. I will forward you the license denial email I recieved. 5 weeks ago I hired a lawyer to get it off my record. What is the next step?

Thanks,  
Immanuel Baah

## Cairns, Kelly (OIC)

---

**From:** Immanuel Baah [ibaah21@msn.com]  
**Sent:** Sunday, May 10, 2015 8:21 PM  
**To:** Cairns, Kelly (OIC)  
**Subject:** FW: License Application Denial

---

**From:** [CherylP@OIC.WA.GOV](mailto:CherylP@OIC.WA.GOV)  
**To:** [ibaah21@msn.com](mailto:ibaah21@msn.com)  
**Subject:** License Application Denial  
**Date:** Tue, 10 Feb 2015 16:14:23 +0000

Mr. Baah:

This email is to inform you that your application for an insurance producer license has been denied. RCW 48.17.530(1)(a) gives the Insurance Commissioner authority to deny a license to anyone who has provided incorrect, misleading, incomplete, or materially untrue information in the license application. You failed to disclose a 2007 gross misdemeanor conviction for theft. We offered you the opportunity to pay a \$250 fine to remedy this offense, but you failed to agree to that.

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 the Demand will be invalid and this decision will stand.

The 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 the hearing. If there are any questions concerning filing a Demand for Hearing or the hearing process, please telephone the Hearings Unit, at 360-725-7002.

You are entitled to receive a refund of your \$60 license fee. Please request a refund and let us know where it should be sent.

*Cheryl Penn, ACP*

Licensing Compliance Supervisor

Producer Licensing & Oversight

Washington State Office of the Insurance Commissioner

360.725.7153 | [cherylp@oic.wa.gov](mailto:cherylp@oic.wa.gov)

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

[www.insurance.wa.gov](http://www.insurance.wa.gov) | [twitter.com/WA\\_OIC](https://twitter.com/WA_OIC) | [wainsurance.blogspot.com](http://wainsurance.blogspot.com) | [email/text alerts](#)

*Protecting Insurance Consumers*

(Insurance Consumer Hotline 1.800.562.6900)

