



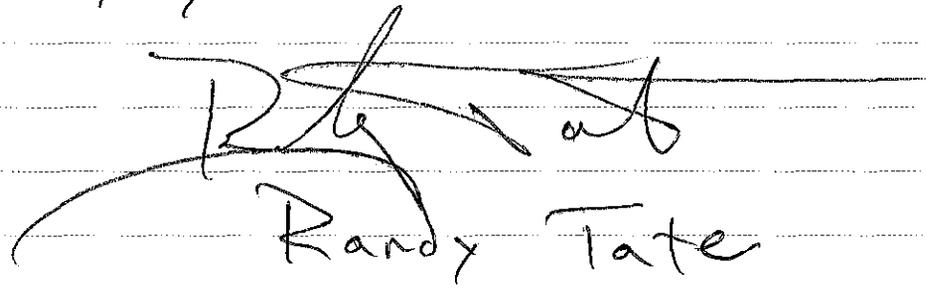
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HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER

To Whom it may concern,
In Matter of Randy Tate
WAOIC No. 45751, order No. 15-0239,
would like to exercise my right to
a hearing. Also need copy of complaint
file & transcripts.

10/19/2015


Randy Tate

509-362-3590

randysan@aol.com

STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER

In The Matter of

RANDY W. TATE,

Licensee.

ORDER NO. 15-0239

WAOIC NO. 45751

NPN 678805

ORDER REVOKING LICENSE

To: RANDY W. TATE
PO BOX 1660
MEAD, WA 99021-9298
randysaun@aol.com

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your Washington State insurance producer's license is **REVOKED**, effective **October 26, 2015**, pursuant to RCW 48.17.530.

BASIS:

1. Randy W. Tate ("Tate" or "Licensee") is a Washington resident insurance producer, WAOIC No. 45751, licensed October 2, 2008.
2. Tate submitted insurance applications for two consumers without their knowledge or consent when he copied their signatures from previous policies, which they had purchased in 2012, and pasted the signatures onto applications with Washington National Insurance Company (WNIC) in February 2015. Tate also copied and pasted the consumers' signatures onto other documents and used white out on a check written by one consumer in 2012, submitting the altered check for the authorization of electronic funds transfer with the WNIC policies in 2015.
3. The consumers confirmed that neither one of them had asked for or signed any of the forms. Tate also represented that the consumers' address was in Coeur d'Alene, Idaho, on the

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ORDER NO. 15-0239

1

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

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WNIC documentation dated February 2015. However, the consumers had not lived in Idaho since June 2013 after they moved to Yakima, Washington.

4. Tate acted similarly with an Idaho resident, who purchased a policy from Tate in August 2014. In February 2015, Tate copied and pasted her signature to an application and other documents for an insurance policy with WNIC without her knowledge or consent. She called Tate, who told her that he wrote the policy on her behalf because it was such a good deal and he thought she would want it. The consumer told Tate she did not ask for and did not want the policy. Tate told her he would cancel it, but after the premium was withdrawn two more times, the consumer called the company, cancelled the policy, and received a refund.

5. RCW 48.30.210 provides that a person who knowingly makes a false or misleading statement or impersonation, or who willfully fails to reveal a material fact, in or relative to an application for insurance to an insurer, is guilty of a gross misdemeanor, and the license of any such person may be revoked.

6. RCW 48.17.530(1)(b) allows the Insurance Commissioner to place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license for violating any insurance laws, or violating any rule, subpoena, or order of the Insurance Commissioner or of another state's insurance commissioner.

7. RCW 48.17.530(1)(e) allows the Insurance Commissioner to place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license for intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.

8. RCW 48.17.530(1)(h) allows the Insurance Commissioner to place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere.

9. RCW 48.17.530(1)(j) allows the Insurance Commissioner to place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license for forging another's name to an application for insurance or to any document related to an insurance transaction.

10. By submitting insurance applications for clients without their knowledge or consent, by copying and pasting their signatures from previous policies onto applications and

other documents, and by altering checks and submitting these checks for the authorization of electronic funds transfer for the policies, the Licensee violated RCW 48.17.530(1)(b), (e), (h) and (j), and RCW 48.30.210, justifying the revocation of his license.

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 40255
Olympia, WA 98504-0255

Entered at Tumwater, Washington, this 7th day of October 2015.



MIKE KREIDLER
Insurance Commissioner

By and through his designee



DARRYL E. COLMAN
Insurance Enforcement Specialist
Legal Affairs Division

NOTICE OF YOUR RIGHT TO A HEARING

If you are aggrieved by this Order Revoking License, you may demand a hearing in accordance with RCW 48.04.010, WAC 284-02-070 and WAC 10-08-110. Generally a hearing demand must be in writing and received within 90 days after the date of this Order Revoking License, which is the day it was mailed to you, 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 Hearings@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 by email and by depositing in the U.S. mail via state Consolidated Mail Service with proper postage affixed:

RANDY W. TATE
PO BOX 1660
MEAD WA 99021-9298
randysaun@aol.com

Dated this 7th day of October, 2015, in Tumwater, Washington.



JOSH PACE
Secretary Senior
Legal Affairs Divison