



OFFICE OF  
INSURANCE COMMISSIONER  
HEARINGS UNIT

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HEARINGS UNIT  
OFFICE OF  
INSURANCE COMMISSIONER

**PLEASE E-MAIL FILE-STAMPED COPY TO CONFIRM RECEIPT.**

**TO:** Office of Administrative Hearings

**MATTER:** In the Matter of Cristen Marceau, Order Revoking License, No. 16-0084

**COUNSEL REPRESENTING COMMISSIONER:** Commissioner appearing through:

Mandy Weeks, Staff Attorney  
Office of the Insurance Commissioner (OIC), Legal Affairs Division  
P.O. Box 40255  
Olympia, Washington 98504-0255  
(360) 725-7181  
MandyW@oic.wa.gov

**AGGRIEVED PARTY:**

Cristen Marceau  
18554 NW Stavis Bay Rd.  
Seabeck, WA 98380  
SWAW3FOQ@ALLSTATE.COM

**OIC HEARINGS UNIT ACTION TO DATE:** Notice of Receipt of Demand for Hearing sent to Aggrieved Party on April 27, 2016. The OIC's Order Revoking License, effective May 1, 2016, is stayed pending the entry of a Final Order.

**AGENCY REQUEST:** As soon as possible, please assign an ALJ to hold an evidentiary hearing and any necessary preliminary conference(s), enter an Initial Order, and then return the original file and hearing record to the OIC Hearings Unit.

Should this matter be settled prior to hearing before the ALJ, or the Aggrieved Party fails to appear at scheduled hearing, the ALJ will issue a Final Order.

**OTHER INFORMATION:** 1) The OIC requires insurance agents and brokers who are the subjects of disciplinary matters to appear in person at evidentiary hearings, because assessing their demeanor is important. 2) If the ALJ permits any non-agent, non-broker entity (or its attorney) to appear by telephone, both parties (or their attorneys) should

Cristen Marceau

No. 16-0084

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appear by telephone, so one party/attorney is not alone with the ALJ. 3) Absent unique circumstances and agreement of all parties, hearings should be held in Olympia.

Documents included in transmission:

1. Order Revoking License, No. 16-0084, dated April 12, 2016.
2. Demand for Hearing, filed April 27, 2016.
3. Notice of Receipt of Demand for Hearing dated April 27, 2016.

Agency Contact: Dorothy Seabourne-Taylor, Hearings Unit Paralegal  
Office of Insurance Commissioner  
P.O. Box 40255  
Olympia, WA 97504-0255  
(306) 725-7002  
[Hearings@oic.wa.gov](mailto:Hearings@oic.wa.gov)

Billing Contact: Same.

Date: April 27, 2016



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William G. Pardee  
Presiding Officer

Hearings Unit

Office of the Insurance Commissioner

PO BOX 40255

Olympia, WA 98504-0255

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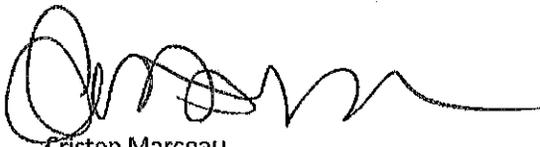
HEARINGS UNIT  
OFFICE OF  
INSURANCE COMMISSIONER

04/17/2016

To whom this may Concern;

My name is Cristen Marceau (license number 776398) and I am requesting a hearing on the revocation of my insurance license due to be in effect May 1, 2016. In this report that I was given have many untruths and incorrect information that we need to have resolved. Revocation of my license gives me 2 weeks replace not only my income and career but will hurt any community involvement I am invested in.

Please contact me on the date you wish for us to meet and have the hearing to get this resolved.



Cristen Marceau

License number 776398



West Hill Insurance Agency  
Exclusive Agency  
Allstate Insurance Company  
950 W Hills Blvd  
Bremerton WA 98312

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WA 98303  
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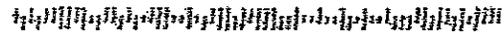


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Hearings

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

98504



STATE OF WASHINGTON  
OFFICE OF THE INSURANCE COMMISSIONER

*In The Matter of*

**CRISTEN LOREE MARCEAU,**

Licensee.

ORDER NO. 16-0084

WAOIC NO. 776398  
NPN 16096208

ORDER REVOKING LICENSE

To: Cristen L. Marceau  
18554 NW Stavis Bay Rd  
Seabeck, WA 98380

SWAW3FOQ@ALLSTATE.COM

**IT IS ORDERED AND YOU ARE HEREBY NOTIFIED** that your Washington State insurance producer's license is **REVOKED**, effective May 1, 2016 pursuant to RCW 48.17.530.

**BASIS:**

1. Cristen L. Marceau ("the Licensee") is a Washington resident insurance producer, WAOIC No. 776398, licensed December 2, 2010.
2. A consumer filed a complaint with the Office of the Insurance Commissioner that the Licensee issued American Family (AmFam) policies in their name without their knowledge or consent.
3. The consumer first became aware of the AmFam policies when the consumer received a call from a collection agency requesting the consumer to pay the balance owing on the policies. The consumer contacted AmFam and they investigated the policies issued by Licensee.
4. The Area Sales Manager for AmFam confirmed the fact that Licensee admitted to issuing the policies without consumer's knowledge.

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ORDER NO. 16-0084

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PO Box 40255  
Olympia, WA 98504-0255

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5. Licensee provided a written statement to the Insurance Commissioner and agreed to an audio recorded interview with the investigators from the Office of the Insurance Commissioner. Licensee stated that she did issue the four automobile policies for the consumer. The Licensee also admitted that within a week of issuing the policies, and prior to having the consumer sign the policies or collecting the initial down payment, the consumer informed the Licensee that they did not want coverage through AmFam and that they were going to continue to receive coverage through their insurer.

6. Licensee admitted that she did not cancel the policies, but instead she allowed AmFam to withdraw the initial down payment for the policies from her agent account, and then she made coverage changes to the policies over a period of three months in order to keep them in effect and prevent the consumer from being billed by AmFam, and thereby unaware of the policies placed in their name.

7. Licensee admitted that she knew her actions were wrong and that she kept the four policies in effect to meet her agency production goals.

8. AmFam provided copies of statements gathered during their investigation that document Licensee admitting to AmFam that she issued four auto policies in the consumers name without their knowledge and consent. They also provided documents to show that the only payment made on the policies came from Licensee's agent account, the declaration pages showing Licensee wrote the policies, and billing statements for the account which show that the Licensee made changes to the policies in February, March, and April 2015 in order to keep the policies in force.

9. AmFam determined that Licensee issued four policies in a consumer's name without consent. AmFam cancelled the policies back to the date of issuance, deleted the collection information from the consumer's name, and terminated Licensee's AmFam appointment for cause.

10. RCW 48.17.530 allows the Insurance Commissioner to revoke an insurance producer's license for intentionally misrepresenting the terms of a policy or application, fraud or dishonest practices. By issuing four auto policies in a consumer's name without knowledge and consent, the Licensee violated RCW 48.17.530(1)(a), justifying the revocation of her license.

11. RCW 48.17.530 allows the Insurance Commissioner to revoke an insurance

producer's license for intentionally misrepresenting the terms of a policy or application, fraud or dishonest practices. By allowing AmFam to withdraw the initial down payment for the policies from her agent account without receiving funds from a consumer, the Licensee violated RCW 48.17.530(1)(a), justifying the revocation of her license.

12. RCW 48.17.530 allows the Insurance Commissioner to revoke an insurance producer's license for intentionally misrepresenting the terms of a policy or application, fraud or dishonest practices. By making coverage changes to the policies over a period of three months to keep them in effect without a consumer's consent, the Licensee violated RCW 48.17.530(1)(a), justifying the revocation of her license.

13. RCW 48.17.530 allows the Insurance Commissioner to revoke an insurance producer's license for intentionally misrepresenting the terms of a policy or application, fraud or dishonest practices. By issuing four auto policies in a consumer's name without knowledge and consent, the Licensee violated RCW 48.17.530(1)(h), justifying the revocation of her license.

14. RCW 48.17.530 allows the Insurance Commissioner to revoke an insurance producer's license for intentionally misrepresenting the terms of a policy or application, fraud or dishonest practices. By allowing AmFam to withdraw the initial down payment for the policies from her agent account without receiving funds from a consumer, the Licensee violated RCW 48.17.530(1)(h), justifying the revocation of her license.

15. RCW 48.17.530 allows the Insurance Commissioner to revoke an insurance producer's license for intentionally misrepresenting the terms of a policy or application, fraud or dishonest practices. By making coverage changes to the policies over a period of three months to keep them in effect without a consumer's consent, the Licensee violated RCW 48.17.530(1)(h), justifying the revocation of her license.

16. RCW 48.30.210 prohibits false or misleading statements or impersonation in or relative to an application for insurance to an insurer, and the license of any such person may be revoked. By issuing four auto policies in a consumers name without their knowledge and consent, the Licensee violated RCW 48.30.210, justifying the revocation of her license.

17. RCW 48.30.210 prohibits false or misleading statements or impersonation in or relative to an application for insurance to an insurer, and the license of any such person may be revoked. By allowing AmFam to withdraw the initial down payment for the policies from her

agent account, and then making coverage changes to the policies over a period of three months to keep them in effect, the Licensee violated RCW 48.30.210, justifying the revocation of her license.

18. RCW 48.30.210 prohibits false or misleading statements or impersonation in or relative to an application for insurance to an insurer, and the license of any such person may be revoked. By making coverage changes to the policies over a period of three months to keep the policies in effect, the Licensee violated RCW 48.30.210, justifying the revocation of her 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 12<sup>th</sup> day of April, 2016.



MIKE KREIDLER  
Insurance Commissioner

By and through his designee



Mandy Weeks  
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](mailto:Hearings@oic.wa.gov).

CERTIFICATE OF MAILING

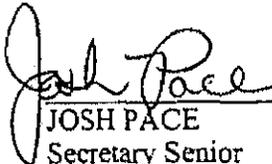
The undersigned certifies under the penalty of perjury under the laws of the state of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the state of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action,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

Cristen L. Marceau  
18554 NW Stavis Bay Rd  
Seabeck, WA 98380

SWAW3FOQ@ALLSTATE.COM

Dated this 12<sup>th</sup> day of April, 2016, in Tumwater, Washington.

  
\_\_\_\_\_  
JOSH PACE  
Secretary Senior  
Legal Affairs Division