

June 24th, 2016
11919 60th St NE
Lake Stevens, WA 98258

FILED
2016 JUN 27 A 9:33
HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER

Karla R Deane

To whom it may concern;

I am writing this letter to ask for a hearing to contest the decision by the State of Washington Insurance Commission, denying my license application. The denial was based upon my 2012 felony conviction, however, the charged for this the felony 2 years prior in 2010.

This decision causes severe harm to me as without my license. I will be able to advance my position with the agency. As the felony was based on pawing a camera my boyfriend asked me to do as he had no valid license. I had no knowledge of it being stolen from his sister.

As a mother trying to build a future for my family, this action in no way represents who I am. At the time, if I could have afforded proper legal counsel, I would not be asking for this hearing. I found a passion for working in the agency and want to start advancing. I am learning very fast and want to be an asset. Without my license, I would possibly need to seek other employment which may not hold the same opportunity for me and my family.

I have multiple letters of recommendations to show that I am a hard worker and an honest person. In 2010 I was only 22 and now 28 which for any young person, grows from past mistakes. I would like to plead my case and request that this decision please be reconsidered.

Thank you,

Karla Deane

Contact Phone: (425)551-8904

Penn, Cheryl (OIC)

From: Penn, Cheryl (OIC)
Sent: Wednesday, June 15, 2016 4:00 PM
To: 'karladeane@yahoo.com'
Cc: Sutherland, Janet (OIC); Ribble, Sheila (OIC)
Subject: License Application Denial

Ms. Deane:

This email is to inform you that your application for an insurance producer license is denied. The denial is based upon the June 18, 2012 felony conviction for 2nd degree Trafficking in Stolen Property. RCW 48.17.530 (1)(f) gives the Commissioner the authority to deny the license application any person that has been convicted of a felony.

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 your Demand will be invalid and this decision will stand.

Your 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 your hearing. If you have questions concerning filing a Demand for Hearing or the hearing process, please telephone the Hearings Unit, at 360-725-7002.



Cheryl Penn, ACP

*Producer Licensing & Oversight Compliance Supervisor
Associate Compliance Professional
Washington State Office of the Insurance Commissioner
360-725-7153 [direct line]
360-586-2019 [fax]
cheryl@oic.wa.gov [email]*

Protecting Insurance Consumers

www.insurance.wa.gov | twitter.com/WA_OIC | wainsurance.blogspot.com | [email/text alerts](#)