

Office of the Insurance Commissioner
John F. Hamje, Deputy Insurance Commissioner
PO Box 40257
Olympia, WA 98504-0257

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Re: Demand for Hearing
Order Revoking License No. D 10-0045

Hearings Unit, DIC
Patricia D. Petersen
Chief Hearing Officer

Dear Sir,

I demand a hearing on the above matter for several reasons.

- 1) I believe the revocation of my license is too harsh of a punishment. It doesn't "fit the crime" so to speak. In the past I brokered insurance through an agency (Barkley Associates) in 2005-2006 that was over \$250,000 in arrears in their trust account, had insurance policies lapsing and cancelling. The principle of that agency paid a \$5000 fine and still kept his license!
- 2) At no time were any of my client's insurance policies ever in jeopardy. No late notices or delinquencies were ever presented to any of my customers.
- 3) No person or company was harmed by my misconduct. Even the finance company has been remedied.
- 4) When approached by Mr. Combs of the OIC, I readily admitted to my misconduct and fully cooperated with him. Nothing was hidden from him. I answered any and all of his questions to the best of my ability.
- 5) I have been a full time insurance agent since being medically retired from the Army in 1991. I have many, many loyal customers that I have serve faithfully during that time. This is my livelihood. Please do not take away my sole means of income. By all means, punish me, I deserve it, but don't take away my only means of support.

I await to hear back from you.


Ralph R. Bargabos
2902 178th St NE
Marysville, WA 98271
425-210-3527