

CONSUMER PROTECTION

JUN 29 2007

FILED  
2815 46<sup>th</sup> Avenue West  
Seattle, WA 98199

June 28, 2007  
2007 JUN 29 A 10:37

Hearings Unit, DIC  
Patricia D. Petersen  
Chief Hearing Officer

VIA EXPRESS MAIL

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

Re: In the Matter of Kirsten Molbak Paterson<sup>1</sup>  
OIC No. D 07-0193 – **Demand for Hearing/Election of Option #2**

Dear Mr. Hamje:

I have received the Order Revoking License (“Order”), effective July 5, 2007, and I am aggrieved by it because it threatens my livelihood. Pursuant to RCW 48.04.010, I demand a hearing. I elect Option #2, a hearing presided over by an Administrative Law Judge assigned from the Office of Administrative Hearings.

Briefly, I believe the Order should be changed for the following reasons.

This entire transaction was handled with Mrs. Hayter’s best interest in mind. She expressed concern about safeguarding her investments.

Mrs. Hayter surrendered three contracts with John Hancock. The contracts were beyond the surrender and penalty period. The \$30.00 fee per contract charged by the company was an annual administrative fee, not a surrender charge.

At all times, Mrs. Hayter expressed that her primary desire was to protect her money. Moving her from variable annuities into a fixed annuity provided *safety and security* that meet her desired goals. At no time during the replacement process did Mrs. Hayter express any concern regarding the future death benefit for her children. In retrospect, an oversight occurred on # 8 of the replacement form. Once we discovered that, Great American remedied the situation. Revoking my insurance license for my oversight in this regard is far out of proportion to my error.

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<sup>1</sup> My name is Kirsten Molbak Paterson, but I am incorrectly identified as Kirsten Paterson Molbak in the Order Revoking License.

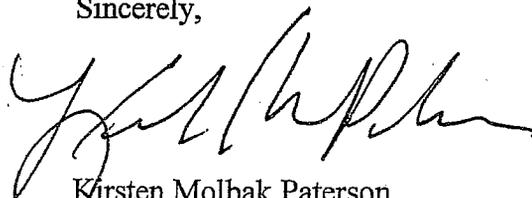
I have *cooperated* with the OIC's investigation of this matter, including answering Mr. Vic Overholt's written questions and in person. I complied with all of Mr. Overholts requests and the Department.

The fact that I have not addressed a particular allegation in this brief response does not mean that I concede the allegation. To the contrary, at the hearing I will be prepared to respond to each of the allegations made in the Order.

Revoking my insurance license is not in the public interest. I am a good insurance agent who cares for the customers with whom I work, and I take strong offense at the allegations made in the Order, which I believe to be unjustified.

I look forward to answer future questions from The Administrative law Judge. Please provide me with the date, time and location of my hearing for option #2.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Kirsten Molbak Paterson', written in black ink.

Kirsten Molbak Paterson