

March 22, 2011

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Patricia Petersen, Chief Hearings Officer

Hearings Unit

Office of the Insurance Commissioner

P.O. Box 40255

Olympia, WA 98504-0255

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MOBILE DEVICE

Patricia D. Petersen
Chief Hearings Officer

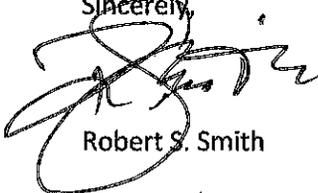
Dear Patricia,

This letter is a formal request for a hearing to contest the denial of my insurance license renewal.

I have been a legally licensed agent in the State of Washington since 1971 and have a flawless record of serving the people of the State in their family and business planning needs. It is an unfortunate chapter that tainted my record, and while I was complicit in the activity and should have known better, I was not found guilty of anything and did not admit to any claims made by DFI. I voluntarily surrendered my securities license and paid a fine in lieu of a protracted and costly legal battle.

I would appreciate the opportunity to explain the events that precipitated this action.

Sincerely,



Robert S. Smith

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