

March 8, 2010

FILED

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

2010 MAR 10 A 11:35

Hearings Unit, DIC
Patricia D. Petersen
Chief Hearing Officer

RE: Demand for Hearing

Dear Mr. Hamje:

On December 11, 2009, Order No. 09-0153 revoking my WAOIC license #207843 was entered and made effective as of December 31, 2009. The violation is the failure to respond to numerous requests to replace a NSF check used to pay for licensing fees.

I am requesting a hearing to challenge this action of the Commissioner for the following reasons:

1. I responded to the OIC when I received and was aware of the correspondence.
2. I believed the Investigator Ms. Cheryl Penn and I were actively working towards a resolution when the stipulation offer was made null in void.
3. I am harmed by this Order ending my career and the ability to make a living in the industry.

I do not agree that the actions taken by the OIC are reasonable to the circumstances. I have had no administrative proceedings in the past. I have consistently proven to be trustworthy and competent towards my clients and I am qualified for this license.

I sincerely regret and apologize for unintentionally overlooking this important matter. I am normally more prompt and professional when it comes to my business and I understand the seriousness of my actions. I failed to remember that this needed to be handled until I was kindly reminded by Cheryl in November of 2009. I have been in communication with her since and she has been very patient.

The Non Resident license application I originally submitted had a NSF check to be replaced. The fee I paid for my Resident application went through without any problems. When my Resident license was revoked in December, Ms. Penn informed me that in order to reinstate it I would need to sign a stipulation, pay a fine, replace the non resident fee check and apply to reinstate my license.

I was pleased to know the OIC was willing to work with me to correct the problem. However the total amount due was over \$700.00, and I did not have the funds at that time. I informed Ms. Penn that I was unable to immediately pay it but unfortunately there was a miscommunication and Ms. Penn was under the impression that I planned on coming down immediately to pay it in person. When I did not, the offer was pulled.

I obtained the Stipulation and Order Levying a Fine from Ms. Penn via email and the Order Revoking License was printed off the WAOIC website in order to submit a copy with this Demand for Hearing. These were not mailed to me.

A copy of the contested order is enclosed. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stefan E. Johannsson', with a long horizontal flourish extending to the right.

Stefan E. Johannsson
1302 180th St. Ct. E
Spanaway, WA 98387
(804) 503-1549

OFFICE OF THE INSURANCE COMMISSIONER

ATTN: JOHN F. HAMJE

DEPUTY COMMISSIONER

P.O. Box 40257

OLYMPIA, WA 98504-0257

