MIKE KREIDLER
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON

Phone (360) 725-7000
www.insurance.wa.gov

OFFICE OF
INSURANCE COMMISSIONER

March 11, 2011

Robert S Smith
8606 134th Ct NE
Redmond, WA 98052

Mr. Smith;

The application which you have submitted for a Washington resident insurance license has been denied on the basis of background information provided. The decision to deny your request for a license is based upon RCW 48.17.530(1) (h).

You are entitled to a refund of your license application fees. A refund request will be submitted on your behalf. You should receive your mailed refund within 3-6 weeks of the date of this letter.

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 mailing, or your Demand will be invalid and this decision will stand.

Your Demand for Hearing should be sent to Patricia Petersen, Chief Hearings Officer, Hearings 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, Office of the Insurance Commissioner, at 360/725-7002.

Sincerely,

Jeff Baughman,
Licensing & Education Program Manager
Office of the Insurance Commissioner
State of Washington

Licensing Background Review

Type of Background Review:
☐ New Application ☐ Renewal Application ☐ 1033 Application ☒ Reinstatement

Name of Applicant/Licensee: Robert Smith ☒ Resident ☐ Non-Resident

Basis for Review: FINRA Violation, license revoked 3 yrs

Date of Review: 2/24/11

Additional Documentation needed:
☐ Court documentation ☐ Written Statement ☐ Additional Statement
☐ 1033 Application ☐ Photos ☐ Letters of Reference

Communication / Notes:
2/24/11 - Check w DFI / FINRA to see if eligible for relicensure
has he reapplied / if so, would he be?
2/25/11 - Talked to Nelda Shannon DFI, eligible for re-license but would put major restrictions on it (can't work by self, in office where can be supervised).
3/11/11 - Sent email, bounced back, sent letter

Basis For Decision - Several reasons relating to insurance

Recommended Action:
☒ Denial of application ☐ Non-renewal of license ☐ Issue License

☐ Probationary License:
Terms for Probationary License:

Signatures

3/7/11 Andrea L. Philhower

Jeff Baughman, Licensing Andrea Philhower, Legal