



OFFICE OF  
INSURANCE COMMISSIONER

HEARINGS UNIT  
Fax: (360) 664-2782

Patricia D. Petersen  
Chief Hearing Officer  
(360) 725-7105

Nicole Kelly  
Paralegal  
(360) 725-7002  
[nicolek@oic.wa.gov](mailto:nicolek@oic.wa.gov)

BEFORE THE STATE OF WASHINGTON  
OFFICE OF INSURANCE COMMISSIONER

In the Matter of:	)	
	)	No. D10-0045
RALPH R. BARGABOS	)	
	)	NOTICE OF HEARING
	)	
Resident Licensee	)	
_____	)	

**TO:** Ralph R. Bargabos  
2902 178<sup>th</sup> Street NE  
Marysville, WA 98271

**COPY TO:** Mike Kreidler, Insurance Commissioner  
Mike Watson, Chief Deputy Insurance Commissioner  
Carol Sureau, Deputy Commissioner, Legal Affairs Division  
Andrea Philhower, Staff Attorney, Legal Affairs Division  
John F. Hamje, Deputy Commissioner, Consumer Protection Division  
Office of the Insurance Commissioner  
PO Box 40255  
Olympia, WA 98504-0255

On March 8, 2010 the Insurance Commissioner (Commissioner) received a letter from Ralph R. Bargabos in the matter of Ralph R. Bargabos (Licensee), which letter shall be considered a Demand for Hearing. The purpose of said Demand for Hearing is to contest the Commissioner's Order Revoking License, No. D10-0045, dated March 2, 2010



NOTICE OF HEARING

No. D10-0045

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The Licensee asserts that revocation of his license is too harsh a punishment given the circumstances and that none of his client's insurance policies were ever in jeopardy. He readily admits to misconduct, but claims that no person or company was harmed and he fully cooperated with the Commissioner's investigator. The Commissioner's position is as set forth in the abovereferenced Order Revoking License.

In response to the Licensee's Demand for Hearing, on April 8, 2010, the undersigned held a first prehearing teleconference in this matter. The Licensee appeared pro se. The Commissioner appeared pro se, by and through Andrea Philhower, Staff Attorney in the Commissioner's Legal Affairs Division.

During said prehearing conference, the undersigned reviewed administrative procedure and addressed all questions and concerns of the parties. By agreement of the parties, the hearing was scheduled to commence **on Thursday, May 6, 2010, at 10 a.m., P.S.T.**

Finally, the parties were informed if they had any future questions or concerns, or requests for additional prehearing conferences, they should contact Nicole Kelly, Paralegal to the undersigned, who can be reached by telephone at (360) 725-7002, e-mail at [nicolek@oic.wa.gov](mailto:nicolek@oic.wa.gov), or at the above address.

The hearing will be held under the authority of Title 48 RCW and specifically RCW 48.04, Title 34 RCW and regulations applicable thereto. Pursuant thereto, the Commissioner has delegated to the undersigned the authority to conduct all activities preliminary to the hearing, the hearing and any activities following the hearing, and to determine and enter the final decision in this matter. Pursuant to Title 34 RCW, the undersigned shall handle these activities and make the final decision herein without input or communication with the Commissioner or any member of his staff or others who have knowledge of the facts herein. Mr. Bargabos will be appearing pro se, but he is advised that if he chooses to be represented by an attorney he may do so. The mailing address for Mr. Bargabos is 2902 - 178<sup>th</sup> Street NE, Marysville, Washington 98271 and his telephone number is (425) 210-3527. The Commissioner will appear pro se, by and through Ms. Philhower. Ms. Philhower's address is Office of the Insurance Commissioner, Post Office Box 40255, Olympia, Washington 98504-0255 and her telephone number is (360) 725-7063.

As required by RCW 34.05.434(2)(I), you are advised that a party who fails to attend or participate in the hearing or other stage of the adjudicative proceeding may be held in default in accordance with ch. 34.05 RCW.

Pursuant to WAC 10-08-040(2) and in accordance with ch. 2.42 RCW, if a limited English-speaking or hearing impaired or speech impaired party or witness needs an interpreter, a qualified interpreter will be appointed. There will be no cost to the party or witness therefore, except as may be provided by ch. 2.42 RCW. A Request for Interpreter form is attached to this Notice, with instructions thereon.

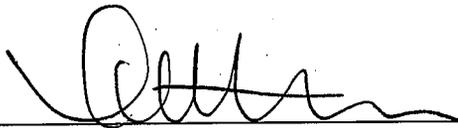
This Notice is provided pursuant to RCW 48.04.010 and RCW 34.05.434.

**ORDER**

Based upon the above activity,

**IT IS HEREBY ORDERED** that the adjudicative proceeding in this matter shall commence on **Thursday, May 6, 2010, at 10 a.m.**, Pacific Standard Time, in the Office of the Insurance Commissioner, 5000 Capitol Boulevard, Tumwater, Washington 98501.

ENTERED AT TUMWATER, WASHINGTON, this 26<sup>th</sup> day of April, 2010, pursuant to RCW 48.04, Title 34 RCW and applicable regulations.



PATRICIA D. PETERSEN  
Chief Hearing Officer  
Presiding Officer

Declaration of Mailing

I declare under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery through normal office mailing custom, a true copy of this document to the following people at their addresses listed above: Ralph R. Bargabos, Mike Kreidler, Mike Watson, John F. Hamje, Carol Sureau, and Andrea Philhower.

DATED this 27<sup>th</sup> day of April, 2010.

  
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NICOLE KELLY