

March 29, 2013

Cora Bowe
PO Box 343
Maple Valley, WA 98038

Insurance Commissioner
Hearing Unit Office
WA State Department of Insurance
PO Box 40255
Olympia, WA 98504-0255

FILED

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Hearings Unit, DIC
Pamela L. Putnam
Chief Hearing Officer

Hearing Unit Office of Insurance Commissioner:

This is to follow up on the denial notice I received in the mail for a waiver. Thank you for the time you took to review my papers. I don't believe my last letter clarified the circumstances quite well. Therefore, I am writing to request a hearing to change your denial of my waiver. I am pleased that there was an option to receive a hearing.

Things I have done in my past are no fault but my own. I was lost and didn't have any reason to care. Nothing was going right for me. I chose bad role models and bad influences to follow. I didn't hurt anyone but myself. The time for me to change things came 5 years ago. I had to care and I had a purpose. I had people who depend on me for everything. I had to be a leader and a role model. The past 5 years have made me a better person, a contributor to my community and a good mother. I have grown to love life and myself.

Now, that I'm a felon, doors close every day, from jobs to housing, in all walks of life. I have worked with Work Source for 2 almost 3 years now to get a Chance to have a career. I have to work harder than everyone who is not a felon. I paid my debt to society, I did my time, I paid my restitutions, and I completed my treatment. (The first time through) I started a closed A/A and N/A group to keep me headed in the right direction. I have done all this and it doesn't really matter because the first sight of the word FELON on any application breaks the deal. Not many companies are willing to give you a chance or a foot in the door to show them what you can do for their company with your skills. I have been blessed to find a few companies, and I'm proud to say I have never been fired from any of my jobs. I have letters of recommendations and all my jobs have been longer than one year.

I found a Company that I interviewed with that believes I would be a great asset to their team. I have the skills and abilities to perform efficiently and professionally. I know my past is not the best, but it is the past. Mistakes I made and I can't make them go away. All I can do is to move forward with my life. I need a chance to prove myself to make a solid life for myself and my family. I would like to have a hearing to explain the circumstances and the now hardship I go through. I need a chance to show the real me to you. What was on paper then is no longer and never again to be me.

Thanks again for your consideration and your time.

Respectfully,



Cora Bowe



OFFICE OF
INSURANCE COMMISSIONER

March 13, 2013

CORA E BOWE
21925 SE 239TH ST
MAPLE VALLEY WA 98038

Re: Your Application for a Letter of Written Consent

Dear Ms. Bowe:

We are denying your application for a Letter of Written Consent due to the fact that your most recent felony convicted occurred in 2009 and there appears to be a pattern of violations dating between 2003 and 2009. RCW 48.17.530 (1) (f) give the Insurance Commissioner authority to deny a license if the applicant has been convicted of a felony.

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

Your Demand for Hearing should be sent to Hearing 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, at 360-725-7002.

Sincerely,

A handwritten signature in cursive script that reads "Cheryl Penn".

CHERYL PENN, Licensing Compliance Analyst
Consumer Protection Division
(360) 725-7153
(360) 586-2019 [fax]
cherylp@oic.wa.gov [e-mail]

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