



FILED

2013 MAY -6 P 12: 37

OFFICE OF
INSURANCE COMMISSIONER
HEARINGS UNIT

Fax: (360) 664-2782

Hearings Unit, DIC
Patricia D. Petersen
Administrative Officer
Kelly C. Cairns
Paralegal
(360) 725-7002
KellyC@oic.wa.gov

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

BEFORE THE STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER

| | | |
|-------------------|---|---------------------------|
| In the Matter of |) | Docket No. 13-0120 |
| |) | |
| CORA BOWE, |) | NOTICE OF HEARING |
| |) | |
| Applicant. |) | |
| _____ |) | |

TO: Cora Bowe
P.O. Box 343
Maple Valley, WA 98038

COPY TO: Mike Kreidler, Insurance Commissioner
James T. Odiorne, Chief Deputy Insurance Commissioner
John F. Hamje, Deputy Commissioner, Consumer Protection Division
Jeff Baughman, Licensing Manager, Consumer Protection Division
Alan Michael Singer, Staff Attorney, Legal Affairs Division
Charles Brown, Deputy Commissioner, Legal Affairs Division
Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

On March 13, 2013, the Insurance Commissioner ("OIC") mailed a letter to Cora Bowe informing her that her application for a *Letter of Written Consent to Engage in the Business of Insurance* had been denied. According to the OIC's letter, the denial was based on what the OIC believes to be a fairly recent 2009 felony conviction and a pattern of violations of the law between 2003 and 2009. The OIC cites RCW 48.17.530(1)(f) which gives the OIC the authority to deny a license if the applicant has been convicted of a felony. In response, on April 2, 2013 Ms. Bowe submitted a Demand for Hearing. In her Demand, Ms. Bowe takes responsibility for her past activities, but requests the opportunity to explain the circumstances and the opportunity to show that she is ready for a career in the insurance industry.

NOTICE OF HEARING

13-0120

Page - 2

On April 24, 2013, the undersigned held a first prehearing conference in this matter, which included all parties. The OIC was represented by Alan Michael Singer, Esq., Staff Attorney in the OIC's Legal Affairs Division. Ms. Bowe appeared pro se. The undersigned reviewed procedure to be expected at hearing and answered all questions and concerns of the parties. Of significance, the parties agreed to submit copies of the documents they intend to offer into evidence at hearing, along with their proposed witness lists, at least ten days prior to the hearing date. The parties agreed that this hearing should be held on June 17, 2013.

Accordingly, **YOU ARE HEREBY NOTIFIED that a hearing will be held commencing on Monday, June 17th, 2013, at 10:00 a.m. Pacific Time.** The purpose of this hearing, which will include all parties, is to consider whether the denial of Ms. Bowe's application for a Letter of Consent should be upheld.

The OIC will appear by and through Alan Michael Singer, Staff Attorney in the Legal Affairs Division. Mr. Singer's address is Office of the Insurance Commissioner, Legal Affairs Division, P.O. Box 40255, Olympia, WA 98504-0255 and his telephone number is (360) 725-7046. Ms. Bowe will appear pro se, although she is advised that she may retain an attorney to represent her at any time. Her address is P.O. Box 343, Maple Valley, WA 98038 and her telephone number is (206) 619-6026.

Patricia D. Petersen, Esq., Presiding Officer, who serves as Chief Presiding Officer for the Office of the Insurance Commissioner, has been designated to hear and determine this matter. Her address is Office of Insurance Commissioner, P.O. Box 40255, Olympia, Washington 98504-0255. Her telephone number is (360) 725-7105. All interested individuals and entities who have questions or concerns concerning this proceeding should direct them to her paralegal, Kelly Cairns, at the same address. Ms. Cairns' telephone number is (360) 725-7002.

The hearing will be held under the authority granted by the Insurance Commissioner under Chapter 48.04 RCW. The basic facts relied upon are those set forth above, which are more specifically included in the OIC's above referenced denial letter and in the Ms. Bowe's above-referenced Demand for Hearing.

The hearing will be governed by the Administrative Procedure Act, Chapter 34.05 RCW, and the model rules of procedure contained in Chapter 10-08 WAC. All parties may be represented at the hearing. They may examine witnesses and fully respond and present evidence and argument on all issues involved.

As required by RCW 34.05.434(2)(i), you are advised that a party who fails to attend or participate in any stage of the proceeding may be held in default in accordance with Chapter 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,

NOTICE OF HEARING

13-0120

Page - 3

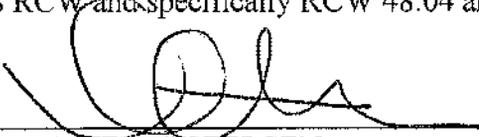
except as may be provided by ch. 2.42 RCW. A Request for Interpreter form is attached to the original of this Notice, with instructions thereon.

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

Based upon the above activity,

IT IS HEREBY ORDERED that the adjudicative proceeding in this matter shall commence on June 17, 2013, at 10:00 a.m. Pacific Time, continuing on each successive day until terminated, in the Office of the Insurance Commissioner, 5000 Capitol Blvd., Tumwater, WA.

ENTERED AT TUMWATER, WASHINGTON, this 6th day of May, 2013, pursuant to Title 48 RCW and specifically RCW 48.04 and Title 34 RCW and regulations applicable thereto.

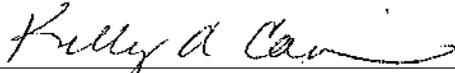


PATRICIA D. PETERSEN
Chief Presiding Officer

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: Cora Bowe, Mike Kreidler, James T. Odiome, John F. Hamje, Esq., Jeff Baughman, Alan Michael Singer, Esq., and Charles Brown, Esq.,

DATED this 6th day of May, 2013.



KELLY A. CAIRNS

HEARINGS UNIT
Fax: (360) 664-2782

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

Hearings Unit
Paralegal
(360) 725-7002
Hearings@oic.wa.gov

To request an interpreter, complete and mail this form to:

Chief Presiding Officer
Office of Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255

REQUEST FOR INTERPRETER

I am a party or witness in Matter No. 13-0120 before the Insurance Commissioner. I NEED AN INTERPRETER and request that one be furnished.

Please check the statements that apply to you:

I am a non-English-speaking person. I cannot readily speak or understand the English language. My primary language is _____ (insert your primary language). I need an interpreter who can translate to and from the primary language and English.

I am unable to readily understand or communicate the spoken English language because:

- I am deaf.
- I have an impairment of hearing.
- I have an impairment of speech.

[Please state below or on the reverse side any details which would assist the Commissioner or Presiding Officer in arranging for a suitable interpreter or in providing appropriate mechanical or electronic amplification, viewing, or communication equipment.]

Date: _____

Signed: _____

Please print or type your name: _____

Address: _____

Telephone: _____