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OFFICE OF
INSURANCE COMMISSIONER

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Patricia D. Petersen
Chief Presiding Officer
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BEFORE THE STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER

In the Matter of)	Docket No. 13-0120
)	
CORA BOWE,)	ORDER TERMINATING
)	PROCEEDINGS
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. Hamjc, Deputy Commissioner, Consumer Protection Division
Jeff Baughman, Licensing Manager, Consumer Protection Division
Alan Michael Singer, Staff Attorney, Legal Affairs Division
Charles Brown, Acting 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* ("Letter of Written Consent") had been denied, for reasons stated therein. In response, on April 2, 2013, Ms. Bowe filed a Demand for Hearing to contest the OIC's denial based upon reasons stated therein. Accordingly, on April 5 the undersigned mailed a Notice of Receipt of Demand for Hearing to Ms. Bowe and the parties agreed that the first prehearing conference in this matter should be scheduled for April 24.

As agreed by the parties, 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.,

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Staff Attorney in the OIC's Legal Affairs Division. Ms. Bowe appeared pro se. The parties agreed that the hearing of this matter should be held on June 17, 2013, and the undersigned entered a Notice of Hearing on May 6.

Subsequently, on June 12, 2013, the OIC filed a statement with the undersigned advising that there had been a change in the National Association of Insurance Commissioners' (NAIC) guidelines regarding their duties under 18 U.S.C. sec. 1033, the felony convictions that served as the basis for the OIC's denial of a *Letter of Written Consent* are no longer listed as "qualified offenses for purposes of 18 U.S.C. 1033." Based upon this change, the OIC advised that it had changed its position and that Ms. Bowe is not required to obtain a *Letter of Written Consent* prior to applying for a Washington insurance producer license. (In its June 12 statement, the OIC also clarified that any statement it made regarding denial of an application for an insurance producer's license was in error, because to date Ms. Bowe has only made application for a Letter of Written Consent and has not made any application for a Washington insurance producer's license.)

In light of the OIC's June 12, 2013 written statement, the hearing originally scheduled to commence on June 17 was continued and a second prehearing conference including all parties was held instead. During this second prehearing conference, the OIC explained its position, as summarized above, and Ms. Bowe was further informed of the following:

- 1) The OIC correctly explained that its new position as detailed above - that Ms. Bowe does not need to obtain a Letter of Written Consent from the OIC to apply for an insurance producer's license - does not mean that Ms. Bowe need not apply for a Washington insurance producer's license in order to engage in insurance activities for which a license is required. The OIC also correctly explained to Ms. Bowe that there are some activities in the insurance field which Ms. Bowe may perform without a Washington insurance producer's license, but that if she intends to perform activities for which a producer's license is required then she must still apply to the OIC for a producer's license.
- 2) The undersigned informed Ms. Bowe that should she apply to the OIC for a Washington producer's license, the OIC may either approve or deny her application, and should the OIC deny her application then she has the opportunity to appeal the OIC's denial to the undersigned because denial of any application for a producer's license (which has not occurred) is a different appeal from the OIC's denial of her request for a Letter of Written Consent (which is now resolved).

Ms. Bowe indicated that she understood the above information.

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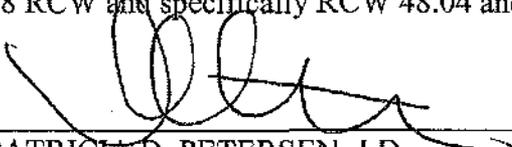
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Based upon the above activity,

IT IS HEREBY ORDERED that this proceeding, Docket No. 13-0120, is hereby dismissed based upon the fact that the OIC has withdrawn its position that Ms. Bowe must obtain a Letter of Written Consent from the OIC prior to applying for a Washington insurance producer's license, and the OIC has now determined that Ms. Bowe need not obtain a Letter of Written Consent in order to apply for an insurance producer's license.

ENTERED AT TUMWATER, WASHINGTON, this 19th day of June, 2013, pursuant to Title 48 RCW and specifically RCW 48.04 and Title 34 RCW and regulations applicable thereto.

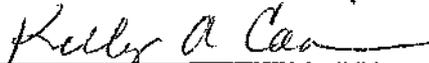


PATRICIA D. PETERSEN, J.D.
Chief Presiding Officer

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. Odiorne, John F. Hamje, Esq., Jeff Baughman, Alan Michael Singer, Esq., and Charles Brown, Esq.,

DATED this 20th day of June, 2013.



KELLY A. CAIRNS