

STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION  
BUREAU OF INSURANCE

---

*In re:*

Sandra Fowler

National Producer No. 17325078

Maine License No. PRN238217

Docket No. INS-15-213

LICENSE REVOCATION  
NOTICE, ORDER,  
and  
OPPORTUNITY FOR  
HEARING

*NOTICE TO SANDRA FOWLER:*

Effective as of July 9, 2015, your Maine non-resident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for license revocation are as follows:

1. On November 20, 1995, you were convicted of misdemeanor Public Assistance Fraud in Cleveland County, North Carolina. You were given 36 months' probation and ordered to pay \$1,284 in restitution and costs.
2. On October 6, 2004, you were convicted of misdemeanor Simple Worthless Check in Gaston County, North Carolina. You were given 24 months' probation, and ordered to pay \$170.25 in restitution and costs.
3. On September 29, 2011, you were convicted of misdemeanor Simple Worthless Check in New Hanover County, North Carolina. You were ordered 12 months' probation and ordered to pay \$ 227.98 in restitution and costs.
4. On September 11, 2014, your application for a Maine non-resident insurance producer license was received by the Maine Bureau of Insurance Staff ("BOI"), and your license was issued. You failed to disclose on your application your three misdemeanor convictions, each of which failure constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(A), for providing incorrect, misleading, incomplete or materially untrue information in the license application.
5. On October 31, 2014, the State of Florida denied your application for a non-resident insurance producer license because you failed to disclose your criminal history on the application. The Florida denial constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 1420-K(1)(I), for having an insurance producer license, or its

equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

6. On February 4, 2015, the State of California denied your application for a non-resident insurance producer license based on your criminal history and the Florida denial. The California denial constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(I), for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
7. On April 23, 2015, the Commonwealth of Virginia revoked your non-resident insurance producer license because you provided materially incorrect information in your license application. The Virginia revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(I), for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
8. You failed to timely report the California denial as required by 24-A M.R.S. § 1420-P(1), which also constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **July 9, 2015**, pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of evidence.**

**If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are whether you committed one or more of the violations listed above, and if so, the appropriate sanctions for those violations. The sanctions imposed after a hearing can include any available remedy under applicable laws, including the payment of civil penalties.**

**To request a hearing, you must notify the Bureau of Insurance in writing no later than July 9, 2015. If you do not file a written request for a hearing within 30 days from the time you knew or reasonably should have known of the revocation of your license through this Notice and Order, you will lose your right to request a hearing on this license revocation Notice and Order.**

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau Licensing Attorney Kristina M. Balbo, Bureau of Insurance, #34 State House Station, Augusta, Maine 04333-

0034 (for US Postal Service deliveries) or 76 Northern Avenue, Gardiner, Maine 04345  
(for private carrier deliveries, such as FedEx or UPS). You may also reach Attorney  
Balbo by e-mail at [kristina.m.balbo@maine.gov](mailto:kristina.m.balbo@maine.gov) or by telephone at (207) 624-8429.

June 2, 2015



---

Eric A. Cioppa  
Superintendent of Insurance