

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

IN RE: )  
 )  
VASSIE J. FOWLER ) DECISION AND ORDER  
 )  
Docket Number: INS 20-601 )  
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On November 3, 2020, Vassie J. Fowler (formerly, Ladakakos), a resident of Maine, submitted an Application for Written Consent to Engage in the Business of Insurance to the Maine Bureau of Insurance. This application was submitted pursuant to Title 18 U.S.C. §§ 1033-1034.

On April 10, 1989, Ms. Fowler was convicted of one count of Theft by Deception, a felony, six counts of Forgery, a misdemeanor, and two counts of Negotiating a Worthless Instrument, a misdemeanor in the Superior Court of Alfred Maine, Case Number CR-88-1301. Her conviction was the result of Ms. Fowler taking checks from her roommate on or around September 1, 1988. Ms. Fowler was sentenced to two years' incarceration (all but 10 days suspended), two years' probation, and restitution totaling \$2,816.67.

Title 18 U.S.C. § 1033 prohibits a person from participating in the business of insurance if they have been convicted of a felony that involves dishonesty or a breach of trust. The statute also allows a person who has been convicted of such a felony to participate in the business of insurance if that person has the consent of an insurance regulatory official.

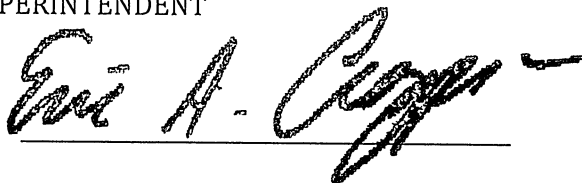
Ms. Fowler's criminal record shows that her conviction involves dishonesty or breach of trust and, therefore, she must seek this waiver to be employed in the business of insurance. Ms. Fowler is seeking to be certified as a health insurance navigator in the State of Maine. Ms. Fowler was 22 years old at the time of her conviction, and more than 30 years have passed since the event. Since then, Ms. Fowler has maintained consistent employment and volunteered extensively in her community. Ms. Fowler is seeking to be certified as a navigator to further serve her community and to work directly with vulnerable and underserved populations.

Based on the information provided in Ms. Fowler's Application for Written Consent to Engage in the Business of Insurance, I find that Ms. Fowler has satisfactorily demonstrated that she is entitled to a waiver of the prohibition of employment in the insurance industry provided for in 18 U.S.C. § 1033.

Pursuant to 18 U.S.C. 1033(e)(2), Vassie J. Fowler is hereby granted consent to engage in the business of insurance. This waiver is effective as of the date of this decision and order.

Pursuant to 24-A M.R.S. § 229, any person aggrieved by this action may request a hearing within 30 days after such person knew or reasonably should have known of this action. Pursuant to 24-A M.R.S. § 213(3), this notice from the Superintendent to you shall be deemed to have been given when deposited in a mail depository of the United States Post Office.

PER THE ORDER OF THE SUPERINTENDENT



Eric A. Crippen

November 6, 2020