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INSURANCE DEPARTMENT  
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BEFORE THE INSURANCE COMMISSIONER HEARINGS OFFICE  
OF THE  
COMMONWEALTH OF PENNSYLVANIA

IN RE:	:	VIOLATIONS:
	:	
WILLIAM ELENSKY, JR.	:	Sections 611-A(4), (5), (7), (17), (20)
103 Robbins Lane	:	and 671-A of Act 147 of 2002
Curwensville, PA 16833	:	(40 P.S. §§ 310.11 and 310.71)
	:	
	:	
Respondent.	:	Docket No. CO06-11-004

CONSENT ORDER

AND NOW, this *10<sup>th</sup>* day of *January*, 2007, this Order is hereby issued by the Deputy Insurance Commissioner of the Commonwealth of Pennsylvania pursuant to the statutes cited above and in disposition of the matter captioned above.

1. Respondent hereby admits and acknowledges that he has received proper notice of his rights to a formal administrative hearing pursuant to the Administrative Agency Law, 2 Pa.C.S. § 101, et seq., or other applicable law.

2. Respondent hereby waives all rights to a formal administrative hearing in this matter, and agrees that this Consent Order, and the Findings of Fact and Conclusions of Law contained herein, shall have the full force and effect of an Order duly entered in accordance with the adjudicatory procedures set forth in the Administrative Agency Law, supra, or other applicable law.

#### FINDINGS OF FACT

3. The Deputy Insurance Commissioner finds true and correct each of the following Findings of Fact:

- (a) Respondent is William Elensky, Jr and maintains his address at 103 Robbins Lane, Curwensville, Pennsylvania 16833.
- (b) At all relevant times herein, Respondent has been a licensed insurance producer.
- (c) Respondent on or about June 8, 2005 accepted check #7528 from James and Shirley Miller residing in Curwensville, Pennsylvania 16833, purportedly for an annuity with Aviva Life Insurance Company, in the amount of \$17,800.

- (d) The Respondent had no appointment with Aviva Life at the time he accepted the check #7528 from James and Shirley Miller.
- (e) Respondent directed James and Shirley Miller to make the check #7528 payable to the Elensky Agency.
- (f) Respondent deposited the check into his business account and converted the funds for his own use.
- (g) Respondent created false documents to deceive James and Shirley Miller that the funds were actually in possession of Aviva Life Insurance Company.
- (h) Respondent admitted to the above findings.
- (i) Respondent on or about August 2, 2005 returned the Millers money with interest.

CONCLUSIONS OF LAW

4. In accord with the above Findings of Fact and applicable provisions of law, the Deputy Insurance Commissioner concludes and finds the following Conclusions of Law:

- (a) Respondent is subject to the jurisdiction of the Pennsylvania Insurance Department.
- (b) Section 611-A(4) of Act 147 of 2002 prohibits a licensee from improperly withholding, misappropriating or converting money or property received in the course of doing business (40 P.S. § 310.11).
- (c) Respondent's activities described in paragraphs 3(c) through 3(i) violate Section 611-A(4) of Act 147 of 2002.
- (d) Section 611-A(5) of Act 147 of 2002 prohibits a licensee from intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance (40 P.S. § 310.11).
- (e) Respondent's activities described in paragraphs 3(c) through 3 (i) violate Section 611-A(5) of Act 147 of 2002.
- (f) Section 611-A(7) of Act 147 of 2002 prohibits a licensee from using fraudulent, coercive or dishonest practices or demonstrate incompetence, untrustworthiness or financial irresponsibility in the conduct of doing business in this Commonwealth or elsewhere (40 P.S. § 310.11).

- (g) Respondent's activities described in paragraphs 3(c) through 3(i) violate Section 611-A(7) of Act 147 of 2002.
  
- (h) Section 611-A(17) of Act 147 of 2002 prohibits a licensee from committing fraud, forgery, dishonest acts or an act involving a breach of fiduciary duty (40 P.S. § 310.11).
  
- (i) Respondent's activities described in paragraphs 3(c) through 3(i) violate Section 611-A(17) of Act 147 of 2002.
  
- (j) Section 611-A(20) of Act 147 of 2002 prohibits a licensee from demonstrating a lack of general fitness, competence or reliability sufficient to satisfy the department that the licensee is worthy of licensure (40 P.S. § 310.11).
  
- (k) Respondent's activities described above in paragraphs 3(c) through 3(i) violate Section 611-A(20) of Act 147 of 2002.
  
- (l) Section 671-A of Act 147 of 2002 states an insurance producer shall not act on behalf of or as a representative of the insurer unless the insurance producer is appointed by the insurer (40 P.S. § 310.71).
  
- (m) Respondent's activities described above in paragraphs 3(c) through 3(i) violate Section 671-A of Act 147 of 2002.

(n) Respondent's violations of Sections 611-A(4), (5), (7), (17) (20) and 671-A of Act 147 of 2002 are punishable by the following, under Section 691-A of Act 147 of 2002 (40 P.S. § 310.91):

- (i) suspension, revocation or refusal to issue the certificate of qualification or license;
- (ii) imposition of a civil penalty not to exceed five thousand dollars (\$5,000.00) for each violation of the Act;
- (iii) an order to cease and desist; and
- (iv) any other conditions as the Commissioner deems appropriate.

ORDER

5. In accord with the above Findings of Fact and Conclusions of Law, the Deputy Insurance Commissioner orders and Respondent consents to the following:

- (a) Respondent shall cease and desist from engaging in the activities described herein in the Findings of Fact and Conclusions of Law.
- (b) All licenses/certificates of Respondent to do insurance business are hereby revoked.

- (c) If Respondent should ever become licensed in the future, his certificates and licenses may be immediately suspended by the Department following its investigation and determination that (i) any terms of this Order have not been complied with, or (ii) any complaint against Respondent is accurate and a statute or regulation has been violated. The Department's right to act under (ii) above is limited to a period of five (5) years from the date of issuance of such certificates and licenses.
- (d) Respondent specifically waives his right to prior notice of said suspension, but will be entitled to a hearing upon written request received by the Department no later than thirty (30) days after the date the Department mailed to Respondent by certified mail, return receipt requested, notification of said suspension, which hearing shall be scheduled for a date within sixty (60) days of the Department's receipt of Respondent's written request.
- (e) At the hearing referred to in paragraph 5(d) of this Order, Respondent shall have the burden of demonstrating that he is worthy of a license.
- (f) In the event Respondent's certificates and licenses are suspended pursuant to paragraph 5(c) above, and Respondent either fails to request a hearing within thirty (30) days or at the hearing fails to demonstrate that he is worthy of a license, Respondent's suspended certificates and licenses shall be revoked.

6. In the event the Deputy Insurance Commissioner finds that there has been a breach of any of the provisions of this Order, based upon the Findings of Fact and Conclusions of Law contained herein, the Department may pursue any and all legal remedies available, including but not limited to the following: The Department may enforce the provisions of this Order in an administrative action pursuant to the Administrative Agency Law, supra, or other relevant provision of law; or, if applicable, the Department may enforce the provisions of this Order in any other court of law or equity having jurisdiction.

7. Alternatively, in the event the Deputy Commissioner finds that there has been a breach of any of the provisions of this Order, the Deputy Commissioner may declare this Order to be null and void and, thereupon, reopen the entire matter for appropriate action pursuant to the Administrative Agency Law, supra, or other relevant provision of law.

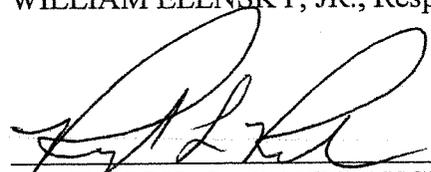
8. In any such enforcement proceeding, Respondent may contest whether a breach of the provisions of this Order has occurred but may not contest the Findings of Fact and Conclusions of Law contained herein.

9. Respondent hereby expressly waives any relevant statute of limitations and application of the doctrine of laches for purposes of any enforcement of this Order.

10. This Order constitutes the entire agreement of the parties with respect to the matters referred to herein, and it may not be amended or modified except by an amended order signed by all the parties hereto.

11. This Order shall be final upon execution by the Deputy Insurance Commissioner. Only the Insurance Commissioner or the duly authorized Deputy Insurance Commissioner is authorized to bind the Insurance Department with respect to the settlement of the alleged violation of law contained herein, and this Consent Order is not effective until executed by the Insurance Commissioner or the duly authorized Deputy Insurance Commissioner.

BY:   
WILLIAM ELENSKY, JR., Respondent

  
RANDOLPH L. ROHRBAUGH  
Deputy Insurance Commissioner  
Commonwealth of Pennsylvania