

**STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

VANESSA M. HARASZKIEWICZ
System ID No. **405055**

Enforcement Case No. 09-7455

Respondent
_____ /

Issued and entered
on Nov. 17th 2009
by **Stephen R. Hilker**
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

A. FINDINGS OF FACT AND CONCLUSIONS OF LAW

It is alleged that the following statements are true and correct:

1. At all relevant times, Vanessa M. Harasziewicz, ("Respondent") was a licensed resident producer pursuant to the Code with qualifications in accident, health, life, and variable annuities. System ID No. 0405055.
2. On or about September 8, 2008, OFIR staff received a complaint from [REDACTED] stating the Respondent forged her signature to Medicare Supplement Policy and bank draft authorization. She stated she did not authorize the Respondent or anyone else to sign the application on her behalf.
3. In a letter dated October 1, 2008, to Standard Life and Accident Insurance Company, the Respondent stated that coffee was spilled on the application at her office. She completed a new application by transferring all the information from the destroyed application to the new application. She stated she signed the application "[REDACTED]".
4. Ms. [REDACTED] provided an affidavit attesting that she did not sign any application for insurance or authorize Respondent or anyone else to sign the application on her behalf.


5. Respondent knew or should have known that Section 1239(1)(j) of the Code provides that it is a violation to forge another's name to an application for insurance or to any document related to an insurance transaction.
6. Respondent violated Section 1239(1)(j) of the Code when she forged [REDACTED] [REDACTED] name to an application for insurance.

B. ORDER

Based on the findings of fact and conclusions of law above and Respondent Haraszkiwicz's Stipulation, it is **ORDERED** that:

1. Respondent shall immediately **CEASE AND DESIST** from forging signatures to applications for insurance in violation of Section 1239(1)(j) of the Michigan Insurance Code.
2. Respondent shall structure her practice so as not to violate the Michigan Insurance Code, including but not limited to Section 1239(1)(j) of the Michigan Insurance Code.
3. Respondent shall pay to the State of Michigan a civil fine of \$2,000.00 (two thousand dollars). Upon execution of this Order, OFIR will send Respondent an Invoice for the civil fine that is payable within 30 days of issuance of the Invoice.

OFFICE OF FINANCIAL AND
INSURANCE REGULATION

By: 
Stephen R. Hilker
Chief Deputy Commissioner

C. STIPULATION

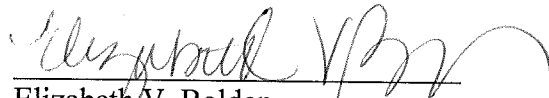
Respondent has read and understands the Consent Order above. Respondent agrees that the Chief Deputy Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Michigan Insurance Code. Respondent waives the right to a hearing in this matter if this Consent Order is issued. Respondent understands that the Consent Order and Stipulation will be presented to the Chief Deputy Commissioner for approval and the Chief Deputy Commissioner may or may not issue this Consent Order. Respondent waives any objection to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. Respondent admits to the Findings of Fact and Conclusions of Law set forth in the above Consent Order, and agree to the entry of the Consent Order.

Dated: 10/18/09


Vanessa M. Haraszkievicz

The Office of Financial and Insurance Regulation staff approves this stipulation and recommends that the Chief Deputy Commissioner issue the above Consent Order.

Dated: 11/9/09


Elizabeth V. Bolden
Staff Attorney

