

**STATE OF MCHIGAN
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:

**Lita Andrejko-Williams
System ID No. 0051830**

Enforcement Case No. 07-5041

**Accentare, LLC,
d/b/a Williams Insurance Agency
System ID No. 0068628**

**Accentare Financial, LLC
System ID No. 0025223**

Respondents

Issued and entered
on April 7, 2009
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 pertinent times herein, Respondent Lita Andrejko-Williams ("Andrejko-Williams"), System ID No. 0051830, was a licensed resident insurance producer authorized to transact the business of insurance in this state.
2. At all pertinent times herein, Respondent Andrejko-Williams was the owner of Accentare, LLC, d/b/a Williams Insurance Agency, System ID No. 0068628, which is an insurance agency licensed as a resident insurance producer authorized to transact the business of insurance in this state.
3. At all pertinent times herein, Respondent Andrejko-Williams had an affiliated/agent and member/agent association with Accentare, LLC, d/b/a Williams Insurance Agency.

4. At all pertinent times herein, Respondent Andrejko-Williams was the owner of Accentare Financial, LLC, System ID No. 0025223, which is an insurance agency licensed as a resident insurance producer authorized to transact the business of insurance in this state.
5. At all pertinent times herein, Respondent Andrejko-Williams had an affiliated/agent and member/agent association with Accentare Financial, LLC. Lita Andrejko-Williams, Accentare, LLC, d/b/a Williams Insurance Agency, and Accentare Financial, LLC are hereafter referred to as "Respondents."
6. As licensees, Respondents knew or had reason to know that Section 1239(1)(h) of the Michigan Insurance Code ("Code") provides that the Commissioner may place on probation, suspend, or revoke a producer's license for using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.
7. Based on Respondents dishonest practices, demonstrating incompetence, untrustworthiness, and financial irresponsibility in the conduct of business, as described below, Respondent's licenses are subject to suspension or revocation, and the Commissioner may order restitution and/or the levying of civil fines pursuant to Section 1239(1) and Section 1244 of the Code.
8. On or about December 1, 2003, Respondent Andrejko-Williams entered into a Farm Bureau Insurance Agent Agreement ("Agent Agreement") with Farm Bureau Life Insurance Company of Michigan, Farm Bureau Mutual Insurance Company of Michigan, and Farm Bureau General Insurance Company of Michigan (collectively referred to as "Farm Bureau") to operate as an independent contractor agent.
9. Respondent Andrejko-Williams used the name Accentare LLC, d/b/a Williams Insurance Agency for business purposes and to pay business expenses for her Farm Bureau office.
10. Respondent Andrejko-Williams, as the independent contractor agent for a satellite office, was eligible to receive reimbursable clerical and facility expenses according to the following schedule:

<u>Contract Year</u>	<u>Contract Months</u>	<u>Farm Bureau Portion</u>	<u>Agent Portion</u>
1	0-12 months	100%	0%
2	13-24 months	80%	20%
3	25-36 months	60%	40%
4	37-48 months	40%	60%
5	49-60 months	20%	80%

11. In 2005, Respondent Andrejko-Williams was eligible for an 80% reimbursement of clerical and facility expenses. Independent contractor agents are required to submit monthly ledgers with reimbursable expenses. One of the expenses being reimbursed by Farm Bureau was the Worker's Disability Compensation Policy for Respondent

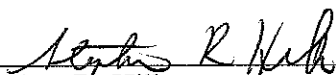
Andrejko-Williams's employees. The Hartford underwrote the Worker's Disability Compensation Policy. Respondent Andrejko-Williams had Respondent Accentare, LLC, d/b/a Williams Insurance Agency as the insured/policyholder for the Farm Bureau office policy.

12. From December 19, 2003 to December 19, 2004, Respondent Andrejko-Williams had an active Worker's Disability Compensation Policy with The Hartford. Respondent Andrejko-Williams requested cancellation of the Worker's Disability Compensation Policy effective December 19, 2004. Subsequently, Respondent Andrejko-Williams falsified payment notices from The Hartford and submitted them as proof of reimbursable expenses to Farm Bureau.
13. On or about July 20, 2005, Respondent Andrejko-Williams submitted an expense report for reimbursement to Farm Bureau for \$5,955.54. Included in the total was \$1,813.00 for a Worker's Disability Compensation Policy entitled to an 80% reimbursement rate. Respondent Andrejko-Williams included a falsified bill from The Hartford for the reimbursement. Farm Bureau issued \$5,955.54 to Respondent Andrejko-Williams, which included \$1,450.40 reimbursement for the Worker's Disability Compensation Policy. Respondent Andrejko-Williams cancelled the Worker's Disability Compensation Policy on December 19, 2004.
14. On or about November 23, 2005, Respondent Andrejko-Williams submitted an expense report for reimbursement to Farm Bureau for \$5,964.30. Included in the total was \$1,983.00 for a Worker's Disability Compensation Policy entitled to an 80% reimbursement rate. Respondent Andrejko-Williams included a falsified bill from The Hartford for the reimbursement. Farm Bureau issued \$5,964.30 to Respondent Andrejko-Williams, which included the \$1,586.40 reimbursement for the Worker's Disability Compensation Policy. Respondent Andrejko-Williams cancelled the Worker's Disability Compensation Policy on December 19, 2004.
15. On April 4, 2006, The Hartford confirmed with Farm Bureau that the Worker's Disability Compensation bills Respondent Andrejko-Williams submitted for reimbursement to Farm Bureau were not generated by The Hartford.
16. On or about May 2006, Respondent Andrejko-Williams resigned from Farm Bureau and on May 11, 2006, Farm Bureau accepted Respondent Andrejko-Williams's resignation and terminated her Farm Bureau Insurance Agent Agreement effective on May 9, 2006.
17. Respondents Andrejko-Williams and Accentare, LLC, d/b/a Williams Insurance Agency used dishonest practices and have demonstrated incompetence, untrustworthiness, and financial irresponsibility in the conduct of business in the State of Michigan in violation of Section 1239(1)(h) of the Code.

B. ORDER

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

1. Respondents shall immediately cease and desist from operating in such a manner as to violate Section 1239(1)(h) of the Michigan Insurance Code.
2. Respondent Lita Andrejko-Williams's licenses and authority are hereby **SUSPENDED** until July 31, 2010.
3. Respondent Accentare, LLC, d/b/a Williams Insurance Agency's license and authority are hereby **SUSPENDED** until July 31, 2010.
4. Respondent Accentare Financial, LLC's license and authority are hereby **SUSPENDED** until July 31, 2010.
5. Respondents may apply for licensure after July 31, 2010.
6. Respondent Lita Andrejko-Williams's affiliated/agent and member/agent association with Accentare Financial, LLC is hereby **CANCELLED**.
7. Respondent Lita Andrejko-Williams's affiliated/agent association with Accentare, LLC d/b/a Williams Insurance Agency is hereby **CANCELLED**.

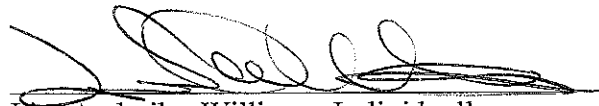


Stephen R. Hilker
Chief Deputy Commissioner

Dated: 4/7/09

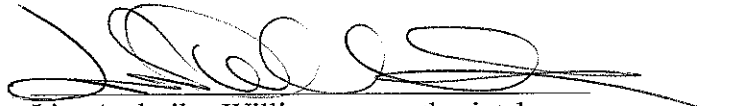
C. STIPULATION

I have read and understand the consent order above. I agree that the Commissioner has jurisdiction and authority to issue this consent order pursuant to the Insurance Code. I waive the right to a hearing in this matter if this consent order is issued. I understand that this stipulation and consent order will be presented to the Commissioner for approval and the Commissioner may or may not issue this consent order. I waive any objection to the Commissioner deciding this case following a hearing in the event the consent order is not approved. I admit the facts set forth in the above consent order and agree to the entry of this order.



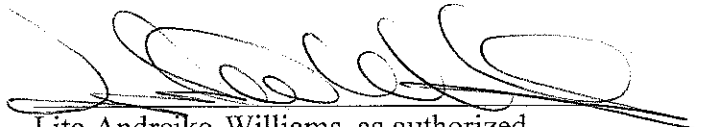
Lita Andrejko-Williams, Individually
System ID No. 0051830

Dated: 3/30/09



Lita Andrejko-Williams, as authorized
representative and owner of Accentare, LLC
d/b/a Williams Insurance Agency
System ID No. 0068628

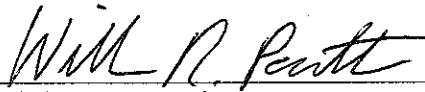
Dated: 3/30/09



Lita Andrejko-Williams, as authorized
representative and owner of Accentare
Financial, LCC
System ID No. 0025223

Dated: 3/30/09

The Office of Financial and Insurance Regulation staff approves this stipulation and recommends that the Commissioner issue the above consent order.



William R. Peattie
Staff Attorney

Dated: 4/2/09