

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF ARKANSAS

IN THE MATTER OF:	}	
	}	
HOLE-IN-WON.COM	}	
HOLE-IN-WON.COM WORLDWIDE	}	
GOLF MARKETING WORLDWIDE	}	
	}	
KEVIN KOLENDA	}	
AMANDA PENROSE	}	
RESPONDENTS	}	AID NO. 2017- 076

EMERGENCY CEASE AND DESIST ORDER &
ORDER TO SHOW CAUSE

Now, on this day, the matter of Hole-In-Won.Com, Hole-In-Won.Com Worldwide, Golf Marketing Worldwide, Kevin Kolenda, and Amanda Penrose "(Respondents)", is taken under consideration by Allen Kerr, Insurance Commissioner for the State of Arkansas ("Commissioner"), with the Arkansas Insurance Department (the "Department") appearing through Gray Allen Turner, Associate Counsel, and from the facts, matters and other items before him, the Commissioner finds as follows:

1. Hole-In-Won.Com, Hole-In-Won.Com Worldwide, and Golf Marketing Worldwide (hereinafter HIW, HIWW, and GMW) are entities that offer insurance through the internet and purportedly maintain offices in New York. Kevin Kolenda is or was HIW's, HIWW's, and GMW's president and marketing representative. Amanda Penrose is or was HIW's representative. The Commissioner has jurisdiction to prohibit persons or entities from

engaging in unauthorized insurance transactions with residents in this state under Ark. Code Ann. § 23-65-101(a).

2. Under Ark. Code Ann. § 23-65-101(b)(1)(A), the Commissioner may summarily order a person or entity to cease and desist from an act or practice if there is reason to believe that a person or entity has not complied with Ark. Code Ann. § 23-65-101 or any other provision of the Arkansas Insurance Code.

The Commissioner finds that a public emergency exists for the issuance of an emergency order. The Commissioner hereby Orders the following:

1. Pursuant to Ark. Code Ann § 23-65-101(b)(1)(A), Respondents and their affiliates are hereby ordered to immediately cease and desist from the sale, solicitation, or advertising of any insurance policies in this state. Pursuant to Ark. Code Ann. § 23-65-101(b)(2)(A), the Respondents are hereby ordered to appear at an administrative hearing and to show cause why a final order should not be permanently issued. The notice setting the time and date of the hearing shall be described in a separate administrative notice.
2. Respondents are further ordered to produce at the Arkansas Insurance Department, within fifteen days of receipt of this Order, a complete listing of the names and addresses of all Arkansas consumers who have purchased any insurance policy or product, as well as provide a detailed accounting of the amount of premium collected by Respondents from the consumers, a complete

listing of all of its books, records and accounts for examination by the
Department.

IT IS SO ORDERED THIS 7th DAY OF NOVEMBER, 2017.



ALLEN KERR
INSURANCE COMMISSIONER
STATE OF ARKANSAS