

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. 2018- 33

AMENDED CEASE AND DESIST ORDER

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.

2. Under Ark. Code Ann. § 23-61-103(f)(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 § 23-61-103(f)(1)(A), Respondents are hereby ordered to immediately cease and desist from the sale, solicitation, or consulting on anything concerning the sale of insurance in this state without a license, a violation of Ark. Code Ann. § 23-64-501 *et seq.*
2. Pursuant to Ark. Code Ann. § 23-61-103, the Respondents are given notice that upon written request within thirty days of the entry of this order, a hearing shall be held under Ark. Code Ann. § 23-61-301 *et seq.* to determine if the cease and desist order should continue. If no hearing is requested, the order shall remain in effect until it is modified or vacated by the commissioner, and shall be considered a final agency action.
3. 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.

4. This order amends and replaces A.I.D. Order 2017-76 issued November 7, 2017.

IT IS SO ORDERED THIS 21ST DAY OF March, 2018



ALLEN KERR
INSURANCE COMMISSIONER
STATE OF ARKANSAS