



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF INSURANCE

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MAURA HEALEY
GOVERNOR

KIM DRISCOLL
LIEUTENANT GOVERNOR

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

April 10, 2024

Charlene Zdanowicz
49 Lake Drive
Plymouth, Massachusetts 02360

RE: Charlene Zdanowicz - SIU Investigation No. 10082

Dear Ms. Zdanowicz:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. Pursuant to an investigation conducted by the Division’s Special Investigations Unit, the Division has cause to believe that you have violated the Massachusetts insurance law detailed in the conduct described below.

This case was opened on or about June 1, 2023, after the Division received notice that following an investigation you were terminated for cause by the Golden Rule Insurance Company and UnitedHealthcare Life Insurance Company (“UHLIC”). The investigation, conducted by UHLIC, began after a UHLIC customer, the Oyewole’s, received a cancellation notice from UHLIC for failing to pay premium on their insurance policy because their bank account had insufficient funds. It was determined that the Oyewole’s account had insufficient funds because money had been drafted from to pay for four insurance policies for an unrelated UHLIC customer, the Fonville’s. Subsequently, it was determined that you were the agent of record for both the Oyewole’s and the Fonville’s UHLIC insurance policies. Furthermore, you responded to Division inquiries regarding the UHLIC investigation via an undated letter, and stated that you helped both the Oyewole’s and the Fonville’s complete their UHLIC applications, including filling out bank account information. Additionally, you added that the Oyewole’s and Fonville’s had nearly identical PNC banking routing numbers and that is how the error occurred.

The conduct described above is evidence of the following violations:

By providing the wrong bank account information on a client’s insurance policy application, you demonstrated incompetence in conducting the business of insurance in violation of M.G.L. c. 175, § 162R(a)(8). Such conduct may result in your insurance license being placed on probation, suspended or revoked pursuant to M.G.L. c. 175, § 162R(a), as well as the imposition of a fine up to \$1,000 for each and every violation as provided under M.G.L. c. 176D, § 7.

The Division proposes to resolve this matter through a settlement agreement, **without a fine**, if you agree to waive the right to a public hearing, agree to **cease and desist** from the above-alleged conduct. If you choose to accept the Division's offer, please sign this settlement agreement where provided below and return it to my attention, no later than **April 26, 2024**.

This settlement agreement shall be construed under and governed by the laws of the Commonwealth of Massachusetts.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by **April 26, 2024**, the Division intends to file its Order to Show Cause and will notify you of the hearing date.

Thank you for your prompt attention to this matter. Should you have any questions or wish to discuss this matter further, I may be reached via email at Matthew.Burke@mass.gov.

Sincerely,

/s/ Matthew M. Burke

Matthew M. Burke
Counsel to the Commissioner

SIGNED: Charlene Zdanowicz
NAME: _____
SIGNATURE: _____
TITLE: _____
DATE: _____

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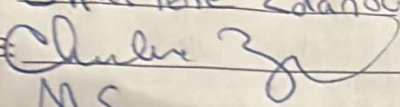
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Sincerely,

/s/ Matthew M. Burke

Matthew M. Burke
Counsel to the Commissioner

SIGNED: Charlene Zdanowicz
NAME: Charlene Zdanowicz
SIGNATURE: 
TITLE: MS.
DATE: 4-11-2024