

the business or individual named as the insured has the financial resources available to protect those who may come to harm through the insured's negligence.

3. Respondent is a business, which performs residential and commercial cleaning services.

4. In May, 2017, Respondent submitted a COI to one of its clients, known as, Howard Square Residential Holding, LLC, Inc., (hereinafter, "Howard") as evidence it had current workers' compensation insurance.

5. The COI was dated April 28, 2017, and reflected that Respondent had current Workers' Compensation insurance with Chesapeake Employers' Insurance Company ("Chesapeake") effective from February 27, 2017 through February 27, 2018. The insurance producer was identified as Manos Insurance, LLC ("Manos").

6. A representative for Howard contacted Manos to add information to the COI; Manos however advised that the COI had been altered.

7. On May 4, 2017, Manos contacted Chesapeake and reported the fake COI. An investigator with Chesapeake's Special Investigations Unit ("SIU") reviewed the COI and noted a few discrepancies including, the form used to create the COI was an outdated version and that was not in use on April 28, 2017. Further, the COI appeared to be altered as it was slanted to the left and the left border was deleted. Chesapeake's COI's are completed in upper case letters only, whereas the fraudulent COI had upper and lower case letters and different type fonts. Chesapeake concluded that a COI it had issued to Respondent in 2014 was used to create the altered COI. Chesapeake did not insure Respondent as of May 4, 2017.

8. On September 1, 2017, Yohara Z. Francis, resident agent for Respondent, admitted to the Administration during an in person interview that Respondent did not have workers'

compensation insurance at the time the fraudulent COI was presented to Howard. Respondent has since obtained workers' compensation insurance through Chesapeake valid from May 16, 2017 through May 16, 2018.

II. Provisions of Law

9. The following provisions of law are relevant to the Administration's inquiry. Pursuant to § 2-204(b)(2), the failure to designate a particular provision of the article in this Order does not deprive the Commissioner of the right to rely on that provision.

10. § 19-116(g)

A person may not prepare or issue a certificate of insurance that the person knows contains false or misleading information or that purports to amend, alter, or extend the coverage provided by the policy of insurance referenced in the certificate.

11. § 27-406(5)

It is a fraudulent insurance act for a person:

(5) with intent to deceive, knowingly to exhibit a false account, document, or advertisement about the affairs of an insurer.

12. By the conduct described herein, Respondent knowingly violated § 19-116(g) and § 27-406(5). The parties agree to this Order to avoid litigation and to fully and finally resolve all issues stated in this Order. Respondent admits to the conduct described above, but denies any liability to any party because of its actions.

Order

WHEREFORE, for the reasons set forth above, it is this 44th day of October, 2017, **ORDERED** by the Maryland Insurance Commissioner and **CONSENTED** to by Respondent that:

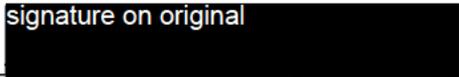
A. Respondent agrees to pay an administrative penalty in the amount of \$1,500.00 as follows:

- i. \$500.00 by October 8, 2017;
 - ii. \$500.00 by November 8, 2017; and
 - iii. \$500.00 by December 8, 2017.
- B. The executed Consent Order and first payment of \$500.00 shall be sent to the attention of: Maryland Insurance Administration, Steve Wright, Associate Commissioner, Fraud Division, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202 and shall identify the case by number (R-2017-3511A) and name (Francis Pro Multi Service).
- C. Failure to pay as outlined in paragraph A, above constitutes a default. Respondent hereby waives notice of default. Respondent agrees to pay the balance owed within 30 days of default. If Respondent fails to pay the balance owed within 30 days of default, the balance will be sent to the Central Collection Unit of the Department of Budget and Management for collection.
- D. Respondent waives any and all rights to any hearing or judicial review of this Consent Order to which they would otherwise be entitled under the Maryland Annotated Code with respect to any of the determinations made or actions ordered by this Order.
- E. Respondent has reviewed this Consent Order and has had the opportunity to have it reviewed by legal counsel of their choice. Respondent is aware of the benefits gained and obligations incurred by the execution of the Consent Order. After careful consideration, Respondent executes this Consent Order knowingly and voluntarily.
- F. For the purposes of the Administration and for any subsequent administrative or civil proceedings concerning Respondent, whether related or unrelated to the foregoing paragraphs, and with regard to requests for information about Respondent made under the Maryland Public Information Act, or properly made by governmental agencies, this

Consent Order will be kept and maintained in the regular course of business by the Administration. For the purposes of the business of the Administration, the records and publications of the Administration will reflect this Consent Order.

- G. This Consent Order shall be effective upon signing by the Commissioner or his designee.
- H. This Consent Order does not preclude any potential action by the Administration, any other person, entity, or governmental authority regarding any conduct by Respondent, including the conduct that is the subject of this Consent Order.
- I. This Order contains the ENTIRE AGREEMENT between the parties relating to the administrative actions addressed herein. This Consent Order supersedes any and all earlier agreements or negotiations, whether oral or written. No time frames set forth herein may be amended or modified without subsequent written agreement of the parties.
- J. This Order shall become effective upon signing by the Commissioner or his designee, and is a Final Order of the Commissioner under § 2-204 of the Insurance Article.
- K. Failure to fully comply with the terms of this Order may subject Respondent to further legal and/or administrative action.

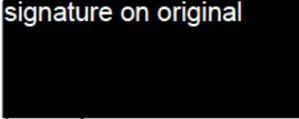
ALFRED W. REDMER, JR.
Insurance Commissioner

By: 
STEVE WRIGHT 
Associate Commissioner
Insurance Fraud Division

Yohara Francis CONSENT

Yohara Zamira Francis hereby CONSENTS to the representations made in, and terms of,
this Consent Order on behalf of Francis Pro Multi Service Corporation.

9/29/2017
Date

signature on original


Yohara Zamira Francis