

New York State Insurance Department

ISSUED: 10/11/06

FOR IMMEDIATE RELEASE

NEW YORK STATE INSURANCE DEPARTMENT TAKES DISCIPLINARY ACTIONS AGAINST COMPANIES, AGENTS, BROKERS & ADJUSTERS

The New York State Insurance Department has taken disciplinary action against the following licensees. Those categorized as stipulations have been agreed to by the licensee. Department actions that result from Department hearings are subject to judicial review and possible stay of enforcement.

INSURANCE COMPANIES

LICENSEE	ADDRESS	PENALTY
American National Insurance Company	One Moody Plaza Galveston, TX	\$1,000 fine
Respondent violated the law by utilizing racially discriminatory practices relating to the sale of industrial life and small face amount life insurance policies.[Stipulation approved June 22, 2004.]		

LICENSEE	ADDRESS	PENALTY
Associated Indemnity Corporation	777 San Marin Drive Novato, CA	\$1,250 Fine
Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 25, 2004.]		

LICENSEE	ADDRESS	PENALTY
Atlantic Mutual Insurance Company	140 Broadway New York, NY	\$2,750 fine
Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 25, 2004.]		

-more-

LICENSEE	ADDRESS	PENALTY
Cincinnati Life Insurance Company	6200 South Gilmore Road Fairfield, OH	\$1,000 fine
Respondent violated the law by utilizing racially discriminatory practices relating to the sale of industrial life and small face amount life insurance policies. [Stipulation approved July, 2004.]		

LICENSEE	ADDRESS	PENALTY
Electric Insurance Company	75 Sam Fonzo Drive Beverly, MA	\$2,250 fine
Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 17, 2004.]		

-more-

LICENSEE	ADDRESS	PENALTY
Farm Family Casualty Insurance Corporation	PO Box 656 Albany, NY	\$19,300 fine
<p>Respondent violated Sections 5102 and 5106 of the Insurance Law and Department Regulations 68, 64, 79 and 96 (11 NYCRR Parts 65, 216, 67 and 62-2.2 respectively) which require that: an insurer must send a no-fault application within 5 business days after receipt of notice of claim at its claim processing office; verification forms must be sent within 10 business days of receipt of a no-fault application; an insurer must send a follow-up no-fault application if the original application is not returned within 30 days; an insurer must send a follow-up verification form if the original is not returned within 30 calendar days; payment or denial of claim must be made within 30 calendar days of receipt of relevant information and/or proof of claim; all overdue PIP benefits shall bear interest on a rate of 2 percent per month, compounded and calculated on a pro rata basis using a 30-day month; in determining loss of earnings from work, claimant is entitled to receive 80% of lost wages up to the policy limits; after notification of a loss, the insurer will have six business days to make an inspection of the vehicle and make a good faith offer of settlement; request for an estimate in lieu of physical inspection must be made within 3 business days of receipt of inspection and/or estimate after notification of loss; deduction for previous damage/prior condition of the motor vehicle must be measurable, discernible, itemized and specific as to dollar amount and such; insurers may value a totaled vehicle by utilizing the average of the retail values for a substantially similar vehicle as listed in the NADA and Redbook current at the date of loss; insurers may value a totaled vehicle by utilizing a quotation obtained from a computerized database approved by the superintendent; in the case of an unrecovered theft loss, the insurer shall make a good faith offer of settlement within 25 calendar days following the notice of loss and in the case of all other total loss situations, the insurer shall make a good faith offer of settlement within 11 business days following the notice of loss; if a claim remains outstanding for more than 30 days after receipt of notice by the insurer, the insurer shall provide the insured with a written explanation of the specific reasons for delay and shall provide a subsequent explanation every 30 days thereafter that the claim remains unresolved; a rental letter must be sent to the insured no more than 2 business days after the notice of claim; all total theft losses shall be reported to the National Insurance Crime Bureau (NICB) in no more than two business days following notice of claim; all first and third-party losses, however sustained, where damage to the claimant's vehicle exceeds \$2,500 shall be reported to the NICB no later than five calendar days after the sale of salvage, or, if the insured or claimant is permitted to retain the vehicle, no later than five calendar days after the date of loss payment; insurers shall report to the NICB, vehicles involved in a property damage claim where the damage to the motor vehicle is in excess of \$2,500; if the insurer's investigation is not complete 60 calendar days subsequent to the claimant's notice of loss, the insurer shall send a written explanation of the specific reasons for the delay in claim settlement and an updated letter shall be sent every 60 calendar days; an inspection report must be made part of the claim file; and that fire losses in excess of \$1,000 must be reported to the Property Insurance Loss Register (PILR) within five business of notice of loss. [Stipulation approved August 3, 2004.]</p>		

-more-

LICENSEE	ADDRESS	PENALTY
Fireman's Fund Insurance Company	777 San Marin Drive Novato, CA	\$1,500 fine
Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 25, 2004.]		

LICENSEE	ADDRESS	PENALTY
First United American Life Insurance Company	P.O. Box 3125 Syracuse, NY 13220	\$25,000 fine
Respondent violated the Insurance Law by failing to maintain at its home office a complete advertising file of all advertisements printed, published, or prepared for dissemination in New York; and failing to include language in its direct response advertisements that alerts the prospective purchaser of their right to receive, upon request, a buyer's guide and policy summary prior to the delivery of the policy. [Stipulation Approved August 16, 2004]		

LICENSEE	ADDRESS	PENALTY
Granite State Insurance Company	4501 North Point Parkway Alpharetta, GA	\$4,250 fine
Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 25, 2004.]		

-more-

LICENSEE	ADDRESS	PENALTY
Graphic Arts Mutual Insurance Company and Utica Mutual Insurance Company	180 Genesee Street New Hartford, NY	\$8,575 fine
<p>Respondents violated Section 3426 of the Insurance Law and Department Regulations 57, 129, 86 and 96 (11 NYCRR Parts 160, 161, 16 and 62-2.2 respectively) which require that: insurers must charge filed rates; rating plans for eligibility purposes may only be used in the rating of risks which generate certain enumerated basic limits premium; use of a filed and approved experience rating, schedule rating, IRPM or expense reduction plan is mandatory and shall be applied uniformly in a non-discriminatory manner for all eligible classes of risks; any "a" rated information shall be retained in the insurer's individual underwriting file for each policy issued for the period of 5 years from the date of first issuance of such policy, and shall be available for inspection; a conditional renewal notice shall contain the specific reason or reasons for conditional renewal and set forth the amount of any premium increase or a reasonable estimate of the premium increase which shall not exceed a range of 5% of the actual amount; every insurer shall maintain in its files the premium charged for each special risk and the basis or the rate or premium; the appropriate classification code shall be indicated on the lower left corner of the front page of each binder, policy, contract, rider or endorsement, and on all subsequent classification of codes attached to the rating worksheets or similar data contained in the policy files; and that unless the insured returns the completed, signed and affirmed anti-arson application to the insurer 15 days prior to the expiration date of the policy, the insurer shall terminate the policy on its expiration date. [Stipulation approved July 29, 2004.]</p>		

LICENSEE	ADDRESS	PENALTY
Great American Insurance Company of New York	580 Walnut Street Cincinnati, OH	\$4,250 fine
<p>Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 17, 2004.]</p>		

LICENSEE	ADDRESS	PENALTY
Leader Insurance Company	11700 Great Oaks Way Alpharetta, GA	\$16,750 fine
<p>Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 25, 2004.]</p>		

-more-

LICENSEE	ADDRESS	PENALTY
Progressive Northeastern Insurance Company	725 Broadway Albany, NY	\$25,700 fine
<p>Respondent violated Section 5106 of the Insurance Law and Department Regulations 68, 64 and 79 (11 NYCRR Parts 65, 216 and 67 respectively) which require that: payment or denial of claim must be made within 30 calendar days of receipt of relevant information and/or proof of claim; after notification of a loss, the insurer will have six business days to make an inspection of the vehicle and deliver a detailed written estimate specifying all appropriate deductions to the insured or the insured's designated representative; the insurer shall utilize Department approved valuation guides and shall provide to the insured, a detailed copy of its calculation of the insured vehicle's total loss value; in the case of an unrecovered theft loss, the insurer shall make a good faith offer of settlement within 25 calendar days following the notice of loss and in the case of all other total loss situations, the insurer shall make a good faith offer of settlement within 11 calendar days after the notice of loss; after a theft of a vehicle, an insured must be notified of their reimbursement rights for transportation expenses; if a claim remains outstanding for more than 30 days after receipt of a notice by the insurer, the insurer shall provide the insurer with a written explanation of the specific reasons for delay and shall provide a subsequent explanation every 30 days thereafter that the claim remains unresolved; all total theft losses shall be reported to the National Insurance Crime Bureau (NICB) in no more than two business days following notice of claim; and that an inspection report and photographs must be made part of the claim file, in the settlement of all unrecovered theft claims. [Stipulation approved August 17, 2004.]</p>		

-more-

LICENSEE	ADDRESS	PENALTY
Progressive Northwestern Insurance Company	725 Broadway Albany, NY	\$17,750 fine
Respondent violated Section 5106 of the Insurance Law and Department Regulations 68, 64 and 79 (11 NYCRR Parts 65, 216 and 67 respectively) which require that: payment or denial of claim must be made within 30 calendar days of receipt of relevant information and proof of claim; after notification of a loss, the insurer will have six business days to make an inspection of the vehicle and deliver a detailed written estimate specifying all appropriate deductions to the insured or the insured's designated representative; the insurer shall utilize Department approved valuation guides and shall provide to the insured, a detailed copy of its calculation of the insured vehicle's total loss value; in the case of an unrecovered theft loss, the insurer shall make a good faith offer of settlement within 25 calendar days following the notice of loss and in the case of all other total loss situations, the insurer shall make a good faith offer of settlement within 11 calendar days after the notice of loss; after a theft of a vehicle, an insured must be notified of their reimbursement rights for transportation expenses; if a claim remains outstanding for more than 30 days after receipt of a notice by the insurer, the insurer shall provide the insurer with a written explanation of the specific reasons for delay and shall provide a subsequent explanation every 30 days thereafter that the claim remains unresolved; all total theft losses shall be reported to the National Insurance Crime Bureau (NICB) no more than two business days following notice of claim; and that an inspection report and photographs must be made part of the claim file, in the settlement of all unrecovered theft claims. [Stipulation approved August 17, 2004.]		

LICENSEE	ADDRESS	PENALTY
Regal Insurance Company	11700 Great Oaks Way Alpharetta, GA	\$2,250 fine
Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 25, 2004.]		

LICENSEE	ADDRESS	PENALTY
Response Indemnity Company	500 South Broad Street Meriden, CT	\$2,500 fine
Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 17, 2004.]		

LICENSEE	ADDRESS	PENALTY
Response Insurance Company	500 South Broad Street Meriden, CT	\$1.750 fine
Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 17, 2004.]		

-more-

LICENSEE	ADDRESS	PENALTY
St. Paul Fire & Marine Insurance Company	385 Washington Street St. Paul, MN	\$26,825 fine
<p>Respondent violated Section 3426 of the Insurance Law and Department Regulations 57, 86, 96 and 129 (11 NYCRR Parts 160, 16, 62 and 161 respectively) which require that: an insurer must charge filed rates; insurers shall maintain adequate procedures to minimize the occurrence of improperly charged rates and shall in fact pursue such procedures; the appropriate classification code shall be indicated on the lower left corner of the front page of each binder, policy, contract, rider or endorsement and on all subsequent amendments thereto, used pursuant to this Part, with a summary classification of codes attached to the rating worksheets or similar data contained in the policy files; fire losses in excess of \$1,000 must be reported to the Property Insurance Loss Register (PILR) within five business days of notice of loss; unless the insured returns the completed, signed and affirmed anti-arson application to the insurer 15 days prior to the expiration date of the policy; the insurer shall terminate the policy on its expiration date; an audit to determine the final premium in instances where the initial premium is based on an estimate of the insured's exposure base shall be conducted within 180 days after the expiration of such policy and may not be waived; a non-renewal notice, a conditional renewal notice and a second alternative notice shall contain the specific reason or reasons for non-renewal or conditional renewal; and that every insurer shall adopt and implement reasonable standards and procedures to ensure compliance with the provisions of Section 3426 and that each insurer shall maintain a written or electronic record of any notice not in compliance with such provisions. [Stipulation approved September 29, 2004.]</p>		

LICENSEE	ADDRESS	PENALTY
St. Paul Mercury Insurance Company	385 Washington Street St. Paul, MN	\$25,100 fine
<p>Respondent violated Section 3426 of the Insurance Law and Department Regulations 57 and 86 (11 NYCRR Parts 160 and 16 respectively) which require that: an insurer must charge filed rates; insurers shall maintain adequate procedures to minimize the occurrence of improperly charged rates and shall in fact pursue such procedures; the appropriate classification code shall be indicated on the lower left corner of the front page of each binder; policy, contract, rider or endorsement and on all subsequent amendments thereto, used pursuant to this Part, with a summary classification of codes attached to the rating worksheets or similar data contained in the policy files; a non-renewal notice, a conditional renewal notice and a second alternative notice shall contain the specific reason or reasons for non renewal or conditional renewal; and that every insurer shall adopt and implement reasonable standards and procedures to ensure with the provisions of Section 3426 and that each insurer shall maintain a written or electronic record of any notice not in compliance with such provisions. [Stipulation approved September 29, 2004.]</p>		

-more-

AGENT AND BROKER HEARINGS**Region: New York City**

Daniel E. Dominguez (Broker)	1055 Grant Avenue – 2 nd Floor Bronx, NY	License revoked
Respondent 's New York Automobile Insurance Plan producer certification was revoked for three years for various violations of its rules and producer performance standards; Respondent issued insurance premium checks that were dishonored by the bank; commingled his insurance fiduciary bank account ; used a unlicensed name to conduct his insurance business; and entered into a Stipulation with the Department in 2002 in which he admitted that in 1997 through 1999 he had committed similar violations covered by this proceeding and he took to take all necessary steps to prevent their recurrence, which undertaking he has now breached. [Order issued August 19, 2004.]		

LICENSEE	ADDRESS	PENALTY
Ralph Perpignan (Agent)	286 5 th Avenue Suite 301 New York, NY	License revoked
Respondent failed to cooperate with the Department in its investigation of the Respondent's bankruptcy and not informing the Department of a change of address. [Order issued August 19, 2004.]		

Region: Suffolk

LICENSEE	ADDRESS	PENALTY
Rose D. Associates, (Broker)	67 Merrick Road Copiague, NY	License revoked
William J. Nason (Broker and Sublicensee)	208 Vista View Drive Farmingville, NY	License revoked
Respondents issued premium payment checks that were dishonored by the bank upon which drawn. In addition, Respondents failed to cooperate with the Department's investigation. [Order issued August 19, 2004.]		

LICENSEE	ADDRESS	PENALTY
Eric Rose (Broker)	178 Roosevelt Blvd. PO Box 11393 Hauppauge, NY	License revoked
Respondent failed to cooperate with a Department investigation of his murder conviction. [Order issued August 19, 2004.]		

-more-

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Diane R. Arana (Agent)	951 Mclean Avenue Yonkers, NY	License revoked
During the course of her employment as a sales producer and officer manager at an insurance agency, Respondent stole approximately \$10,375.07 in cash premiums that she collected from the agency's clients. Respondent also failed to respond to Departmental investigatory letters directing her to provide information and documentation relating to the termination of her agency contract by the insurer. [Order issued August 18, 2004.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Jayne R. Cassity (Agent)	5606 B South Hurricane Court Tempe, AZ	License revoked
Respondent failed to disclose on her license application that the State of North Carolina denied her application for an insurance license. Upon Respondent's failure to pay a fine imposed following a Department hearing, her license was revoked. [Order issued August 19, 2004.]		

LICENSEE	ADDRESS	PENALTY
Brandi L. Hoyer (Agent)	3895 142 nd Street Holland, MI	License revoked
Respondent's insurance agent's license was revoked by the State of Washington Office of Insurance Commissioner for not disclosing her fingerprint cards as required and for not cooperating with Washington State's investigation. In addition, Respondent failed to reply to letters or to appear or submit any documentation as requested by the Department thereby hampering and impeding its investigation. [Order issued August 19, 2004.]		

AGENT AND BROKER STIPULATIONS**Region: Albany**

LICENSEE	ADDRESS	PENALTY
Rose & Kiernan, Inc. (Broker, Agent and Excess Line Broker) and John F. Murray, Jr. (Broker, Agent and Sublicensee)	99 Troy Road PO Box 640 East Greenbush, NY	\$1,000.00 fine
Respondents failed to disclose on license applications of Rose & Kiernan, Inc. that the license of Rose & Kiernan, Inc. had been revoked by the State of Maine, Department of Professional and Financial Regulation, Bureau of Insurance. [Stipulation approved September 8, 2004.]		

-more-

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
David M. Pastore (Broker) t/b/a Pastore Insurance Service	1717 Military Road Kenmore, NY Same as above	License revoked
Respondent was convicted of Insurance Fraud and failed to remit premium funds collected from his client. [Stipulation approved August 4, 2004.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Bello Family Brokerage, Inc. (Broker)	2986 Fulton Street Brooklyn, NY	\$2,500 fine
Felix F. Bello (Broker and Sublicensee)	91-23 Eldert Lane Woodhaven, NY	
Respondents' certificate to write insurance for the New York Automobile Insurance Plan (Plan) was revoked for a period of one year based on violations of Plan rules. [Stipulation issued August 31, 2004.]		

LICENSEE	ADDRESS	PENALTY
Anthony Neazer (Agent) (Broker – Pending)	346 Nassau Road Roosevelt, NY	\$2,500.00 fine
Respondent issued checks transmitting insurance premium payments that were dishonored by the bank upon which they were drawn. Respondent also violated Section 2120(a) of the Insurance Law and Department Regulation 29 by commingling insurance premium fiduciary funds with insurance business operational funds. [Stipulation approved August 5, 2004.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
A Capital Brokerage, Inc. (Broker)	32-90 36 th Street Astoria, NY	\$2,500 fine
Ashraf M. Ali (Broker and Sublicensee)	20-21 23 Street Astoria, NY	
Respondents issued 32 applications for automobile insurance coverage using a motel address in Hudson, NY although most of the applications showed New York City addresses on their driver's licenses. [Stipulation approved September 8, 2004.]		

-more-

LICENSEE	ADDRESS	PENALTY
Chandroutie Boodhram (Agent)	Chase Insurance Agency, Inc. 331-337 South End Avenue New York, NY	\$500 fine
Respondent failed to disclose on her agent's license application that she had been adjudged a bankrupt. [Stipulation issued July 15, 2004.]		

LICENSEE	ADDRESS	PENALTY
Peachtree Special Risk Brokers of New York, LLC (Broker, Excess Line Broker)	80 Marjorie Court Manhasset, NY	\$4,500.00 fine
Respondent violated Section 2117 of the Insurance Law by placing insurance policies with excess line insurers without having a license to act as an excess line broker pursuant to Section 2105 of the Insurance Law. [Stipulation approved August 3, 2004.]		

LICENSEE	ADDRESS	PENALTY
Parkway Insurance Brokerage Corp. (Broker)	7122 Bay Parkway PO Box 40307 Brooklyn, NY	\$1,000 fine
Yury Shapiro (Broker, Agent and Sublicensee)	7122 Bay Parkway Brooklyn, NY	
Respondents placed an unknown person as the principal operator on an application for automobile insurance for a client. In addition, Respondent permitted an employee who was not licensed in any capacity by this Department to conduct insurance business. [Stipulation approved September 13, 2004.]		

LICENSEE	ADDRESS	PENALTY
William Smerechniak (Agent)	c/o Allstate Insurance Company 1717 Hempstead Tpke Elmont, NY	\$1,000 fine
Respondent failed to disclose on his agent's renewal license application that he had been adjudged a bankrupt. [Stipulation issued August 17, 2004.]		

Region: Plattsburgh

LICENSEE	ADDRESS	PENALTY
Michael Bushey (Agent)	560 Irona Road Altona, NY	\$1,500 fine
Respondent failed to disclose on his agent's license application that he had been adjudged a bankrupt and convicted of "Operating a Motor Vehicle While Intoxicated". [Stipulation approved September 13, 2004.]		

-more-

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Ronald H. Bolton (Agent)	276 Field Street Rochester, NY	\$750.00 fine
Respondent violated Department Regulation 62 in connection with the placement of a Plan D Medicare supplement policy by furnishing to the insured an inaccurate notice regarding replacement of coverage. [Stipulation approved September 2, 2004.]		

Region; Suffolk

LICENSEE	ADDRESS	PENALTY
Interstate Brokerage Corp. (Broker, Agent) and Charles D. Schorr (Broker, Agent and Sublicensee)	1711 New York Avenue Huntington Station, NY 8 Livingston Place Dix Hills, NY	\$1,500.00 fine
Respondents collected general liability insurance premium payments from an insured and failed to remit the payments to the insurer. Respondents also issued a certificate of liability insurance falsely stating that the insurer had issued general liability insurance coverage to the insured. [Stipulation approved August 10, 2004.]		

LICENSEE	ADDRESS	PENALTY
Douglas J. Quick, Jr. (Broker)	370 Clocks Blvd. Massapequa, NY	License revoked
Respondent was convicted of Wire Fraud in that Respondent represented himself as a Certified Financial Planner and solicited monies for investment which he converted to his own use. [Stipulation issued August 31, 2004.]		

Daniel S. Stewart (Bail Bondsman)	c/o Jaddie R Stewart Agency, Inc. 715 Islip Avenue Central Islip, NY	License revoked
Respondent failed to return or properly account for cash collateral in excess of \$500,000 he collected from indemnitors in connection with bail bonds. [Stipulation approved August 4, 2004.]		

-more-

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Coverdell & Company, Inc. (Agent) and Michael Lewis Owens (Sublicensee)	1718 Peachtree St. NE#276 Atlanta, GA Same as above	\$1,000.00 fine
Respondents solicited the sale of accidental death insurance policies after their license to act as an agent had expired. [Stipulation approved September 15, 2004.]		

Nathan G. Hanna (Agent)	2706 Alt. 19N. Ste. 206 Palm Harbor, FL	\$16,849 fine
Respondent violated the Insurance Law by acting as an agent for an unlicensed insurer in connection with the sale of annuity contracts to New York residents. [Stipulation approved August 13, 2004.]		

LICENSEE	ADDRESS	PENALTY
Ken C. Lynch (Agent)	805 Executive Center Drive W Suite 220 St. Petersburg, FL	\$500.00 fine
Respondent failed to disclose on a licensing application that the Treasurer of the State of Florida, Department of Insurance, refused his application for licensure as a general lines insurance agent. [Stipulation approved August 12, 2004.]		

LICENSEE	ADDRESS	PENALTY
USA Tax Advisors, Inc. (Agent) and Scott R. Chakan (Agent and Sublicensee)	8127 S R 54 Trinity, FL 13905 Pepperell Drive Tampa, FL	\$500.00 fine
Respondents failed to disclose on a license application that the President and Director of Respondent USA Tax Advisors, Inc. was fined by the Treasurer of the State of Florida, Department of Insurance. [Stipulation approved September 2, 2004.]		

LICENSEE	ADDRESS	PENALTY
Jesse L. Watkins (Agent) (Broker – Pending)	135 Second Avenue Little Falls, NJ	\$500.00 fine
Respondent failed to disclose on a license application that he was fined by the Indiana Department of Insurance. [Stipulation approved September 15, 2004.]		

-more-

LICENSEE	ADDRESS	PENALTY
Mario M. Williams (Agent)	6309 Willowridge Dr. Oklahoma City, OK	License revoked
Respondent failed to disclose criminal convictions on his licensing applications. Respondent's insurance license was revoked by the Florida Insurance Department after Respondent failed to disclose on a Florida license application that criminal charges were pending against him. Respondent failed to respond to Departmental investigatory letters. [Order issued August 19, 2004.]		

LICENSEE	ADDRESS	PENALTY
Elissa A. Spisso (Agent)	237 English Place Basking Ridge, NJ 07930	\$500 fine
Respondent failed to disclose on her original agent's license application filed with the Department that she had been adjudged a bankrupt. [Stipulation approved December 23, 2003.]		

LICENSEE	ADDRESS	PENALTY
Farmington Casualty Company	One Tower Square Hartford, CT	\$4,500 fine
Respondent violated Section 3425 of the Insurance Law by exceeding the maximum number of Private Passenger automobile non-renewals permitted for calendar year 2002. [Stipulation approved August 17, 2004.]		

###