

New York State Insurance Department

ISSUED: 03/08/10

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
Aetna Health, Inc.	151 Farmington Avenue Hartford, CT 06156	\$750,000 fine
Respondent failed to provide accurate rate increase notices to numerous members; failed to provide numerous individuals with a notice of conversion rights; failed to provide each member in an insured group, either directly or through the group contract holder, written notice of conversion rights; failed to report monthly enrollment figures for its Healthy New York Program by the 15 th of every month; failed to promptly refund premiums to policyholders who had mistakenly paid premiums after their policies were terminated; and failed to timely respond to a Department letter requesting enrollment data. [Stipulation approved January 25, 2010.]		

LICENSEE	ADDRESS	PENALTY
AIU Insurance Company	175 Water Street New York, NY 10038	\$3,000 fine
Respondent transacted insurance business in this state on behalf of AIG UK Limited when it was unauthorized to do so. [Stipulation approved February 4, 2010.]		

LICENSEE	ADDRESS	PENALTY
Navigators Insurance Company	Reckson Executive Park 6 International Drive Rye Brook, NY 10573	\$10,000 fine
Respondent, in connection with the sale of personal umbrella insurance policies, charged a rate that departed from the rates, rating plans, classifications, schedules, rules and standards in effect. [Stipulation approved December 29, 2009.]		

LICENSEE	ADDRESS	PENALTY
New York Life Insurance Company	51 Madison Avenue New York, NY 10010	\$350,000 fine
Respondent violated various provisions of Department Regulation No. 60 [11 NYCRR 51] by failing to examine the “Disclosure Statement” and ascertain that it was accurate and met the requirements of the Insurance Law; failed to require with or as part of each application proof of receipt by the applicant of the “Important Notice Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts” and the completed “Disclosure Statement”; and failed to ensure that the applicant, not later than at the time the applicant signed the application, was presented with those two documents. In addition, Respondent failed to reject the application in situations where the forms did not meet the requirements of Regulation No. 60 or were not accurate; failed to provide the applicant with a revised “Disclosure Statement” when a life insurance policy differed from the policy applied for; and failed to furnish to the insurer whose coverage is being replaced a copy of any proposal used and the completed “Disclosure Statement”. Further, Respondent failed to maintain in its files copies of certain forms and documents used in the sale of a proposed life insurance policy, for six calendar years or until after the filing of the report on examination in which the replacement transaction was subject to review, whichever was later; and failed to date stamp all replacement documentation upon receipt. Respondent failed to follow the agreed upon alternate procedures with respect to AARP life policies, by failing to obtain an answer from the applicant to a replacement question in order to determine whether a replacement was intended. Respondent also violated Department Regulation No. 163 [11 NYCRR 178.5(a)(6)] by failing to conduct initial legal reviews of certain derivative transactions. [Stipulation approved December 14, 2009.]		

AGENT AND BROKER HEARING

Region: Westchester County

LICENSEE	ADDRESS	PENALTY
Freedom bail Bonds LLC (Bail Bond Agent)	198 Cedar Lane Ossining, NY 10562	Licenses Revoked
Laurence T. Lewitas (Bail Bond Agent and sublicense)	Same as Above	
<p>Respondents, while acting as bail bond agents, collected collateral from various indemnitors and failed to return the collateral upon the court's exoneration of the bail bonds. Respondents failed to properly account for numerous Powers of Attorney and failed to remit bail bond premiums owed to an insurer. Respondent Lewitas resigned from the New York State Bar Association after misappropriating fiduciary funds from purchasers, sellers and lenders that were entrusted to his corporation for the purpose of recording deeds and mortgages and paying liens and taxes for real estate transactions. Respondents failed to respond to Departmental investigatory letters and failed to appear at the Department on two separate occasions for a Statement of Oath thereby hampering and impeding the Department's investigation. [Order issued January 14, 2010.]</p>		

SERVICE CONTRACT PROVIDERS

Region: Glen Falls

LICENSEE	ADDRESS	PENALTY
Protection Plus Service Corporation (Service Contract Provider – License Pending)	358 Broadway Saratoga Springs, NY 12866	\$40,000 fine
<p>Respondent, after the expiration of its registration to act as a service contract provider, continued to act as a service contract provider in the State of New York without an approved registration. [Stipulation approved January 13, 2010.]</p>		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Autobacs Strauss Inc. t/b/a Strauss Discount Auto (Service Contract Provider – License Pending)	9A Brick Plant Road South River, NJ 08882	\$249,000 fine
Respondent acted as a service contract provider without first obtaining an approval of a registration to do so from the Superintendent, and in acting as a service contract provider as aforesaid, violated a prior Stipulation entered into with the Department. [Stipulation approved October 23, 2009.]		

AGENT AND BROKER STPULATIONS**Region: Buffalo**

LICENSEE	ADDRESS	PENALTY
Frank Gist (Bail Bond Agent)	409 Wyoming Avenue Buffalo, NY 14215	\$500 fine
Respondent used an unlicensed name in advertisements and on business cards. [Stipulation approved February 2, 2010.]		

LICENSEE	ADDRESS	PENALTY
Laura Gist t/b/a A-1 Bail Bond (Bail Bond Agent)	107 Delaware Ave Buffalo, NY 14202	\$500 fine
Respondent used an unlicensed name in advertisements and on business cards. [Stipulation approved January 22, 2010.]		

LICENSEE	ADDRESS	PENALTY
Anthony S. Palumbo (Agent)	2571 Sheridan Drive Tonawanda, NY 14150	\$500 fine
Respondent, on two separate occasions, failed to report to the Superintendent within 30 days of the initial pretrial hearing date that he was the subject of a criminal prosecution [Stipulation approved February 2, 2010]		

LICENSEE	ADDRESS	PENALTY
Cool Insuring Agency, Inc. t/b/a Cool Risk Management Services (Agent, Broker, Excess Line Broker and Independent Adjuster)	123 Quaker Road P.O. Box 2153 Glens Fall, NY 12801	\$50,000 fine
Respondent and certain of their employees acted as independent adjusters in this State without a license and paid fees or other compensation to certain of their employees who were not license as independent adjusters in this State. [Stipulation approved February 10, 2010.]		

Region: Mid Hudson

LICENSEE	ADDRESS	PENALTY
Bryan Krauss (Agent and Broker)	1012C Main Street Fishkill, NY 12524	\$1,750 fine
Respondent issued a premium payment transmittal check that was dishonored by the bank upon which it was drawn; commingled insurance premium fiduciary funds with business operating expense funds; failed to appropriately identify his premium bank account; and used unapproved names in conducting business as an insurance producer. [Stipulation approved January 21, 2010.]		

LICENSEE	ADDRESS	PENALTY
Peter Stefonowich (Agent)	126 East Fallkill Road Hyde Park, NY 12538	\$500 fine
Respondent was terminated by an insurance company for signing an applicant's name on an authorization to obtain information Form without the applicant's knowledge or consent. [Stipulation approved January 21, 2010.]		

Region: Nassau County

LICENSEE	ADDRESS	PENALTY
HGR Group Inc. (Broker and Life Broker)	910 Midway Woodmere, NY 11598	\$2,250 fine
Ronen Kaminitz (Agent, Broker, and Sublicensee)	Same as Above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent HGR was fined by the Florida Department of Financial Services, and failed to disclose the fine on the renewal application for a broker's license of Respondent HGR. Respondent Kaminitz also failed to disclose the fine on his renewal application for a broker's license. [Stipulation approved December 21, 2009.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Baylor Premier Agency Inc. (Agent)	2701 Avenue U Brooklyn, NY 11229	\$500 fine
Vanessa Baylor (Agent, Broker and Sublicensee)	Same as above	
Respondents admit that a sales agent of Respondent Baylor Premier Agency Inc. submitted an application for insurance on behalf of an insured to an insurance company without the insured's knowledge or consent. [Stipulation approved December 22, 2009.]		

LICENSEE	ADDRESS	PENALTY
Christian Nicholas Cordero (Broker)	645 West 160 th Street New York, NY 10032	\$750 fine
Respondent failed to timely respond to Departmental investigatory letters, and failed to notify the Department within 30 days that he changed his business address. [Stipulation approved December 1, 2009.]		

LICENSEE	ADDRESS	PENALTY
Miriam Delgado (Agent)	1938 Fowler Avenue Bronx, NY 10462	\$2,000 fine
Respondent was terminated for cause by her employer for signing insureds' names on three insurance refund checks without the insureds' knowledge or consent, and for collecting insurance premium payments from two insureds and failing to timely remit the funds collected. [Stipulation approved January 5, 2010]		

LICENSEE	ADDRESS	PENALTY
Dennis P. Van Dina (Independent Adjuster – License Pending)	3125 33 rd Street Astoria, NY 11106	\$750 fine
Respondent failed to disclose on his original application for his independent adjuster's license that he was charged with committing a crime. [Stipulation approved January 19, 2010.]		

LICENSEE	ADDRESS	PENALTY
First State Management Group Inc. (Broker and Excess line Broker)	First State Management Group, Inc. 2 Park Avenue 7th floor New York, NY 10016	\$40,000 fine
Nicholas Pandazis (Broker and Sublicensee)	Same as Above	
<p>Respondents' insurance producer licenses lapsed and were not properly renewed and they collected insurance premiums and other funds from insureds on behalf of unlicensed entities doing insurance business in the State of New York, and otherwise aided and facilitated said entities in doing an insurance business in this State. [Stipulation approved January 28, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Kasimiro Mercedes (Broker and Agent and Consultant – Licenses Pending)	c/o Kasimiro Mercedes Agency 2336 Amsterdam Avenue New York, NY 10033	\$750 fine
<p>Respondent failed to timely remit to the insurer monies in insurance premiums he had collected from an insured. [Stipulation approved December 28, 2009.]</p>		

LICENSEE	ADDRESS	PENALTY
New-Mill Insurance Brokerage LLC (Agent and Broker)	133-04 Rockaway Blvd South Ozone Park, NY 11420	\$5,000 fine
Anwar Ally (Broker and Sublicensee)	Same as above	
<p>Respondents commingled premium funds and operating expense funds in their premium account, issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn and in commingling funds and dishonoring insurance premium payment transmittal checks as aforesaid, violated a prior stipulation agreement. Respondents also failed to disclose on four applications for their broker's and agent's licenses that they were fined by the Department. [Stipulation approved November 16, 2009.]</p>		

LICENSEE	ADDRESS	PENALTY
Fernanda M. Lopez (Broker)	107-06 Corona Avenue Corona, NY 11368	\$1,750 fine
Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn; commingled insurance premium fiduciary funds with business operating expense funds; failed to appropriately identify her premium bank account; and used an unapproved name in conducting business as an insurance producer. [Stipulation approved January 21, 2010.]		

LICENSEE	ADDRESS	PENALTY
Jumaane O. Stewart (Bail Bond Agent – License Pending)	26 Court Street Brooklyn, NY 11242	\$1,000 fine
Respondent transacted insurance business as a bail bond agent in the State of New York without a license. [Stipulation approved December 29, 2009.]		

LICENSEE	ADDRESS	PENALTY
United 1 Services Corp. (Broker)	547 92 nd Street Brooklyn, NY 11209	\$1,500 fine
Mohamed M. Kharrubi (Broker)	Same as above	
Respondents commingled insurance premium funds and operating expense funds in their premium account and issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn. [Stipulation approved February 10, 2010.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Timothy J. Culver (Agent and Broker)	31 Grant Avenue Extension Penn Yan, NY 14527	\$1,250 fine
Mary L. Culver (Agent)	Same as above	
Respondents transacted insurance business under an unlicensed name and commingled premium funds and operating expense funds in their premium account. [Stipulation approved January 20, 2010.]		

LICENSEE	ADDRESS	PENALTY
Michael S. Sleight (Agent)	3246 Leeward Circle Walworth, NY 14568	\$1,000 fine
Respondent, on two occasions, failed to report to the Superintendent within 30 days of the initial pretrial hearing date that he was the subject of a criminal prosecution. [Stipulation approved February 18, 2010]		

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
An-Dor Agency Inc. (Broker)	400 Flurry Lane West Babylon, NY 11704	\$3,000 fine
Robert Curcio (Agent, Broker, and Sublicensee)	Same as Above	
Respondents failed to disclose on two relicensing applications of Respondent An-Dor Agency Inc. for agent's licenses that Respondent Robert Curcio was convicted of a felony, and that Respondent Robert Curcio was fined by the Treasurer and Insurance Commissioner of the State of Florida. [Stipulation approved February 17, 2010]		

LICENSEE	ADDRESS	PENALTY
Christopher Henry Daume (Agent and Broker)	154 Ruland Road Selden, NY 11784	\$1,000 fine
Respondent placed an applicant's initials on a Variable Annuity Application Form without the applicant's knowledge or consent. [Stipulation approved January 5, 2010.]		

LICENSEE	ADDRESS	PENALTY
DKM Insurance Agency Inc. (Broker)	303 Bernice Drive Bayport, NY 11705	\$1,500 fine
Lisa M. Muroff-Decina (Broker and Sublicensee)	Same as above	
<p>Respondents made placements with a wholesale insurance broker that was not licensed by the Department in any capacity, and in connection therewith collected insurance premiums and issued certificates of insurance for coverage that did not exist. [Stipulation approved February 3, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Michael Ferraro (Agent – License Pending)	297 Old River Road Manorville, NY 11949	\$2,350 fine
Michael Ferraro t/b/a The Ferraro Group (Agent and Broker)	Same as above	
<p>Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that he was the subject of a criminal prosecution, transacted business as an agent and as a broker after the licenses issued to Respondent had expired, and commingled premium funds and operational funds. Respondent also hampered and impeded a Department investigation, in that he failed to timely respond to Department letters of inquiry in connection with his re-licensing application. [Stipulation approved January 19, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
William D. Wachtel (Agent and Broker)	27 Ketay Drive North East Northport, NY 11731	\$1,000 fine
<p>Respondent transacted insurance business under an unlicensed name, “Life Plus +”. [Stipulation approved December 21, 2009.]</p>		

LICENSEE	ADDRESS	PENALTY
John Zapata (Agent)	3114 New London Avenue Medford, NY 11763	License Revoked
Respondent knowingly accepted the answers to an insurance self-study continuing education exam from the test monitor during the administration of the exam. [Stipulation approved January 27, 2010.]		

LICENSEE	ADDRESS	PENALTY
Zeus Securities, Inc. (Agent)	11 Smithtown Bypass Hauppauge, NY 11788	\$500 fine
William R. Fettig (Agent and Sublicensee)	Same as Above	
Respondents acted as insurance producers in the State of New York in the name of Respondent Zeus Securities Inc., which was not licensed pursuant to any provision of the Insurance Law. [Stipulation approved January 12, 2010.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
The Bedford Agency Ltd. (Broker)	122 Gailmore Drive Yonkers, NY 10710	\$2,500 fine
John D. Degaglia (Sublicensee)	Same as Above	
Respondents issued checks transmitting insurance premiums that were dishonored by the bank upon which they were drawn; and Respondent John D. Degaglia failed to appear at the Department and failed to provide bank account statements and other documents, as required by a Department letter, thereby hampering and impeding a Department investigation. [Stipulation approved January 26, 2010]		

LICENSEE	ADDRESS	PENALTY
Multi-Line Insurance Agency Inc. (Agent and Broker)	2455 Central Park Avenue Yonkers, NY 10710	\$1,500 fine
Essam F. Abdelkhalek (Broker and Sublicensee)	Same as above	
<p>Respondents issued insurance premium transmittal checks that were dishonored by the bank upon which they were drawn, and in issuing the checks and causing or permitting them to become dishonored, violated a prior Stipulation with the Department. The aforementioned dishonored checks were subsequently replaced. [Stipulation approved January 13, 2010.]</p>		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Jordan A. Arnold (Agent)	815 State Street Lancaster, PA 17603	License Revoked
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Pennsylvania Insurance Department ordered, inter alia, that Respondent shall surrender all licenses to conduct the business of insurance within the Commonwealth of Pennsylvania and shall cease and desist from engaging in certain activities. [Stipulation approved December 21, 2009.]</p>		

LICENSEE	ADDRESS	PENALTY
Davidson-Babcock Inc. (Agent, Broker, and Excess Line Broker)	917 W 131 Street Terrace Kansas City, MO 64145	\$3,250 fine
Donald C. Daniels (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as Above	
<p>Respondent Daniels failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Kentucky Department of Insurance, and used an unapproved name in conducting business as an insurance producer in the State of New York. Respondent Daniels also acted as an excess line broker in the State of New York without a license to act as an excess line broker, and failed to disclose on his relicensing application for an excess line broker's license that he acted as an excess line broker in the State of New York after his last license to act as an excess line broker expired. Additionally, Respondents acted as insurance producers in the State of New York in the name of Respondent Davidson-Babcock Inc., which was not licensed pursuant to any provision of the Insurance Law. [Stipulation approved December 21, 2009.]</p>		

LICENSEE	ADDRESS	PENALTY
Michael B. Beckman (Broker)	700 Forest Grove Circle Brockfield, WI 53005	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the South Dakota Division of Insurance, that his license as an insurance agent and surplus lines broker in the State of Ohio was revoked by the Ohio Department of Insurance, and that the Delaware Insurance Department fined him and revoked his Delaware producer license. [Stipulation approved December 28, 2009.]		

LICENSEE	ADDRESS	PENALTY
Benecard Services Inc. (Agent)	3131 Princeton Pike Lawrenceville, NJ 08648	\$500 fine
Bartholomew J. Francescone (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent Benecard Services Inc. was fined by the Commissioner of the Florida Office of Insurance Regulation. [Stipulation approved December 21, 2009.]		

LICENSEE	ADDRESS	PENALTY
Cambridge Integrated Services Group Inc. (Independent Adjuster- Licensing Application Pending)	1501 Luna Road Carrollton, TX 75006	\$12,145 fine
Respondent conducted insurance business as an independent adjuster in this State without a license and Respondent, in conducting insurance business as an independent adjuster in this State without a license, violated a prior Stipulation entered into with the Department wherein Respondent agreed to take all necessary steps to prevent future violations of Section 2102(a)(1) of the Insurance Law. [Stipulation approved February 23, 2010]		

LICENSEE	ADDRESS	PENALTY
CLA Program Services Inc. (Agent)	15660 Midwest Road Oakbrook Terrace, IL 60181	\$2,500 fine
Brian R. Wallace (Agent, Broker and Sublicensee)	Same as above	
<p>Respondents failed to disclose on their applications for their agent's and broker's licenses that Respondent CLA Program Services Inc. was fined by the Commonwealth of Massachusetts, Office of Consumer Affairs and Business Regulation, Division of Insurance and that it failed to notify the Department within thirty days that it was fined by the Delaware Insurance Department. [Stipulation approved February 4, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Heidi Pederson Donahe (Agent)	1575 Cavalletti Court Victoria, MN 55386	\$1,000 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that she was fined by the Commonwealth of Kentucky Department of Insurance, and that she forfeited a sum of money pursuant to a voluntary agreement approved by the Department of Insurance, Financial Institutions and Professional Registration of the State of Missouri. [Stipulation approved February 18, 2010]</p>		

LICENSEE	ADDRESS	PENALTY
David Harter (Agent)	145 Indian Hollow Court Mahwah, NJ 07430	\$750 fine
<p>Respondent failed to timely respond to Departmental investigatory letters, and failed to notify the Department within 30 days that he changed his business and residence addresses. [Stipulation approved January 22, 2010]</p>		

LICENSEE	ADDRESS	PENALTY
Nicole E. Hernandez (Agent)	209 W 6 th Street Gridley, IL 61744	License Revoked
<p>Respondent was terminated by her employer, an insurance company, for opening a credit card account in the name of an insurance company policyholder, without the policyholder's knowledge or consent. [Stipulation approved January 29, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Jeff Ladd (Broker)	9708 Kalmia Court Fort Wayne, IN 46804	License Revoked
Respondent failed to submit to the Department all information and documentation that was requested in Departmental investigatory letters. [Stipulation approved January 12, 2010]		

LICENSEE	ADDRESS	PENALTY
Power Group LLC (Agent)	12721 Metcalf Avenue Overland Park, KS 66213	\$500 fine
Mark Joseph Avery (Sublicensee)	Same as above	
Respondents failed to report to Superintendent within 30 days of the final disposition of the matter that Respondent Power Group Company LLC forfeited a sum of money pursuant to a voluntary agreement approved by the Department of Insurance, Financial Institutions and Professional Registration of the State of Missouri. [Stipulation approved February 18, 2010]		

LICENSEE	ADDRESS	PENALTY
Daniel Patrick Pullen (Agent and Broker)	10308 Nelson Drive Benbrook, TX 76126	\$500 fine
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that he was the subject of a criminal prosecution. [Stipulation approved January 11, 2010.]		

LICENSEE	ADDRESS	PENALTY
Quinn Reinsurance Intermediary Services Company (Reinsurance Intermediary)	23505 Smithtown Road Excelsior, MN 55331	\$750 fine
Bradley J. Quinn (Sublicensee)	Same as above	
Respondents continued to act as reinsurance intermediaries in the State of New York after their license had expired. [Stipulation approved January 12, 2010.]		

LICENSEE	ADDRESS	PENALTY
David Norman Repp Jr. (Agent)	6830 La Jolla Boulevard La Jolla, CA 92037	\$5,000 fine
Respondent paid commissions to an individual who was not a licensed insurance agent, improperly withheld monies withdrawn from a customer's checking account without her knowledge or consent and failed to timely respond to Departmental letters concerning the aforementioned matters, thereby hampering and impeding the Department's investigation. [Stipulation approved February 4, 2010.]		

LICENSEE	ADDRESS	PENALTY
David J. Salome (Agent-License Application Pending)	c/o United Healthcare 4170 Ashford Dunwoody Road Atlanta, GA 30319	\$750 fine
Respondent failed to disclose on his original application for an agent's license that he was involved in an administrative proceeding regarding his Georgia Insurance Agent License. [Stipulation approved February 10, 2010]		

LICENSEE	ADDRESS	PENALTY
Theodore C. Sevier (Broker – License Pending)	2317 Carlow Drive Darien, IL 60561	\$1,500 fine
Respondent failed to disclose on his original application for his broker's license that an insurance company, of which he is an officer, was the subject of an administrative action in the States of Oregon and Massachusetts. [Stipulation approved January 26, 2010.]		

LICENSEE	ADDRESS	PENALTY
Joshua Stone (Agent)	c/o Liberty Mutual Insurance Company 14415 S.50 th Street Phoenix, AZ 85044	\$2,000 fine
Respondent failed to disclose on his original application for an agent's license that he was convicted of two crimes in 2002 and that he was arrested and charged with two other crimes in 2006. Respondent also failed to notify the Department within 30 days that he changed his residence address. [Stipulation approved December 22, 2009.]		

LICENSEE	ADDRESS	PENALTY
David C. Thomas (Agent)	10 S Dronfeld Drive Greenville, SC 29609	License Revoked
Respondent was involved in a scheme to defraud whereby he misrepresented to the public and to two mortgage companies that he was an authorized representative of Lloyds of London, and that he had the authority to write homeowners insurance, and collected insurance premium payments directly from the mortgage companies on behalf of 85 insureds, and issued false certificates of insurance stating that the homes were insured by Lloyd's of London; and as a result of the foregoing, he was convicted in the United States District Court, Eastern District of Kentucky, Southern Division, of Mail Fraud, a felony. [Stipulation approved January 8, 2010]		

LICENSEE	ADDRESS	PENALTY
Kimberly Evelyn Warner (Agent)	5421 Chimney Circle Kettling, OH 45440	License Revoked
Respondent's insurance producer's license was revoked by the Washington State Office of the Insurance Commissioner and she failed to notify the Department within thirty days of the aforementioned administrative action. Respondent also changed her residence address and failed to notify the Department within thirty days of the change. [Stipulation approved January 13, 2010.]		

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