

**New York State  
Department of Financial Services**

**ISSUED: 1/13/2012**

**FOR IMMEDIATE RELEASE**

**NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES TAKES  
DISCIPLINARY ACTIONS AGAINST COMPANIES, AGENTS,  
BROKERS & ADJUSTERS**

The New York State Department of Financial Services 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**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Berkley Insurance Company	475 Steamboat Road Greenwich, CT 06830	\$25,000 fine
Respondent issued approximately 78 special risk insurance policies without having the authority to write in the “free trade zone” by virtue of a special risk license issued and in force. [Stipulation approved December 2, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Government Employees Insurance Company	One GEICO Plaza Washington, DC 20076	\$23,525 fine
Respondent, during the period January, 2007 to September, 2007, violated Section 5106 of the Insurance Law and various provisions of Department Regulation 68 [11 NYCRR 65-3], which states that payment or denial of claims must be made within 30 calendar days of receipt of relevant information and/or proof of claim; all overdue PIP benefits shall bear interest at a rate of 2 percent per month, calculated on a pro rata basis using a 30-day month; and for every six month period during which any benefits are paid, the insurer shall forward an EOB to the eligible injured person and such person’s attorney. Respondent also violated Department Regulation 64 [11 NYCRR 216], which states that if an insurer has paid a physical damage claim that is subject to a deductible and it is pursuing its subrogation claim, the insurer shall notify its insured in writing of the status of its claim 120 calendar days after the date of the claim payment to its insured. An updated status letter shall be sent every 120 calendar days thereafter until the claim is either honored or rejected. [Stipulation approved December 7, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
GEICO General Insurance Company	750 Woodbury Road Woodbury, NY 11797	\$10,050 fine
<p>During the period January, 2007 to September, 2007, Respondent violated Section 5106 of the Insurance and Department Regulation 68 [11 NYCRR Parts 65-3.8(a) and (c) &amp; 65-3.17] which state that payment or denial of claims must be made within 30 calendar days of receipt of relevant information and/or proof of claim and that for every six month period during which any benefits are paid, the insurer shall forward an EOB to the eligible injured person and such person's attorney. [Stipulation approved December 7, 2011.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
GEICO Indemnity Company	750 Woodbury Road Woodbury, NY 11797	\$74,300 fine
<p>During the period January, 2007 to September, 2007 Respondent violated Section 5106 of the Insurance Law and various provisions of Department Regulations 64 [11 NYCRR Part 216] and 68 [11 NYCRR Part 65] which state that payment or denial of claims must be made within 30 calendar days of receipt of relevant information and/or proof of claim; that for every six month period during which any benefits are paid, the insurer shall forward an EOB to the eligible injured person and such person's attorney; that 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; that insurers shall, within 15 business days of receipt of notice of claim, send either a written acknowledgment or payment to the claimant. Respondent violated Department Regulation 50 [11 NYCRR Part 154] which states that every private passenger motor vehicle policy, either on the declaration page or the renewal notice, shall indicate the insured's designated tier. [Stipulation approved December 7, 2011.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Health Insurance Plan of Greater New York	7 West 34 <sup>th</sup> Street New York, NY 10001	\$187,570 fine
HIP Insurance Company of New York	55 Water Street New York, NY 10041	
<p>Respondents failed to provide written notice to their group contract holders of the availability of coverage for adults and children with biologically based mental illness and for children with serious emotional disturbances. [Stipulation approved December 2, 2011.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Independent Health Association, Inc. and Independent Health Benefits Corporation	511 Farber Lakes Drive Buffalo, NY 14221	\$112,350 fine
Respondents, during calendar years 2008 and 2009, failed to provide written notice to its group contract holders of the availability of coverage for adults and children with biologically based mental illness and for children with serious emotional disturbances. [Stipulation approved November 21, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Selective Insurance Company Of America	40 Wantage Avenue Branchville, NJ 07890	\$16,200 fine
Selective Way Insurance Company	Same as above	
Respondents, in connection with their volunteer emergency service management liability insurance program, delivered or issued policy forms that were not approved by the Superintendent. [Stipulation approved October 28, 2011.]		

### **SERVICE CONTRACT PROVIDER STIPULATIONS**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mediserve, Inc. (Service Contract Provider – License Pending)	9667 South 20 <sup>th</sup> Street Oak Creek, WI 53154	\$4,500 fine
Respondent acted as a service contract provider in the State of New York without first obtaining an approval of a registration to do so from the Superintendent. [Stipulation approved November 7, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Service USA Inc. (Service contract provider- Registration Application pending)	4745 W 136th Street Leawood, KS 66224	\$17,000 fine
Respondent acted as a service contract provider in the State of New York without an approved registration. [Stipulation approved November 30, 2011.]		

### **AGENT AND BROKER HEARINGS**

#### **Region: New York City**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Calderon Brokerage Inc. (Broker)	217 East 116th Street New York, NY 10029	License Revoked
Michael H. Calderon (Sublicensee)	Same as above.	
Respondents issued insurance premium payment transmittal checks and premium loan payment checks that were dishonored by the bank upon which they were drawn, two of which were not replaced by Respondents, and Respondents also commingled insurance premium fiduciary funds with business operating and/or personal expense funds; solicited and sold insurance policies without having a valid insurance license; failed to submit to the Department all information and documentation that was requested in Departmental letters and electronic mail; and failed to appear at the Department for an audit as directed by the Department. Additionally, Respondent Calderon Brokerage Inc. failed to pay corporate franchise tax to the New York State Department of Taxation and Finance. [Order issued February 2, 2011.]		

#### **Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Leonel Ramirez (Agent)	865 East Street New Britain, CT 06051	License Revoked
Respondent failed to respond to Department inquiry letters, which directed him to submit a notarized statement regarding his termination of employment by an insurance company, thereby hampering and impeding the Department's investigation. [Order issued December 2, 2011.]		

## AGENT AND BROKER STIPULATIONS

### Region: Albany

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Adirondack Public Adjusters LLC (Public Adjuster)	15 Christinamarie Drive Clifton Park, NY 12065	\$3,000 fine
Richard A. Scanlon (Public Adjuster and Sublicensee)	Same as above	
Respondents acted as public adjusters in the State of New York in the name of Respondent Adirondack Public Adjusters LLC after the license of Respondent Adirondack Public Adjusters LLC to act as a public adjuster expired. [Stipulation approved August 9, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Binder Bail LLC (Bail Bond Agent)	PO Box 1, 301 Firehouse Road Woodborne, NY 12788	\$2,000 fine
Harris R. Binder (Bail Bond Agent and Sublicensee)	Same as above	
Respondents acted as bail bond agents in the State of New York in names that were not licensed under any provision of the Insurance Law, and Respondents also commingled bond premium and indemnification security fiduciary funds with business operating expense funds in their business operating bank account. [Stipulation approved April 25, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nicolas J. Marino & Co Inc. (Agent)	3 Marcus Boulevard Albany, NY 12205	\$1,000 fine
Nicholas J. Marino (Agent, Insurance Consultant and Sublicensee)	Same as above	
Respondents paid commissions to an unlicensed individual. [Stipulation approved November 30, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Lee & Mason Financial Services Inc. (Agent, Broker, and Excess Line Broker)	719 St Highway 30 Northville, NY 122112	\$15,500 fine
Charles E. Pritchard (Agent, Broker and Sublicensee)	Same as above	
Virginia E. Galpin (Agent, Broker, and Sublicensee)	Same as above	
Terry J. Poulin (Agent and Broker )	Same as above	
Christopher L. Muller (Agent and Broker)	Same as above	
<p>Respondents Lee &amp; Mason, Galpin and Pritchard failed to report to the Superintendent within 30 days of the final disposition of the matter administrative actions in other states, and Respondents Lee &amp; Mason, Pritchard, Galpin, Poulin and Muller failed to disclose administrative actions on license applications submitted to the Department. [Stipulation approved June 20, 2011.]</p>		

**Region: Mid-Hudson**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Giovanni B. Coplin (Agent)	13 Walden Estates Road Walden, NY 12586	License Revoked
<p>Respondent's agency appointment was terminated for cause by an insurer for misappropriation of funds, and Respondent failed to appear at the Department's offices for the purpose of giving a statement under oath in connection with the aforementioned termination as directed in Departmental letters. [Stipulation approved April 25, 2011.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Wanda Coplin (Agent)	13 Walden Estates Road Walden, NY 12586	Licenses Revoked
Respondent's agency appointment was terminated for cause by an insurer for failing to comply with remittance standards as outlined in the insurer's agency standards, and Respondent failed to appear at the Department's offices for the purpose of giving a statement under oath in connection with the aforementioned termination as directed in Departmental letters. [Stipulation approved April 20, 2011.]		

**Region: Nassau County**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mary Anne V. Bessler (Agent)	2555 Grand Ave Baldwin, NY 11510	\$16,400 fine
Respondent solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer, and otherwise aided and facilitated the aforesaid unauthorized insurer doing an insurance business in the State of New York. [Stipulation approved October 12, 2011.]		

**Region: New York City**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Naftali Berger (Agent)	959 31 <sup>st</sup> Street Brooklyn, NY 11210	License Revoked
Respondent failed to pay state income tax to the New York State Department of Taxation and Finance, and Respondent's agency appointment was terminated by a life insurance company. Additionally, Respondent failed to timely respond to Departmental investigatory letters, and failed to submit all requested information and documentation. [Stipulation approved May 19, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Khemraj Brijlall (Agent and Broker)	137-20 130 <sup>th</sup> Avenue South Ozone Park, NY 11436	\$2,500 fine
Respondent completed and submitted two applications for life insurance to an insurance company, on his behalf, as proposed insured, with knowledge that he answered Question 4 of the Evidence of Insurability form incorrectly with respect to whether in the past 10 years he had certain illnesses. [Stipulation approved November 15, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Lydia A. Gordon (Independent Adjuster)	25 Edgewood Place Great Neck, NY 11024	\$1,500 fine
Respondent acted as an independent adjuster in the State of New York after her license to act as an independent adjuster had expired. [Stipulation approved August 3, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Chris Kammerer (Agent)	357 78th Street Brooklyn, NY 11209	License Revoked
Respondent submitted applications for life insurance to a life insurance company that contained non-authentic insured signatures and placed an applicant's signature on a delivery confirmation receipt without the applicant's knowledge or consent. Respondent was terminated for cause by the life insurance company. [Stipulation approved November 15, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Shmuel Karabelnikas (Broker)	2008 Avenue Y Brooklyn, NY 11235	\$2,500 fine
Respondent failed to disclose on his renewal application for a broker's license that he was previously fined by the Department; failed to timely remit a return premium payment to an insured; failed to appropriately identify his premium bank account; issued insurance premium payment transmittal checks for which his premium bank account had insufficient funds and for which the bank made payment through his overdraft protection; and circulated advertisement flyers for black car, car service and livery insurance that quoted rates without specifying the underwriting criteria upon which the rates were based, and that failed to identify the insurer offering the rates. [Stipulation approved June 13, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John P. Mondello (Agent and Broker)	3 Ellen Court Glen Head, NY 11545	Licenses Revoked
Respondent was convicted of grand larceny in the second degree, a class C felony. [Stipulation approved August 8, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Clifford J. Moss (Agent)	7101 Shore Road Brooklyn, NY 11209	\$95,000 fine
Respondent solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer in the State of New York, and otherwise aided and facilitated an unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved December 12, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Juani Ortiz Agency Inc. (Agent and Broker)	4223 Broadway New York, NY 10033	\$1,000 fine
Juani Ortiz (Agent, Broker and Life Broker)	Same as above	
Respondents failed to obtain automobile insurance coverage with property damage limits of the amount requested by a client. [Stipulation approved July 21, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Hemlata S. Parmar (Agent)	950 46 <sup>th</sup> Street Brooklyn, NY 11219	\$20,000 fine
Respondent solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer in the State of New York, and otherwise aided and facilitated an unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved December 29, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
James F. Rodgers (Agent)	752 Marilyn Lane Baldwin Harbor, NY 11510	License revoked
Respondent solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer, and otherwise aided and facilitated the aforesaid unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved October 24, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Travers O'Keefe Insurance Agency Inc. (Agent and Broker)	11 Hanover Square New York, NY 10005	\$1,500 fine
Sherryl M. Pierre (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondents acted as brokers in the State of New York in the name of Respondent Travers O'Keefe Insurance Agency Inc. after the license of Respondent Travers O'Keefe Insurance Agency Inc. to act as a broker expired. [Stipulation approved July 18, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Unity Insurance Brokerage Inc. (Broker)	250-12C Hillside Avenue Bellerose, NY 11426	\$6,000 fine
Allied Captive Management Group Inc. (Broker)	Same as above	
Syed I. Zaidi (Agent, Broker and Sublicensee)	Same as above	
Respondents transacted insurance business under an unlicensed agency name. Respondents utilized advertisements that failed to provide the full name of the insurer referred to and the city in which it has its principal place of business and commingled premium funds and operating expense funds in their premium account. [Stipulation approved December 16, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Dyanne Vasquez (Bail Bond Agent)	120-82 Queens Boulevard Kew Gardens, NY 11415	\$1,000 fine
Respondent acted as a bail bond agent in the State of New York in names that were not licensed under any provision of the Insurance Law, and Respondent commingled bond premium and indemnification security fiduciary funds with business operating expense funds. [Stipulation approved June 7, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
WK Travel Inc. (Agent)	c/o Werner G. Kunz 213 West 35th Street New York, NY 10001	\$3,000 fine
Respondent acted as an insurance agent after their license expired. [Stipulation approved December 2, 2011.]		

**Region: Rochester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Patricia Lynn Harling (Agent)	63 Egbert Drive West Henrietta, NY 14586	\$3,000 fine
Respondent submitted Waiver of Group Coverage forms to Excellus Health Plan, Inc. on behalf of an insured that contained incorrect underwriting information with respect to eligibility for group coverage. [Stipulation approved December 12, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Koning Day Tours Inc. (Agent)	349 W. Commercial Street, Suite 1500 East Rochester, NY 14445	\$500 fine
Respondent acted as an insurance agent in the State of New York after its license expired. [Stipulation approved November 22, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Dermene Nauden (Independent Adjuster)	49 Fayette Street Brockport, NY 14420	\$2,250 fine
Respondent failed to disclose on his original application for an independent adjuster's license that he was convicted of misdemeanors. [Stipulation approved July 21, 2011.]		

**Region: Suffolk County**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Anthony C. Delia (Agent and Life Broker)	22 Fairwater Ave. Massapequa, NY 11758	\$10,000 fine
Respondent submitted to an insurer applications for renters insurance coverage for proposed insureds who never in fact requested the coverage. [Stipulation approved June 9, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Shelley Eisner (Agent)	151 Country Club Drive Commack, NY 11725	\$2,500 fine
Respondent acted as a property/casualty agent in the State of New York in connection with the placement of travel accident and baggage insurance policies after her license to act as a property/casualty agent had expired. [Stipulation approved August 2, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John P. Lowth (Agent)	105 Broadhollow Road Melville, NY 11747	\$32,400 fine
Respondent solicited, negotiated and/or delivered in the State of New York life insurance policies issued by an unauthorized insurer, and otherwise aided and facilitated an unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved October 28, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nicholas P. Taverna (Agent)	5 Avolet Court Mt. Sinai, NY 11766	\$5,000 fine
Respondent, while employed or under contract with a National Association of Securities Dealers member firm as a registered representative, and while an appointed agent with an insurance company, failed to reasonably supervise his administrative assistant in connection with the processing of transfers or exchanges of existing financial products to annuities, and thereby failed to prevent improperly altered documents from being submitted to insurers and investment companies. [Stipulation approved November 7, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Christopher F. Williams (Broker)	47 Manorview Way Manorville, NY 11949	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing that he was the subject of a criminal prosecution. [Stipulation approved December 16, 2011.]		

**Region: Syracuse**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Peter N. Dourdas (Agent)	441 South Salina Street Syracuse, NY 13202	\$20,000 fine
Respondent solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer, and otherwise aided and facilitated the aforesaid unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved January 6, 2012.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Timothy R. Klein (Agent and Life Broker)	105 Mott Road Fayetteville, NY 13066	\$3,000 fine
Respondent used an unapproved name in conducting business as an insurance producer; changed his residence and business addresses and failed to notify the Department within 30 days of the changes; and failed to timely submit to the Department information and documentation that was requested in Department investigatory letters. [Stipulation approved May 2, 2011.]		

**Region: Westchester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Alicare Inc. (Agent, Broker, and Independent Adjuster- License Pending)	333 Westchester Avenue White Plains, NY 10604	\$50,000 fine
Respondent adjusted claims in connection with certain ERISA employee benefit plans in the State of New York without an insurance adjuster's license issued and in force. [Stipulation approved December 6, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Denise Godoy (Agent)	33 Brady Avenue New Rochelle, NY 10805	License Revoked
Respondent, while employed at a health insurer, acted as an insurance agent in this State without a license. [Stipulation approved December 21, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
DeRosa Rockefeller Sohigian & Werdal Inc. (Agent, Broker, and Excess Line Broker)	47 Halstead Avenue Harrison, NY 10528	\$2,500 fine
R. Todd Rockefeller (Agent, Broker and Sublicensee)	Same as above	
Respondent DeRosa Rockefeller Sohigian & Werdal Inc. employed and paid commissions to Jay Baglio, a former licensee of the Department whose license had been revoked. [Stipulation approved November 7, 2011.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Caroline Azzollini t/b/a C & S Insurance Services (Agent and Broker)	201 W. Harford Street Milford, PA 18337	\$500 fine
Caroline Azzollini (Agent and Broker)	Same as above	
Respondent failed to appropriately identify her premium bank account, and issued insurance premium payment transmittal checks for which her premium bank account had insufficient funds and for which the bank made payment through her overdraft protection. [Stipulation approved July 13, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
BAIL USA, Inc. (Bail Bond Agent – License Pending)	157 Main Street P.O. Box 806 Greenville, PA 16125	\$25,000 fine
Respondent acted as bail bond agent in the State of New York without a license. Respondent failed to disclose on its original application for a bail bond agent license that Respondent was fined by the Commonwealth of Virginia, State Corporation Commission and that an officer of Respondent was fined by the Commonwealth of Pennsylvania, Insurance Department. [Stipulation approved December 7, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Michael Blank (Agent)	282 Winding Way Merion Station, PA 19066	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was disciplined by the Commonwealth of Pennsylvania, Insurance Commissioner. [Stipulation approved November 8, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mukesh Chopra (Agent)	722 Ensign Place Oxnard, CA 93050	\$1,500 fine
Respondent failed to disclose on his original and renewal applications for an agent's license that his license to sell life insurance was suspended twice by the Superintendent of Financial Services, Financial Services Commission of Ontario because he had furnished false or misleading information to them. [Stipulation approved December 16, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Frank P. Costa (Agent and Broker)	186 Alexander Ave P.O. Box 110242 Nutley, NJ 07110	\$1,500 fine
Respondent failed to disclose on his renewal application for a broker's license and on his original application for an agent's license that he was fined by the New jersey Department of Banking and Insurance. [Stipulation approved November 22, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
CPLC Brokerage (Agent and Broker)	555 E Lancaster Ave Radnor, PA 19087	\$2,250 fine
Christopher Zuccarini (Sublicensee)	Same as above	
<p>Respondents acted as brokers in the State of New York in the name of Respondent CPLC Brokerage, which was not licensed to act as a broker, and Respondents also failed to disclose on the relicensing application for a broker's license of Respondent CPLC Brokerage that Respondent CPLC Brokerage acted as a broker in the State of New York since its last license to act as a broker expired. [Stipulation approved June 7, 2011.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Dineley Claims Services Inc. (Independent Adjuster – License Pending)	236 Elkhorn Road P.O. Box 479 Waitsfield, VT 05673	\$25,000 fine
<p>Respondent acted as an insurance adjuster in this State without an insurance adjuster's license issued and in force. [Stipulation approved November 17, 2011.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Farmington Company (Agent)	30 Waterside Drive Farmington, CT 06034	\$750 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that it was fined by the Massachusetts Division of Insurance. [Stipulation approved June 28, 2011.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Berends Hendricks Stuit Insurance Agency Inc. (Agent)	3055 44 <sup>th</sup> Street SW P.O. Box 953 Grandville, MI 49418	\$500 fine
Jerry H. Niewiek (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that they were fined by the Commonwealth of Massachusetts, Office of Consumer Affairs and Business Regulation, Division of Insurance. [Stipulation approved September 30, 2011.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
InsureZone of Texas Insurance Agency (Agent)	1612 Summit Avenue Fort Worth, TX 76102	\$9,000 fine
John Pergande (Agent and Sublicensee)	Same as above	
Respondents used unapproved names in conducting business as an insurance producer in the State of New York; failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent InsureZone was fined by the Massachusetts Division of Insurance; and paid commissions to an unlicensed corporation for acting as an insurance agent in the State of New York. [Stipulation approved April 20, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gary F. Joyal (Agent)	c/o Joyal Capital Management, 60 Resnick Road, Suite 300 Plymouth, MA 02360	\$750 fine
Respondent failed to report within 30 days of the final disposition of the matter that he was fined by the Commonwealth of Massachusetts, Office of Consumer Affairs and Business Regulation, Division of Insurance. [Stipulation approved November 2, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mark Lane (Agent and Life Broker)	c/o Advantage Senior Advisory Group 17 Accord Park Drive, Suite 107 Norwell, MA 02061	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was disciplined by the Superintendent of the Maine Bureau of Insurance and Maine Office of the Attorney General for violating the Maine Insurance Code that covers soliciting and advertising. [Stipulation approved December 16, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gregory Overmyer (Broker, Excess Line Broker and Life Broker)	OH-INS LLC 2000 W Henderson Road Suite 400 Columbus, OH 43220-2497	\$1,000 fine
Respondent failed to disclose on his renewal application for a broker's license that he was the subject of administrative action by the Insurance Commissioner of the State of West Virginia and the Commissioner of Insurance of the State of Kansas. Respondent also failed to report the aforementioned disciplinary actions to the Superintendent within 30 days of the final disposition of the matters. [Stipulation approved November 30, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rupal Patel (Broker)	443 2 <sup>nd</sup> Street – Unit 403 Jersey City, NJ 07302	\$3,000 fine
Respondent acted as an insurance producer in the State of New York without a license issued and in force. [Stipulation approved September 30, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jeremy P. Rinehart (Agent)	5716 Wentworth Johnstown, IA 50131	License Revoked
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that the Alabama Department of Insurance placed Respondent on probation for a period of one year and ordered that Respondent reimburse the Alabama DOI for certain costs, expenses and attorney fees incurred by the Alabama DOI. Respondent also failed to disclose the Alabama action on his renewal application for an agent's license, and failed to submit to the Department information and documentation that was requested in Departmental investigatory letters. [Stipulation approved February 3, 2011.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Willis Insurance Brokerage of California (Agent, Broker, Excess Line Broker, and Life Broker)	One Bush Street, 9th Floor San Francisco, CA 94104	\$25,000 fine
Respondent failed to disclose administrative actions on license applications submitted to the Department. [Stipulation approved November 10, 2010.]		

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