

**New York State
Department of Financial Services**

ISSUED: 6/21/2012

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

LICENSEE	ADDRESS	PENALTY
Aetna Health Inc., Aetna Life Insurance Company and Aetna Health Insurance Company of New York	151 Farmington Avenue Hartford, CT 06156	\$18,800 fine
Respondents failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved February 23, 2012.]		

LICENSEE	ADDRESS	PENALTY
Affinity Health Plan	2500 Halsey Street Bronx, NY 10461	\$21,700 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 15, 2012.]		

LICENSEE	ADDRESS	PENALTY
Amerigroup New York, LLC	21 Penn Plaza 360 West 31 st Street New York, NY 10001	\$41,750 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
AutoOne Select Insurance Company	c/o Interboro Insurance Co 155 Mineola Blvd Mineola, NY 11501	\$5,000 fine
Respondent violated Section 3425(f)(1) & (2) by exceeding the number of private passenger automobile non-renewals permitted for calendar year 2010. [Stipulation approved April 3, 2012.]		

LICENSEE	ADDRESS	PENALTY
Capital District Physicians Health Plan	Patroon Creek Corporate Center 500 Patroon Creek Boulevard Albany, NY 12206	\$4,400 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
CIGNA Healthcare of New York Inc.	3473 Collondale Drive Wellington, FL 33449	\$6,500 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
Country-wide Insurance Company	40 Wall Street New York, NY 10005	\$500,000 fine
In connection with its no-fault insurance program, in certain instances, during the period January 1, 2007 to June 30, 2008, Respondent violated various provisions of Department Regulations 64 and 68 [11 NYCRR Parts 216 and 65] and Insurance Laws Sections 5102 and 5106. [Stipulation approved April 5, 2012.]		

LICENSEE	ADDRESS	PENALTY
Electric Insurance Company	75 Sam Fonzo Drive Beverly, MA 01915	\$15,000 fine
Respondent, in connection with its automobile insurance policies, failed to give the appropriate deduction in premium to approximately 2 percent of eligible vehicles that qualified for a motor vehicle accident prevention course discount. [Stipulation approved May 30, 2012.]		

LICENSEE	ADDRESS	PENALTY
Health Net Insurance Company of New York Inc.	150 East 42 nd Street New York, NY 10165	\$176,600 fine
Respondent failed to comply with Section 3221(1)(5)(D)(i) of the insurance Law by failing 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 March 29, 2012.]		

LICENSEE	ADDRESS	PENALTY
Healthfirst PHSP Inc.	25 Broadway New York, NY 10004	\$10,300 fine
Managed Health Inc.	Same as Above	
Respondents failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
Healthnow New York Inc.	1901 Main Street Buffalo, NY 14240	\$1,000 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
Hudson Health Plan	303 South Broadway - Suite 321 Tarrytown, NY 10591	\$1,400 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
Imperium Insurance Company	120 West 45 th Street New York, NY 10036	\$20,000 fine
Respondent issued 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 May 29, 2012.]		

LICENSEE	ADDRESS	PENALTY
Interboro Insurance Company	155 Mineola Boulevard Mineola, NY 11501	\$22,750 fine
In connection with its automobile and homeowner’s insurance programs during the period January 1, 2008 to December 31, 2008, Respondent violated various provisions of Department Regulations 68 and 159 [11 NYCRR Parts 65-3 and 74], and Section 5106 and Section 3425 of the Insurance Laws. [Stipulation approved January 25, 2012.]		

LICENSEE	ADDRESS	PENALTY
MetroPlus Health Plan Inc.	160 Water Street New York, NY 10038	\$1,600 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
MVP Health Insurance Company and MVP Health Plan, Inc.	625 State Street Schenectady, NY 12305	\$3,600 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
New York-Presbyterian Community Health Plan Inc.	525 East 68th Street New York, NY 10021	\$20,250 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
Oxford Health Plans (NY), Inc. and Oxford Health Insurance, Inc.	48 Monroe Turnpike Trumbull, CT 06611	\$30,300 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
Safeco Insurance Company of Indiana	Safeco Plaza 1001 Fourth Avenue Seattle, WA 98185	\$28,400 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2010. [Stipulation approved April 30, 2012.]		

LICENSEE	ADDRESS	PENALTY
Travelers Indemnity Company of Connecticut	One Tower Square Hartford, CT 06183	\$5,000 fine
Respondent exceeded the maximum number of private passenger non-renewals permitted for the calendar year 2010. [Stipulation approved April 18, 2012.]		

LICENSEE	ADDRESS	PENALTY
United Healthcare Insurance Company of New York and United Healthcare of New York, Inc.	48 Monroe Turnpike Trumbull, CT 06611	\$53,200 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
Wellcare of New York Inc.	11 West 19th Street New York, NY 10011	\$8,500 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 1, 2012.]		

AGENT/BROKER HEARINGS

Region: Binghamton

LICENSEE	ADDRESS	PENALTY
Pamela Palmer (Agent)	199 Bevier Street Binghamton, NY 13904	License Revoked
Respondent failed to respond to Department letters and electronic mail requesting that Respondent, in connection with her renewal application for an agent's license, either submit information and documentation to the Department or appear at the Department's offices. [Order issued August 5, 2011.]		

Region: Elmira

LICENSEE	ADDRESS	PENALTY
Mark G. Kelly (Agent)	34 Fulton Street Hornell, NY 14843	License Revoked
Respondent, while employed as an agent for an insurer, violated the insurer's policies and procedures by accepting a cash premium payment from an insured, and Respondent also failed to remit the premium payment to the insurer, thereby causing the cancellation of the insured's policy due to nonpayment of premium. Additionally, Respondent failed to notify the Department within 30 days of a change of his business address, and failed to respond in a timely and substantive manner to Department letters, facsimilies, telephone calls and electronic mail. [Order issued September 15, 2011.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Sandra Betancourt Ocasio (Agent)	8017 89th Avenue - 2nd Floor Woodhaven, NY 11421	License Revoked
Respondent failed to respond to Departmental investigatory letters that requested information and documentation in connection with her renewal application for an agent's license. [Order issued May 12, 2011.]		

LICENSEE	ADDRESS	PENALTY
Shary Trinidad (Agent)	265 Livonia Ave Brooklyn, NY 11212	License Revoked
Respondent, while employed by an insurance company, violated the company's rules, policies and/or procedures by using her company credit card to make unauthorized personal purchases and failing to pay the total balance due and owing on the company credit card. Respondent also failed to respond to Departmental investigatory letters directing her to submit to the Department information and documentation relating to the termination of her agency appointment and employment for cause by the insurance company. [Order issued February 24, 2011.]		

LICENSEE	ADDRESS	PENALTY
Prince F. Macauley (Agent)	134-37 1966 th Place Jamaica, NY 11434	License Revoked
Respondent, acting as an agent for an insurer, submitted fraudulent accident and health insurance applications and automatic premium collection forms to the insurer that the individuals proposed as insureds neither had knowledge of nor authorized, and that contained concocted and fictitious personal insurance and banking information. [Order issued April 7, 2011.]		

LICENSEE	ADDRESS	PENALTY
David B. Wasserman (Agent)	65-20 Booth Street Rego Park, NY 11374	License Revoked
Respondent, in connection with the placement of an annuity contract with an insurer that involved replacement of other annuity contracts issued to the annuitant, violated Section 2123(a) of the Insurance Law and Regulation 60 (11 NYCRR 51) by falsely signifying on the Definition of Replacement form for the replacement transaction that the transaction did not involve a replacement, and by failing to perform any of the duties required of an agent by Section 51.5(c) of Regulation 60 regarding replacement transactions. Respondent also failed to respond in a timely and substantive manner to Departmental investigatory letters and electronic mail. [Order issued August 5, 2011.]		

LICENSEE	ADDRESS	PENALTY
Nydia White (Agent)	2943 Bronxwood Avenue Bronx, NY 10469	License Revoked
Respondent was convicted of misdemeanor and felony offenses involving theft and fraud, and Respondent also failed to disclose the convictions on her original application for an agent's license; failed to report to the Superintendent within 30 days of the final disposition of the matter that her producer licenses were revoked by the West Virginia Insurance Commission and the Virginia State Corporation Commission; and failed to respond to departmental investigatory letters. [Order issued August 5, 2011.]		

LICENSEE	ADDRESS	PENALTY
Jian Mei Zhang (Agent)	147-33 Elm Avenue Flushing, NY 11355	License Revoked
<p>Respondent, while employed by an insurance company, replaced the addresses on insureds' insurance policies with his own address, requested loans against said policies without the insureds' knowledge or consent, forged the signatures of said insureds on loan checks issued by the insurance company, and deposited the loan monies obtained into bank accounts under Respondent's control. Respondent also used personal information of another person in order to obtain a credit card and made unauthorized purchases without such person's knowledge or consent. As a consequence of the foregoing criminal conduct, Respondent was convicted of Grand Larceny and Identity Theft. [Order issued January 17, 2012.]</p>		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Clifford Jean-Louis (Agent)	13 Vine Street Nyack, NY 10960	License Revoked
<p>Respondent failed to pay sales and use tax to the New York State Department of Taxation and Finance; failed to report to the Superintendent within 30 days of the initial pretrial hearing that he was the subject of a criminal prosecution; failed to timely respond to Departmental investigatory letters; and failed to submit to the Department all information and documentation requested in the letters. [Order issued March 24, 2011.]</p>		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Adam D. Appell (Agent)	1305 Coccoonino Road Ames, IA 60014	License Revoked
<p>Respondent was convicted in Iowa District Courts of felony and misdemeanor criminal offenses involving dishonesty and fraud. Respondent also failed to disclose the convictions on both his original and renewal applications for an agent's license, and failed to notify the Department within 30 days of the final disposition of the matter that his insurance license was revoked by the Virginia State Corporation Commission. [Order issued September 15, 2011]</p>		

LICENSEE	ADDRESS	PENALTY
Gay Chung (Broker)	426 27 Street - Apt 206A Oakland, CA 94612	License Revoked
Respondent failed to notify the Department within 30 days of the final disposition of the matter that her insurance licenses were revoked by the Hawaii Insurance Division, the South Dakota Division of Insurance, the Utah Insurance Department and the Virginia State Corporation Commission. Respondent also failed to notify the Department within 30 days that she changed her business and residence addresses, and failed to respond to Departmental letters and electronic mail. [Order issued September 15, 2011.]		

LICENSEE	ADDRESS	PENALTY
James Delaney (Agent)	322 Juniper Street Kennett Square, PA 19348	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that his application for licensure as a non-resident insurance producer with accident and health authorities was denied by the Colorado Division of Insurance, and that his application for a permanent individual intermediary agent's insurance license was denied by the Wisconsin Office of the Commissioner of Insurance. Additionally, Respondent also failed to respond to Departmental investigatory letters. [Order issued April 7, 2011.]		

LICENSEE	ADDRESS	PENALTY
Dennis K. Scharff (Agent and Life Broker)	65 Lee Ave. Hopelawn, NJ 08861	\$750 fine
Respondent failed to disclose on his original application for a life broker's license that he was fined by the New Jersey Department of Banking and Insurance. [Order issued September 15, 2011.]		

AGENT/BROKER STIPULATIONS

Region: Binghamton

LICENSEE	ADDRESS	PENALTY
Daniel E. St. John (Agent)	co. First Invest Corp., 1249 Front Street Binghamton, NY 13905	\$3,500 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 March 2, 2012.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
AAA Western & Central New York Inc. (Agent)	100 International Drive Williamsville, NY 14221	\$12,500 fine
Anthony B. Spada (Sublicensee)	Same as above	
Respondents and certain of Respondent AAA Western & Central New York Inc.'s employees acted as insurance agents in the State of New York in connection with the sale of travel accident insurance without a license. [Stipulation approved February 21, 2012.]		

LICENSEE	ADDRESS	PENALTY
Christopher G. Boltz (Broker)	2628 Seneca Street West Seneca, NY 14224	\$1,500 fine
Christopher G. Boltz t/b/a Boltz Insurance Service (Agent)	Same as above	
Respondent collected insurance premium payments from an insured and failed to timely return said insurance premium payments to the insured. [Stipulation approved March 29, 2012.]		

LICENSEE	ADDRESS	PENALTY
Christopher H. Slippy (Independent Adjuster)	7410 Concord Road Springville, NY 14141	\$1,000 fine
Respondent acted as an independent adjuster in the State of New York without a license issued and in force. [Stipulation approved January 19, 2012.]		

Region: Elmira

LICENSEE	ADDRESS	PENALTY
Swarthout Coaches Inc. (Agent)	115 Graham Road Ithaca, NY 14850	\$1,500 fine
Robert C. Swarthout (Sublicensee)	Same as above	
Respondents acted as a property/casualty agent in the State of New York in the name of Respondent Swarthout Coaches Inc. after the license of Respondent Swarthout Coaches Inc. to act as a property/casualty agent had expired. [Stipulation approved September 13, 2011.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Ginette Beltre (Agent)	510 East 139th Street Bronx, NY 10454	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing that she was the subject of a criminal prosecution. [Stipulation approved November 22, 2011.]		

LICENSEE	ADDRESS	PENALTY
Marilyn Benitez (Agent)	28-26 44 th Street Astoria, NY 11103	\$1,000 fine
Respondent acted as an insurance agent in the State of New York without a license issued and in force pursuant to the provisions of the Insurance Law. [Stipulation approved April 6, 2012.]		

LICENSEE	ADDRESS	PENALTY
Frank Bolster (Agent and Broker)	401 Burgher Ave. Staten Island, NY 10305	\$2,500 fine
Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn; failed to appropriately identify his premium bank account; and commingled insurance premium fiduciary funds with business operating expense funds. The aforementioned dishonored checks were subsequently either replaced by Respondent or paid by the bank upon re-deposit. [Stipulation approved August 5, 2011.]		

LICENSEE	ADDRESS	PENALTY
Yosmery Celeste Cabral (Agent)	15324 88 th Ave Jamaica, NY 11432	License Revoked
Respondent, while she was a financial services associate for an insurer, submitted to the insurer in support of her disability insurance claim a false attending physician statement that contained a physician's purported signature and diagnosis, when in fact the physician never signed the statement and Respondent was never seen or examined by the physician. [Stipulation approved September 27, 2011.]		

LICENSEE	ADDRESS	PENALTY
Cousins Brokerage Inc. (Agent and Broker)	23-20 24 th Avenue Astoria, NY 11102	\$1,200 fine
Raja M. Qaiser (Broker and sublicense)	Same as above	
Respondents, in connection with the placement of commercial automobile physical damage insurance coverage with an unauthorized insurer, submitted several "producing broker affidavits" to an excess line broker, each of which incorrectly stated that all of the information contained in the affidavit was true when in fact, the affidavit was blank. Respondents submitted the aforementioned affidavits without obtaining declinations by at least three authorized insurers which Respondents had reason to believe might consider writing the type of coverage or class of insurance involved. [Stipulation approved May 29, 2012.]		

LICENSEE	ADDRESS	PENALTY
Friedman & Levine Inc. (Public Adjuster)	220-09 Merrick Blvd -1st Floor Laurelton, NY 11413	\$25,000 fine
Respondent, between the approximate period September, 2006 through March, 2008, solicited the adjustment of losses during the hours of 6 pm and 8 am in violation of regulation 10 [11 NYCRR 25.3]. [Stipulation approved February 21, 2012.]		

LICENSEE	ADDRESS	PENALTY
Genatt Associates, Inc. (Agent, Broker, Reinsurance Intermediary and Excess Line Broker)	3333 New Hyde Park Road Suite 400 New Hyde Park, NY 11042	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that it was disciplined by the Commonwealth of Kentucky, Department of Insurance, for failure to timely file its 2009 Annual Reconciliation Report. [Stipulation approved January 4, 2012.]		

LICENSEE	ADDRESS	PENALTY
Delrine M. Gyles (Agent and Broker)	4 Marietta Drive Westbury, NY 11590	\$1,000 fine
Respondent issued an insurance premium payment transmittal check that was dishonored by the bank upon which it was drawn, and commingled insurance premium fiduciary funds with personal expense funds. [Stipulation approved December 13, 2011.]		

LICENSEE	ADDRESS	PENALTY
Anderson Holder (Agent)	47 McKeever Place Brooklyn, NY 11225	\$750 fine
Respondent failed to disclose on his original application for an agent's license that he was convicted of a misdemeanor. [Stipulation approved February 7, 2012.]		

LICENSEE	ADDRESS	PENALTY
LA Riverside Brokerage Inc. (Broker)	1645 St. Nicholas Avenue New York, NY 10040	\$1,900 fine
Cira E. Angeles (Broker and Sublicensee)	Same as above	
<p>Respondents, in connection with the placement of commercial automobile physical damage insurance coverage with an unauthorized insurer, submitted “producing broker affidavits” to an excess line broker which incorrectly stated that the risk had been submitted to and declined by three authorized insurers. [Stipulation approved February 9, 2012.]</p>		

LICENSEE	ADDRESS	PENALTY
Hemlata S. Parmar (Agent)	950 46 th Street Brooklyn, NY 11219	\$20,000 fine
<p>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.]</p>		

LICENSEE	ADDRESS	PENALTY
Pearland Brokerage Inc. (Agent, Broker and Excess Line Broker)	36-01 43rd Avenue Long Island City, NY 11101	\$11,350 fine
Richard K. Chin (Broker and Sublicensee)	Same as above.	
<p>Respondents, in connection with the placement of commercial automobile physical damage insurance coverage with unauthorized insurers, submitted “producing broker affidavits” to an excess line broker, pursuant to Section 2118 of the Insurance Law and Department Regulation 41 (11 N.Y.C.R.R. §27.5), which incorrectly stated that the risk had been submitted to and declined by three authorized insurers. [Stipulation approved January 27, 2012.]</p>		

LICENSEE	ADDRESS	PENALTY
Scott Rubin (Agent)	1337 Bell Blvd Bayside, NY 11360	License Revoked
Respondent misappropriated insurance premium payments he received from several insureds while he was an agent for an insurance company. Based on the foregoing, Respondent's agency appointment was terminated for cause. Respondent failed to respond substantively to Department investigatory letters regarding the aforementioned termination, thereby hampering and impeding the Department's investigation. [Stipulation approved June 11, 2012.]		

LICENSEE	ADDRESS	PENALTY
Menachem Simon (Agent)	1359 56th Street Brooklyn, NY 11219	\$4,000 fine
Respondent solicited, negotiated and/or delivered in the State of a New York life insurance policy 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 18, 2012.]		

LICENSEE	ADDRESS	PENALTY
Katerina Soloveva (Agent – License Pending and Broker)	1213 Avenue Z Brooklyn, NY 11235	\$1,500 fine
Respondent failed to disclose on her applications for an agent's license and a broker's license that while previously licensed as an insurance agent she was terminated for cause by an insurance company, for enrolling individuals in Medicare plans that they did not select. [Stipulation approved February 7, 2012.]		

LICENSEE	ADDRESS	PENALTY
Westway Agency of New York Inc. (Broker)	657 10th Avenue New York, NY 10036	\$1,350 fine
Barbara B. Chipman (Broker and Sublicensee)	Same as above	
Respondents violated Section 2118(b)(3)(A) of the Insurance Law and Department Regulation 41 (11 N.Y.C.R.R. §27.3), in that they placed coverage for insurance risks with an unauthorized insurer without obtaining declinations by at least three authorized insurers which Respondents had reason to believe might consider writing the type of coverage or		

class of insurance involved. [Stipulation approved January 19, 2012.]

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
Joseph M. Colombo (Agent)	14 White Pine Lane Poquott, NY 11733	\$1,500 fine
Respondent failed to disclose on his renewal application for his agent's license that he was under an obligation to pay child support and failed to indicate on a Definition of Replacement form that the premiums for a new life insurance policy would be paid for with distributions from an existing annuity. [Stipulation approved January 18, 2012.]		

LICENSEE	ADDRESS	PENALTY
Joseph F. Griffin (Agent)	12 Harness Road St. James, NY 11780	\$13,500 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 18, 2012.]		

LICENSEE	ADDRESS	PENALTY
Horizon Planning Services Ltd. (Broker)	34 Birch Drive Plainview, NY 11803	\$1,500 fine
Ian M. Haberman (Agent, Broker and Sublicensee)	Same as above	
Respondent Ian M. Haberman signed the name of a client of Respondents on a change of agent and broker request without the client's permission. [Stipulation approved January 6, 2012.]		

LICENSEE	ADDRESS	PENALTY
Francis Kenneth Lane (Agent)	100 Glenhollow Drive Holtsville, NY 11742	\$2,500 fine
Respondent, while he was a financial services representative for an insurer, signed the names of clients on Definition of Replacement forms; Disclosure Statements; Important Notices Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts; life insurance policy delivery receipts; and life insurance policy illustrations. [Stipulation approved as of September 30, 2011.]		

LICENSEE	ADDRESS	PENALTY
Mark J. Lukasiewicz (Independent Adjuster – License Pending)	25 Crescent Place Smithtown, NY 11787	\$1,500 fine
Respondent failed to disclose on his original application for an independent adjuster's license that he pled guilty to a misdemeanor. [Stipulation approved April 3, 2012.]		

LICENSEE	ADDRESS	PENALTY
Frank B. O'Connell (Agent)	103 Benson Avenue Sayville, NY 11782	\$20,000 fine
Respondent solicited, negotiated and sold in the State of New York annuity contracts issued by unauthorized insurers, and otherwise aided and facilitated unauthorized insurers in doing an insurance business and knowingly submitted to unauthorized insurers applications which falsely stated that the annuitant signed the application in New Jersey or Connecticut when in fact the application was signed in the State of New York. [Stipulation approved May 30, 2012.]		

LICENSEE	ADDRESS	PENALTY
Alexander Rubinstein (Agent)	445 Broadhollow Road Melville, NY 11747	\$50,000 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 an unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved March 1, 2012.]		

LICENSEE	ADDRESS	PENALTY
Denis Ruvinov (Agent)	3 Huntington Quad Suite 400N Melville, NY 11747	\$750 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 March 20, 2012.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
Richard C. Cupoli t/b/a Cupoli Richard C. Insurance Agency (Agent and Broker)	100 James Street Syracuse, NY 13206	\$5,000 fine
Respondent collected insurance premium payments from insureds and failed to timely remit said payments to the insurer; issued insurance premium payments from his premium bank account for which there were insufficient funds and for which the bank made payment through Respondent's overdraft protection; failed to appropriately identify his premium bank account; and commingled insurance premium fiduciary funds with business operating and/or personal expense funds. [Stipulation approved November 28, 2011.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Ralph S. Adorno (Agent)	558 Peekskill Hollow Road Putnam Valley, NY 10579	\$12,500 fine
Respondent and certain of its employees acted as agents in this State without a license. [Stipulation approved March 2, 2012.]		

LICENSEE	ADDRESS	PENALTY
Daisy Guzman (Agent and Broker)	742 Panorama Drive Mohegan Lake, NY 10547	\$1,500 fine
Respondent issued insurance premium payment transmittal checks for which her premium bank account had insufficient funds and for which her bank made payment through her overdraft protection. Respondent also commingled insurance premium fiduciary funds with business operating expense funds, and failed to timely submit to the Department information and documentation that was requested in Department letters. [Stipulation approved November 16, 2011.]		

LICENSEE	ADDRESS	PENALTY
Alfredo Romano (Agent)	c/o Allstate 1976 E Main Street Mohegan Lake, NY 10547	\$5,000 fine
Respondent engaged in rate evasion by submitting applications to the New York Automobile Insurance Plan that contained an incorrect rating territory; violated NYAIP Rules by collecting a service fee in excess of \$50.00 per policy year from applicants; and submitted deficient applications to the NYAIP. [Stipulation approved June 23, 2011.]		

LICENSEE	ADDRESS	PENALTY
Steven J. Wolt (Agent-License Application Pending)	1 Scarsdale Road Tuckahoe, NY 10707	\$10,000 fine
Respondent, while employed as an insurance agent on behalf of a life insurance company, failed to follow company policy in connection with the sale of investor owned life insurance policies, as a result of the which, Respondent was terminated by his employer; Respondent failed to disclose on his relicensing application for an agent's license that while previously licensed as an insurance agent he was terminated for cause as aforesaid; and Respondent changed his business address and failed to notify the Department within 30 days. [Stipulation approved March 23, 2012.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Advanced Strategies Group Inc. (Agent and Life Broker)	39500 High Pointe Blvd Novi, MI 48375	\$2,250 fine
Chris T. Christensen (Life Settlement Broker and Sublicensee)	Same as above	
Respondents, failed to disclose on the original application for a life broker's license and the original application for an agent's license of Respondent Advanced Strategies Group Inc. that Respondent Christensen's application for registration as a salesperson in Illinois was denied by the Illinois Securities Department; that the National Association of Securities Dealers censured and suspended Respondent Christensen from associating with any member of the NASD in any capacity for one year; and that the NASD found Respondent Christensen liable in an arbitration proceeding involving allegations of fraud, breach of fiduciary duty and negligent misrepresentation. [Stipulation approved as of September 30, 2011.]		

LICENSEE	ADDRESS	PENALTY
Leo B. Allen, III (Agent and Broker)	Amwins Brokerage of Pennsylvania 200 South Broad Street Philadelphia, PA 19102	\$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 Commissioner of Insurance of the State of Kansas for failing to file an annual statement [Stipulation approved January 25, 2012.].		

LICENSEE	ADDRESS	PENALTY
Anderson & Strudwick Incorporated (Agent)	707 East Main Street Richmond, VA 23219	\$1,500 fine
Respondent failed to disclose on its renewal application for an agent's license that it was censured and fined by the National Association of Securities Dealers on two occasions. [Stipulation approved December 9, 2011.]		

LICENSEE	ADDRESS	PENALTY
Ronald R. Auriana (Agent)	117 Putnam Park Road Bethel, CT 06801	\$8,500 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 May 31, 2012.]		

LICENSEE	ADDRESS	PENALTY
Axiom Re (Reinsurance Intermediary, Broker, and Life Broker)	1000 South E Monterey Commons Blvd Stuart, FL 34996	\$2,250 fine
Ronald Keith Taylor (Agent and Sublicensee)	Same as above	
<p>Respondents failed to disclose on the original application for a broker's license and the original application for a life broker's license of Respondent Axiom Re that Respondent Taylor was ordered by the Georgia Office of Commissioner of Insurance to comply with all provisions of the Georgia Insurance Code. [Stipulation approved November 15, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Brooks Insurance Agency of NY Ltd. (Agent, Broker and Excess Line Broker)	70 Bridge Plaza Manalapan, NJ 07726	\$25,000 fine
Richard J. Epstein (Broker, Excess Line Broker, and Sublicensee)	Same as above	
<p>Respondents submitted excess line broker affidavits required under Section 2118 of the Insurance Law and Regulation 41 [11 NYCRR 27.5], to the Excess Line Association of NY in which Respondent Epstein affirmed that "every policy or contract of insurance covering the risk described herein was procured by me from the unauthorized Insurers identified herein in full compliance with all applicable provisions of the New York Insurance Law and Title 11 of the New York Code of Rules and Regulations," when in fact Respondent Epstein had not personally procured the coverage and did not know whether or not it had been procured in full compliance with the applicable provisions of the Insurance Law and Regulations. [Stipulation approved March 20, 2012.]</p>		

LICENSEE	ADDRESS	PENALTY
Stephen J. Burmeister (Agent)	1209 Holy Grail Drive Lewisville, TX 75056	\$1,000 fine
Respondent submitted to an insurer applications for life insurance in which he falsely stated that he obtained the proposed insured's medical declarations in person and recorded the declarations in the presence of the proposed insured, and falsely stated that he met personally with the proposed owner and reviewed the proposed owner's government issued identification. Respondent also failed to timely submit to the Department information and documentation that was requested in Departmental investigatory letters. [Stipulation approved May 5, 2011.]		

LICENSEE	ADDRESS	PENALTY
Brian D. Burns (Agent, Broker and Excess Line Broker)	c/o Pro Financial Services LLC 500 West Madison Street - Suite 2660 Chicago, IL 60601	\$750 fine
Respondent acted as an excess line broker in the State of New York without a license issued and in force. [Stipulation approved February 28, 2012.]		

LICENSEE	ADDRESS	PENALTY
Crump Insurance Services Inc. (Broker and Excess Line Broker)	7557 Rambler Road Dallas, TX 75231	\$2,000 fine
John Therrell (Broker, Excess Line Broker, and Sublicensee)	Same as above	
Respondents procured disability and employer's liability insurance coverage from an unauthorized insurer, in that said coverages do not qualify as the kinds of insurance that may be written on an excess line basis in the State of New York. [Stipulation approved May 31, 2012.]		

LICENSEE	ADDRESS	PENALTY
Frank Atlass Insurance Agency (Agent and Broker)	1300 SE 17th Street, Suite 220 Fort Lauderdale, FL 33316	\$2,000 fine
James Arthur Okonski (Agent, Broker, and Sublicensee)	Same as above	
<p>Respondents failed to disclose on Respondent Frank Atlass Insurance Agency's license applications that an officer of Respondent Frank Atlass Insurance Agency was fined by the Florida Department of Insurance. Respondents also failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Frank Atlass Insurance Agency's application for a permanent individual intermediary agent's insurance license was denied by the Wisconsin Office of the Commissioner of Insurance. [Stipulation approved November 9, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
G.A. Repple and Company (Agent)	101 Mormandy Road Castleberry, FL 32707	\$3,000 fine
Glen Allen Repple (Agent and Sublicensee)	Same as above	
<p>Respondents failed to disclose on the renewal application for an agent's license of Respondent G.A. Repple and Company that Respondent G.A. Repple and Company was fined by the Financial Industry Regulatory Authority, and Respondents also failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent G.A. Repple and Company was the subject of administrative action taken by the States of Missouri, Delaware and Alabama. [Stipulation approved October 25, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
David L. Hambright (Agent)	823 Pueblo Court Naperville, IL 60565-5310	\$750 fine
<p>Respondent failed to disclose on his renewal application for an agent's license that the State of Indiana, Department of Insurance, ordered respondent to file a semi-annual tax report, fined him, and placed him on probation for failing to file a semi-annual tax report as required by Indiana Insurance Law. [Stipulation approved May 16, 2012.]</p>		

LICENSEE	ADDRESS	PENALTY
Steven W. Haskins (Agent)	Horizon Agency 6500 City West Parkway# 100 Eden Prairie, MN 55344	\$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 Minnesota Commissioner of Commerce for claiming continuing education credits for classes that he did not actually complete. [Stipulation approved February 17, 2012.]		

LICENSEE	ADDRESS	PENALTY
Seth A Hobart (Life Broker)	5900 Delmar Street Fairway, KS 66205-3113	\$1,500 fine
Respondent failed to disclose on his renewal application for a life broker's license that the State of Nebraska, Department of Insurance fined him for failure to respond to a request for information in connection with an investigation; and Respondent failed to report the aforesaid disciplinary action by the State of Nebraska, Department of Insurance to the Superintendent within 30 days of the final disposition. [Stipulation approved June 7, 2012.]		

LICENSEE	ADDRESS	PENALTY
Inamar Insurance Underwriting Agency Inc. (Agent)	7 Giralda Farms - Suite 120 Madison, NJ 07940-1051	\$1,500 fine
Respondent acted as an insurance agent in the State of New York without a license issued and in force. [Stipulation approved February 8, 2012.]		

LICENSEE	ADDRESS	PENALTY
Kelter Alliant Insurance Agency (Agent, Broker, and Excess Line Broker)	1050 Wilshire Drive Troy, MI 48084	\$3,000 fine
Respondent acted as a property casualty agent and a broker in the State of New York after its licenses to act as such expired. [Stipulation approved July 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Lawrence Michael Keefe (Broker and Excess Line Broker)	287 Wateree River Road Myrtle Beach, SC 29588	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Commonwealth of Kentucky, Department of Insurance. [Stipulation approved May 16, 2012.]		

LICENSEE	ADDRESS	PENALTY
Life Quotes, Inc. (Agent)	8205 South Cass Avenue Darien, IL 60561	\$5,000 fine
Robert S. Bland (Agent and Sublicensee)	Same as above	
Respondents placed advertisements on their website that referred to an insurer without setting forth in the advertisements the name in full of the insurer and the name of the city, town or village in which the insurer has its principal office in the United States. [Stipulation approved October 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Harry Lynnwood Lam (Agent)	C3/customer contact channels 5215 Wiley Post Way Salt Lake City, UT 84116	License Revoked
Respondent failed to disclose on his renewal application for an agent's license that a criminal charge was filed against him. [Stipulation approved December 13, 2011.]		

LICENSEE	ADDRESS	PENALTY
Michael R. Mazzella Sr. (Agent)	7910 E. Thompson Peak Parkway Suite 104 Scottsdale, AZ 85255-7401	\$1, 500 fine
Respondent failed to report within 30 days of the final disposition that he was disciplined with the State of Arizona, Department of Insurance for sharing commissions with a non-licensed person. Respondent also failed to disclose the aforesaid action by the State of Arizona on his applications for an agent's license. [Stipulation approved January 10, 2012]		

LICENSEE	ADDRESS	PENALTY
Maclean Oddy & Associates (Agent, Broker and Excess Line Broker)	1201 Elm Street, Suite 4900 Dallas, TX 75270	\$750 fine
Respondent failed to report within 30 days of the final disposition of the matter that it was fined by the Texas Department of Insurance for failing to timely file surplus lines policies with the Surplus Lines Stamping Office of Texas. [Stipulation approved April 23, 2012.]		

LICENSEE	ADDRESS	PENALTY
Deshaun McDonald (Agent – Renewal Application Pending)	AAA Member Services Company LLC 5353 W Bell Road Glendale, AZ 85308-3912	\$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 March 14, 2012.]		

LICENSEE	ADDRESS	PENALTY
Daniel McMullen (Agent)	6 Juniper Road Gloucester, MA 019830	\$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 Commonwealth of Kentucky, Department of Insurance for repeatedly failing to timely file a verified statement of all surplus lines insurance transacted by Respondent during the preceding quarter as required by the Kentucky Insurance Law; and Respondent failed to report to the Superintendent within 30 days of the final disposition of the aforementioned matter. [Stipulation approved May 16, 2012.]		

LICENSEE	ADDRESS	PENALTY
William L. Mershon (Agent, Broker and Excess Line Broker)	c/o The Hays Group 80 South 8th Seet, Suite 700 Minneapolis, MN 55402	\$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 Commissioner of Insurance of the State of Texas for failing to timely file surplus lines excess insurance policies with the Surplus Lines Stamping Office of Texas. [Stipulation approved April 17, 2012.]		

LICENSEE	ADDRESS	PENALTY
Charles Robert Misasi (Agent and Sublicensee)	7400 Gaylord Parkway Frisco, TX 75034	\$750 fine
Respondent failed to disclose on his renewal application for an agent's license that the Superintendent had fined him individually and as sublicensee of Careington International Corporation. [Stipulation approved January 10, 2012.]		

LICENSEE	ADDRESS	PENALTY
Paul J. Mongin (Agent)	1010 Village Green Court Green Bay, WI 54313-5180	\$1,500 fine
Respondent failed to disclose on his original application for an agent's license, an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities in 1985 and failed to report to the Superintendent within 30 days of the final disposition of the matter that on or about February 2, 2010, the State of Wisconsin, Office of the Commissioner of Insurance, denied Respondent's application to be licensed to sell insurance for 30 days because the Respondent failed to accurately complete the application form, and did not disclose the aforementioned 1985 administrative action. [Stipulation approved April 3, 2012.]		

LICENSEE	ADDRESS	PENALTY
Ryan Pace (Agent)	704 Crescent Place Sea Girt, NJ 08750	License revoked
Respondent failed to timely submit to the Department information and documentation that was requested in Departmental investigatory letters regarding the termination of his agency appointment by an insurer, and failed to notify the Department within 30 days that he changed his business address. [Stipulation approved April 15, 2011.]		

LICENSEE	ADDRESS	PENALTY
Henry Richard Peche (Agent)	535 Sprucewood Lane San Antonio, TX 78216-6542	\$750 fine
Respondent failed to disclose on his original application for an agent's license that he was convicted of a misdemeanor. [Stipulation approved February 3, 2012.]		

LICENSEE	ADDRESS	PENALTY
Primevest Financial Services, Inc. (Agent)	400 First Street South Suite 300 St. Cloud, MN 56302	\$750 fine
Respondent failed to report to the Superintendent within 30 days that it was fined by the Illinois Secretary of State, Securities Department for "multiple deficiencies". [Stipulation approved March 12, 2012.]		

LICENSEE	ADDRESS	PENALTY
David Prisco (Agent)	4214 Walnut Street Philadelphia, PA 19104	\$4,000 fine
Respondent was terminated for cause by an insurance company for signing insureds names on insurance applications in the State of Pennsylvania without their knowledge or consent and failed to notify the Department within thirty days that his insurance license was revoked by the Kansas Insurance Department and by the Indiana Department of Insurance. [Stipulation approved January 19, 2012.]		

LICENSEE	ADDRESS	PENALTY
Railroad Insurance Agency (Broker and Excess Line Broker)	238 Ramblewood Drive Jackson, TN 38351	Licenses Revoked
Christopher Royce Little (Agent, Broker and Sublicensee)	Same as above	
Respondent Christopher Royce Little failed to disclose on his renewal application for an agent's license that he was disciplined by the Pennsylvania Insurance Department and failed to report to the Superintendent within 30 days that the Insurance Department of the State of Wisconsin, Office of the Commissioner of Insurance, denied his application for a permanent individual surplus lines insurance license. [Stipulation approved April 13, 2012.]		

LICENSEE	ADDRESS	PENALTY
Karina Ruiz (Agent)	22427 N. 102 nd Lane Peoria, AZ 85383	License Revoked
Respondent failed to disclose on her original application for her agent's license that she was convicted of a crime and hampered and impeded the Department's investigation by failing to respond to Departmental investigatory letters requesting information and documentation. [Stipulation approved January 27, 2012.]		

LICENSEE	ADDRESS	PENALTY
Michael C. Sanders (Agent)	100 Grand Coveaway Edgewater, NJ 07020	\$23,000 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 April 23, 2012.]		

LICENSEE	ADDRESS	PENALTY
Security One Insurance Agency (Agent)	5600 Brainerd Road Chattanooga, TN 37411	\$1,500 fine
Timothy C. Cox (Agent and Sublicensee)	Same as above	
Respondents acted as property/casualty agents in the State of New York in the name of Respondent Security One Insurance Agency after the license of Respondent Security One Insurance Agency to act as a property/casualty agent had expired. [Stipulation approved November 16, 2011.]		

LICENSEE	ADDRESS	PENALTY
Robert K. Strauss (Agent)	199 Elm Street New Canaan, CT 06840	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was disciplined by the Banking Commissioner, State of Connecticut. [Stipulation approved January 24, 2012.]		

LICENSEE	ADDRESS	PENALTY
Udell Byron & Associates Inc. (Agent)	1400 South Wolf Road, #500 Wheeling, IL 60090	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that it was fined by the Commissioner of Securities and Insurance, Office of the State Auditor, State of Montana. [Stipulation approved February 23, 2012.]		

LICENSEE	ADDRESS	PENALTY
VIMO, Inc. (Agent)	2110 Newmarket Parkway Suite 200 Marietta, GA 30067	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the Indiana Department of Insurance for engaging in an insurance business transaction with an individual who was not licensed by the State of Indiana. [Stipulation approved June 11, 2012.]		

LICENSEE	ADDRESS	PENALTY
Paula J. Whitenight (Agent and Broker)	9202 141st Street Savage, MN 55378	Licenses Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that her Kansas nonresident insurance agent's license was revoked by the Kansas Insurance Department. Respondent also changed her residence address and failed to notify the Department within 30 days of the change. [Stipulation approved December 2, 2011.]		

LICENSEE	ADDRESS	PENALTY
Robert C. Williams Insurance Agency Inc. (Agent and Broker)	523 Scott Street Wilkes Barre, PA 18703	\$750 fine
Barbara A. Williams (Agent and Sublicensee)	Same as above	
Robert C. Williams (Sublicensee)	Same as above	
Respondents acted as brokers in the State of New York in the name of Robert C. Williams Insurance Agency Inc. after the broker's license of Respondent Robert C. Williams Insurance Agency Inc. had expired. [Stipulation approved August 22, 2011.]		

LICENSEE	ADDRESS	PENALTY
Wood David A. Insurance Agency Inc. (Broker)	4835 East Cactus Road Scottsdale, AZ 85254	\$3,000 fine
David A. Wood (Sublicensee)	Same as above	
Respondents acted as brokers in the State of New York in the name of Respondent Wood David A. Insurance Agency Inc. after the license of Respondent Wood David A. Insurance Agency Inc. to act as a broker had expired. [Stipulation approved September 30, 2011.]		

LICENSEE	ADDRESS	PENALTY
Nancy W. Yearsley (Broker)	861 Corporate Drive, Suite 205 Lexington, KY 40503	License Revoked
Respondent failed to report to the Superintendent within 30 days that she was disciplined by the Commonwealth of Virginia for failing to comply with Virginia Continuing Education requirements; by the State of Colorado for failing to timely renew her producer's license, and by the State of Kentucky for not timely filing a surplus lines quarterly report. [Stipulation approved March 12, 2012.]		

LICENSEE	ADDRESS	PENALTY
Dragan Zeba (Agent)	1025 South Grange Road LaGrange, IL 60525	License Revoked
Respondent was convicted, upon a plea of guilty, of bank fraud, and Respondent also failed to disclose the conviction on his original application for an agent's license. [Stipulation approved December 22, 2011.]		

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