

New York State Department of Financial Services

ISSUED: 05/1/2013

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
Commerce and Industry Insurance Company	175 Water Street New York, NY 10038	\$6,000 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2011. [Stipulation approved December 19, 2012.]		

LICENSEE	ADDRESS	PENALTY
HealthNow New York Inc.	257 West Genesee Street P.O. Box 80 Buffalo, NY 14240	\$700,000 fine
Respondent, during the period January 1, 2004 through December 31, 2008, failed to file certificates of appointment for its insurance agents; failed to file notices of appointment of producers with the Superintendent within fifteen days; failed to notify the Department of its insurance agents' terminations; failed to ensure that commissions were paid only to licensed producers; failed to provide written acknowledgement of grievances; and failed to issue complete Explanation of Benefits Statements ("EOBs") in certain instances where claims were denied. [Stipulation approved December 12, 2012.]		

LICENSEE	ADDRESS	PENALTY
Renaissance Health Insurance Company of New York	4100 Okemos Road Okemos, MI 48864	\$50,000 fine
Respondent failed to identify the source of statistics used in certain advertisements as required by Department Regulation 34 [11 NYCRR 215]; used claim forms that contained a fraud warning that was not in compliance with Regulation 95 [11 NYCRR 86]; issued explanation of benefit statements that failed to contain all required statements under Insurance law Section 3234(b)(7) regarding the right to appeal a denial of benefits; and failed to process, deny, or request additional information from insureds on certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved March 19, 2013.]		

LICENSEE	ADDRESS	PENALTY
Safeco Insurance Company of Indiana	175 Berkeley Street Boston, MA 02116	\$22,800 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2011. [Stipulation approved October 18, 2012.]		

LICENSEE	ADDRESS	PENALTY
Sentinel Insurance Company Ltd	One Hartford Plaza Hartford, CT 06155	\$50,000 fine
Respondent, in connection with its rating practices for its commercial lines insurance program, violated Regulation 57 [11 NYCRR 160.2(c) and (g)], which states that insurers shall charge filed rates and that insurers shall maintain adequate procedures to minimize the occurrence of improperly charged rates and shall in fact pursue such procedures. [Stipulation approved January 25, 2013.]		

AGENT & BROKER HEARINGS

Region: Jamestown

LICENSEE	ADDRESS	PENALTY
Ron Kuhn (Agent)	52 Washington Street Westfield, NY 14787	License Revoked
Respondent failed to respond to Departmental investigatory letters and electronic mail directing that Respondent submit information and documentation to the Department regarding the termination of his employment as an agent for cause by an insurer, and failed to appear at the Department's office as directed in a Department letter regarding the termination. [Order issued March 8, 2013.]		

Region: Mid-Hudson

LICENSEE	ADDRESS	PENALTY
Thruway Insurance Brokers Inc. (Broker)	28 Vineyard Lane Marlboro, NY 12542	\$3,000 fine
Elbert Shamsid-Deen (Agent and Sublicensee)	Same as above	
t/b/a Thru-way Insurance Enterprises (Broker)	Same as above	
Respondents failed to pay a returned insurance premium refund to a finance company that had a security interest in that refund, pursuant to the terms of a finance agreement. Respondent also misappropriated said returned premium refund to pay other policy premiums and a different finance company, for the benefit of the same insured. [Order issued March 28, 2013.]		

Region: Nassau County

LICENSEE	ADDRESS	PENALTY
Nathalie Joy Calderon (Agent)	58-41 59th Street Maspeth, NY 11385	License Revoked
Respondent failed to notify the Department within 30 days of her business address change, and failed to respond to a Departmental investigatory letter regarding the termination of Respondent's agency appointments by an insurer. [Order issued March 7, 2013.]		

LICENSEE	ADDRESS	PENALTY
Frederick N. Klein (Public Adjuster)	58 Brower Avenue Woodmere, NY 11598	License Revoked
Respondent was convicted of a crime. Respondent also, hampered and impeded the Department's investigation by failing to cooperate with the Department's request for information and documentation regarding his conviction. [Order issued March 8, 2013.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Erica Lynn Lilly (Agent)	325 West Main Street Palmyra, NY 14522	License Revoked
Respondent's insurance licenses were revoked by the Virginia State Corporation Commission, and Respondent failed to report the revocation to the Department within 30 days of the final disposition of the matter. Respondent also failed to notify the Department of an address change within 30 days, and failed to respond to Departmental investigatory letters. [Order issued March 7, 2013.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Richard R. Billera (Agent)	23 Linwood Avenue Staten Island, NY 10305	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. Respondent submitted annuity applications to the insurer that stated the applicant signed the application in New Jersey when in fact they were signed in New York. As a result of the foregoing, Respondent's agency appointment with the insurer was terminated. Respondent owes taxes to New York State. Respondent failed to respond to the Department's letters thereby hampering and impeding the Department's investigation. [Order issued March 29, 2013.]		

LICENSEE	ADDRESS	PENALTY
Carson Insurance Agency Inc. (Broker)	3-01 27 th Avenue Long Island City, NY 11102	Licenses Revoked
John G. Marchese (Agent, Broker and Sublicensee)	Same as above	
Respondent allowed an unlicensed individual to act as an insurance producer at the corporate office and failed to disclose on his license application that he had been previously disciplined by the Department on five occasions between 1987 and 2008. [Order issued March 29, 2013.]		

LICENSEE	ADDRESS	PENALTY
Michael A. Dolin (Agent)	524 E. 20th Street New York, NY 10009	License Revoked
Respondent's agency appointment with an insurer was terminated for cause for falsification of documents, and Respondent hampered and impeded a Department investigation into the events surrounding such termination by failing to respond to the Department's investigatory letters. Respondent failed to notify the Department of an address change. [Order issued March 25, 2013.]		

LICENSEE	ADDRESS	PENALTY
Jean Renel Estil, Jr. (Agent)	1480 Bedford Avenue Brooklyn, NY 11216	License Revoked
<p>Respondent signed a questionnaire that identified the social security number of someone else as his own, and then submitted such questionnaire to a life insurer in conjunction with an application for appointment as an insurance agent. Respondent submitted an original application for an agent's license to the New York State Insurance Department that identified the social security number of someone else as his own. Respondent also applied for a New York State identification card at a New York State Department of Motor Vehicles office and falsely listed the Social Security number of another person as his own, and as a result, Respondent was the subject of a criminal prosecution. Respondent failed to disclose the criminal charges on an independent business application which Respondent submitted to an insurer. Respondent also failed to report the aforementioned criminal prosecution to the Superintendent within 30 days of the initial pretrial hearing date. After Respondent's affiliation with the insurer was terminated for cause and in response to a Department inquiry, Respondent submitted a written statement to the Department in which he falsely stated that he had changed his social security number. During a statement under oath given by Respondent at Department offices, Respondent made false statement regarding his social security number. [Order issued March 8, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Joanna Mercado (Agent)	147 Prospect Park SW Brooklyn, NY 11218	License Revoked
<p>Respondent failed to report a criminal prosecution to the Superintendent within 30 days of the initial pretrial hearing date. Respondent failed to respond to three Department investigatory letters, thereby hampering and impeding the Department's investigation. [Order issued March 13, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Michael S. Moore (Agent)	92 Simonson Avenue Staten Island, NY 10303	License Revoked
<p>Respondent failed to submit information and documentation to the Department or to appear at the Department's offices as directed in Departmental letters regarding the termination of Respondent's appointment to act as an agent by an insurer. [Order issued March 8, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Jewmekia Morton (Agent)	1277 Sutter Avenue Brooklyn, NY 11208	License Revoked
Respondent, while employed as an agent for a life insurance company, intentionally completed and submitted life insurance applications to the insurer which she knew contained false and/or inaccurate underwriting information. As a result of the foregoing, Respondent's agency appointment and associated employment was terminated by the aforesaid insurer. Respondent failed to respond in a complete manner to the Department's investigative communications regarding her alleged wrongful conduct as a producer/agent thereby hampering and impeding the Department's investigation. [Order issued March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Jose Rodriguez (Agent)	95-38 Roosevelt Avenue Jackson Heights, NY 11372	License Revoked
Respondent made overstated tax deductions on federal income tax returns, knowing that his clients were not entitled to such deductions. Respondent was convicted of Aiding and Assisting the Preparation of False Tax Returns. [Order issued March 26, 2013.]		

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
Lanstar Companies, Ltd. (Agent)	1120 Old Country Road Plainview, NY 11803	Licenses Revoked
Robert Landesmann (Agent and Broker)		
Respondents failed to notify an insurer about claims and lawsuits against its insureds; issued a certificate of liability insurance for an insured when the policy had previously been cancelled; provide materially incorrect information on two license renewal applications; and failed to provide the Department with information and documentation, thereby hampering and impeding the Department's investigations. [Order issued March 18, 2013.]		

LICENSEE	ADDRESS	PENALTY
R & R Agency Inc. (Agent)	791 South Main Street Farmingdale, NY 11735	Licenses Revoked
George F. Kivowitz (Agent, Broker and Sublicensee)	Same as above	
<p>Respondents collected insurance premium payments and failed to remit any of the overpayment premium monies to the insured or to otherwise properly account for the premium payments. Respondent R & R Agency Inc. failed to disclose on its renewal application for an agent's license the aforementioned matter. Respondents commingled fiduciary money and failed to properly maintain books and records. Respondents also failed to provide information and documentation in response to Departmental letters thereby hampering and impeding the Department's investigation. [Order issued March 29, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
James Weiss (Agent)	20 Hill Lane Levittown, NY 11756	\$500 fine
<p>Respondent failed to disclose on his relicensing application for an agent's license that he had pled guilty to a crime. [Order issued March 7, 2013.]</p>		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Fred P. Ramos (Broker)	139 Liberty Road Tappan, NY 10983	License Revoked
<p>Respondent failed to remit or otherwise properly account for the insurance premium monies that he collected from two insureds. Respondent failed to obtain Workers' Compensation insurance for an insured, presented two false certificates to a county office of consumer protection which purported to show that Workers' Compensation insurance was in effect for such insured, when in fact Respondent knew no such insurance was in place, and Respondent was thereafter convicted of the felony of Offering of a False Instrument for Filing in the First Degree. Respondent engaged in the business of insurance or participated in such business, without first obtaining written consent to do so from the Superintendent, as required pursuant to 18 U.S.C. Section 1033. [Order issued March 14, 2013.]</p>		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Gene H. Bateman (Agent)	25 Dutton Ave Catonsville, MD 21228	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Maryland Insurance Administration, and failed to submit to the Department information and documentation that was requested in Departmental investigatory letters. [Order issued March 6, 2013.]		

LICENSEE	ADDRESS	PENALTY
Joseph Benedetto (Agent)	10618 Troy Street Commerce City, CO 80022	License Revoked
Respondent's insurance producer licenses were revoked by the Kansas Insurance Commissioner, the Kentucky Department of Insurance and the Virginia State Corporation Commission, and Respondent failed to report the revocations to the Superintendent within 30 days of the final disposition of the matter. Respondent also failed to submit information and documentation to the Department or to appear at the Department offices as directed in Departmental investigatory letters, and failed to notify the Department within 30 days that he changed his residence address. [Order issued March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Emanuel Francisco Cid (Agent)	7670 Heathridge San Antonio, TX 78250	License Revoked
Respondent's application for a nonresident individual insurance producer license was denied by the North Dakota Insurance Department, and Respondent failed to report the denial to the Superintendent within 30 days of the matter. Respondent also failed to respond to Departmental investigatory letters, and failed to notify the Department within 30 days that he changed his business address. [Order issued March 6, 2013.]		

LICENSEE	ADDRESS	PENALTY
Roger M. DeBonis (Agent)	c/o AXA Advisors LLC 14851 N Scottsdale Road Scottsdale, AZ 85254	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. Respondent also misrepresented that the applications had been signed out of state when in fact they were signed in New York. [Order issued March 11, 2013.]		

LICENSEE	ADDRESS	PENALTY
Daniel Lawrence Canestaro-Garcia (Agent – License Expired)	2213 Blalock Road Houston, TX 77080	\$750 fine
Respondent sold insurance policies after his license had expired, without the authority to do so. [Order issued March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Jeffrey W. Kaplan (Broker – License Pending)	12417 Hidden Brook Drive Tampa, FL 33624	\$2,500 fine
Respondent failed to provide the Department with documentation related to an administrative action taken against him by the California Department of Insurance and conducted insurance business in the State of New York using an unlicensed name. [Order issued March 19, 2013.]		

LICENSEE	ADDRESS	PENALTY
Michele Margaret Lemke (Agent)	627 E Carson San Antonio, TX 78208	License Revoked
Respondent failed to notify the Department within 30 days that she changed her business address and failed to respond to Departmental investigatory letters. [Order issued March 28, 2013.]		

LICENSEE	ADDRESS	PENALTY
William J. Porath (Agent)	811 11th Avenue Green Bay, WI 54115	License Revoked
Respondent failed to notify the Department within 30 days of the initial pretrial hearing date that he was the subject of a criminal prosecution; failed to notify the Department within 30 days that he changed his business address; and failed to submit information and documentation to the Department or to appear at the Department as directed in Departmental investigatory letters. [Order issued March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Nicky J. Root (Agent)	200 Patrol Road Jeffersonville, IN 47130	License Revoked
Respondent's licenses were revoked by the Louisiana Department of Insurance, the Virginia State Corporation Commission, the South Dakota Division of Insurance, the Maine Bureau of Insurance and the Washington Office of Insurance Commissioner, and Respondent's license application was also denied by the Virginia Commission. Additionally, Respondent failed to report the actions to the Superintendent within 30 days of the final disposition of the matter; failed to disclose some of the actions on his renewal application for an agent's license; and failed to respond to Departmental investigatory letters. [Order issued March 26, 2013.]		

LICENSEE	ADDRESS	PENALTY
Mark Patrick Santos (Broker)	1603 Gardenia Drive Houston, TX 77018	License Revoked
Respondent's insurance producer licenses were revoked by the Kansas Insurance Department, the Washington Office of Insurance Commissioner, the Virginia State Corporation Commission, and the Utah Department of Insurance, and Respondent failed to report the revocations to the Superintendent within 30 days of the final disposition of the matter. Respondent also failed to respond to Departmental investigatory letters. [Order issued March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Sarah Sharp (Agent)	4913 Woodhill Lane Louisville, KY 40219	License Revoked
Respondent's insurance license was revoked by the Wisconsin Office of the Commissioner of Insurance, and Respondent failed to report the revocation to the Department within 30 days of the final disposition of the matter. Respondent also failed to respond to Departmental investigatory letters. [Order issued March 11, 2013.]		

AGENT & BROKER STIPULATIONS

Region: Albany

LICENSEE	ADDRESS	PENALTY
CIMAS LLC (Agent)	30 South Pearl Street Albany, NY 12207	\$1,500 fine
Thomas J. Curran (Agent and Sublicensee)	Same as above	
Respondents acted as insurance producers in the State of New York in the name of Respondent CIMAS LLC after the license of Respondent CIMAS LLC to act as an agent had expired. [Stipulation approved February 19, 2013.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Huber LLC (Agent)	491 Delaware Avenue Buffalo, NY 14202	Licenses Revoked
Scott J. Huber (Agent, Broker, Life Broker and Sublicensee)	Same as above	
Respondents admit that Respondent Scott J. Huber was convicted, upon a plea of guilty, of grand larceny in the second degree, a class C felony. [Stipulation approved December 3, 2012.]		

Region: Elmira

LICENSEE	ADDRESS	PENALTY
Scott M. Snow (Agent)	48 Steuben Street, Apt. 101 Addison, NY 14801	License Revoked
Respondent solicited and sold Medicare Advantage Plans to Medicare beneficiaries without having a previously scheduled appointment with the Medicare beneficiaries, as required by the Centers for Medicare and Medicaid Services. As a result of the foregoing, Respondent was terminated for cause by health insurers. [Stipulation approved January 8, 2013.]		

Region: Jamestown

LICENSEE	ADDRESS	PENALTY
Eric Barry t/b/b/a Action Bail Bonds (Bail Bond Agent)	65 East Main Street Westfield, NY 14787	\$10,000 fine
Respondent, on numerous occasions, did not issue or give a receipt for premiums paid to him in connection with the issuance of a bail bond. Respondent failed to maintain records showing the origin of each request which resulted in a bail bond being posted, allowed another bail bond agent to use the name Action Bail Bonds, and as a representative of an insurer, allowed special advantages to some insureds. [Stipulation approved January 24, 2013.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Harry Abrams (Agent and Broker)	245 Park Avenue New York, NY 10167	Licenses Revoked
Respondent was convicted of three felonies, forgery in the second degree, money laundering in the fourth degree and grand larceny in the fourth degree. Respondent also violated 18 U.S.C. Section 1033(e) subsequent to his criminal conviction by willfully engaging in the business of insurance without obtaining written consent of the Superintendent. [Stipulation approved February 7, 2013.]		

LICENSEE	ADDRESS	PENALTY
Gregg A. Farrauto (Agent)	44 Wall Street New York, NY 10005	\$7,500 fine
Respondent solicited, negotiated and sold 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 29, 2013.]		

LICENSEE	ADDRESS	PENALTY
Edwards H. J. & Associates Inc. (Broker)	1705 Church Avenue Brooklyn, NY 11226	\$2,500 fine
Handel J. Edwards (Agent, Broker and sublicensee)	Same as above	
<p>Respondents issued insurance premium payment transmittal checks for which their premium bank account had insufficient funds and for which the bank made payment through Respondents' overdraft protection. Respondents 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 Departmental investigatory letters. [Stipulation approved December 27, 2012.]</p>		

LICENSEE	ADDRESS	PENALTY
Delrine M. Gyles (Agent)	1545 Nostrand Avenue Brooklyn, NY 11226	\$1,000 fine
Delrine M. Gyles t/b/a D. M. Gyles Insurance Agency (Broker)	Same as above	
<p>Respondent issued insurance premium payment transmittal checks and an insurance premium finance loan payment check that were dishonored by the bank upon which they were drawn. [Stipulation approved March 29, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
HSBC Securities (USA) Inc. (Agent)	452 Fifth Avenue - Tower 7 New York, NY 10018	\$27,500 fine
<p>Respondent failed to disclose in its renewal applications for an agent's license that Respondent was fined by the Financial Industry Regulatory Authority, the National Association of Securities Dealers, the New York Stock Exchange Division of Enforcement and the Chicago Board of Trade, and that Respondent was found liable in arbitration proceedings before the NASD and FINRA that involved allegations of fraud, misrepresentation and/or breach of fiduciary duty. [Stipulation approved December 14, 2012.]</p>		

LICENSEE	ADDRESS	PENALTY
Kellerman Insurance Brokerage Inc. (Broker)	205-26th Avenue Bayside, NY 11360	\$6,500 fine
Claire Kellerman (Broker and Sublicensee)	Same as above	
<p>Respondent Claire Kellerman failed to timely refund an insurance premium payment to an insured after the insured's policy was replaced, and failed to timely submit the insured's policy cancellation request to the insurer. Respondent Claire Kellerman also failed to remit an insured's insurance premium payments to an insurer; 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; failed to appropriately identify her premium bank account; commingled insurance premium fiduciary funds with personal expense funds; and used an unapproved name in conducting business as an insurance producer. Additionally, Respondents acted as insurance brokers in the State of New York in the name of Respondent Kellerman Insurance Brokerage Inc. before it was licensed to act as a broker. [Stipulation approved March 19, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Daniel Macri (Agent)	1290 Richmond Road Staten Island, NY 10305	\$5,000 fine
<p>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 4, 2013]</p>		

LICENSEE	ADDRESS	PENALTY
Jose M. Makayan (Agent)	1600 Stewart Avenue Westbury, NY 11590	\$5,000 fine
<p>Respondent, while acting as an agent for an insurer, delivered a life insurance policy to a client without disclosing to the insurer that he had become aware that the client had been diagnosed with cancer and was scheduled to have cancer surgery. [Stipulation approved October 26, 2012.]</p>		

LICENSEE	ADDRESS	PENALTY
Arturo Diego Montenora (Agent and Broker)	471 Fanning Street Staten Island, NY 10314	\$1,500 fine
Respondent failed to disclose in his renewal applications for an agent's license that he was convicted of crimes and that he was arrested and charged with a crime. Respondent also failed to report to the Superintendent within 30 days of the initial pretrial hearing date that he was the subject of criminal prosecutions. [Stipulation approved October 25, 2012.]		

LICENSEE	ADDRESS	PENALTY
Penn Plaza Associates Ltd. (Agent)	1115 Broadway New York, NY 10010	\$1,250 fine
Leonard T. D Angelo (Agent and Sublicensee)	Same as above	\$1,250 fine
Jack Kane (Agent and Sublicensee)	Same as above	\$2,500 fine
Respondents failed to disclose censures, fines and suspensions imposed by the National Association of Securities Dealers and the Financial Industry Regulatory Authority in license applications submitted to the Department. [Stipulation approved August 20, 2012.]		

LICENSEE	ADDRESS	PENALTY
Jerry Rea (Broker)	74-11 Beach Channel Drive Arverne, NY 11692	\$3,000 fine
Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn, and issued insurance premium payment transmittal checks for which his premium bank account had insufficient funds and for which the bank made payment through Respondent's overdraft protection. Respondent also failed to appropriately identify his premium bank account, commingled insurance premium fiduciary funds with business operating expense funds, and failed to timely respond to Departmental investigatory letters. [Stipulation approved February 20, 2013.]		

LICENSEE	ADDRESS	PENALTY
Ohlert Ruggiere Inc. (Agent and Broker)	89-11 Jamaica Ave Woodhaven, NY 11421	\$1,100 fine
Wayne A. Ruggiere (Agent, Broker, and Sublicensee)	Same as above	
Respondents acted as property/casualty agents in the State of New York without having a license to do so. [Stipulation approved February 4, 2013.]		

LICENSEE	ADDRESS	PENALTY
Gabriele A. Scognamiglio (Independent Adjuster)	100 Poplar Street West Hempstead, NY 11552	\$5,000 fine
Respondent, while he was a manager at an auto repair shop, aided a customer in the commission of a crime by directing an employee to remove auto parts and then re-install the same auto parts into the customer's vehicle, knowing that the customer would be submitting a fraudulent repair bill to an insurer, for which Respondent was convicted of a crime. [Stipulation approved November 28, 2012.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
James C. Inzinga (Independent Adjuster)	Cristo Collision West, LLC 40 Stace Street Rochester, NY 14612	License Revoked
Respondent was convicted, upon a plea of guilty, of grand larceny in the second degree, offering a false instrument for filing in the first degree and tampering with physical evidence. [Stipulation approved December 14, 2012.]		

LICENSEE	ADDRESS	PENALTY
Michael John Lodge (Agent)	52 Winchester Street Rochester, NY 14615	\$750 fine
Respondent failed to disclose on his original application for an agent's license that he was convicted of a crime. [Stipulation approved February 13, 2013.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
Richard E. Kline (Agent)	274 Watertree Drive East Syracuse, NY 13057	\$2,000 fine
Richard E. Kline t/b/a Cardinal Financial Services Group (Broker)	Same as above	
Respondent failed to remit to an insurer premium collected from an insured, and failed to remit to the insured return premium collected from the insurer. Respondent also commingled insurance premium fiduciary funds with business operating and/or personal expense funds. [Stipulation approved November 19, 2012.]		

Region: Suffolk

LICENSEE	ADDRESS	PENALTY
Gary D. Aronowitz (Agent)	30 Knickerbocker Road Plainview, NY 11803	License Revoked
Respondent was convicted of a felony and failed to report the criminal prosecution to the Superintendent within 30 days of the initial pretrial hearing date. [Stipulation approved March 25, 2013.]		

LICENSEE	ADDRESS	PENALTY
Charles William Breakstone (Agent)	184 Maple Street Islip, NY 11751	\$750 fine
Respondent failed to disclose on his original application for an agent's license that the State of New York, Department of Taxation and Finance filed a warrant for Respondent to pay \$3,880.69 in taxes. [Stipulation approved March 29, 2013.]		

LICENSEE	ADDRESS	PENALTY
I C Bail Incorporated (Bail Bond Agent)	32 Sand Lane Islandia, NY 11749	
Iraida Calderon (Bail Bond Agent and Sublicensee)	Same as above	\$3,000 fine
Respondent I C Bail Incorporated acted as an agent of an insurer doing a bail bond business without a license. Respondents commingled premium funds and operational funds; and Respondents failed to disclose required information on a bail bond agent license application. [Stipulation approved March 6, 2013.]		

LICENSEE	ADDRESS	PENALTY
Jason R. Lowth, Sr. (Agent – License Pending)	70 Easy Street West Sayville, NY 11796	\$1,000 fine
Respondent, while previously licensed as an agent, failed to notify the Department within 30 days of the initial pretrial hearing that he was arrested and charged with a crime. [Stipulation approved February 7, 2013.]		

LICENSEE	ADDRESS	PENALTY
Anthony Paresi (Agent and Broker)	190 Motor Parkway Hauppauge, NY 11788	\$28,000 fine
Respondent solicited, negotiated and sold 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 January 31, 2013.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Robert P. Kearns (Independent Adjuster)	1 Wayne Avenue Suffern, NY 10901	\$3,500 fine
Respondent failed to disclose on his renewal applications for an independent adjuster's license that he was arrested and charged with a crime and Respondent failed to notify the Department within 30 days of the initial pretrial hearing that he was arrested and charged with a crime. [Stipulation approved February 7, 2013.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Joshua James Aven (Agent)	1519 Zachary Court Brea, CA 92821	\$750 fine
Respondent failed to disclose on his renewal application for an agent's license that his insurance license was revoked by the State of Minnesota Commissioner of Commerce. [Stipulation approved March 14, 2013.]		

LICENSEE	ADDRESS	PENALTY
Steve Bares (Agent)	500 S Dahlia Circle A-108 Glendale, CA 80246	License Revoked
The California Department of Insurance denied Respondent's insurance license application for failing to disclose misdemeanor convictions on his license application. Respondent failed to respond to the Department's letters investigating the aforesaid California administrative action, or appear for a statement under oath at the Department as directed, thereby hampering and impeding the Department's investigation. [Stipulation approved March 28, 2013.]		

LICENSEE	ADDRESS	PENALTY
Philip Graeme Caubud, III (Agent, Broker, and Excess Line Broker)	5116 Bissonnet Street Suite 465 Bellaire, TX 77401-4007	\$1,000 fine
Respondent failed to notify the Department within 30 days of the final disposition that the Commonwealth of Kentucky, Department of Insurance fined Respondent and the Commonwealth of Virginia, State Corporation Commission revoked Respondent's licenses to transact the business of insurance as an agent and a surplus lines broker. [March 12, 2013.]		

LICENSEE	ADDRESS	PENALTY
Dowling Insurance Agency, Inc. (Broker)	44 Adams Street Braintree, MA 02184	\$750 fine
Paul R. Dowling (Broker and Sublicensee)	Same as above	
Respondents failed to disclose on the original application for a broker's license for Respondent Dowling Insurance Agency, Inc. that the State of Florida, Department of Financial Services, fined Respondent Dowling Insurance Agency, Inc. [Stipulation approved March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Donald W. Freeman (Agent – License Pending)	1314 Parkside Drive Vero Beach, FL 32966	\$750 fine
Respondent failed to disclose that on his original application for an agent's license that he was fined by the Florida Department of Financial Services. [Stipulation approved January 31, 2013.]		

LICENSEE	ADDRESS	PENALTY
Sasha Giverts (Life Broker)	11817 Centennial Square East Philadelphia, PA 19116	\$2,250 fine
Respondent failed to disclose on his original application for a life broker's license that he was convicted of a crime, that his licenses and licensing rights were revoked by the California Department of Insurance, and that he was ordered to desist and refrain from engaging in certain conduct by the California Department of Real Estate. [Stipulation approved March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Global Partners Insurance Brokers, Inc. (Broker- License Application pending)	545 Lakeview Drive P.O. Box 1719 Brentwood, CA 94513	\$750 fine
Barbara Elizabeth McClellan (Broker and Proposed Sublicensee)	Same as above	
Respondents failed to disclose on Respondent Global Partners Insurance Brokers Inc.'s original application for a broker's license that the State of Alaska, Department of Commerce, Community & Economic Development, Division of Insurance fined Respondent Barbara Elizabeth McClellan. [Stipulation approved March 6, 2013.]		

LICENSEE	ADDRESS	PENALTY
Matthew I. Harms (Independent Adjuster)	5301 Veterans Memorial Highway Saint Peters, MO 63376	\$1,000 fine
Respondent failed to report to the Superintendent within 30 days that he pled guilty to a crime and that the Georgia Office of Commissioner of Insurance ordered that Respondent's Georgia nonresident license be issued on a probationary status. [Stipulation approved March 25, 2013.]		

LICENSEE	ADDRESS	PENALTY
Patrick A. Healy (Agent and Broker)	c/o Darton & Company Inc. 225 Main Street Westport, CT 06880	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was previously fined by the Department, and that a corporation of which he is an officer was fined by the Massachusetts Division of Insurance. [Stipulation approved January 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Heritage Marine Insurance Agency LLC (Agent)	11 Masons Island Road Mystic, CT 06355	\$1,500 fine
Steven A. Anderson (Sublicensee)	Same as above	
Respondents acted as insurance producers in the State of New York in the name of Respondent Heritage Marine Insurance Agency LLC after the license of Respondent Heritage Marine Insurance Agency LLC to act as agent had expired, and Respondents also failed to report to the Superintendent within 30 days of the final disposition of the matter that the Delaware Insurance Department revoked the Delaware producer license of Respondent Heritage Marine Insurance Agency LLC and fined Respondent Heritage Marine Insurance Agency LLC. [Stipulation approved March 25, 2013.]		

LICENSEE	ADDRESS	PENALTY
Darren Howard (Agent)	7120 Beneva Road Sarasota, FL 34238	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Alabama Department of Insurance ("Alabama DOI") ordered Respondent to reimburse the Alabama DOI for certain time expended and costs incurred by the Alabama DOI. [Stipulation approved November 28, 2012.]		

LICENSEE	ADDRESS	PENALTY
Bryan E. Hunsader (Agent)	2571 Sage Drive Green Bay, WI 54302	\$750 fine
Respondent failed to report to the Superintendent within 30 days that he was convicted of a crime. [Stipulation approved March 6, 2013.]		

LICENSEE	ADDRESS	PENALTY
Mark Richard Jenkins (Agent)	9 Tanglewood Road Newnan, GA 30263	\$750 fine
Respondent failed to disclose on his original application for an agent's license that he was fined by the Georgia Office of Insurance Commissioner. [Stipulation approved March 12, 2013.]		

LICENSEE	ADDRESS	PENALTY
Paul K. Kapur (Agent)	c/o Ameriprise Financial 2 Constitution Plaza Boston, MA 02129-2032	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the State of Florida, Office of Financial Regulation denied Respondent's application for registration as an associated person in the State of Florida. [Stipulation approved November 19, 2012.]		

LICENSEE	ADDRESS	PENALTY
Jimmy Lee (Agent)	c/o Enterprise General Insurance Agency Inc. 8925 W. Post Road – Suite 200 Las Vegas, NV 89148	\$750 fine
Respondent failed to disclose on his renewal application for an agent's license that he was fined by the State of Nevada, Department of Business and Industry, Insurance Division. [Stipulation approved March 19, 2013.]		

LICENSEE	ADDRESS	PENALTY
Liberty Partners Financial Services LLC (Agent)	5060 California Avenue Bakersfield, CA 93009	\$2,250 fine
Kenneth Wayne Billingsley (Sublicensee)	Same as above	
<p>Respondents failed to disclose on Respondent Liberty Partners' original application for a life broker's license and relicensing application for an agent's license that Respondent Liberty Partners was censured and 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 Liberty Partners was fined by the Colorado Division of Insurance. [Stipulation approved March 14, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Nelson E. Link Jr. (Agent)	UBS Financial Services, Inc. 10 South Jefferson Street - Suite 1050 Roanoke, VA 24011	\$1,500 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the West Virginia Insurance Commissioner and that his application for a permanent individual intermediary agent's insurance license was denied by the Wisconsin Office of Commissioner of Insurance. Respondent also failed to disclose the aforesaid fine and license denial on his renewal applications for an agent's license. [Stipulation approved March 29, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
McAuliffe & Edelman Inc. (Broker)	219 Goodhill Road Roxbury, CT 06783	\$2,250 fine
AFG Partners (Agent, Broker, and Excess Line Broker)	Same as above	
Lester Edelman (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above	
Respondents failed to disclose on license applications submitted to the Department that Respondent Lester Edelman was fined by the Massachusetts Division of Insurance. [Stipulation approved February 4, 2013.]		

LICENSEE	ADDRESS	PENALTY
Dylan Francis Monteforte (Agent)	12 N Chestnut Street Hazlet, NJ 07730-4008	\$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 New Jersey Department of Banking and Insurance, and Respondent also failed to disclose the New Jersey fine on his renewal application for an agent's license. [Stipulation approved January 31, 2013.]		

LICENSEE	ADDRESS	PENALTY
Matthew C. Njoku (Agent)	401 McCullough Drive Charlotte, NC 28262-3312	\$750 fine
Respondent failed to disclose on his original application for an agent's license that he was convicted of a crime. [Stipulation approved November 28, 2012.]		

LICENSEE	ADDRESS	PENALTY
Petfirst Healthcare LLC (Excess Line Broker and Broker – Licenses Pending)	One Quartermaster Court Jeffersonville, IN 47130	\$1,000 fine
Anthony Brent Hinton (Agent, Broker and Proposed Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that: the State of Florida, Department of Financial Services; the Commonwealth of Massachusetts, Office of Consumer Affairs and Business Regulation, Division of Insurance; and the Insurance Commissioner of the State of Utah each fined Respondent Petfirst Healthcare LLC. [Stipulation approved November 28, 2012.]</p>		

LICENSEE	ADDRESS	PENALTY
Lashawna Purifie (Agent)	14415 S. 50 th Street Phoenix, AZ 85044	\$750 fine
<p>Respondent failed to disclose on her original application for an agent's license that she was convicted of a crime. [Stipulation approved March 6, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Sandy Spring Insurance Agency (Agent)	7401 Ritchie Highway Glen Bernie, MD 21060	\$20,000 fine
<p>Respondent acted as an agent using an unapproved name; acted as an insurance producer after its license to do so had expired; and allowed persons who were not licensed to act as insurance producers on its behalf. [Stipulation approved March 29, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Hilbert Van N. Schenck (Agent, Broker and Excess Line Broker – License Pending)	P.O. Box 469011 San Antonio, TX 78246	\$1,500 fine
Respondent failed to disclose on his application for a broker's license and on his application for an agent's license that in 2004, Knapp Schenck & Company Insurance Agency Inc., a business of which Respondent was an officer, had its property and casualty license terminated by the Virginia State Corporation Commission. [Stipulation approved March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Todd A. Shanholtzer (Agent)	2209 East Desert Inn Road Las Vegas, NV 89169	\$750 fine
Respondent failed to disclose on his renewal application for an agent's license that the Department of Financial and Professional Regulation of the State of Illinois, Division of Insurance, suspended his license. [Stipulation approved March 4, 2013.]		

LICENSEE	ADDRESS	PENALTY
Novapro Risk Solutions LP (Independent Adjuster)	401 West A Street San Diego, CA 92101	License Revoked
Respondent acted as an insurance adjuster in the State of New York without having authority to do so by virtue of a license, and paid compensation for acting as an independent adjuster to persons who were not licensed as independent adjusters. Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the Nevada Division of Insurance and the Delaware Insurance Department. [Stipulation approved October 23, 2012.]		

LICENSEE	ADDRESS	PENALTY
S. T. L. Inc. (Agent)	5700 Smith Ave Baltimore, MD 21209	\$3,000 fine
Richard Hoffberger (Agent, Broker, and Sublicensee)	Same as above	
Charles Peter Hoffberger (Agent, Broker, and Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the Massachusetts Division of Insurance took an administrative action against Respondent S. T. L. in which Respondent S. T. L. agreed to cease and desist from engaging in certain conduct, and Respondents also failed to disclose the Massachusetts administrative action on Respondent S. T. L.'s relicensing application for a broker's license. Respondent S. T. L. also used an unapproved name in conducting business as an insurance producer in the State of New York. [Stipulation approved March 25, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Wedbush Morgan Securities Inc. (Agent)	P.O. Box 30014 Los Angeles, CA 90030	\$10,000 fine
<p>Respondent failed to disclose on its original and relicensing applications for an agent's license that Respondent was fined by the Financial Industry Regulatory Authority, the National Association of Securities Dealers, the American Stock Exchange, the New York Stock Exchange and the States of Oregon, Idaho, Colorado and Georgia; and that Respondent was found liable in arbitration proceedings before the NASD and FINRA that involved allegations of fraud, misrepresentation and/or breach of fiduciary duty. [Stipulation approved November 19, 2012.]</p>		

LICENSEE	ADDRESS	PENALTY
Wells Fargo Advisors Insurance Agency LLC (Agent)	901 East Byrd Street Richmond, VA 23219	\$50,000 fine
Bernard T. Gacona (Sublicensee and Proposed Sublicensee)	Same as above	
Wells Fargo Advisors LLC (Agent-License Application Pending)	Same as above	
Wells Fargo Advisors Financial Network LLC (Agent- licensing Application pending)	Same as above	
Mark L. Jiron (Proposed Sublicensee)	Same as above	
Respondent Wells Fargo Advisors Insurance Agency LLC paid commissions to an unlicensed entity and Respondent Wells Fargo Advisors LLC accepted commissions without a license; Respondents Wells Fargo Advisors LLC and Wells Fargo Advisors Financial Network LLC failed to disclose on their original applications for their agents licenses that they were the subject of numerous regulatory actions by the Financial Industry Regulatory Authority. [Stipulation approved February 27, 2013.]		

LICENSEE	ADDRESS	PENALTY
Woodstock Financial Group Inc. (Agent)	117 Towne Lake Parkway Woodstock, GA 30188	\$9,000 fine
Respondent failed to disclose on its original application for an agent's license that it was a party to four arbitration proceedings by the Financial Industry Regulatory Authority. [Stipulation approved March 14, 2013.]		

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