

New York State Department of Financial Services

ISSUED: September 26, 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
Allmerica Financial Alliance Insurance Company	440 Lincoln Street Worcester, MA 06153	\$47,160 fine
Respondent during the period January, 2010 to June, 2010, in connection with its claims and termination practices for its personal lines insurance programs, violated various provisions of Department Regulations 64 [11 NYCRR 216], 68 [11 NYCRR 65) and 95 [11 NYCRR 86]. [Stipulation approved April 18, 2013.]		

LICENSEE	ADDRESS	PENALTY
Citizens Insurance Company of America	645 West Grand River Howell, MI 48843	\$10,000 fine
In connection with its claims and termination practices for its personal lines insurance programs during the period January, 2010 to June, 2010, Respondent violated various provisions of Department Regulation 68 [11 NYCRR 65-3.4, 65-3.6, 65-3.9, 65-3.10, and 65-3.17], Department Regulation 64 [11 NYCRR 216.7 and 216.10], and Department Regulations 95 [11 NYCRR 86.4]; and Insurance Law Section 5106. [Stipulation approved April 18, 2013.]		

LICENSEE	ADDRESS	PENALTY
Farmington Casualty Company	One Tower Square Hartford, CT 06183	\$5,950 fine
<p>Respondent, in connection with its claims and cancellation practices for its personal lines insurance programs, during the period January, 2009 to March, 2009, violated Section 5106 of the Insurance Law and Regulation 68 [11 NYCRR 65-3.8(a) and (c)], that state payment or denial of claims must be made within 30 calendar days of receipt of relevant information and/or proof of claim; Regulation 64 [11 NYCRR 216.7(b)(18) and (19)] that state the insured shall have the right to receive the proceeds of any settlement in accordance with policy provisions and that a certificate of repairs form must be given to the insured during negotiations; Section 3425(h)(1) of the Insurance Law that state proof of mailing of a notice of cancellation, reduction of limits, substitution of policy form, elimination of coverages, conditional renewal or of intention not to renew, or proof of the mailing of the reasons thereof, to the named insured at the address shown in the policy, shall be sufficient proof of the giving of notice and the giving of reasons required by this section; and Regulation 152 [11 NYCRR 243.2(b)], that state insurers shall maintain a policy record for each insurance contract or policy for six calendar years after the date the policy is no longer in force or until after the filing of the report on examination in which the record was subject to review, whichever is longer. [Stipulation approved April 22, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Hanover Insurance Company	440 Lincoln Street Worcester, MA 01653	\$10,000 fine
<p>In connection with its claims and termination practices for its personal lines insurance programs during the period January, 2010 to June, 2010, Respondent violated various provisions of Department Regulation 68 [11 NYCRR 65-3.4, 65-3.6, 65-3.9, 65-3.10, and 65-3.17], Department Regulation 64 [11 NYCRR 216.7 and 216.11], and Department Regulations 95 and 96 [11 NYCRR 86.4 and 62-2.2]; and Insurance Law Sections 5106 and 3425. [Stipulation approved April 18, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Massachusetts Bay Insurance Company	440 Lincoln Street Worcester, MA 06153	\$10,000 fine
<p>Respondent during the period January, 2010 to June, 2010, in connection with its claims and termination practices for its personal lines insurance programs, violated various provisions of Department Regulations 64 [11 NYCRR 216], 68 [11 NYCRR 65] and 95 [11 NYCRR 86]. [Stipulation approved April 18, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Travelers Home and Marine Insurance Company	One Tower Square Hartford, CT 06183	\$14,600 fine
Respondent, in connection with its claims practices for its automobile insurance programs, during the period January, 2009 to March, 2009, violated Sections 5102 and 5106 of the Insurance Law and Regulation 68 [11 NYCRR 65-3.8, 3.9 and 3.16], that state payment or denial of claims must be made within 30 calendar days of receipt of relevant information and/or proof of claim; all overdue PIP benefits shall bear interest at a rate of 2 percent per month, calculated on a pro rata basis using a 30-day month; and in determining loss of earnings from work, claimant is entitled to receive 80% of lost wages up to the policy limits; and Regulation 64 [11 NYCRR 216.7] that states a certificate of repairs form must be given to the insured during negotiations. [Stipulation approved April 22, 2013.]		

LICENSEE	ADDRESS	PENALTY
United American Insurance Company	P.O. Box 8080 McKinney, TX 75070	\$140,000 fine
Respondent offers the AFL-CIO Mutual Benefit Retiree Health Plan under which certificates are issued to residents of this state pursuant to the exemption from the New York doing business law set forth in Section 1101(b)(2) of the Insurance Law. The New York State Department of Financial Services has determined that the issuance of certain certificates by Respondent did not qualify for the mail order exemption as Respondent issued certificates to non-union members who did not properly belong to the Insurance Law Section 4235(c)(1)(D) group to which the policy was issued. [Stipulation approved June 25, 2013.]		

LICENSEE	ADDRESS	PENALTY
Zurich American Insurance Company	1400 American Lane Tower I, 19th Floor Schaumburg, IL 60196	Corrective Action Plan including providing premium refunds
Respondent, in connection with its New York statutory disability benefits policies, did not achieve the minimum loss ratio of sixty percent as required. [Stipulation approved April 10, 2013.]		

AGENT AND BROKER HEARINGS

Region: New York City

LICENSEE	ADDRESS	PENALTY
Ivan Grullon (Agent)	205 Allen Street Bronx, NY 10002	License Revoked
Respondent failed to notify the Department of an address change within 30 days, and failed to respond to Department investigatory letters requesting information and documentation regarding Respondent's addresses and license application. [Order issued March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Mario Mosteirín (Broker)	64-01 60 th Place Ridgewood, NY 11385	License Revoked
Respondent issued Certificates of Insurance that were submitted to the Metropolitan Transportation Authority showing the Respondent as the producer of record and in fact, the Respondent was not the producer of the policy. The insureds, the insurer, and its general agent did not authorize the Respondent to issue Certificates of Insurance nor did they engage in transactions with, or know, the Respondent. The Certificates of Insurance misrepresented the identity of the producer of record as well as the coverages by providing materially false information as to the terms and conditions of the insurance coverage. Those certificates also bore a notarization stamp and signature of an individual whose commission had expired. Respondent also engaged in insurance transactions with a revoked licensee. In addition, Respondent did not fully cooperate with the Department's investigation. [Order issued April 10, 2013.]		

Region: Suffolk

LICENSEE	ADDRESS	PENALTY
LP. Corazza Agency Inc. (Agent)	871-7 Connetquot Avenue Islip Terrace, NY 11752	License Revoked
Leonard P. Corazza (Sublicensee)	Same as above	
Respondents collected insurance premium payments from insureds and failed to remit or otherwise properly account for such premium payments. Respondents' agency appointment with an insurer was terminated for cause due to misappropriation of funds. Respondents also issued two forged temporary New York State insurance identification cards for a motor vehicle, knowing the cards did not actually represent an insurance policy as indicated. [Order issued April 29, 2013.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
Ronald J. Nicolli (Agent)	135 Sun Harbor Drive Liverpool, NY 13088	License Revoked
Respondent solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer, Respondent knowingly submitted applications to the aforesaid unauthorized insurer that indicated they were signed out of state when in fact they were signed in New York; and otherwise aided and facilitated the aforesaid unauthorized insurer in doing an insurance business in the State of New York. Respondent made false statements during an examination under oath at the Department. [Order issued April 18, 2013.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Fernando Guillermo Crissien (Agent)	3535 W. Tierra Buena Lane Phoenix, AZ 85053	License Revoked
Respondent's insurance license applications were denied by the California Department of Insurance, and Respondent failed to report the California denial to the Superintendent within thirty days of the final disposition of the matter. Respondent also failed to submit a timely response to Departmental investigatory letters, and failed to submit all information and documentation requested in said letters. [Order issued March 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Marcie L. Ury-Sanders (Broker)	1 Cedarwood Lane Saddle River, NJ 07458	License Revoked
Respondent issued a certificate of insurance that misstated the policy coverage, and issued certificates of insurance that contained fraudulent notarizations. Respondent failed to produce requested records in response to the Department's investigatory letters, and failed to appear at the Department for a statement under oath as directed. Respondent also employed a person to transact insurance business whose license had been revoked without obtaining the prior approval of the Superintendent. [Order issued April 10, 2013.]		

AGENT & BROKER STIPULATIONS

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
James D. Cooley (Independent Adjuster)	762 Route 98 Attica, NY 14011	License Revoked
Respondent, the owner of Advanced Collision Inc., collected but failed to remit sales taxes that were due to the State of New York, and filed quarterly tax returns with the New York State Department of Taxation and Finance which under-reported the taxable sales of Advanced Collision Inc. As a consequence of the foregoing, Respondent was convicted of a felony, was sentenced to probation for five years, and was ordered to pay restitution to the New York State Department of Taxation and Finance. [Stipulation approved April 16, 2013.]		

LICENSEE	ADDRESS	PENALTY
First Niagara Risk Management, Inc. (Broker, Excess Line Broker, Agent, Independent Adjuster, and General Consultant)	726 Exchange Street Buffalo, NY 14202	\$10,000 fine
Respondent purchased a former corporate licensee of the Department and paid commissions to unlicensed producers. [Stipulation approved April 26, 2013.]		

Region: Mid Hudson

LICENSEE	ADDRESS	PENALTY
Wesley J. Berlinghoff (Independent Adjuster)	21 Lake Amenia Road Amenia, NY 12501	\$750 fine
Respondent failed to disclose on his original application for an independent adjuster's license that he was convicted of a misdemeanor in the State of New York, County of Dutchess, Amenia Town Court. [Stipulation approved February 3, 2012.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Wise Insurance Brokerage Inc. (Agent and Broker)	258 Rockaway Avenue Valley Stream, NY 11580	Licenses Revoked
James M. Atamian (Agent, Broker, General Consultant and Sublicensee)	Same as above	
<p>Respondent Atamian allowed an individual whose agent's and broker's licenses had previously been revoked by the Department to act as an insurance broker under Respondent Atamian's name and insurance broker's license, and Respondent Atamian also failed to inform the Superintendent within 30 days that he changed his business address. Respondents Wise and Atamian failed to have the place of business of Respondent Wise under supervision by a person licensed to do the kinds of business for which Respondent Wise is authorized, and Respondents Wise and Atamian also issued insurance premium payment transmittal checks for which Respondents' premium bank account had insufficient funds and for which the bank made payment through Respondents' overdraft protection. [Stipulation approved July 8, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Richardo Baptiste (Agent-Relicensing Application pending)	729 East 236th Street - Floor 2 Bronx, NY 10466	\$500 fine
<p>Respondent, while previously licensed as an agent, failed to notify the Superintendent within thirty days of the initial pretrial hearing that he was the subject of a criminal prosecution and was subsequently convicted of a crime. [Stipulation approved August 6, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Dennis O. Beadle (Agent)	Archetype Advisors 57 West 57 th Street New York, NY 10019	\$1,500 fine
<p>Respondent improperly used an answer key to complete the Michigan Long Term Care Continuing Education exam. As a consequence of the foregoing, regulatory action was taken against Respondent by the Financial Industry Regulatory Authority in June, 2011. [Stipulation approved April 3, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Juan Bello Sr. (Broker)	700 River Avenue Bronx, NY 10451	\$6,500 fine
Respondent issued premium payment transmittal checks that were dishonored by the bank upon which they were drawn, and issued premium payment transmittal checks for which his premium bank account had insufficient funds and for which his bank made payment through his overdraft protection. Respondent also failed to appropriately identify his premium bank account and commingled premium funds with business operating expense funds. Respondent also used an unapproved name in conducting business as an insurance producer in the State of New York, and allowed unlicensed employees to act as insurance producers on his behalf in the State of New York. [Stipulation approved July 12, 2013.]		

LICENSEE	ADDRESS	PENALTY
Esther A. Davilar (Agent and Broker)	c/o Marcy Multi Service Center 245 Marcus Garvey Boulevard Brooklyn, NY 11221	\$750 fine
Respondent failed to disclose on her renewal application for an agent's license and her renewal application for a broker's license that her nonresident license application was refused by the Georgia Insurance Department. [Stipulation approved July 1, 2013.]		

LICENSEE	ADDRESS	PENALTY
B I C Brokerage Corp. (Agent and Broker)	660 East Fordham Road Bronx, NY 10458	\$2,500 fine
Diane Debellis (Agent, Broker and Sublicensee)	Same as above	
Respondents failed to supervise the activities of their employee, who issued an insurance identification card to an insured indicating that insurance coverage was in effect when in fact it was not. [Stipulation approved June 17, 2013.]		

LICENSEE	ADDRESS	PENALTY
Quality Insurance Brokerage Inc. (Broker)	5910 8 th Avenue Brooklyn, NY 11220	Licenses Revoked
Anna Fan (Agent and Sublicensee)	7620 17 th Avenue Brooklyn, NY 11220	
<p>Respondent Anna Fan attempted to obtain public assistance by making false statements to government officials, for which she was convicted, upon a plea of guilty, of attempted welfare fraud in the fifth degree, a class B misdemeanor. Respondent Anna Fan also failed to submit to the Department all information and documentation that was requested in Department letters. [Stipulation approved July 29, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Robert S. Finkelstein (Life Broker and Agent- License Application Pending)	77-28 167th Street Flushing, NY 11366	\$750 fine
<p>Respondent failed to disclose on his original application for a life broker's license that the Wisconsin Division of Securities censured him and the New York Stock Exchange, Division of Enforcement, censured him and barred him from membership, allied membership, approved person status, and from employment or association with any member or member organization pending his compliance with Exchange requests. [Stipulation approved April 10, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Raoul St. Flavin (Broker)	833 East 55 th Street Brooklyn, NY 11234	\$3,000 fine
<p>Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn, and failed to appropriately identify his premium bank account. Respondent also allowed an unlicensed employee to act as an insurance producer on his behalf in the State of New York, and acted as an insurance broker in the State of New York after his license to act as a broker had expired. Respondent also failed to disclose on his relicensing applications for a broker's license that he acted as an insurance broker in the State of New York after his last license to act as a broker had expired. [Stipulation approved April 16, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Solomon Agency Corp. (Agent, Broker and Reinsurance Intermediary – License Pending)	21704 Northern Boulevard Bayside, NY 11361	\$4,000 fine
Yong Hwa Ha (Agent, Broker and Sublicensee)	Same as above	
<p>Respondents transacted insurance business under an unapproved agency name and issued a certificate of insurance to an insured that indicated the insurance policy was paid in full and issued receipts to the insured for insurance premium payments when in fact no payments were received by the Respondents. [Stipulation approved June 12, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Three Star Brokerage Inc. (Agent and Broker)	221 Kings Highway Brooklyn, NY 11223	\$1,000 fine
Evelyn Kleyman (Agent, Broker and Sublicensee)	Same as above	
<p>Respondents failed to appropriately identify their premium bank account and commingled insurance premium fiduciary funds with business operating expense funds. [Stipulation approved June 21, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
Metzger Roger Associates Inc. (Agent, Broker, Excess Line Broker and Reinsurance Intermediary)	80 Maiden Lane New York, NY 10038	\$750 fine
Richard Metzger (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 licenses of Respondent Metzger Roger Associates Inc. to transact the business of insurance as an insurance agent and a surplus lines broker in the Commonwealth of Virginia were revoked by the Virginia State Corporation Commission. Respondents also failed to disclose the Virginia revocation in the renewal application for a reinsurance intermediary's license of Respondent Metzger Roger Associates Inc. [Stipulation approved May 21, 2013.]</p>		

LICENSEE	ADDRESS	PENALTY
August Miele (Life Broker- License Application Pending)	106 Battery Avenue Brooklyn, NY 11209	\$750 fine
Respondent failed to disclose on his original application for a life broker's license in 2008 that he was found liable in an arbitration proceeding in 1997. [Stipulation approved July 15, 2013.]		

LICENSEE	ADDRESS	PENALTY
Ann Marie Miranda t/b/a Professional Brokerage Services Co.	3203 Westchester Avenue Bronx, NY 10461	\$2,500 fine
Respondent collected service fees from insureds for various insurance services without obtaining from the insureds a signed memorandum specifying the amount of the service fee. Respondent subsequently obtained executed service fee agreements from the insureds. [Stipulation approved June 5, 2013.]		

LICENSEE	ADDRESS	PENALTY
Ledwin Enterprises, Inc. (Broker)	2153 Grand Concourse Bronx, NY 10453-2201	\$1,500 fine
Ledwin Oviedo (Sublicensee)	Same as above	
Respondent Ledwin Enterprises Inc. acted as an insurance broker in the State of New York after its broker's license had expired. [Stipulation approved December 29, 2011.]		

LICENSEE	ADDRESS	PENALTY
Brokers Facilities Corp. (Broker and Excess Line Broker)	53 North Park Avenue Rockville Centre, NY 11571	\$1,250 fine
Jeffrey G. Rumsky (Broker, Excess Line Broker, and Sublicensee)	Same as above	
Respondents, in connection with the placement of commercial automobile physical damage insurance coverage with an unauthorized insurer, submitted affidavits to the Excess Line Association of New York which incorrectly stated that the risk had been submitted to and declined by three authorized insurers. [Stipulation approved May 15, 2013.]		

LICENSEE	ADDRESS	PENALTY
Urban Insurance Brokerage Inc. (Broker and Life Broker)	217-01 Merrick Blvd - Suite 1B Springfield Gardens, NY 11413	\$6,000 fine
Lucia Sharplis-Espirit (Agent, Broker, Life Broker, and Sublicensee)	Same as above	
Respondent Urban Insurance Brokerage, Inc. collected an insurance premium payment from an insured and failed to timely remit the insurance premium to the insurer and Respondents issued a certificate to the insured when no coverage was in effect. Respondents also collected service fees from insureds without obtaining a signed memorandum specifying the amount of service fees. [Stipulation approved April 1, 2013.]		

LICENSEE	ADDRESS	PENALTY
LIC Brokerage Inc. (Broker)	10-09 46th Road Long Island City, NY 11101	\$3,500 fine
Harkirat Singh (Broker and Sublicensee)	Same as above	
Respondents issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn; commingled insurance premium funds and operating expense funds in their premium account; and failed to appropriate identify their premium bank account. [Stipulation approved July 16, 2013.]		

LICENSEE	ADDRESS	PENALTY
AAble Multi Services LLC (Bail Bond Agent)	26 Court Street Brooklyn, NY 11242	\$5,000 fine
Davu Stewart (Bail Bond Agent)	Same as above	
Respondents charged an indemnitor a bail bond premium that exceeded the maximum permitted by law. Respondents also failed to maintain a copy of a receipt for premiums paid and for collateral posted by another indemnitor, as required by Regulation 42 [11 NYCRR 28]. [Stipulation approved April 10, 2013.]		

LICENSEE	ADDRESS	PENALTY
Joseph L. Twine (Agent)	115-16 91st Avenue Richmond Hill, NY 11418	\$10,000 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 May 29, 2013.]		

LICENSEE	ADDRESS	PENALTY
Luis Antonio Villanueva (Agent)	435 Central Park West 2M New York, NY 10025	\$1,500 fine
Respondent submitted a Medicare Advantage Plan enrollment application to an insurer without witnessing the insured sign the application. Subsequently, the insured complained to the insurer that the signature on the application is not his signature. [Stipulation approved May 8, 2013.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Larry Lewis Bedgood, Jr. (Agent)	186 Rumford Road Rochester, NY 14626	\$1,000 fine
Respondent 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 April 1, 2013.]		

LICENSEE	ADDRESS	PENALTY
Rachel Francisco (Agent and Broker)	190 Widedon Landing Hilton, NY 14468	\$1,500 fine
Respondent transacted insurance business under an unlicensed name; failed to appropriately identify her premium account; and Respondent failed to notify the Department of an address change within thirty days. [Stipulation approved July 24, 2013.]		

Region: Rockland County

LICENSEE	ADDRESS	PENALTY
Green, Ewart T. (Agent and Broker)	16 Tamarack Lane Pomona, NY 10970	\$1,500 fine
Respondent submitted annuity withdrawal request forms to a life insurer for the transfer of funds to the annuitants' bank accounts which contained altered dates. As a result of the foregoing, Respondent was terminated for cause. [Stipulation approved July 8, 2013.]		

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
Sherry C. Cesare (Agent)	16 Cliftwood Drive Huntington, NY 11743	\$10,000 fine
Respondent solicited, negotiated and/or delivered in the State of New York an annuity contract issued by an unauthorized insurer, and otherwise aided and facilitated the aforesaid insurer in doing an insurance business in the State of New York. [Stipulation approved June 12, 2013.]		

LICENSEE	ADDRESS	PENALTY
Gary Ferrarini (Agent-License Pending and Broker)	62 Friendly Court Babylon, NY 11702	\$15,000 fine
Respondent conducted insurance business in this State without a license. [Stipulation approved May 13, 2013.]		

LICENSEE	ADDRESS	PENALTY
Kathy Ritter Agency Inc. (Agent)	1 Frost Lane Wading River, NY 11792	\$5,000 fine
Kathy Rittreiser (Agent, Broker and Sublicensee)	Same as above	
Respondents, as an inducement to the making of insurance, paid to an insurer on behalf of insureds insurance premiums for the insureds' renters insurance policies. Respondent Kathy Ritter Agency Inc. also submitted to the aforementioned insurer applications for renters insurance without the knowledge or consent of the individuals named as insureds in the applications. [Stipulation approved April 18, 2013.]		

LICENSEE	ADDRESS	PENALTY
Michael Darrin Medina (Broker)	512 9th Street West Babylon, NY 11704	License Revoked
Respondent was convicted of attempted grand larceny in the fourth degree for stealing money from an insurance agency at which he was employed. [Stipulation approved April 16, 2013.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
David M. Mullen (Agent)	c/o Hazard & Siegel, Inc 5790 Widwaters Parkway PO Box 157 Dewitt, NY 13214-1850	\$750 fine
Respondent failed to report within 30 days of the final disposition of the matter that the State of Wisconsin, Office of the Commissioner of Insurance, denied Respondent's application for an intermediary agent's license. [Stipulation approved September 12, 2012.]		

LICENSEE	ADDRESS	PENALTY
Joseph M. Stickle (Agent)	5038 Yellow Wood Parkway Jamesville, NY 13078	\$11,650 fine
Respondent solicited, negotiated and/or issued annuity contracts issued by an unauthorized insurer, and otherwise aided and facilitated said insurer in doing an insurance business in the State of New York. [Stipulation approved May 13, 2013.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Nicholas A. Spano (Broker)	c/o Brown & Brown 2500 Westchester Ave Purchase, NY 10577	License Revoked
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing that he was the subject of a federal criminal indictment. [Stipulation approved July 22, 2013.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Rodman Insurance Agency Inc. (Agent-Licensing Application Pending)	145 Rosemary Street Needham, MA 02494	\$750 fine
Andrew S. Altman (Broker and proposed Sublicensee)	Same as above	
Respondent 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 fined Respondent Rodman Insurance Agency Inc. [Stipulation approved April 19, 2013.]		

LICENSEE	ADDRESS	PENALTY
Cuso Financial Services, Inc. (Agent)	10150 Meanley Drive San Diego, CA 92131	\$1,000 fine
Sorrento Pacific Financial LLC (Agent)	Same as above	
Amelia H. Beattie (Agent and Sublicensee)	Same as above	
Respondents failed to notify the Department within thirty days that Respondents were the subject of an administrative action. [Stipulation approved July 29, 2013.]		

LICENSEE	ADDRESS	PENALTY
Dental Claims Adjusters (Independent Adjuster)	5900 O Street Lincoln, NE 68510	\$3,000 fine
Roxann R. Brennfoerder (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Dental Claims Adjusters was fined by the Maryland Insurance Administration, the Nevada Division of Insurance, the Tennessee Department of Commerce and Insurance, and the Colorado Division of Insurance. Respondents also failed to disclose the Tennessee fine on Respondent Dental Claims Adjusters' renewal application for an independent adjuster's license. [Stipulation approved May 17, 2013.]		

LICENSEE	ADDRESS	PENALTY
April Caldwell (Agent)	10260 Colonial Court South Jacksonville, FL 32225	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that her application for a permanent individual intermediary agent's insurance license was denied by the Wisconsin Office of the Commissioner of Insurance, and failed to timely respond to Department letters requesting information and documentation. [Stipulation approved April 11, 2013.]		

LICENSEE	ADDRESS	PENALTY
Melvin E. Copeland (Agent)	1203A W Loop 281 Longview, TX 75604	\$1,500 fine
Respondent failed to disclose on license applications submitted to the Department that the Georgia Department of Insurance issued a Georgia nonresident license to Respondent on a probationary status, and that an insurer terminated for cause its producer agreement with Respondent, and terminated for cause Respondent's agency appointment. [Stipulation approved July 3, 2013.]		

LICENSEE	ADDRESS	PENALTY
Dash & Love Inc. (Broker)	111 Presidential Blvd. Bala Cynwyd, PA 19004	\$750 fine
Susan Dash (Sublicensee)	Same as above	
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 fined Respondent Dash & Love Inc. [Stipulation approved April 10, 2013.]		

LICENSEE	ADDRESS	PENALTY
Jeffrey M. Diederich (Broker)	506 West Main Street Carbondale, IL 62901	\$500 fine
Respondent failed to report within 30 days of the final disposition of the matter that the Commonwealth of Kentucky, Department of Insurance fined Respondent. [Stipulation approved September 12, 2012.]		

LICENSEE	ADDRESS	PENALTY
Erwin Insurance Agency Inc. (Broker – License Pending)	7603 Lem Turner Road Jacksonville, FL 32208	\$750 fine
Respondent failed to disclose on its original application for a license to act as a broker that it was fined by the State of Florida Department of Financial Services and that an officer of Respondent was fined by the State of Florida Department of Insurance. [Stipulation approved June 25, 2013.]		

LICENSEE	ADDRESS	PENALTY
Paul A. Fischetti (Agent)	1971 Lago Vista Boulevard Palm Harbor, FL 34685	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined and placed on probation by the Florida Department of Financial Services, and Respondent also failed to disclose the Florida fine and probation in a letter that he submitted to the Department in response to a Department letter requesting information and documentation regarding Respondent’s license application. [Stipulation approved August 7, 2013.]		

LICENSEE	ADDRESS	PENALTY
Royal Colonial Insurance Agency (Agent and Broker)	4145 Blackhawk Plaza Circle Suite 201 Danville, CA 94506	\$750 fine
Orlando Frasca (Agent and Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the California Department of Insurance fined Respondents, revoked their unrestricted licenses to act as casualty broker-agents, property-broker agents, life-only agents and accident and health agents and issued to Respondents restricted licenses to act in said capacities for a period of three years. [Stipulation approved July 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Jonathon A. Geer (Agent)	7402 Haddington Court Prospect, KY 40059	\$1,000 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Kentucky Office of Insurance and the Massachusetts Division of Insurance. [Stipulation approved May 31, 2013.]		

LICENSEE	ADDRESS	PENALTY
Robert E. Gill (Agent and Life Broker)	38 Wesley Court Eatontown, NJ 07724	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Alabama Department of Insurance and the Wisconsin Office of the Commissioner of Insurance took administrative actions against Respondent. [Stipulation approved June 6, 2013.]		

LICENSEE	ADDRESS	PENALTY
Robert A. Greenberg (Agent)	1861 SW Grant Avenue Port St. Lucie, FL 34953	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Georgia Department of Insurance issued a Georgia nonresident license to Respondent on a probationary status, and Respondent also failed to disclose in his renewal application for an agent's license that his application to be licensed as a nonresident insurance producer was denied by the Pennsylvania Insurance Department. [Stipulation approved June 21, 2013.]		

LICENSEE	ADDRESS	PENALTY
Joseph F. Griffin (Agent)	103 Camille Court Oldsmar, FL 34677	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 an unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved July 31, 2013.]		

LICENSEE	ADDRESS	PENALTY
Jeff Samuel Gurman (Life Broker)	400 Corporate Pointe Culver City, CA 90230	\$1,500 fine
Respondent failed to disclose on his original application for a life broker's license and his relicensing application for a life broker's license that he was named as a respondent in an arbitration proceeding before the Financial Industry Regulatory Authority that involved allegations of misrepresentation and breach of fiduciary duty. [Stipulation approved July 3, 2013.]		

LICENSEE	ADDRESS	PENALTY
Matthew E. Herman (Life Broker)	360 US Route One, Suite 202 Scarborough, ME 04074	\$750 fine
Respondent failed to notify the Department within thirty days that he was fined by the State of Maine Bureau of Insurance. [Stipulation approved July 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Gerald A. Kernan (Agent and Broker)	9932 Brewster Lane Powell, OH 43065	\$750 fine
Respondent failed to notify the Department within thirty days of the final disposition of the matter that he was fined by the State of Kentucky Department of Insurance. [Stipulation approved July 19, 2013.]		

LICENSEE	ADDRESS	PENALTY
Guy J. Labelle (Agent)	International Insurance Group Inc. 121 East Birch Flagstaff, AZ 86001	\$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 Kentucky Department of Insurance. [Stipulation approved June 6, 2013.]		

LICENSEE	ADDRESS	PENALTY
Jeff A. Labri (Life Broker)	675 North Barker Road Brookfield, WI 53045	\$750 fine
Respondent failed to notify the Department within 30 days that he was convicted of a crime. [Stipulation approved July 24, 2013.]		

LICENSEE	ADDRESS	PENALTY
Eric R. MacDougall (Agent)	Eric MacDougall & Associates Attention: Eric R. MacDougall 301 Oxford Valley Road Suite 205-A Yardley, PA 19067-7718	\$750 fine
Respondent failed to report within 30 days of the final disposition of the matter that the State of Michigan, Department of Energy, Labor & Economic Growth, Office of Financial and Insurance Regulation fined the Respondent. [Stipulation approved April 17, 2013.]		

LICENSEE	ADDRESS	PENALTY
Michael Allan Matthews (Agent)	8954 Rio San Diego Drive Suite 600 San Diego, CA 92108-1659	\$750 fine
Respondent failed to report within 30 days of the final disposition of the matter that the Commonwealth of Massachusetts, Office of Consumer Affairs and Business Regulation, Division of Insurance, fined Respondent. [Stipulation approved September 12, 2012.]		

LICENSEE	ADDRESS	PENALTY
Patricia A. McCormick (Agent)	6066 Blueridge Drive Highlands Ranch, CO 80130	License Revoked
Respondent failed to notify the Department within thirty days that her insurance license was revoked by the Kentucky Department of Insurance. [Stipulation approved July 31, 2013.]		

LICENSEE	ADDRESS	PENALTY
Mercer Health & Benefits Administration LLC (Independent Agent and Adjuster)	2610 Northgate Drive Iowa City. IA 52245	\$1,000 fine
Chad E. Nicholl (Agent, Independent Adjuster and Sublicensee)	Same as above	
Respondents failed to disclose on the original and renewal applications of Respondent Mercer Health & Benefits Administration LLC for an agent's license that Respondent Mercer Health & Benefits Administration LLC was the subject of administrative action by the State of Nevada Department of Business and Industry, Division of Insurance. [Stipulation approved August 7, 2013.]		

LICENSEE	ADDRESS	PENALTY
MHN Services (Independent Adjuster)	2370 Kerner Blvd San Rafael, CA 94901	\$2,000 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the Connecticut Insurance Department, and failed to disclose in Respondent's relicensing application for an independent adjuster's license and Respondent's continuing education program provider organization approval application that Respondent was fined by the Connecticut Insurance Department. [Stipulation approved June 18, 2013.]		

LICENSEE	ADDRESS	PENALTY
Minnesota Student Assurance Adjusters (Agent and Independent Adjuster)	333 North Main Street P.O. Box 196 Stillwater, MN 55082	\$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 Nevada Division of Insurance. [Stipulation approved June 25, 2013.]		

LICENSEE	ADDRESS	PENALTY
Anthony P. Novella (Agent)	5 Oratam Drive P.O. Box 6 Peapack, NJ 07977-0006	\$1,250 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the California Department of Insurance revoked Respondent's license and licensing rights to act as a life-only agent and as an accident and health agent, and issued to Respondent a restricted license to act as a life-only agent and as an accident and health agent. Respondent also failed to disclose the aforementioned California action on his renewal application for an agent's license. [Stipulation approved May 23, 2013.]		

LICENSEE	ADDRESS	PENALTY
Ovation Benefits Group, LLC (Agent)	Attn: Kim Kovaskli, CFO 5 Batterson Park Road, Suite 1 Farmington, CT 06033	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Commonwealth of Massachusetts, Office of Consumer Affairs and Business Regulation, Division of Insurance, for selling insurance after its Massachusetts Business Entity License had expired. [Stipulation approved January 19, 2012.]		

LICENSEE	ADDRESS	PENALTY
Paul Perino, Jr. (Agent)	c/o Ameriprise Financial 782 S Brewster Road Unit B2, Suite A Vineland, NJ 08361	\$750 fine
Respondent failed to disclose on his renewal application for an agent's license that the New Jersey Bureau of Securities fined him. [Stipulation approved April 5, 2013.]		

LICENSEE	ADDRESS	PENALTY
Steve Rogers (Agent)	1400 S. Wolf Road Wheeling, IL 60090	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that his application for an insurance producer license was denied by the South Dakota Division of Insurance, and that he was fined by the Utah Insurance Department, the Washington Office of Insurance Commissioner and the Missouri Department of Insurance, Financial Institutions and Professional Registration. [Stipulation approved June 17, 2013.]		

LICENSEE	ADDRESS	PENALTY
Adam A. Rothman (Agent)	36 Q Putnam Green Greenwich, CT 06830	\$4,000 fine
Respondent failed to disclose on his renewal applications for his agent's license that he was fined by the New Jersey Department of Insurance and was previously denied a license by the Wisconsin Office of the Commissioner of Insurance. Respondent, in connection with an application for life insurance, placed the applicant's signature on the disclosure page of an Accelerated Benefits Rider without the applicant's knowledge or consent. [Stipulation approved May 6, 2013.]		

LICENSEE	ADDRESS	PENALTY
Michael D. Schwartz (Agent)	11 Pine Street Montclair, NJ 07042	\$1,500 fine
Respondent was terminated for cause by a life insurer for submitting two applications for insurance to the insurer which falsely stated that the annuitants signed the applications in New Jersey when in fact the applications were signed in the State of New York, and which indicated that the applicants owned second homes in New Jersey when they did not. [Stipulation approved July 8, 2013.]		

LICENSEE	ADDRESS	PENALTY
Marina Shaw (Agent)	841 Prospect Avenue Ridgefield, NJ 07657	\$2,500 fine
Respondent, while an appointed agent for a life insurance company, on numerous occasions, signed her name on applications for life insurance without verifying the information in the application and without verifying that insureds authorized the applications. [Stipulation approved August 7, 2013.]		

LICENSEE	ADDRESS	PENALTY
Stratus Insurance Agency (Agent, Broker, and Excess Line Broker)	260 South 2500 West, Suite 303 Pleasant Grove, UT 84062	Licenses Revoked
Respondent conducted insurance business in this State without a license and failed to disclose that it was the subject of an administrative action by the State of North Carolina on its original applications for its broker and excess line broker licenses. [Stipulation approved May 21, 2013.]		

LICENSEE	ADDRESS	PENALTY
Gregory S. Thompson (Agent, Broker and Excess Line Broker)	3380 Chastian Meadows Parkway Kennesaw, GA 30144	\$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 Kentucky Department of Insurance. [Stipulation approved July 31, 2013.]		

LICENSEE	ADDRESS	PENALTY
Wanda J. Wright (Agent and Life Broker)	8420 W. Dodge Road - Suite 510 Omaha, NE 68114-3432	Licenses Revoked
Respondent failed to disclose on her original applications for an agent's license and for a life broker's license and on her renewal applications for an agent's license and for a life broker's license that she was fined by the State of Alabama, Department of Insurance, Producer Licensing Division, for failing to notify the State of Alabama of a change in address; and that she was fined and her license was suspended for one year by the Delaware Insurance Commissioner for failing to timely report the Alabama disciplinary action. [Stipulation approved January 19, 2012.]		

LICENSEE	ADDRESS	PENALTY
Inter Americas Insurance Agency (Agent and Adjuster)	P.O. Box 9510 Wichita, KS 67277	\$1,000 fine
Bruce F. Welner (Agent and Sublicensee)	Same as above	
Respondents failed to disclose on the original application of for an agent's license that an officer/director of Respondent Inter Americas Insurance Agency was the subject of two criminal actions. [Stipulation approved June 20, 2013.]		

LICENSEE	ADDRESS	PENALTY
Wunderlich Securities Inc. (Agent)	6000 Poplar Ave Memphis, TN 38119	\$10,000 fine
Respondent failed to disclose in its renewal applications for an agent's license that it was censured, fined and ordered to cease and desist from committing certain violations and to pay disgorgement and prejudgment interest by the United States Securities and Exchange Commission, and that Respondent was named as a party in an arbitration proceeding before the Financial Industry Regulatory Authority that involved allegations of fraud, negligent misrepresentation and breach of fiduciary duty. Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that it was the subject of administrative actions taken by the Illinois Secretary of State, Securities Department and the District of Columbia Department of Insurance, Securities and Banking. [Stipulation approved April 18, 2013.]		