

# New York State Department of Financial Services

**ISSUED: August 6, 2014**

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

The New York State Department of Financial Services has taken disciplinary action against the following licensees. Those categorized as stipulations have been agreed to by the licensee. Department actions that result from Department hearings are subject to judicial review and possible stay of enforcement.

### INSURANCE COMPANIES

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Aetna Life Insurance Company	151 Farmington Avenue Hartford, CT 06156	\$500,000 fine
Respondent, during the approximate period August 2002 through May 2011, used noncompliant policy forms for six group life insurance policies and issued certificates that failed to contain all the required statutory provisions and consequently failed to inform its insureds of their rights and benefits under each policy. Respondent failed to address the Department's repeated requests to replace the noncompliant policy forms with forms that were in compliance with the current laws and later failed to use the policy forms as agreed once they were approved for use. [Stipulation approved April 16, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Balboa Insurance Company	P.O. Box 19702 Irvine, CA 92623	\$19,000 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2012. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Encompass Indemnity Company	3075 Sanders Road Northbrook, IL 60062-7127	\$40,100 fine
<p>During the approximate period July 2009 through June 2011, Respondent and its other entities including Encompass Indemnity Company, Encompass Insurance Co. of America, Encompass Property &amp; Casualty Co., Encompass Independent Insurance Co., and Encompass Home &amp; Auto Ins. Co. reported to the New York State Department of Motor vehicles incorrect cancellation dates for numerous automobile insurance policies by electronic transmission. [Stipulation approved May 6, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Hartford Casualty Insurance Company	One Hartford Plaza Hartford, CT 06155	\$7,100 fine
<p>Respondent, during the period January 2011 to September 2011, in connection with its claims practices for its personal lines insurance programs, violated various subdivisions of Department Regulations 64 &amp; 68 [11 NYCRR 65 &amp; 216], Regulation 95 [ 11 NYCRR 86] and Section 3425 of the Insurance Law. [Stipulation approved June 19, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Hartford Insurance Company of Illinois	One Hartford Plaza Hartford, CT 06155	\$7,100 fine
<p>Respondent, during the period January 2011 to September 2011, in connection with its claims practices for its personal lines insurance programs, violated various subdivisions of Department Regulations 64 &amp; 68 [11 NYCRR 65 &amp; 216], Regulation 95 [ 11 NYCRR 86] and Section 5106 of the Insurance Law. [Stipulation approved June 19, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Hartford Insurance Company of the Midwest	One Hartford Plaza Hartford, CT 06155	\$14,450 fine
<p>Respondent, during the period January 2011 to September 2011, in connection with its claims practices for its personal lines insurance programs, violated various subdivisions of Department Regulations 64 &amp; 68 [11 NYCRR 65 &amp; 216], Regulation 95 [ 11 NYCRR 86] and Section 3425 of the Insurance Law. [Stipulation approved June 19, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Hartford Underwriters Insurance Company	One Hartford Plaza Hartford, CT 06155	\$8,600 fine
Respondent, during the period January 2011 to September 2011, in connection with its claims practices for its personal lines insurance programs, violated various subdivisions of Department Regulations 64 & 68 [11 NYCRR 65 & 216], Regulation 95 [ 11 NYCRR 86] and Section 5106 of the Insurance Law. [Stipulation approved June 19, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Liberty Mutual Fire Insurance Company	175 Berkeley Street Boston, MA 02117	\$46,800 fine
Respondent failed to notify numerous insureds of the cancellation of their personal lines insurance policies by sending a notice of cancellation as required. [Stipulation approved March 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Permanent General Assurance Corporation	2636 Elm Hill Pike Nashville, TN 37214	\$75,000 fine
Respondent reported to the New York State Department of Motor Vehicles incorrect cancellation dates for numerous automobile insurance policies by electronic transmission and issued cancellation notices for numerous automobile insurance policies that failed to conform to the requirements of Section 313 of the New York Vehicle and Traffic Law. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sentinel Insurance Company, Ltd.	One Hartford Plaza Hartford, CT 06155	\$16,700 fine
Respondent, during the period January 2011 to September 2011, in connection with its claims practices for its personal lines insurance programs, violated various subdivisions of Department Regulations 64 & 68 [11 NYCRR 65 & 216], Regulation 95 [ 11 NYCRR 86] and Section 3425 of the Insurance Law. [Stipulation approved June 19, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
United States Aircraft Insurance Group and United States Aviation Underwriters Incorporated	125 Broad Street New York, NY 10004	\$50,000 fine
Respondents, in connection with the All Clear Aircraft Policy Package Program of United States Aircraft Insurance Group, whose members consist of various insurance companies, utilized rates and rules that were not approved and/or filed with the Department. [Stipulation approved March 26, 2014.]		

### AGENT AND BROKER HEARINGS

#### Region: New York City

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John Elliya (Agent)	67-02 A 188th Street Flushing, NY 11354	License Revoked
Respondent completed and submitted life insurance applications to a life insurer that contained false and/or inaccurate information. In connection with the sale of the aforementioned life insurance policies, Respondent failed to pay return commissions to the aforesaid life insurer. Respondent was terminated for cause as a result of the foregoing conduct. Respondent failed to respond to the Department's investigatory letters, thereby hampering and impeding the Department's investigation. [Order issued June 4, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Smart Insurance Agency, Inc. (Broker)	8205 Roosevelt Avenue Jackson Heights, NY 11372	\$1,200 fine
Yook K. Lee (Broker and Sublicensee)	Same as above	
Respondents failed to notify the Department of business address changes within 30 days of the changes, and failed to timely respond to Department letters. [Order issued June 6, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rashuan Page (Agent)	338 Blake Avenue Brooklyn, NY 11212	License Revoked
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 business operating funds. Respondent's agency appointment with an insurer was terminated for failure to remit premium funds. In connection with the Department's investigation, the Respondent or an employee acting under his authority and control submitted to the Department fraudulent documents that were fabricated or altered. [Order issued April 24, 2014.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
De Borah Dunbar (Agent)	1800 North Green Valley Parkway Henderson, Nevada 89074	License Revoked
Respondent purposely and knowingly entered false information on an applicant's insurance policy application and submitted the application to an insurer. Respondent also provided false information to the insurer during its investigation into the circumstances surrounding the application. Respondent also failed to respond to the Department's letters, and failed to notify the Department of an address change within 30 days. [Order issued April 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Scott F. Panetta (Agent)	2028 W 25th Street Erie, PA 16502	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. In connection with the aforementioned annuity contracts, Respondent knowingly submitted applications to the unauthorized insurer that falsely stated that the annuitant signed the application in Pennsylvania when in fact the application was signed in New York. [Order issued April 17, 2014.]		

## STIPULATIONS

**Region: Albany**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Joshua Barton (Agent)	133 Saratoga Road Scotia, NY 12302	Licenses Revoked
<p>Respondent signed the name and/or initials of the insured in certain areas on applications for life insurance and submitted the applications to an insurance company without the insureds' knowledge or consent. As a result of the foregoing, Respondent was terminated for cause by the insurance company. Respondent, also, changed his residence address and failed to notify the Department of the change within thirty days. [Stipulation approved March 26, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Thomas D. Cushman (Agent)	171 Speigletown Road Troy, NY 12182	\$2,000 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was ordered to cease and desist from engaging in certain conduct by the Pennsylvania Insurance Commissioner, and that Respondent's producer licenses were revoked for a minimum period of 5 years by the Pennsylvania Insurance Commissioner. Respondent also failed to disclose the Pennsylvania cease and desist order in his renewal application for an agent's license. [Stipulation approved June 4, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Francis X. Loughlin (Agent)	3 Fyke Road Catskill, NY 12414	\$1,500 fine
<p>Respondent failed to supervise an employee who misappropriated insurance premium payments that the employee collected from insureds on behalf of Respondent. Respondent subsequently replaced the funds that were misappropriated by the employee. [Stipulation approved May 21, 2014.]</p>		

**Region: Buffalo**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Delbert E. McMaster Agency, Inc. (Agent)	111 Niagara Street P.O. Box 156 Tonawanda, NY 14151	\$7,500 fine
William S. McMaster (Agent, Broker and Sublicensee)	Same as above	
<p>Respondents misrepresented the operations of an insured's business on an application for a commercial liability insurance policy which Respondents submitted to an insurer. Respondents misrepresented the coverage of an insurance policy on a Certificate of Liability Insurance which Respondents submitted to the Town of Wheatfield in New York State in that they stated that the insurance policy covered pool installations, when in fact the insurance policy did not cover pool installations and was issued to cover grass cutting. [Stipulation approved May 6, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Amy Schumacher (Broker)	8644 Ernest Road Gasport, NY 14067	\$750 fine
<p>Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date that she was the subject of a criminal prosecution. [Stipulation approved April 1, 2014.]</p>		

**Region: Jamestown**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Chautauqua Benefits Specialists LLC (Agent)	10785 Bennett Road Dunkirk, NY 14048	\$1,500 fine
Gregory Andrew Krauza (Agent and Sublicensee)	Same as above	
<p>Respondents acted as insurance producers in the State of New York in the name of Respondent Chautauqua Benefits Specialists LLC after the license of Respondent Chautauqua Benefits Specialists LLC to act as an agent had expired. [Stipulation approved March 27, 2014.]</p>		

**Region: Mid-Island**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Richard T. King Associates Inc. (Agent)	380 North Broadway Jericho, NY 11753	\$20,000 fine
Richard T. King (Agent and Sublicensee)	Same as above	
Respondents 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 June 27, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John Liberopoulos (Broker – License Pending)	57 Thomas Avenue Bethpage, NY 11714	\$3,000 fine
Respondent failed to disclose on his relicensing application for his broker’s license that he was terminated from an insurance agency and failed to disclose on his past employment applications that he had been terminated from an insurance agency. [Stipulation approved June 4, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Keith Alex Metz (Agent and Broker)	56 Hollywood Avenue Massapequa, NY 11758	\$25,000 fine
Respondent provided Allstate Insurance Company (“Allstate”) with a false statement in that he admitted to altering and endorsing onto already existing homeowners’ insurance policies new customers who would have otherwise not qualified for insurance with Allstate, when in fact Respondent’s father, Leonard Metz, a then licensed agent, was responsible for such conduct; and as a result of the foregoing, Respondent was terminated by Allstate for cause, on or about November 15, 2012. [Stipulation approved June 16, 2014.]		

**Region: Nassau County**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Alcure & Company Insurance Agency Inc. (Broker and Life Broker)	70 S 6th Street Locust Valley, NY 11560	\$3,000 fine
Peter G. Alcure (Agent, Broker, Life Broker, and Sublicensee)	Same as above	
Respondents failed to disclose on a license renewal application of Respondent Alcure & Company Insurance Agency Inc. that Respondent Peter G. Alcure was a party to an arbitration proceeding before the Financial Industry Regulatory Authority (“FINRA”) involving allegations of misrepresentation. [Stipulation approved January 31, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Estate Protection Planning Corp. (Agent)	320 Old Country Road Garden City, NY 11530	\$20,000 fine
A. Kirsten Gallardo (Agent and Sublicensee)	Same as above	
Respondents failed to supervise an insurance agent who, acting on behalf of Respondents, violated Section 2117 of the Insurance Law. [Stipulation approved June 11, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
General Associates, Inc. (Agent, Broker and Life Broker)	720 Sunrise Highway Baldwin, NY 11501	Licenses Revoked
Louis Koch Insurance Agencies Inc. (Agent and Broker)	Same as above	
Hackett George J. Jr. Insurance Agency Inc. (Agent and Broker)	Same as above	
Joseph Koch (Agent, Broker and Sublicensee)	31 Holiday Pond Road Jericho, NY 11753	
Respondent Joseph Koch a/k/a Joseph J. Koch failed to notify the Superintendent within thirty days that he is currently the subject of a criminal prosecution for obtaining or retaining insurance company and/or fiduciary funds; and Respondents hampered and impeded the		

Department's investigation by failing and/or refusing to respond to Departmental investigatory letters requesting information and documentation. [Stipulation approved November 5, 2013.]

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Onecap Services LLC (Agent, Broker, and Excess Line Broker)	77 Spruce Street Cedarhurst, NY 11516	\$10,500 fine
Peter M. Lefkowitz (Agent, Broker and Sublicensee)	Same as above	
Respondents solicited, negotiated and/or delivered in the State of New York a group master umbrella policy issued by an unauthorized insurer and otherwise aided and facilitated the unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sullivan & Strauss Agency Inc. (Agent, Broker, & Independent Adjuster- License Application Pending)	One Hollow Lane Lake Success, NY 11042	\$16,000 fine
David Strauss (Agent, Broker & Sublicensee)	Same as above	
Respondent transacted insurance business under unlicensed agency names. [Stipulation approved April 2, 2014.]		

**Region: New York City**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Joseph S. Alessandro (Broker and Sublicensee)	1464 Hammersley Avenue Bronx, NY 10469	Licenses Revoked
Hammersley Agency Ltd. (Agent and Broker)	Same as above	
Cavanaugh & Alessandro Inc. (Agent and Broker)	Same as above	
Respondent Joseph S. Alessandro was removed from holding the public office of Justice of the Supreme Court for the Ninth Judicial District based upon factual findings of judicial misconduct by the New York State Commission on Judicial Conduct and was disbarred from the practice of law in the State of New York. [Stipulation approved April 7, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
GlobalVision Insurance Agency Inc. (Broker)	90 Bowery New York, NY 10013	\$3,000 fine
Nancy Jiang Chen (Agent, Broker and Sublicensee)	Same as above	
Respondents operated a satellite office and failed to notify the Superintendent of the satellite office and the licensed person responsible for such office. [Stipulation approved May 6, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Deisy M. Confesor (Agent)	551 West 170 Street New York, NY 10032	\$12,500 fine
Respondent failed to disclose in her renewal application for an agent's license that her employment by an insurance company was terminated for alleged misconduct. Respondent failed to notify the Department within thirty days that her business address changed, and failed to respond to Departmental investigatory letters in a timely manner, thereby hampering and impeding the Department's investigation. [Stipulation approved April 28, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Klein J. Associates LLC (Agent, Broker and Life Broker)	219 Ditmas Avenue Brooklyn, NY 11218	\$7,500 fine
Jacob Klein (Agent, Broker, and Sublicensee)	Same as above	
Respondents acted as insurance brokers in the State of New York in the name of Respondent Klein J. Associates LLC after its license to act as a broker expired. Respondents also allowed an unlicensed employee to act as an insurance producer on Respondents' behalf in the State of New York, and failed to disclose on a license application that Respondent Klein J. Associates LLC acted as an insurance broker after its license to act as a broker expired. Respondents also collected service fees from clients without obtaining from the clients a signed memorandum specifying the amount of the service fee. [Stipulation approved March 24, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Black Sea Travel Inc. (Agent)	512 Avenue U Brooklyn, NY 11223	\$1,000 fine

Boris Krush (Sublicensee)	Same as above	
Respondents allowed an unlicensed individual to transact insurance business in the State of New York without the benefit of a license. [Stipulation approved April 11, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Lyubov Krush (Agent)	512 Avenue U Brooklyn, NY 11223	\$2,000 fine
Respondent conducted insurance business in this State without a license. [Stipulation approved April 11, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Evan Pollock (Independent Adjuster)	109 Ridgewood Avenue Staten Island, NY 10312	\$1,500 fine
Respondent conducted insurance business in this State without a license. [Stipulation approved May 6, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Norair Seferian Bails, Inc. (Bail Bond Agent- License Application pending)	125-10 Queens Boulevard Kew Gardens, NY 11415	\$2,500 fine
Norair Seferian (Bail Bond Agent and Sublicensee)	Same as above	
Respondents conducted business as a bail bond agent using the name of an unlicensed corporation and Respondent Norair Seferian issued receipts to indemnitors for collateral deposited which incorrectly listed the name of the bail bond agency receiving the collateral. [Stipulation approved April 17, 2014.]		

**Region: Suffolk County**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Kevin M. Filosa (Agent)	23 Elan Lane Ronkonkoma, NY 11779	\$750 fine
Respondent failed to disclose in his renewal application for an agent's license that he was named as a party in an arbitration proceeding that was commenced with the filing of a claim for damages based upon, among other things, breach of fiduciary duty with the Financial Industry Regulatory Authority. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Glenn Marriott (Agent and Broker)	12 Ketcham Avenue Saint James, NY 11780	Licenses Revoked
Respondent, while he was appointed as an agent by an insurer, collected insurance premium funds from an insured and failed to remit said funds to the insurer, or to otherwise properly account therefor. [Stipulation approved April 8, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Leonard Metz (Agent and Broker)	24 Allyson Place East Setauket, NY 11733	Licenses Revoked
During the approximate period January 2008 through October 2011, Respondent, in order to circumvent Allstate Insurance Company's ("Allstate") underwriting guidelines for homeowner's insurance policies, altered and submitted to Allstate documentation that contained false and/or inaccurate underwriting information. [Stipulation approved May 6, 2014.]		

**Region: Syracuse**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Oswego Valley Insurance Agencies LLC (Agent, Broker and Reinsurance Intermediary)	60 South First Street Fulton, NY 13069	\$4,000 fine
Charles H. Harrington (Sublicensee)	Same as above	
Verner M. Drohan (Sublicensee)	Same as above	
James G. Poindexter (Sublicensee)	Same as above	
Respondents allowed unlicensed individuals to conduct insurance business in this State without a license. [Stipulation approved April 11, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Shawn J. Ryan (Agent)	5786 Widwaters Parkway Dewitt, NY 13214	\$1,500 fine

Respondent, while he was appointed as an agent by an insurer, identified himself as clients during telephone calls that Respondent made to the insurer for the purpose of transacting withdrawals from the clients' accounts on the clients' behalf. [Stipulation approved June 4, 2014.]
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**Region: Utica**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John P. Burns (Agent)	8 Siedsma Court Clinton, NY 13323	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for a permanent individual surplus lines insurance license was denied by the Wisconsin Office of the Commissioner of Insurance. [Stipulation approved April 1, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Peter V. Cucci (Agent)	25 Olde Boorne Drive Clinton, NY 13323	License Revoked
While he was appointed as an agent by an insurer, Respondent, in violation of the insurer's company rules, signed his ex-wife's name on a life insurance ownership and beneficiary change request form and submitted the form to the insurer. [Stipulation approved April 18, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Kenneth Earl Lott Jr. (Agent)	2105 Holland Avenue Utica, NY 13501	\$750 fine
Respondent failed to disclose in his original application for an agent's license that his Maine nonresident insurance producer license was revoked by the Maine Bureau of Insurance, and that he was convicted of crimes. [Stipulation approved April 8, 2014.]		

**Region: Westchester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
R. Bindow Plans & Concepts Ltd. (Agent and Life Settlement Broker)	820 Scarsdale Avenue Scarsdale, NY 10023	Licenses Revoked
Michael L. Bindow (Agent and Sublicensee)	Same as above	
Respondent Michael L. Bindow was convicted of a felony. Respondent's agency appointments were terminated by an insurance company. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sara Velin (Agent)	232-2 North Washington Street Sleepy Hollow, NY 10591	\$2,500 fine
Sara Velin t/b/a RDC Insurance Brokerage (Broker)	Same as above	
Respondent issued three insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn. Respondent subsequently replaced the dishonored checks. [Stipulation approved June 19, 2014.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
BBIG of New Jersey (Agent)	530 Tilton Road Northfield, NJ 08225	\$750 fine
Brett D. Balsley (Agent and Sublicensee)	Same as above	
Respondents failed to disclose in an original application for an agent's license that Respondent BBIG of New Jersey, previously known as Balsley Losco Greenberg Insurance Group, Inc., had been fined by the State of Florida Department of Financial Services. [Stipulation approved June 5, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Renee M. Beebe (Agent-License Application)	1 International Boulevard Mahwah, NJ 07495	\$750 fine
Respondent conducted insurance business in this State without a license. [Stipulation approved April 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Micah Joel Brown (Agent – License Pending)	1011 Galatyn Parkway Richardson, TX 75082	\$1,000 fine
Respondent failed to disclose on his relicensing application for an agent’s license that he was involved in an administrative proceeding. Respondent also, changed his residence address and failed to notify the Department of the change within thirty days. [Stipulation approved June 4, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Terry Erskine Byrum (Agent)	4343 Morning Glory Road Colorado Springs, CO 80920	\$750 fine
Respondent failed to disclose in his original application for an agent’s license that he was convicted of a crime. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nicholas R. Camp (Agent and Life Broker- License Applications Pending)	168 Sherwood Drive Monaca, PA 15061	\$750 fine
Respondent failed to disclose on his original applications for an agent’s license and a life broker license that the Commissioner of Insurance for the State of North Carolina had denied Respondent’s application for licensing as a non-resident Life and Health Insurance Agent. [Stipulation approved June 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Toni Carithers (Agent)	2853 Ireton Place Kannapolis, NC 28083	License Revoked
Respondent failed to notify the Department within thirty days that she was the subject of administrative actions by the Commonwealth of Virginia, State Corporation Commission and the State of Washington, Office of the Insurance Commissioner. Respondent also, failed to timely respond to Department investigatory letters thereby hampering and impeding the Department’s investigation of the foregoing matters. [Stipulation approved April 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Candise Dolsea Chase (Agent)	5739 Electra Lane Charlotte, NC 28212	License Revoked

Respondent transacted insurance business in the State of New York without the benefit of a license. Respondent changed her business and mailing addresses and failed to notify the Department of the changes within thirty days. [Stipulation approved June 30, 2014.]

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Michele Generezio Chierico (Agent-License Application Pending)	102 Stonehouse Road Glen Ridge, NJ 07028	\$750 fine
Respondent failed to disclose on her original application for an agent's license that she was fined by the Commissioner of Banking and Insurance for the State of New Jersey. [Stipulation approved April 30, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Thomas F. Coonan (Broker)	c/o Coonan Insurance Agency Inc. 267 Main Street Oxford, MA 01540	\$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 Massachusetts Division of Insurance. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Siddharth Dhawan (Agent)	3332 NE 190 Street Aventura, FL 33180	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for a permanent individual intermediary agent's insurance license was denied by the Wisconsin Office of the Commissioner of Insurance. Respondent also failed to disclose the Wisconsin denial on his renewal application for an agent's license. [Stipulation approved April 8, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Francis R. Doran Insurance Agency Inc. (Agent)	33 Enterprise Place Duxbury, MA 02331	\$1,500 fine
Francis R. Doran (Agent)	Same as above	

After the expiration of Respondent Francis R. Doran Insurance Agency Inc.'s license, Respondents transacted insurance business without the benefit of a license. [Stipulation approved May 21, 2014.]

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Adelo Escobar Jr. (Agent)	2350 South 8 <sup>th</sup> Avenue Yuma, AZ 85364	License Revoked
Respondent failed to disclose in his renewal application for an agent's license that the Georgia Insurance Department issued a Georgia non-resident license to Respondent on a probationary status. Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's new application for licensure as an insurance producer with property and casualty authority was denied by the Colorado Division of Insurance, and that the Massachusetts Division of Insurance took an administrative action against Respondent. Respondent also failed to notify the Department within 30 days that he changed his residence address, and failed to timely respond to Departmental investigatory letters. [Stipulation approved April 8, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jeffery S. Fata (Agent)	3983 South 900 East Salt Lake City, UT 84124	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for a non-resident license to act as an accident and health agent was denied by the California Department of Insurance. Respondent also failed to disclose the California denial in his renewal application for an agent's license. [Stipulation approved June 20, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Fleischer Jacobs & Associates Inc. (Agent)	PO Box 2343 South Burlington, Vermont 05407	\$1,500 fine
Mitchell R. Fleischer (Agent and Sublicensee)	Same as above	
Respondent Mitchell R. Fleischer failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Mitchell R. Fleischer was fined by the Vermont Department of Banking, Insurance, Securities & Health Care Regulation and the Delaware Insurance Department. Respondents Fleischer Jacobs & Associates Inc. and Mitchell. R. Fleischer failed to disclose the Vermont and Delaware fines in the original application for an agent's license of Respondent Fleischer Jacobs & Associates Inc.		

[Stipulation approved May 7, 2014.]

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gilbert Escobedo Flores (Agent)	2503 Chesterhill Street San Antonio, TX 78228	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for a permanent individual intermediary agent's insurance license was denied by the Wisconsin Office of the Commissioner of Insurance. [Stipulation approved June 20, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Steven P. Ford (Agent)	One Main Street Chatham, NJ 07928	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's renewal application for a non-resident New Hampshire insurance producer's license was denied by the New Hampshire Insurance Department. [Stipulation approved June 16, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Richard Robert Fulton (Agent)	17169 S.E. Limrick Court Tequesta, FL 33469	\$750 fine
Respondent failed to disclose in his relicensing application for an agent's license that Respondent's applications for registration as an associated person and investment adviser representative of a certain firm were denied by the Florida Office of Financial Regulation without prejudice to reapply on a certain date. [Stipulation approved March 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Swett & Crawford of Georgia Inc. (Agent – License Pending, Broker and Excess Line Broker)	3350 River Wood Parkway SE Atlanta, GA 30339	\$5,250 fine
Michael S. Georgaros (Agent and Proposed Sublicensee)	Same as above	
Stephanie L. Likins (Agent, Broker and Proposed Sublicensee)	Same as above	
<p>Respondents failed to disclose in the original application of Swett &amp; Crawford for an agent's license that Swett &amp; Crawford was fined by regulatory authorities of the States of Alaska, Maine, Oregon, Colorado and Missouri, and failed to disclose a cease and desist order against Swett &amp; Crawford by the State Corporation Commission, Commonwealth of Virginia. [Stipulation approved June 4, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Kuljit S. Gill (Agent)	6513 Kells Court Clarksville, MD 21029	\$1,500 fine
<p>Respondent failed to notify the Department within thirty days that he was the subject of an administrative action by the Florida Department of Financial Services and Respondent failed to disclose on his renewal application for an agent's license the aforementioned administrative action. [Stipulation approved May 6, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Robert J. Greenebaum (Broker and Excess Line Broker)	Swett & Crawford of Georgia Inc. 1 N Franklin Street Chicago, IL 60606	\$750 fine
<p>Respondent failed to disclose in his renewal application for a broker's license that he was fined by the State of Kentucky Department of Insurance. [Stipulation approved June 4, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Investment Professionals Inc. (Agent)	16404 San Pedro San Antonio, TX 78232	\$10,000 fine
Respondent failed to disclose in its renewal application for an agent's license that Respondent was fined by the State of Missouri Commissioner of Securities and that Respondent withdrew from the State of Colorado Department of Regulatory Agencies an application for an insurance producer license to avoid a denial. In a subsequent renewal application for an agent's license, Respondent again failed to disclose the two aforementioned administrative actions, and also failed to disclose fines by the State of Missouri Department of Insurance and the Financial Industry Regulatory Authority (FINRA). Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter the aforementioned fines by the State of Missouri. [Stipulation approved June 16, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
ASA Services Inc. (Broker)	499 Jericho Turnpike Mineola, NY 11501	\$3,500 fine
Michael K. Jewell (Agent and Sublicensee)	Same as above	
Respondents commingled insurance premium funds and operating expense funds in their premium account. Respondents received an insurance premium payment in order to procure a homeowner's insurance policy for an insured and failed to timely do so. [Stipulation approved June 30, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Marcus Terral Jones (Agent and Life Broker- License Application Pending)	Selectquote Insurance Services 2020 W. 89th Street Leawood, KS 66206	\$750 fine
Respondent failed to disclose on his original application for an agent's license that he was convicted of crimes. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Robert F. LaLonde (Agent)	1069 Buchholz Drive Wooster, OH 44691	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Wisconsin Office of the Commissioner of Insurance denied Respondent's application for an insurance license for a period of 60 days. [Stipulation approved May 29, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Kristin Theresia Karisch Laws (Life Broker)	14807 Vesper Lake Court Humble, TX 77396	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's applications for a life settlement broker insurance license and a permanent individual intermediary agent's insurance license were denied by the Wisconsin Office of the Commissioner of Insurance. [Stipulation approved June 27, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Douglas J. McCauley (Agent)	1311 E. Arlington Road Arlington, VT 05250	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's applications for nonresident insurance agent licensure were denied by the Florida Department of Financial Services. Respondent also failed to disclose the Florida denial in his renewal application for an agent's license. [Stipulation approved April 8, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Leo McGruder (Agent)	3612 S Farm Road Springfield, MO 65807	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was convicted of a crime. [Stipulation approved April 9, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
TMA Georgia (Agent)	833 Hurricane Shoals Road Lawrenceville, GA 30043	\$3,000 fine
Seixas G. Milner III (Agent, Life Broker and Sublicensee)	Same as above	
Respondents failed to disclose administrative actions in other states in license applications submitted to the Department. Respondent Seixas G. Milner III also failed to report to the Superintendent within 30 days of the final disposition of the matter that he was the subject of an administrative action in another state. [Stipulation approved April 28, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sedgwick Claims Management Services Inc. (Independent Adjuster)	1100 Ridgeway Loop Road Memphis, TN 38120	\$500 fine
Patricia L. Nickel (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Sedgwick Claims Management Services Inc. was ordered to cease and desist from engaging in certain activities by the Texas Department of Insurance. [Stipulation approved May 21, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Susan J. Ottinger (Agent)	c/o New York Life Insurance Company 250 Pehle Avenue, Suite 900 Saddle River, NJ 07663	\$1,500 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition that Respondent was fined by the New Jersey Department of Banking and Insurance; and Respondent failed to disclose the aforementioned fine in her renewal application for an Agent's license. [Stipulation approved June 27, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Marcus M. Pender (Agent, Broker and Excess Line Broker)	26451 Curtiss Wright Parkway Richmond Heights, OH 44143	\$500 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the Kentucky Department of Insurance. [Stipulation approved June 3, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ashwell G. Peters (Agent)	156 Columbia Blvd Waterbury, CT 06710	\$1,250 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for licensure as a nonresident insurance producer with property and casualty authority was denied by the Colorado Division of Insurance, and Respondent also failed to disclose on his renewal application for an agent's license that his application for licensing as a nonresident property and liability insurance agent was denied by the North Carolina Department of Insurance. [Stipulation approved April 9, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Thomas F. Plessler t/b/a T. M. P. Associate (Independent Adjuster)	970 Motlow School Road Campobello, SC 29322	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date that he was the subject of a criminal prosecution. [Stipulation approved June 27, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Preferred Reinsurance Intermediaries Inc. (Reinsurance Intermediary)	14 Monckton Boulevard Columbia, SC 29206	\$7,500 fine
Robert H. Sanders (Sublicensee)	Same as above	
Respondents transacted insurance business in this State without a license. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Saunders Insurance Agency LLC (Agent)	123 Main Street New Canaan, CT 06840	\$1,500 fine
Michael H. Saunders (Agent, Broker and Sublicensee)	Same as above	
During the approximate period July 2012 through February 2014, Respondent Saunders Insurance Agency LLC transacted insurance business in the State of New York without the benefit of a license. [Stipulation approved May 21, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Carl Mario Savoia (Broker)	6630 Flanders Drive San Diego, CA 72121	\$750 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that he was fined by the Insurance Commissioner of the State of California and by the State of Oregon Department of Consumer and Business Services. {Stipulation approved June 4, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
North American Professional Liability Insurance Agency LLC (Agent, Broker and Excess Line Broker)	161 Worcester Road Framingham, MA 01701	\$3,000 fine
Gary B. Sutherland (Broker and Sublicensee)	Same as above	
Respondent Sutherland failed to report to the Superintendent within 30 days of the final disposition of the matter that administrative actions were taken against him by other states. Respondents Sutherland and North American failed to disclose administrative actions in other states in license applications submitted to the Department. [Stipulation approved June 16, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Futurity First Insurance Agency Group (Agent)	500 Enterprise Drive Rocky Hill, CT 0607	\$750 fine
Michael S. Tanguay (Agent and Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Futurity First Insurance Agency Group was fined by the Florida Department of Financial Services. [Stipulation approved October 25, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Adco General Corporation (Broker and Excess Line Broker)	801 Kalamath Street Denver, CO 80204	\$1,000 fine
Richard R. Thomas (Broker and Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the licenses of Respondent Adco General Corporation 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. Respondent Richard R. Thomas also 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 April 30, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
William M. Tinson (Agent)	310 Passaic Avenue Fairfield, NJ 07004-2523	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that his application for licensure as a nonresident life including variable annuity and health agent was denied by the Florida Department of Financial Services. [Stipulation approved May 22, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Lovitt & Touche' Inc. (Agent, Broker & Excess Line Broker)	7202 E Rosewood Street Tucson, AZ 85710	\$1,500 fine
Charles A. Touche (Sublicensee)	Same as above	
David M. Wilder (Sublicensee)	Same as above	
Steven D. Touche (Sublicensee)	Same as above	
Joseph C. Dhuey (Sublicensee)	Same as above	
John Leroy Shearman (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the application for a permanent individual intermediary agent's insurance license of Respondent Lovitt & Touche' Inc. was denied by the Wisconsin Office of the Commissioner of Insurance; and Respondents Lovitt & Touche' Inc., David M. Wilder, John Leroy Shearman and Steven D. Touche failed to disclose the aforementioned denial of the aforementioned license application in the renewal application for an agent's license of Respondent Lovitt & Touche' Inc.. [Stipulation approved April 18, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Benny Ray Truitt (Agent)	7393 Hodgson Memorial Drive 201 Savannah, GA 31406	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was fined by the Georgia Office of Commissioner of Insurance. [Stipulation approved May 29, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Keith Utermark (Agent)	Assurant Specialty Property 11222 Quail Roost Drive Miami, FL 33157	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for licensure as a nonresident insurance producer in South Dakota was denied by the South Dakota Division of Insurance. Respondent also failed to disclose the aforementioned denial in his renewal application for an agent's license. [Stipulation approved May 29, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Delta P. Walker (Agent – License Pending)	P.O. Box 3053 Gary, IN 46403	\$750 fine
Respondent failed to disclose in her original application for an agent's license that she was fined by the State of Indiana Commissioner of Insurance and by the State of Alabama Department of Insurance. [Stipulation approved June 27, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Union Life & Casualty Insurance Agency (Agent and Broker)	5225 North Central Avenue Phoenix, AZ 85012	\$4,000 fine
Jon Craig Walker (Sublicensee)	Same as above	
Respondents transacted insurance business under an unlicensed agency name, "Title Program Administrators." [Stipulation approved June 2, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sara Wheeler (Agent)	2689 Glenrose Hill Atlanta, GA 30341	\$1,250 fine
Respondent failed to notify the Department within thirty days that she was the subject of an administrative action by the State of Wisconsin; and Respondent changed her business and residence addresses and failed to notify the Department of the changes within thirty days. [Stipulation approved April 28, 2014.]		