

# New York State Department of Financial Services

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**ISSUED: May 13, 2015**

## 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>
American Family Home Insurance Company	7000 Midland Boulevard Amelia, OH 45102	\$25,000 fine
Respondent, in connection with the renewal of its homeowners insurance policies, sent conditional renewal notices to its insureds that failed to notify them of a change in the amount of their deductible and conditionally renewed numerous homeowners insurance policies with a higher deductible prior to the expiration of the required three year policy period. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
American Modern Home Insurance Company	7000 Midland Boulevard Amelia, OH 45102	\$150,000 fine
Respondent, in connection with the renewal of its homeowners insurance policies, sent conditional renewal notices to its insureds that failed to notify them of a change in the amount of their deductible and conditionally renewed numerous homeowners insurance policies with a higher deductible prior to the expiration of the required three year policy period. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ameritas Life Insurance Corp. of New York	1350 Broadway New York, NY 10018	\$72,975 fine
Respondent violated Sections 325(a), 4228(f)(1)(A), and 3201(b)(1) of the Insurance Law by failing to keep and maintain at its principal office in this state, all minutes of meetings, paying agent compensation under a general agent bonus plan that was not filed with the Department and using policy applications that were not filed with and approved by the Superintendent. Respondent also violated Department Regulation No. 60 by accepting applications with inaccurate or deficient disclosure statements without requiring the correction of such inaccuracies and/or deficiencies, or rejecting the applications and accepting Disclosure Statements, in certain instances that contained potentially deceptive or misleading information from its agents. [Stipulation approved March 27, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Combined Life Insurance Company of New York	13 Cornell Road Latham, NY 12110	\$50,000 fine
Respondent failed to have a qualified actuary sign and date the self-support demonstrations of certain policies. [Stipulation approved March 27, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Commerce and Industry Insurance Company	175 Water Street New York, NY 10038	\$48,500 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2012. [Stipulation approved December 12, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Granite State Insurance Company	175 Water Street New York, NY 10038	\$150,000 fine
Respondent, in connection with its commercial multi-peril insurance policies, charged rates that deviated from the approved rates filed with the Department and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Harleysville Worcester Insurance Company	355 Maple Avenue Harleysville, PA 19438	\$76,500 fine
Respondent, in connection with its homeowners insurance policies, issued non-renewal notices during the three year policy period, and/or that did not meet the specificity requirements, and/or with less than 45 day notice period as required. [Stipulation approved January 30, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Maya Assurance Company	45-18 Court Square Long Island City, NY 11101	\$5,000 fine
Respondent employed an individual who was convicted of a crime. [Stipulation approved December 22, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
National Union Fire Insurance Company of Pittsburgh, PA	175 Water Street New York, NY 10038	\$250,000 fine
Respondent, in connection with its commercial multi-peril insurance policies, charged rates that deviated from the approved rates filed with the Department and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
New Hampshire Insurance Company	175 Water Street New York, NY 10038	\$100,000 fine
Respondent, in connection with its commercial multi-peril insurance policies, charged rates that deviated from the approved rates filed with the Department and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Samsung Fire & Marine Insurance Co., Ltd. (U.S. Branch)	85 Challenger Road Ridgefield Park, NJ 07660	\$295,000 fine
Respondent, in connection with its commercial multi-peril insurance policies, charged rates that deviated from the approved rates filed with the Department. Respondent failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. Respondent failed to uniformly apply schedule and experience rating plans and failed to document the particular circumstances that support each debit or credit. [Stipulation approved February 17, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Virginia Surety Company, Inc.	175 West Jackson Blvd. Chicago, IL 60604	\$10,000 fine
In connection with its New York GAP debt waiver program, Respondent's program administrator provided certain dealerships with rates that departed from the rates, rating plans, classifications, schedules, rules and standards in effect. [Stipulation approved February 17, 2015.]		

### AGENT AND BROKER HEARINGS

#### Region: Out of State

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jose Alaniz (Agent)	520 N. Cantu Weslaco, TX 78596	License Revoked
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that administrative actions were taken against him in the States of Colorado, Virginia and Delaware. Respondent also provided a materially false answer on a Department license application regarding a license application denial by Virginia. [Order issued February 11, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Dennis Vincent Johnston Jr. (Agent)	17 Tamara Lane Cornwall, NY 12518	License Revoked
Respondent failed to notify the Department of an address change within 30 days of the change, and failed to respond to Department investigatory letters, thereby hampering and impeding the Department's investigation. [Order issued February 11, 2015.]		

## STIPULATIONS

### Region: Albany

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Michael Allen Diaz (Public Adjuster)	18 South Maple Lane Loudonville, NY 12211	\$1,500 fine
Respondent transacted insurance business without a license. [Stipulation approved January 30, 2015.]		

### Region: Buffalo

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
J & R West of Olean Inc. (Independent Adjuster)	1578 Olean Portville Road Olean, NY 14760	\$8,000 fine
Ronald A. West (Sublicensee)	Same as above	
Respondents transacted insurance business in the State of New York without the benefit of a license. [Stipulation approved February 17, 2015.]		

### Region: Mid-Hudson

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Christopher T. Fenton (Agent and Broker- License Application Pending)	20 Brenner Ridge Road Pleasant Valley, NY 12569	\$750 fine
Respondent failed to disclose in his renewal application that he was a party to a dispute resolution arbitration proceeding involving breach of fiduciary duty, and Respondent failed to disclose in a subsequent license renewal application that he was found liable in the aforementioned arbitration proceeding. [Stipulation approved March 19, 2015.]		

**Region: Mid-Island**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
AGC Financial Services Inc. (Agent – License Pending)	116 Hillwood Drive Huntington Station, NY 11746	
Alfred G. Cali (Agent and Proposed Sublicensee)	Same as above	\$3,000 fine
<p>Respondents, on their renewal applications for an agent’s license, failed to disclose that Respondent Alfred G. Cali was a party to and had subsequently been found liable in a lawsuit involving allegations of fraud, misappropriation or conversion of funds, and/or misrepresentation or breach of a fiduciary duty. Respondent Alfred G. Cali failed to notify the Department within thirty days that he was the subject of an administrative action by the North Carolina Insurance Department. [Stipulation approved February 17, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Anthony S. Giordano (Agent)	7600 Jericho Turnpike Woodbury, NY 11787	\$2,500 fine
<p>Respondent’s employment was terminated by a life insurance company for paying the insurance premium payments on a life insurance policy on behalf of an insured; and Respondent failed to disclose on his renewal application for an agent’s license that he had two outstanding tax warrants. [Stipulation approved December 19, 2014.]</p>		

**Region: Nassau**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Brian Weinberg (Agent and Life Broker)	19 Jerry Lane Glen Cove, NY 11542	\$1,000 fine
<p>Respondent failed to disclose in his original applications for an agent’s license and a life broker’s license that he was found liable in an arbitration proceeding before a Financial Industry Regulatory Authority Dispute Resolution arbitrator. [Stipulation approved November 18, 2014.]</p>		

**Region: New York City**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
JEN NY Inc. (Agent)	135 West 50th Street New York, NY 10020	\$3,000 fine
Arnold Walter (Sublicensee)	Same as above	
<p>Respondents, after the expiration of their agent's license, transacted business in this state without a license and failed to notify the Department of an address change within thirty days. [Stipulation approved March 19, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Raymond A. Aquilino (Agent)	156-19 91 <sup>st</sup> Street Howard Beach, NY 11414	License Revoked
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that his Kentucky insurance license was revoked by the Kentucky Department of Insurance, and that the North Carolina Department of Insurance took an administrative action against him. Respondent also failed to appear at the Department's office for the purpose of giving a statement under oath as directed in a Department letter, and failed to submit to the Department information and documentation that was requested in Department letters. [Stipulation approved January 15, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Robert A. Forti (Broker and Excess Line Broker)	c/o Terra Administrators of New York Inc. 244 Fifth Avenue New York, NY 10001	\$500 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's license to transact the business of insurance as a surplus lines broker in the Commonwealth of Virginia was revoked by the Virginia State Corporation Commission. [Stipulation approved February 6, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Aaron Friedman (Agent)	800 Bedford Avenue Brooklyn, NY 11205	\$2,500 fine
<p>While he was appointed as an agent by an insurer, Respondent, in violation of the insurer's company policy, telephoned the insurer and impersonated 4 clients during telephone interviews that are part of the insurer's underwriting process for traditional whole life insurance policies. [Stipulation approved February 17, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Crawford & Company Inc. (Independent Adjuster)	55 Broadway New York, NY 10006	\$3,000 fine
Gregory Jadick (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the Nevada Department of Business and Industry, Division of Industrial Relations, Workers' Compensation Section imposed administrative fines against Respondent Crawford &amp; Company Inc. in 2013 and 2014. [Stipulation approved October 17, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Phillip Kai (Agent)	225 Park Hill Avenue Staten Island, NY 10304	License Revoked
<p>Respondent failed to disclose in his original application for an agent's license that he was convicted of a crime. Respondent also failed to disclose the conviction in a New York Resident Application Questionnaire and an Independent Business Application that he submitted to an insurer. [Stipulation approved January 15, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sangho Lee (Agent)	42-16 80 <sup>th</sup> Street Elmhurst, NY 11373	\$2,500 fine
<p>Respondent submitted to an insurer an application for life insurance in which Respondent, after being informed that the proposed insured had a prior medical condition, failed to disclose said medical condition as required. [Stipulation approved January 15, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Joseph D. Rucci (Agent)	1743 74 <sup>th</sup> Street Brooklyn, NY 11204	License Revoked
<p>Respondent failed to respond to Department investigatory letters regarding his termination from an insurance company and its affiliates for violating an insurance company's policy with respect to reporting the resolution of a customer complaint, thereby hampering and impeding the Department's investigation. [Stipulation approved March 4, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Frank Samaritano (Independent Adjuster)	90 Tillman Street Staten Island, NY 10314	\$5,000 fine
Respondent, in connection with services rendered as a public adjuster, utilized compensation agreements that did not contain the date and time of the initial contact with the insured as required. [Stipulation approved March 19, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sotome Insurance Agency Inc. (Broker)	16825 Jamaica Avenue Jamaica, NY 11432	\$2,500 fine
Yao Sotome (Broker and Sublicensee)	Same as above	
Respondents submitted an automobile insurance application to the New York Automobile Insurance Plan that contained false underwriting information. Respondents failed to appropriately identify their premium bank account and commingled insurance premium fiduciary funds with business operating expense funds. Respondents also maintained insurance premium receipts that failed to state the insurer's name and policy binder number and a description of the risk. [Stipulation approved January 15, 2015.]		

**Region: Rockland**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Arobert C. Tonogbanua (Independent Adjuster)	20 Gregory Street New City, NY 10956	License Revoked
Respondent was convicted of a felony, Wire Fraud. [Stipulation approved March 19, 2015.]		

**Region: Schenectady**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Fusco Group Partners Inc. (Public Adjuster)	3512 Rosendale Road Niskayuna, NY 12309	\$2,500 fine
Andrew J. Fusco (Public Adjuster and Sublicensee)	Same as above	
Respondents paid fees or other compensation to an unlicensed individual acting as an independent adjuster in the State of New York. [Stipulation approved March 19, 2015.]		

**Region: Syracuse**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Moran Moran & Dauphin Inc. (Agent and Broker)	354 Grant Avenue Road Auburn, NY 13021	\$10,000 fine
Eugene A. Moran (Agent and Sublicensee)	Same as above	
Ryan William Dauphin (Agent and Sublicensee)	Same as above	
Respondent acted contrary to 18 U.S.C. 1033 in that they willfully permitted two individuals, each of whom had been convicted of a felony, to participate in the business of insurance as an employees of Moran Moran & Dauphin Inc. [Stipulation approved March 4, 2015.]		

**Region: Westchester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Anthony Trimboli (Agent)	c/o Strategies for Wealth 800 Westchester Avenue Rye Brook, NY 10577	\$3,000 fine
Respondent failed to disclose in a license renewal application that he was fined by the Financial Industry Regulatory Authority, and failed to disclose in another license renewal application that he was issued a cease and desist order by the Insurance Commissioner of the Commonwealth of Pennsylvania. Respondent also failed to report to the Superintendent within thirty days of the final disposition of the matter the aforementioned administrative action taken against him by Pennsylvania. [Stipulation approved February 17, 2015.]		

**Region: White Plains**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Norman Michaels J. & Associates Inc. (Agent)	399 Knollwood Road White Plains, NY 10603	License Revoked
Norman Michaels J.& Associates Inc. (Agent)	Same as above	
Norman J. Michaels (Agent and Sublicensee)	Same as above	
Respondent Norman J. Michaels was convicted of Grand Larceny in the Second Degree and Scheme to Defraud in the First Degree, both felonies. [Stipulation approved March 19, 2015.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Kenethra L. Barkus (Agent)	1751 Townecrossing Blvd Mansfield, TX 76063	\$500 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent's application for an intermediary agent's insurance license was denied by the Office of the Commissioner of Insurance for the State of Wisconsin. [Stipulation approved December 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jean-Paul Barre (Agent and Life Broker)	18807 Se Federal Highway Tequesta, FL 33469	License Revoked
Respondent failed to disclose on his original and renewal applications for an agent's and a life broker's license that he was the subject of an administrative action by the Florida Department of Financial Services. [Stipulation approved March 19, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jeffrey L. Burrey (Agent)	665 Old Pond Lane Powell, OH 43065	\$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 February 6, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Perre Cabell (Title Agent- License Application pending)	137 Main Street Bay St. Louis, MS 39520	\$5,000 fine
Respondent failed to disclose in his original application for a title agent's license that he was named as a party in an administrative action by the Washington State Department of Financial Institutions. [Stipulation approved March 4, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Boardman-Hamilton Company (Agent – License Pending and Broker)	8459 Ridge Avenue Philadelphia, PA 19128	\$3,000 fine
Gary H. Dix (Agent and Sublicensee)	Same as above	
<p>Respondents failed to notify the Department within thirty days that Respondent Boardman-Hamilton Company was the subject of administrative actions by the States of Florida and Delaware and failed to disclose on Respondent Boardman-Hamilton Company’s original applications for agent’s licenses the aforementioned administrative actions. [Stipulation approved January 15, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jaya Easa (Agent)	28219 N Silver Lane San Tan Valley, AZ 85143	License Revoked
<p>Respondent failed to notify the Department within thirty days that he was the subject of an administrative action by the State of California Department of Insurance and Respondent failed to disclose the aforementioned administrative action on his renewal application for an agent’s license. [Stipulation approved March 4, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Coliance Risk Advisors LLC (Agent)	429 North Pennsylvania Street Indianapolis, IN 46204	\$3,000 fine
Judd W. Feldman (Agent and Sublicensee)	Same as above	
<p>Respondents failed to disclose in license applications submitted to the Department that Respondent Coliance Risk Advisors LLC was fined by the Florida Department of Financial Services. [Stipulation approved January 15, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Blenda Vanette Gamez (Agent)	2214 E Park Row Drive Arlington, TX 16010	License Revoked
Respondent failed to disclose in her original application for an agent's license that she pled guilty to a crime, and that the court deferred adjudication, placed Respondent on probation and fined Respondent. Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that she was fined by the Missouri Department of Insurance, Financial Institutions and Professional Registration and by the Louisiana Department of Insurance. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gearhart Herr & Co. Inc. (Agent)	100 Radnor Road State College, PA 16801	\$1,500 fine
Respondent transacted insurance business in this State without a license. [Stipulation approved February 17, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jerry P. Hurt (Agent)	2 Monarch Trace Court Chesterfield, MO 63017	License Revoked
Respondent failed to notify the Department within thirty days that he was the subject of an administrative action by the Kentucky Department of Insurance. Respondent also failed to disclose on his renewal application for an agent's license that he was named as a party to an arbitration proceeding before the Financial Industry Regulatory Authority. [Stipulation approved March 4, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Robert Husnick (Agent)	10862 Able Street NE Blaine, MN 55434	\$1,500 fine
Respondent failed to notify the Department within thirty days that he was the subject of an administrative action by the State of Minnesota and the Commonwealth of Virginia; and Respondent failed to disclose a criminal conviction on an original application for an agent's license. [Stipulation approved March 19, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Antoinette Jackson (Agent)	1951 Amelia Court Miamisburgh, OH 45342	\$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 North Carolina Department of Insurance. [Stipulation approved February 6, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Joshua R. Kayser (Agent)	3514 I-70 Drive SE Columbia, MO 65201	\$6,000 fine
Respondent transacted insurance business under an unlicensed agency name. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
William A. Kelly (Agent)	VEBA 3100 West End Avenue Nashville, TN 37203	\$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 Pennsylvania Insurance Department. [Stipulation approved March 19, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Boston National Title Agency LLC (Title Insurance Agent)	129 West Trade Street Charlotte, NC 28202	\$3,750 fine
John C. Keratsis (Title Insurance Agent and Sublicensee)	Same as above	
William K. Lewis (Title Insurance Agent and Sublicensee)	Same as above	
Respondents failed to disclose administrative actions in other states in license applications submitted to the Department. [Stipulation approved November 25, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nantucket Insurance Agency Inc. (Agent and Broker)	7 Bayberry Court Nantucket, MA 02554	\$4,500 fine
Charles A. Kilvert (Agent and Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Nantucket Insurance Agency Inc. was fined by the Massachusetts Division of Insurance. Respondent Charles A. Kilvert also failed to disclose the Massachusetts fine in his renewal applications for an agent's license. Respondents also acted as insurance brokers in the State of New York in the name of Respondent Nantucket Insurance Agency Inc. after the license of Respondent Nantucket Insurance Agency Inc. to act as a broker expired. [Stipulation approved March 4, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John William Krumpotich (Agent)	5815 Rowland Hill Road Cascade, MD 21719	\$750 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Maryland Insurance Administration fined him and suspended his producer license for 45 days. [Stipulation approved January 15, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jordan A. Linn (Agent and Life Broker)	20900 NE 30 <sup>th</sup> Avenue Aventura, FL 33180	\$1,500 fine
<p>Respondent failed to disclose in his original application for a life broker's license and his relicensing application for an agent's license that the Financial Industry Regulatory Authority ("FINRA") fined him and suspended him from association with any member of FINRA in any capacity for a period of 30 calendar days. [Stipulation approved January 15, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Paul Isaiah Malone (Agent)	1202 Auburn Drive Wylie, TX 75098	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the North Carolina Department of Insurance took an administrative action against Respondent, and failed to timely respond to Departmental letters requesting information and documentation. [Stipulation approved January 30, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Assurance Brokers Ltd. (Agent)	95 N Research Drive Edwardsville, IL 62025	\$2,000 fine
Charles R. McQuiggan (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondent McQuiggan failed to report to the Superintendent within 30 days of the initial pretrial hearing date that he was the subject of a criminal prosecution. Respondents Assurance and McQuiggan failed to disclose in the original application for an agent's license of Respondent Assurance that Respondent Assurance was fined by the Texas Department of Insurance, and that Respondents Assurance and McQuiggan were fined by the Illinois Department of Insurance. [Stipulation approved March 19, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Steven J. Potler (Title Insurance Agent)	2037 Liberty Road Eldersburg, MD 21784	\$750 fine
Respondent failed to disclose on his original application for a title insurance agent's license that a limited liability company of which Respondent is Chief Operating Officer and a Member was fined by the Florida Department of Financial Services. [Stipulation approved February 6, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Christopher Vincent Prestera (Agent and Broker)	c/o Physicians Advocate LLC 6301 NW 5 <sup>th</sup> Way Ft. Lauderdale, FL 33309	\$2,000 fine
Respondent used an unapproved name in conducting business as an insurance producer in the State of New York. [Stipulation approved December 2, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Daniel M. Rupp (Agent)	3011 Idyllbrook Lane Erie, PA 16506	\$1,500 fine
Respondent acted as an insurance producer in the state of New York without having authority to do so by virtue of a license issued and in force pursuant to the provisions of the Insurance Law. [Stipulation approved January 30, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Valmark Insurance Agency (Agent and Life Settlement Broker)	130 Springside Drive Akron, OH 44333	\$3,000 fine
Lawrence J. Rybka (Agent and Sublicensee)	Same as above	
Respondents transacted insurance business under an unlicensed agency name. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jessie Saucedo-Gil (Agent)	8407 Fallbrook Avenue West Hills, CA 91304	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was convicted of crimes. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
William F. Schwenk (Broker)	39 Highland View Drive Southern Pines, NC 28387	\$13,750 fine
Respondent conducted an insurance business using a name not approved by the Superintendent and acted as an insurance broker in this state without a license. Respondent failed to disclose in his relicensing application for a broker's license that he had transacted business in New York under a broker's license after the license expired. [Stipulation approved March 4, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
American Wholesalers Underwriting Ltd. (Agent)	Risk Placement Services, Inc. 1100 High Ridge Road Stamford, CT 06905	\$1,500 fine
John F. Shea (Agent, Broker, Excess Line 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 South Dakota Division of Insurance revoked the South Dakota nonresident insurance producer license of Respondent American Wholesalers Underwriting Ltd., and that the Massachusetts Division of Insurance took an administrative action against Respondent American Wholesalers Underwriting Ltd. [Stipulation approved March 4, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gregory Kent Smith (Agent)	6802 E Broadway Blvd Tucson, AZ 85741	License Revoked
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the Arizona Department of Insurance, and Respondent also failed to disclose in his renewal application for an agent's license that the Financial Industry Regulatory Authority ("FINRA") barred Respondent from association with any member of FINRA in any capacity. [Stipulation approved October 17, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gregory Thomas Smith (Agent)	6578 Slaughter Road Primm Springs, TN 38476	License Revoked
<p>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 February 6, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Brunswick Insurance Agency Inc. (Agent, Broker and Excess Line Broker)	2857 Riviera Drive Fairlawn, OH 44333	\$500 fine
Todd Stein (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the license of Respondent Brunswick Insurance Agency Inc. to transact the business of insurance as a surplus lines broker in the Commonwealth of Virginia was revoked by the Virginia State Corporation Commission. [Stipulation approved November 25, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jeffrey D. Sussman (Title Insurance Agent)	2037 Liberty Road Eldersburg, MD 21827	\$2,250 fine
<p>Respondent failed to disclose administrative actions in other states on a license application submitted to the Department. [Stipulation approved February 6, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
CIBA Insurance Services (Excess Line Broker – License Expired)	655 North Central Avenue Glendale, CA 91203	\$25,700 fine
Wayne Allen Swanson (Broker) and (Agent, Excess Line Broker – Licenses Expired & Former Sublicensee)	Same as above	
<p>Respondents, in connection with the placement of excess line insurance coverage, failed to file and/or filed various insurance related documents with incorrect information with the excess line association. Respondents solicited, negotiated and/or delivered in the State of New York numerous insurance policies 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 March 4, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jill Lynn Taylor (Agent and Life Broker)	4941 94 <sup>th</sup> Avenue N Pinellas Park, FL 33782	\$500 fine
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 reinstatement application for a permanent individual intermediary agent's insurance license for 90 days. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Noel G. Thomas (Agent)	1371 Nolan Street, NE Palm Bay, FL 32907	License Revoked
Respondent failed to notify the Department within thirty days that he was the subject of an administrative action by the Wisconsin Insurance Department and Respondent failed to disclose the aforesaid administrative action on his renewal application for an agent's license. [Stipulation approved March 19, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
G.M.I. N.A. Inc. (Agent and Broker)	99 Starr Street Phoenixville, PA 19460	\$2,750 fine
Mark N. Trudel (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent G.M.I. N.A. Inc. was the subject of an administrative action in another state. Respondents also failed to disclose administrative actions in other states on license applications submitted to the Department. [Stipulation approved February 17, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Dominic Joseph Viglione (Agent)	499 Washington Boulevard Jersey City, NJ 07310	\$2,250 fine
Respondent acted as an insurance producer in this state without the authority of a license, and failed to disclose in his re-licensing application for an agent's license that he had transacted business in New York under an agent's license after the license expired. [Stipulation approved November 18, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
J. Edward Waesche (Agent)	173 Lake Ave Greenwich, CT 06830	License Revoked
Respondent plead guilty to a felony. [Stipulation approved January 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sabrina B. Williams (Agent – License Pending)	8525 N. Armenia Avenue Tampa, FL 33604	\$750 fine
Respondent failed to disclose in her original application for an agent’s license that in 2010 Respondent’s agent’s license had been suspended for three months by order of the Chief Financial Officer of the State of Florida. [Stipulation approved March 4, 2015.]		