

# New York State Department of Financial Services

**ISSUED: April 4, 2016**

## 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>
Amalgamated Life Insurance Company	333 Westchester Avenue White Plains, NY 10604	\$149,999 fine
Respondent utilized policy forms which differed from those filed with and approved by the Superintendent. [Stipulation approved March 2, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Fidelity Security Life Insurance Company of New York	162 Prospect Hill Road Brewster, NY 10509	\$10,000 fine
Respondent failed to establish a committee comprised solely of directors who are not officers or employees of the company; failed to maintain a policy record, claim file or other documents for each insurance contract, policy or claim for six calendar years after the date the policy is no longer in force or until after the filing of the report on examination in which the record or claim files were subject to review; failed to maintain claim files that clearly show the inception, handling and disposition of the claim, including the dates that forms and other documents were received; and failed to maintain a duplicate or back-up system sufficient to permit reconstruction of the record at a separate location in those instances where the insurer did not retain the original paper record. [Stipulation approved February 29, 2016.]		

## AGENT AND BROKER HEARINGS

### Region: Mid-Island

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rocco Vignola (Agent)	170 E. Main Street Patchogue, NY 11772	License Revoked
Respondent utilized one or more false social security numbers, birth dates and names in an attempt to conceal from Tennessee's Department of Commerce and Insurance, a regulatory enforcement action taken against him by the NASD, and in connection with the Department investigation of the foregoing, Respondent failed to respond to Departmental investigatory letters or appear at the Department for a statement under oath, thereby hampering and impeding the Department's investigation. [Order issued February 18, 2016.]		

### Region: Nassau

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rochelle Salmon (Agent)	32 Marlboro Road Valley Stream, NY 11581	License Revoked
Respondent submitted to an insurer false insurance applications containing substantial misinformation that enabled Respondent to sell automobile insurance policies with an unjustified discount to her clients. Respondent also failed to appear at the Department for an examination under oath as directed in Department letters. [Order issued June 30, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John T. Sexton (Broker)	c/o JohnSexton & Associates 201 Verbena Avenue Floral Park, NY 11001	License Revoked
Respondent failed to respond to Departmental investigatory letters, thereby hampering and impeding the Department's investigation. [Order issued February 19, 2016.]		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Laurine L. Armato (Public Adjuster)	200 East 69th Street New York, NY 10021	License Revoked
Respondent failed to respond to Departmental investigatory letters, thereby hampering and impeding the Department's investigation. [Order issued February 19, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Annie Mak (Agent)	54 Catherine Street, Suite 9e New York, NY 10038	License Revoked
Respondent failed to respond to Departmental investigatory letters or appear at the Department for a statement under oath as directed, thereby hampering and impeding the Department's investigation. [Order issued February 19, 2016.]		

**Region: Westchester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nancy Garcia (Broker)	36 East Main Street Elmsford, NY 10523	License Revoked
Respondent collected insurance premium payments from an insured and failed to remit to the insurer or otherwise account for the monies and Respondent has an arrearage in taxes due to the New York State Department of Taxation and Finance. Respondent failed to disclose the aforesaid tax delinquency on her renewal application for a broker's license and transacted insurance business using an unlicensed name. [Order issued February 19, 2016.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Eugene Laronzo Bazemore (Agent)	1226 Lead Street Norfolk, VA 23504	License Revoked
Respondent failed to disclose on his original application for his agent's license that he was convicted of a crime and failed to notify the Department within 30 days of his change of business address. [Order issued February 18, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
David De Oliveira (Agent)	9700 Rockside Road Cleveland, OH 44125	License Revoked
Respondent had his insurance license suspended and then revoked by the Ohio Department of Insurance. Additionally, Respondent failed to report the suspension and the revocation to the Superintendent within 30 days of the final disposition of the matter, and failed to report to the Superintendent within 30 days of the initial pretrial hearing date that he was the subject of a criminal prosecution. [Order issued February 18, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Joaquin Delacova (Agent)	c/o Insurance Group Services Inc. 5100 Town Center Circle Boca Raton, FL 33486	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined and suspended for three months for his failure to pay a final judgment and for the misappropriation of premium monies by the State of Florida Department of Financial Services; that his nonresident insurance producer's license was revoked by the State of Washington Office of the Insurance Commissioner; and that his insurance license was revoked by the State of North Carolina Department of Insurance. Respondent failed to respond to the Department's letters to provide information and documentation regarding the aforementioned administrative matters thereby hampering and impeding the Department's investigation. [Order issued February 18, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Michael Scott Evans (Agent)	4461 W. Oxford Street Cedar Hills, UT 84062	License Revoked
Respondent failed to disclose in his original application for an agent's license that the Circuit Court of the First Circuit, State of Hawaii, deferred acceptance of a guilty plea that Respondent had entered in connection with a criminal charge. Respondent also failed to respond to the Department's investigatory letters. [Order issued February 18, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Keisha Denise Holley (Agent)	1203 Faversham Lane Rock Hill, SC 29730	License Revoked
Respondent's insurance licenses were revoked by the Virginia State Corporation Commission and by the Insurance Commissioner for the State of Delaware. Respondent failed to report these administrative actions to the Superintendent within 30 days of the final disposition of each matter. Respondent also failed to respond to the Department's letters of inquiry. [Order issued February 19, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Anthony Martini, Jr. (Agent)	c/o Life Planning Institute Inc. 1234 Summer Street Stamford, CT 06905	License Revoked
Respondent failed to notify the Superintendent within thirty days of the initial pretrial hearing dates that he was the subject of criminal prosecutions, and failed to disclose criminal prosecutions on his renewal application for an agent's license. Respondent failed to notify the Department of an address change within thirty days. [Order issued February 18, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John P. Oliver (Agent)	7 Greenbrier Drive Fredericksburg, VA 22401	License Revoked
Respondent had an insurance license application denied by the state of Wisconsin; had an insurance license suspended by the state of Indiana; and had an insurance license revoked by the state of North Dakota. Additionally, Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent had the aforementioned administrative actions taken against him. Also, Respondent failed to notify the Department of address changes within thirty days of the change, and failed to submit to the Department some of the information and documentation that was requested in Departmental investigatory letters. [Order issued February 19, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Marvin Setzer (Agent and Broker)	2283 Crew Circle Moraine, OH 45439	Licenses Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Georgia Insurance Department issued a non-resident insurance license to Respondent on a probationary status. Respondent also failed to notify the Department of a business address change within thirty days of the change, and failed to respond to the Department's investigatory letters and electronic mail. [Order issued February 19, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sandra Kay Williams (Agent)	25320 Picone Lane Bedford Heights, OH 44146	License Revoked
Respondent had her insurance producer licenses revoked by the Ohio Department of Insurance and the Idaho Department of Insurance. Additionally, Respondent failed to report the Ohio and Idaho revocations to the Superintendent within 30 days of the final disposition of the matter, and failed to disclose in her renewal application for an agent's license that Respondent, prior to the revocation of her Ohio license, was fined and ordered to pay an administrative cost by the Ohio Department of Insurance. [Order issued February 19, 2016.]		

## STIPULATIONS

### Region: Mid-Hudson

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rosa A. Beltran (Agent)	4 Chester Street Rock Hill, NY 12775	\$2,500 fine
<p>Respondent was terminated for cause by Liberty Health Advantage, Inc., for violating company policy and utilizing white out on insurance related documents. Respondent changed her residence address and failed to notify the Department of the change within thirty days. Respondent failed to disclose on her renewal application for an agent's license that she was terminated by an insurer for cause as stated above. [Stipulation approved February 22, 2016.]</p>		

### Region: Mid-Island

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Geoghan Walter P. Agency Inc. (Agent, Broker and Excess Line Broker)	870 Montauk Highway Bayport, NY 11705	\$3,000 fine
Michael H. Geoghan (Agent, Broker and Sublicensee)	Same as above	
Christopher J. Geoghan (Agent, Broker and Sublicensee)	Same as above	
John P. Geoghan (Agent, Broker and Sublicensee)	Same as above	
<p>Respondents failed to disclose in license applications submitted to the Department that Respondent Geoghan Walter P. Agency Inc. was fined by the Pennsylvania Insurance Department. [Stipulation approved February 29, 2016.]</p>		

**Region: Nassau**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Atlantis National Services Inc. (Title Insurance Agent)	11 Middle Neck Road Great Neck, NY 11021	\$1,000 fine
Allen Shayanfekr (Title Insurance Agent and Sublicensee)	Same as above	
Raymond Y. Davoodi (Title Insurance Agent and Sublicensee)	Same as above	
Radni Davoodi (Title Insurance Agent and Sublicensee)	Same as above	
<p>Respondents failed to disclose in Respondent Atlantis National's original application for a title insurance agent's license that Respondent Atlantis National was fined by the Florida Department of Financial Services, and that the Ohio Department of Insurance took an administrative action against Respondent Atlantis National. [Stipulation approved February 9, 2016.]</p>		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Pioneer Risk Advisors LLC (Agent)	515 Madison Avenue New York, NY 10022	\$750 fine
Nicole L. Brown (Broker and Sublicensee)	Same as above	
<p>Respondents failed to disclose in the original application for an agent's license of Respondent Pioneer Risk Advisors LLC that the license of Respondent Nicole L. Brown 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 9, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mainland Insurance Agency, Inc. (Broker)	3307 73 <sup>rd</sup> Street Jackson Heights, NY 11372	\$2,000 fine
Adam Meer (Agent, Broker – License Expired and Sublicensee)	Same as above	
Respondents commingled insurance premium funds and operating expense funds in their premium account. [Stipulation approved February 11, 2016.]		

**Region: Westchester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Falcones Insurance Agency Inc. (Broker)	1138 Main Street Peekskill, NY 10566	\$2,000 fine
Roberto C. Falcones (Agent, Broker and Sublicensee)	Same as above	
Respondents issued three insurance premium checks transmitting insurance premium payments that were dishonored by the bank upon which they were drawn, but were subsequently replaced. Respondents failed to properly identify their premium bank account, and Respondent Roberto C. Falcones violated a prior agreement with the Department wherein he agreed to take all necessary steps to prevent the recurrence of various fiduciary violations. [Stipulation approved February 10, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
JKW Insurance Services Inc. (Agent and Broker)	160 West Sanford Blvd Mount Vernon, NY 10550	\$1,000 fine
Julian Keith Wilson (Agent, Broker and Sublicensee)	Same as above	
Respondents issued three insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn. Respondents subsequently replaced the aforementioned dishonored checks. [Stipulation approved February 10, 2016.]		

**Region: Utica**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Amy L. Gillette (Agent)	158 Willard Avenue West Winfield, NY 13491	\$2,500 fine
Respondent was terminated for cause by an insurance company for submitting an altered towing service bill to the insurance company for payment. [Stipulation approved February 18, 2016.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
A & M Cannistraci LLC (Agent and Broker)	9 River Road Cos Cob, CT 06807	Licenses Revoked
Marc A. Cannistraci (Agent – License Expired and Sublicensee)	Same as above	
Respondents were terminated for cause by an insurance agency for signing insureds' names on various insurance refund checks without the insured's knowledge or consent. [Stipulation approved February 18, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Michael B. Christian (Broker and Excess Line Broker)	c/o RSC Insurance Brokerage Inc. 160 Federal Street Boston, MA 02110	\$2,000 fine
Respondent failed to disclose in his original application for an excess line broker's license that he was fined by the Department, by the Missouri Department of Insurance, Financial Institutions and Professional Registration, and by the Delaware Insurance Department. [Stipulation approved February 18, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Roseanne Laraine Cimino (Agent)	First Command Insurance Services Inc. 1 Firstcomm Plaza Fort Worth, TX 76109	\$750 fine
Respondent failed to disclose in license applications submitted to the Department that she was convicted of a crime. [Stipulation approved February 5, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Karl M. Friedman (Agent)	410 Castle Drive Cherry Hill, NJ 08003	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the New Jersey Department of Banking and Insurance fined Respondent, and that the Delaware Department of Insurance revoked Respondent's Delaware producer license and fined Respondent. [Stipulation approved February 25, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
GRS Oxford Insurance Services (Broker and Excess Line Broker)	820 Gessner Road Houston, TX 77024	\$6,000 fine
Pascal Matthew Galtney (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondents failed to disclose in Respondent GRS Oxford's license applications that Respondent Pascal Matthew Galtney's application for licensure as a nonresident general lines agent was denied by the Florida Department of Financial Services; that William Fields Galtney Jr., a limited partner of Respondent GRS Oxford, was fined by the New Jersey Department of Insurance; and that William Fields Galtney Jr. was fined by the Wisconsin Office of the Commissioner of Insurance. Respondent Pascal Matthew Galtney also failed to disclose the Florida denial in his license applications. [Stipulation approved February 22, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
CommunityAmerica Financial Solutions LLC (Agent)  Michael P. Haggerty (Agent, Broker and Sublicensee)	9777 Ridge Drive Lenexa, KS 66219  Same as above	\$1,500 fine
<p>Respondent CommunityAmerica Financial Solutions LLC provided materially incomplete information on its renewal application for an agent's license in that Respondent CommunityAmerica Financial Solutions LLC failed to disclose that Respondent Michael P. Haggerty was the subject of an administrative action by the State of Minnesota Department of Commerce and Respondent Michael P. Haggerty failed to notify the Department within thirty days that he was the subject of the above administrative action. [Stipulation approved February 19, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
RPX Insurance Services LLC (Broker and Excess Line Broker)  Robert Truman Kingsley Agent, Broker, Excess Line Broker and Sublicensee)	One Market Plaza Stewart Tower San Francisco, CA 94105  Same as above	\$2,500 fine
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the licenses of Respondent RPX Insurance Services LLC were suspended by the Indiana Department of Insurance, and that the license of Respondent RPX Insurance Services LLC to transact the business of insurance as a surplus lines broker in the Commonwealth of Virginia was revoked by the Virginia State Corporation Commission. Respondents acted as excess line insurance brokers in the State of New York in the name of Respondent RPX Insurance Services LLC after the license of Respondent RPX Insurance Services LLC to act as an excess line broker had expired. Respondent Robert Truman Kingsley failed to report to the Superintendent within 30 days of the final disposition of the matter that his 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 29, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Glenn Macdonald (Agent)	c/o NY Life Insurance Company, 690 Canton Street Westwood, MA 02090	\$750 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent's application for a permanent individual intermediary agent's surplus lines insurance license was denied by the Wisconsin Office of the Commissioner of Insurance. [Stipulation approved February 29, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Travis Pedersen and Associates Inc. (Broker and Excess Line Broker)	200 South Wacker Drive Chicago, IL 60606	\$5,750 fine
Timothy M. Pedersen (Broker, Excess Line Broker, and Sublicensee)	Same as above	
Respondents failed to disclose on license renewal applications that Respondent Timothy M. Pedersen was placed on probation by the Alabama Department of Insurance, and Respondent Timothy M. Pederson also failed to report to the Superintendent within thirty days of the final disposition of the matter that he was fined by the Texas Department of Insurance. [Stipulation approved March 15, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
American Managers Agency (Life Broker)	333 North Oxford Valley Road Fairless Hills, PA 19030	\$500 fine
Janet L. Smith (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent American Managers Agency was fined by the Florida Department of Financial Services. [Stipulation approved February 5, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Thomas C. Stellwagen Inc. (Agent)	12 Elliott Ave. Bryn Mawr, PA 19010	\$500 fine
Thomas C. Stellwagen (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Thomas C. Stellwagen Inc. was fined by the Florida Department of Financial Services. [Stipulation approved February 25, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Desiree J. Wendell (Agent)	40771 Fenian Way North Branch, MN 55056	\$750 fine
<p>Respondent failed to disclose in her original application for an agent's license that the Minnesota Department of Commerce fined Respondent and ordered that Respondent cease and desist from engaging in certain activity. [Stipulation approved February 9, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Stanley J. Zipkin (Agent and Broker – Licenses Pending)	10 Esplanade Drive Somerset, NJ 08873	\$1,500 fine
<p>Respondent failed to disclose on his original applications for his agent's and life broker's licenses that he was the subject of an administrative action in the State of New Jersey. [Stipulation approved February 18, 2016.]</p>		