

New York State Department of Financial Services

ISSUED: April 17, 2023

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES TAKES DISCIPLINARY ACTIONS AGAINST LICENSEES OR REGISTRANTS UNDER THE INSURANCE LAW

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

STIPULATIONS/CONSENT ORDERS

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Jasmine Moreira (Agent)	81 East 5 th Street Huntington Station, NY 11746	\$2,500 fine
Respondent's appointments were terminated for cause by an insurer, State Farm, for violating State Farm guidelines by adding and removing drivers in connection with automobile insurance quotes. [Stipulation approved March 10, 2023.]		

LICENSEE	ADDRESS	PENALTY
Jared B. Mosteiro (Agent and Broker)	621 Madeira Lane Melville, NY 11747	\$3,000 fine
Respondent's appointments were terminated for cause by an insurer, for adding an unrelated driver to customers' automobile insurance policies. Additionally, Respondent changed his business address and failed to notify the Department within thirty days of the change. Additionally, Respondent failed to timely submit to the Department information and documentation that was requested in Department investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved February 21, 2023.]		

LICENSEE	ADDRESS	PENALTY
Brendan McDonald (Agent and Broker)	156 Natures Lane Miller Place, NY 11764	\$1,000 fine
Respondent while appointed as an agent by an insurer, New York Life, provided an erroneous response regarding New York Life's underwriting guidelines to another agent in connection with required information necessary to complete an application for a life insurance policy. [Stipulation approved March 6, 2023.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Kevin M. Arevalo (Agent)	117 Emery Street Hempstead, NY 11550	\$3,500 fine
Respondent's appointments were terminated for cause by an insurer, for submitting, to said insurer, documentation that contained false and/or inaccurate information relating to customers' prior insurance coverage. [Stipulation approved March 6, 2023]		

LICENSEE	ADDRESS	PENALTY
Dylan Perri Rainey (Agent)	24 The Birches Roslyn, NY 11576	\$2,500 fine
Respondent's appointments were terminated for cause by an insurer, Allstate, for providing multi-policy discounts to customers who did not qualify for said discounts. [Stipulation approved January 31, 2023.]		

Region: New York

LICENSEE	ADDRESS	PENALTY
Ayanna Alexander (Agent and Broker)	94-14 212th Street Queens Village, NY 11428	\$2,500 fine
Respondent's appointments were terminated for cause by an insurer, Allstate, for falsification of prior insurance information. Additionally, Respondent failed to disclose the Allstate termination for cause in her original application for a broker's license. [Stipulation approved February 9, 2023.]		

LICENSEE	ADDRESS	PENALTY
Julien Bonneville (Broker and Excess Line Broker)	407 2 nd Street Brooklyn, NY 11215	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was the subject of administrative action taken by the Virginia Bureau of Insurance. [Stipulation approved January 18, 2023.]		

LICENSEE	ADDRESS	PENALTY
Integro USA Inc. (Agent, Broker and Excess Line Broker)	1 State Street Plaza 9 th Floor New York, NY 10004	\$9,000 fine
Respondent, for the time period January 2016 to December 2019 procured, from an unauthorized insurer, travel insurance policies providing accident and health insurance coverage that violated Insurance Law Sections 2105 and 2117; and Section 27.11 of Insurance Regulation 41 [11 NYCRR 27]. [Consent Order approved February 16, 2023.]		

LICENSEE	ADDRESS	PENALTY
New York Adjustment Bureau Inc. (Public Adjuster)	66-19 Woodhaven Blvd. Rego Park, NY 11374	\$30,000 fine
Steven Libal (Sublicensee)	Same as above	
Angelo Luparello (Sublicensee)	Same as above	
Respondents failed to perform insurance services they were hired to perform as a public adjuster, causing delays in the settlement of three insurance claims, in violation of Section 2108(s)(1) of the Insurance Law. Respondents allowed an unlicensed person to perform the duties of a public adjuster, in violation of Section 2108(a) of the Insurance Law. Respondents violated Department Regulation 10 in that: 1) some of Respondents' public adjuster compensation agreements did not indicate the initial time and the initial date of contact with the public adjuster, as required by 11 NYCRR §25.6(a) and 11 NYCRR §25.13(a),2) Respondents charged some insureds a fee in excess of the maximum compensation permitted by 11 NYCRR §25.7, and 3) Respondents failed to provide written notification to some insureds of their right to cancel the public adjuster compensation agreement, as required by 11 NYCRR §25.9. [Stipulation approved March 9, 2023.]		

LICENSEE	ADDRESS	PENALTY
Carl Mathieu (Agent and Broker)	218-26 139 th Avenue Springfield Gardens, NY 11413	\$3,000 fine
Respondent's appointments were terminated for cause by an insurer, Allstate, for falsification of prior insurance information. Additionally, Respondent failed to disclose the Allstate termination for cause in his relicensing application for a broker's license and his renewal application for an agent's license. [Stipulation approved March 9, 2023.]		

LICENSEE	ADDRESS	PENALTY
George Joshua Roe (Agent)	14 Wall Street New York, NY 10005	\$4,250 fine
Respondent's agency appointment was terminated for cause by an insurer, Paul Revere Life Insurance Company ("Paul Revere"), for, among other things, submitting, to Paul Revere, an application for disability insurance coverage that was not authorized by the individual named as the applicant in said application. Additionally, Respondent failed to disclose the Paul Revere termination for cause in his relicensing application for an agent's license. [Stipulation approved February 14, 2023.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Joseph T. Calabrese (Agent)	91 Guinevere Drive Greece, NY 14626	\$3,500 fine
Respondent, while an agent for State Farm Insurance Company ("State Farm"), added drivers to insurance quotes who were not connected to the vehicles to be insured, resulting in the issuance of seven insurance policies, and resulting in termination for cause of Respondent's appointment as an agent by State Farm. [Stipulation approved February 9, 2023.]		

Region: Rockland

LICENSEE	ADDRESS	PENALTY
James Demmer Insurance Agency Inc. (Agent)	13 James P Kelly Way Middletown, NY 10940	
James K. Demmer (Agent, Sublicensee and Proposed Sublicensee)	Same as above	\$7,500 fine
Respondent James K. Demmer failed to supervise four licensed agents whose appointments were terminated for cause by an insurance company and its affiliates for fraudulent, coercive and or dishonest practices, including misrepresenting coverages and manipulating quotes for automobile insurance. [Stipulation approved February 28, 2023.]		

LICENSEE	ADDRESS	PENALTY
Cecile Mamouzette (Agent)	25 Grace Street Nanuet, NY 10954	License Revoked
Respondent failed to pay income tax due to the New York State Department of Taxation and Finance for each of the periods ending December 31, 2015 and December 31, 2017. Additionally, Respondent failed to timely submit to the Department information and documentation that was requested in Department letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved August 2, 2022.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (Agent, Broker, and Excess Line Broker)	500 North Brand Boulevard 10th Floor Glendale, California 91203	
Douglas B. Bowring (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above	\$49,850 fine
Respondents, for the time period July 2011 to December 2021, failed to submit required documents of procured liability insurance with an unauthorized insurer for New York members of a purchasing group to the excess line association for recording and stamping in violation of Section 2118(b)(1) of the New York Insurance Law and Section 27.5(d) of Department Regulation 41 [11 NYCRR 27]. [Consent Order Approved February 16, 2023.]		

LICENSEE	ADDRESS	PENALTY
Jose Enrique Figueroa (Agent – License Pending)	5719 N Andrews Way Fort Lauderdale, FL 33309	\$750 fine
Respondent failed to disclose in the original application for an agent's license that he was fined and was issued a conditional license by The Treasurer of The State of Florida Department of Insurance. [Stipulation approved February 15, 2023.]		

LICENSEE	ADDRESS	PENALTY
Evangelia Candie Gonzales (Agent)	13500 Live Oak Street Hesperia, CA 92345	\$750 fine
Respondent failed to disclose in her original application for an agent's license that she was the subject of three administrative actions taken by the California Department of Insurance on or about November 3, 2014, December 4, 2017 and March 3, 2022. [Stipulation approved March 1, 2023.]		

LICENSEE	ADDRESS	PENALTY
William Grossman (Agent)	4671 NW 93 rd Doral Ct Doral, FL 33178	License Revoked
Respondent failed to disclose on his original and renewal applications for an agent's license that he was the subject of an administrative action taken against him by The Treasurer of the State of Florida, Department of Insurance, wherein a fine of \$5,000.00 was imposed for his failure to comply with fiduciary obligations. [Stipulation approved February 22, 2023.]		

LICENSEE	ADDRESS	PENALTY
Erika Rachel Harris (Agent)	232 Quinton Street Green Bay, WI 54302	License Revoked
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that Respondent was the subject of a criminal prosecution. [Stipulation approved August 2, 2022.]		

LICENSEE	ADDRESS	PENALTY
Daniel David Mack (Agent – License Pending)	2002 Country Road 906 Princeton, TX 75407	\$750 fine
Respondent failed to disclose on his original application for an agent's license an administrative action taken against him by the State of Kansas Insurance Department. [Stipulation approved March 1, 2023.]		

LICENSEE	ADDRESS	PENALTY
Arlice Carolejane Marshall (Agent)	14737 Bellflowers Blvd. Bellflower, CA 90706	\$750 fine
Respondent failed to disclose in her original application for an agent's license that she was the subject of administrative action taken by the California Department of Insurance. [Stipulation approved March 1, 2023.]		

LICENSEE	ADDRESS	PENALTY
Independent Financial Group Inc. (Agent)	12671 High Bluff Drive San Diego, CA 92130	\$1,000 fine
Joe Henry Miller (Agent and Sublicensee)	Same as above	
Respondent failed to report to the Department, within thirty days of the final disposition of administrative actions taken against Respondent Independent Financial Group Inc., by the State of South Dakota, Department of Labor and Regulation, Division of Insurance, and by the Texas State Securities Board. [Stipulation approved February 24, 2023.]		

LICENSEE	ADDRESS	PENALTY
Lateef Muhammad (Agent)	2701 E Marconi Avenue Phoenix, AZ 85032	License Revoked
Respondent failed to disclose on his relicensing application to act as an agent, and on his original application to act as a life broker that his application for a license was denied by the South Dakota Department of Labor and Regulation, due to his failure to disclose his criminal history on an application; Respondent failed to report to the Superintendent within thirty days of the final disposition of administrative actions taken by the Illinois Department of Insurance, wherein his license was denied due to his failure to make required disclosures on a license application; and by the Commonwealth of Virginia, State Corporation Commission, Bureau of Insurance, wherein his license was revoked due to his failure to timely report other state actions; and Respondent failed to respond to three Department investigatory letters, thereby hampering and impeding the Department's investigation. [Stipulation approved February 22, 2023.]		

LICENSEE	ADDRESS	PENALTY
Aisha Vazquez Perez (Agent)	1121 Paterson Plank Rd Floor 2 North Bergen, NJ 07047	\$500 fine
Respondent failed to disclose in her original application for an agent's license that she was fined by the Florida Department of Financial Services. [Stipulation approved January 30, 2023.]		

LICENSEE	ADDRESS	PENALTY
Stephen Reynolds (Agent)	101 Princess Trail Lookout Mountain, GA 30750	\$750 fine
Respondent failed to disclose an administrative action taken against him by the State of Arkansas Insurance Department in his original license applications. [Stipulation approved February 14, 2023.]		

LICENSEE	ADDRESS	PENALTY
Brianna Tancke (Agent and Broker)	6451 W Bell Rd Glendale, AZ 85308	\$500 fine
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 February 27, 2023.]		

LICENSEE	ADDRESS	PENALTY
We Insure Agency LLC (Agent and Broker – Licenses Pending)	P.O. Box 23865 Jacksonville, FL 32241	\$1,500 fine
Respondent, as the successor in interest to We Insure Agency, failed to disclose on original licensing applications to act as an agent and to act as an life broker that We Insure Agency was the subject of an administrative action taken against it by the Department of Insurance of the State of Mississippi. [Stipulation approved March 1, 2023.]		

LICENSEE	ADDRESS	PENALTY
Robert Stanley Wyzykowski III (Agent)	303 N Hudson PL Chandler, AZ 85225	\$1,000 fine
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that he was the subject of a criminal prosecution. Additionally, Respondent failed to timely respond to Department investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved January 30, 2023.]		