

New York State Department of Financial Services

ISSUED: July 27, 2020

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.

HEARINGS

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Norair Seferian Bails Inc. (Bail Bond Agent)	633 Wheeler Road Hauppauge, NY 11788	Licenses Revoked
Norair Seferian (Bail Bond Agent and Sublicensee)	Same as above	
Respondents engaged in the bail bond business wherein they collected insurance premium and/or collateral from various indemnitors and failed to obtain the bail and/or failed to return the insurance premiums and/or collateral to the indemnitors or otherwise properly account for all or part of said insurance premiums and/or collateral. Respondents also failed to respond to the Department's letters and emails directing that Respondents submit information and documentation relating to the aforementioned matters. [Order issued April 15, 2019.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Gahan Sharei Adams (Agent)	753 Carlisle Street Akron, OH 44310	License Revoked
Respondent failed to disclose on her agent's license renewal application that she had been fined by the State of Ohio Department of Insurance; Respondent was the subject of administrative actions by the States of Ohio, Utah, South Dakota, North Carolina, California, State of Washington, Georgia, Virginia, Wisconsin and failed to notify the Department within 30 days of the final dispositions of the aforesaid administrative actions. Respondent also failed to notify the Department within 30 days of a business address change and failed to respond to Department's letters, thereby hampering and impeding the Department's investigation. [Order issued September 24, 2019.]		

STIPULATIONS/CONSENT ORDERS

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Hersh Anand (Agent)	121 Carleton Avenue Central Islip, NY 11722	\$7,000 fine
Respondent enrolled a deceased individual into a Medicare nursing home insurance plan; enrolled individuals into a Medicare nursing home insurance plan without the consent of the individuals or the individuals' authorized representatives; and signed the name of the applicant on Medicare nursing home insurance plan enrollment applications. Respondent also created Scope of Appointment Confirmation Forms for Medicare beneficiaries after meeting with the Medicare beneficiaries, and signed the names of the aforementioned Medicare beneficiaries on the aforementioned Scope of Appointment Confirmation Forms. [Stipulation approved May 20, 2020.]		

Region: New York

LICENSEE	ADDRESS	PENALTY
Big Apple Insurance Brokerage (Broker)	143-15 Hillside Avenue Jamaica, NY 11435	\$4,500 fine
Lakhwinder Kaur (Broker and Sublicensee)	Same as above	
<p>Respondents engaged in fraudulent, coercive, and dishonest conduct when they deleted specific exclusions in an insurance contract by whitening out those provisions in an effort to gain approval of the same contract. Respondents intentionally misrepresented the terms of an insurance contract within the meaning of Section 2110(a)(6) of the Insurance Law, when they deleted specific exclusions in an insurance contract as aforesaid. [Stipulation approved May 20, 2020.]</p>		

LICENSEE	ADDRESS	PENALTY
Michael V. Romeo (Broker)	6813 New Utrecht Avenue Brooklyn, NY 11219	\$635 fine
<p>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 May 27, 2020.]</p>		

LICENSEE	ADDRESS	PENALTY
Alex Wu (Agent and Broker)	5441 83rd Street Elmhurst, NY 11373	\$1,500 fine
<p>Respondent submitted to an insurer applications for automobile insurance that contained incorrect information. [Stipulation approved June 3, 2020.]</p>		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Donna Susan Gage (Agent and Broker)	25 Rockledge Avenue White Plains, NY 10601	\$1,750 fine
<p>Respondent failed to disclose in her relicensing application to act as a broker that her appointments with an insurance company were terminated for cause and her aforementioned termination was based on falsification of documents. [Stipulation approved June 3, 2020.]</p>		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
AmeriHealth Administrators Inc. (Independent Adjuster)	1900 Market Street Philadelphia, PA 19103	\$700,000 fine
Respondent transacted the business of insurance in the State of New York without the benefit of a license. [Stipulation approved May 20, 2020.]		

LICENSEE	ADDRESS	PENALTY
Florida Holmes Insurance Organisation Services (Agent)	P.O. Box 16327 Jacksonville, FL 32245	\$500 fine
Margaret Wood Arrowsmith (Agent and Sublicensee)	Same as above	
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Florida Holmes Insurance Organisation Services was the subject of an administrative action taken by the Massachusetts Division of Insurance. [Stipulation approved June 3, 2020.]		

LICENSEE	ADDRESS	PENALTY
Jeffrey Francis Berndt (Agent and Broker)	Nboa Marine Insurance Agency 4404 N Tamiami Trl Sarasota, FL 34234	\$1,750 fine
Respondent failed to disclose in his original application for a broker's license that he was fined by the Oklahoma Insurance Department and the New York Insurance Department on or about March 17, 2006 and October 11, 2006, respectively, and that he was fined by the Massachusetts Division of Insurance on or about August 3, 2006 and February 12, 2009. [Stipulation approved May 20, 2020.]		

LICENSEE	ADDRESS	PENALTY
Glenn T. Chavious (Broker, Excess Line Broker, Life Broker and Agent)	6 Front Street Hull, MA 02045	\$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 Louisiana Department of Insurance effective October 12, 2018, and that his insurance producer license was revoked by the Louisiana Department of Insurance effective February 26, 2019. [Stipulation approved May 20, 2020.]		

LICENSEE	ADDRESS	PENALTY
Christopher Houlemard (Agent- License Application Pending)	165 N Canal Street, Apt. 818 Chicago, IL 60606	\$250 fine
Respondent failed to disclose on his original application for an agent's license that the California Department of Insurance denied him an unrestricted license and granted him a restricted license. [Stipulation approved May 27, 2020.]		

LICENSEE	ADDRESS	PENALTY
Jessica Ann Housler (Agent)	9605 Route 6 Kane, PA 16375	License Revoked
Respondent engaged in conduct for which the Pennsylvania Insurance Department revoked all licenses of the Respondent to do the business of insurance. Respondent also failed to report the Pennsylvania revocation to the Superintendent within 30 days of the final disposition of the matter. [Stipulation approved June 15, 2020.]		

LICENSEE	ADDRESS	PENALTY
Andre Jackson (Agent)	9711 David Taylor Drive Charlotte, NC 28262	\$750 fine
Respondent failed to disclose on his original application for a agent's license that the State of Illinois Department of Insurance suspended Respondent's license for failing to pay taxes and the license was reinstated after the outstanding tax issue was resolved. [Stipulation approved June 3, 2020.]		

LICENSEE	ADDRESS	PENALTY
Steven Virgil Johnson (Agent)	400 East Rio Salado Parkway Tempe, AZ 85281	\$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 Indiana Department of Insurance. [Stipulation approved June 15, 2020.]		

LICENSEE	ADDRESS	PENALTY
Kovack Securities Inc. (Agent and Life Broker)	6451 N Federal Highway, Suite 1201 Fort Lauderdale, FL 33308	\$5,000 fine
Brian James Kovack (Agent)	Same as above	
<p>Respondents failed to disclose on Respondent Kovack Securities Inc.'s renewal applications for an agent's license, on its original application for a Life Broker's license, and on Respondent Brian Kovack's renewal application for an agent's license that Respondent Kovack Securities Inc. had entered into a stipulation and consent order with the State of Florida Office of Financial Regulation and that Respondent Kovack Securities Inc. was a party to four arbitration proceedings and one financial enforcement proceeding before the Financial Industry Regulatory Authority ("FINRA"). [Stipulation approved June 3, 2020.]</p>		

LICENSEE	ADDRESS	PENALTY
Rhonda Pittman (Agent)	222 Avenue G Port Saint Joe, FL 32456	\$750 fine
<p>Respondent failed to disclose in her original application for an agent's license that in February 2001, in the County Court of Bay County, Florida, the Court withheld adjudication and assessed a fine and restitution in connection with a misdemeanor charge filed against the Respondent. [Stipulation approved June 3, 2020]</p>		

LICENSEE	ADDRESS	PENALTY
ACM Adjusters (Independent Adjuster)	P.O. Box 9060 Carlsbad, CA 92018	\$1,500 fine
Maureen P. Seifert (Sublicensee)	Same as above	
<p>Respondents allowed an unlicensed employee of Respondent ACM Adjusters to act as an insurance adjuster in the State of New York. [Stipulation approved May 20, 2020.]</p>		