



NEW YORK STATE
DEPARTMENT OF FINANCIAL SERVICES
ONE STATE STREET PLAZA
NEW YORK, NEW YORK 10004

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In the Matter of the Applications
and/or Licenses of

ONE SPIRIT INSURANCE AGENCY INC. and
ROHAN K. BRAMBLE, individually, and
as sublicensee of One Spirit Insurance Agency Inc.,

Respondents.

CITATION

**VIDEOCONFERENCE
HEARING**

Docket No. 2020-007-C
Event Number: 178 728 8920
Event Password: g2mNjCkrW88

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TO THE ABOVE-NAMED RESPONDENTS:

PLEASE TAKE NOTICE THAT you are cited to appear on the 24th day of November, 2020, at 10:00 a.m. to show cause why all licenses issued to you by the New York State Department of Financial Services ("Department") should not be suspended or revoked, and why all pending applications for licensure or renewal thereof should not be denied, or a monetary penalty imposed, by reason of the charge(s) and specification(s) hereinafter set forth. The Hearing will be held via videoconference, via Webex. **The Event Number for this Hearing is 178 728 8920, and the Event Password is g2mNjCkrW88.**

Pursuant to the First Amendment to Part 2 of Title 23 of the Official Compilation of Codes, Rules and Regulations of the State of New York (23 NYCRR §2.19), you may object to having the Hearing conducted via videoconference by sending a written notice of the objection to the hearing officer by first class mail or overnight mail to Videoconference Coordinator, Office of General Counsel, New York State Department of Financial Services, One State Street, New York, NY 10004, or via electronic mail to VideoHearings@dfs.ny.gov. The written notice of objection must be received at least five business days before the date set for the hearing. A copy of 23 NYCRR §2.19 is attached to this Citation.

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You are instructed to go to the Department's website, at https://www.dfs.ny.gov/reports_and_publications/public_hearings, to learn how the hearing will be conducted and what you will need to do in order to appear at your Videoconference Hearing. **At least 48 hours prior to your hearing, you will need to conduct a test to ensure that you can connect to the Videoconference Hearing. Instructions for testing can be found at https://www.dfs.ny.gov/reports_and_publications/public_hearings.** If you wish to introduce any documents at the Hearing, you must email them at least 24 hours prior to the start of the Hearing to VideoHearings@dfs.ny.gov, and include a brief description of each document and your Event Number. You may also request disclosure of the evidence that the Department will introduce at the Hearing by sending an email to VideoHearings@dfs.ny.gov. Include in your request your name, the date of the Hearing, and your Event Number.

If you have any questions with regard to connecting or are unable to connect to your Videoconference Hearing, call the Department Help Desk at 212-709-7777 or email ServiceDesk@dfs.ny.gov.

CHARGE I

RESPONDENTS HAVE DEMONSTRATED UNTRUSTWORTHINESS AND/OR INCOMPETENCE TO ACT AS INSURANCE PRODUCERS WITHIN THE MEANING OF SECTION 2110(a)(4) OF THE INSURANCE LAW.

Specification A

1. During the period between August 17, 2005 and November 30, 2008, in the State of New York, pursuant to a common scheme, Respondent Rohan K. Bramble stole property having a value of more than \$3,000.00.

2. As a consequence of the foregoing criminal conduct, on March 8, 2012, in the New York State Supreme Court, Kings County, Respondent Rohan K. Bramble was convicted, upon plea of guilty, on Indictment 04916-2010, of Grand Larceny in the 3rd Degree, in violation of New York Penal Law section 155.35, a class D felony, for which he was sentenced, on December 17, 2012, to probation for three years, to perform twenty-one days of community service, and to pay restitution in the amount of \$17,698.00.

Specification B

3. On June 17, 2010, Indictment 04916-2010 was filed in the New York State Supreme Court, Kings County, against Respondent Rohan K. Bramble. In February 2011, while said indictment was pending, Respondent Rohan K. Bramble submitted an application for a broker's license under Section 2104 of the New York Insurance Law to the New York State Insurance Department, on behalf of and as President and proposed sublicensee of Insurit Insurance Agency Inc. In said licensing application, said

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Respondent falsely answered in the negative to Question 7(a), which asked “Has the business entity or any owner, officer or director named in 3 or 4 ever been convicted of, or currently charged with, committing a crime, or had a judgment withheld or deferred?”

Specification C

4. During the period between October 7, 2008 and November 4, 2010, in State of New York, Respondent Rohan K. Bramble stole certain property having a value of more than three thousand dollars.

5. As a consequence of the foregoing criminal conduct, on December 17, 2012, in the New York State Supreme Court, Kings County, Respondent Rohan K. Bramble was convicted, upon plea of guilty, on Superior Court Information 10668-2012, of Grand Larceny in the 3rd Degree, in violation of New York Penal Law section 155.35, a class D felony, for which he was sentenced to a conditional discharge for 3 years, and to pay restitution in the amount of \$20,000.00 to GEICO, an insurance company.

Specification D

6. During the period between October 7, 2008 through November 4, 2010, in the State of New York, Respondent One Spirit Insurance Agency Inc. misappropriated money received in the course of business from insureds Max Mascary, Bilyaminou Amolegde, and Oleg Mordick.

Specification E

7. On or about June 10, 2016, Respondents One Spirit Insurance Agency Inc. and Rohan K. Bramble issued a fraudulent Certificate of Liability Insurance, for Serras Contracting Corp. as the certificate holder, in that the Certificate of Liability Insurance stated that a Workers Compensation and Employer’s Liability Policy had been issued for the insured Horace Burrowes by the insurer State Insurance Fund, with a policy effective date of 6/10/2016, when in fact no such insurance policy had been issued.

Specification F

8. On May 15, 2018, after a hearing held before an administrative law judge, the New York State Department of State denied Respondent Rohan K. Bramble’s application for a license to act as real estate salesperson, because of the prior criminal conviction of said Respondent set forth in paragraph 5 of this Citation. On or about June 20, 2019, Respondent Rohan K. Bramble submitted to the New York State Department of Financial Services a renewal application for a license to act as a broker

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under Section 2104 of the New York Insurance Law, and on such application, falsely answered in the negative to Question 5 in such application, which asked, "Have you been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration, which has not been previously reported to this Department?".

Specification G

9. Respondent Rohan K. Bramble failed to report to the Superintendent the administrative action against him by a governmental agency in New York State, referenced in paragraph 8 of this Citation, within thirty days of the final disposition of the matter, as required by Section 2110(i) of the Insurance Law

Specification H

10. During the approximate period from December 2012 through April 2020, Respondent Rohan K. Bramble engaged in or participated in the business of insurance without the written consent of an insurance regulatory official required by 18 U.S.C. § 1033(e)(2).

CHARGE II

RESPONDENT ROHAN K. BRAMBLE HAS PROVIDED MATERIALLY INCORRECT, MATERIALLY MISLEADING, MATERIALLY INCOMPLETE OR MATERIALLY UNTRUE INFORMATION IN A LICENSE APPLICATION WITHIN THE MEANING OF SECTION 2110(a)(2) OF THE INSURANCE LAW.

11. The allegations set forth in paragraphs 3 and 8 of this Citation are repeated and re-alleged as if fully set forth herein.

CHARGE III

RESPONDENT ROHAN K. BRAMBLE HAS BEEN CONVICTED OF A FELONY WITHIN THE MEANING OF SECTION 2110(a)(7) OF THE INSURANCE LAW.

12-. The allegations set forth in paragraphs 1, 2, 4, and 5 of this Citation are repeated and re-alleged as if fully set forth herein.

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CHARGE IV

RESPONDENT ONE SPIRIT INSURANCE AGENCY INC. HAS IMPROPERLY WITHHELD, MISAPPROPRIATED OR CONVERTED MONIES RECEIVED IN THE COURSE OF BUSINESS IN THIS STATE WITHIN THE MEANING OF SECTION 2110(a)(5) OF THE INSURANCE LAW

13. The allegations set forth in paragraph 6 of this Citation are repeated and re-alleged as if fully set forth herein.

CHARGE V

RESPONDENT ROHAN K. BRAMBLE HAS VIOLATED SECTION 2110(i) OF THE INSURANCE LAW

14. The allegations set forth in paragraph 9 of this Citation are repeated and re-alleged as if fully set forth herein.

PLEASE TAKE FURTHER NOTICE THAT:

(A) According to the records of the New York State Department of Financial Services, Rohan K. Bramble is licensed as a broker under Section 2104 of the Insurance Law, and is sublicensee of One Spirit Insurance Agency Inc., which is licensed as a broker under Section 2104 of the Insurance Law.

(B) This citation is issued pursuant to Section 2110 of the Insurance Law and Sections 304-a, 305 and 306 of the Financial Services Law, and notice of this hearing is given to Respondents in accordance with Section 304 of the Financial Services Law.

(C) Respondents' attention is directed to a statement in plain language, attached hereto, entitled "Summary of Hearing Procedures", summarizing the provisions of Title 23, Part 2 of the Official Compilation of Codes, Rules and Regulations of the State of New York (23 NYCRR 2). This statement contains important information concerning your rights and the Department's hearing procedures and should be read carefully. A copy of 23 NYCRR § 2.19 is attached hereto; a copy of the balance of 23 NYCRR 2 will be furnished upon request.

(D) Should Respondents fail to appear at the time and place fixed for the hearing or any adjourned date thereof, the hearing will proceed as scheduled and the disciplinary action, if any, may result in the imposition of a monetary penalty or in the suspension or revocation of any licenses and/or the denial of all pending applications for licenses or renewal thereof.

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Dated: New York, NY
November 3, 2020

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

By: Michael S. Formichelli

Michael S. Formichelli
Associate Attorney
(212) 480-5250

BY CERTIFIED MAIL AND REGULAR MAIL:

One Spirit Insurance Agency Inc.
[REDACTED]

Rohan K. Bramble
[REDACTED]

Rohan K. Bramble
c/o One Spirit Insurance Agency Inc.
[REDACTED]

Rohan K. Bramble
[REDACTED]