

# New York State Department of Financial Services

ISSUED: January 29, 2021

## 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: Chautauqua

LICENSEE	ADDRESS	PENALTY
Rebecca L. Adams (Broker)	194 Buffalo Street, Lower Jamestown, NY 14701	License Revoked
Respondent submitted incorrect information in an insurance claim to an insurance company. [Stipulation approved December 10, 2020.]		

#### Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Jonathan W. Affe (Agent)	27 Kathleen Crescent Coram, NY 11727	\$3,000 fine
While Respondent was appointed as an agent by an insurer, Prudential, Respondent identified himself as clients during telephone calls that Respondent made to Prudential for the purpose of obtaining information about the clients' life insurance policies and annuity contracts. [Stipulation approved June 24, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Kevin M. Callahan (Agent and Broker)	294 New York Ave. Huntington, NY 11743	\$8,500 fine
Respondent issued, or allowed the John Callahan Agency Inc. to issue, at least fourteen certificates of insurance that contained incorrect policy information about insurance coverage. Respondent provided a letter to a customer that contained incorrect policy information about insurance coverage. Respondent submitted to an insurance company a customer's worker's compensation insurance application, knowing that the application may have contained incorrect information about prior coverage. [Stipulation approved December 10, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nikolaos Coutis (Agent)	22 Sherbrooke Drive Smithtown, NY 11787	\$750 fine
Respondent failed to disclose in his relicensing application for an agent's license that: (a) at the time of the submission of said relicensing application, on May 3, 2018, Respondent had a criminal case pending in Nassau District Court, New York; and (b) on or about June 26, 2017, in Suffolk 1st District Court, New York, Respondent pled guilty to a misdemeanor. [Stipulation approved May 20, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
True Blue Coverage's Inc. (Broker)	P.O. Box 151 Port Jefferson Station, NY 11776	\$2,000 fine
David S. Giuffre (Agent, Broker and Sublicensee)	Same as above	
Respondents acted as insurance producers in the name of Respondent True Blue Coverage's Inc. in the State of New York while Respondent True Blue Coverage's Inc. had no license issued and in force pursuant to the provisions of the Insurance Law. Respondents also failed to appropriately identify their premium bank account, and Respondent David S. Giuffre changed his business address and failed to notify the Department within 30 days of the change. [Stipulation approved October 5, 2020.]		

**Region: Nassau**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nestor Morales (Agent and Broker)	42 Morton Avenue East Rockaway, NY 11518	\$1,500 fine
Respondent's insurance appointments were terminated for cause due to the submission of renter's insurance applications without the customer's knowledge or consent and for remitting the initial premium on the aforementioned policies. [Stipulation approved December 9, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Eduardo Saguier (Agent and Broker)	66 Reid Avenue Rockville Centre, NY 11570	\$4,000 fine
Respondent used his own credit card to pay for customers' Liberty Mutual Insurance Company ("Liberty Mutual") insurance policies. Respondent also backdated cancellations of Liberty Mutual insurance policies to the renewal dates, and changed bill dates on Liberty Mutual insurance policies. [Stipulation approved June 24, 2020.]		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
African Tours Inc. (Agent)	155 East 44 <sup>th</sup> Street New York, NY 10017	\$250 fine
Ilana Apelboim (Sublicensee)	Same as above	
Respondents sold baggage insurance in the name of Respondent African Tours Inc. in the State of New York after Respondent African Tours Inc.'s agent's license pursuant to Section 2103(b) of the Insurance Law had expired. [Stipulation approved June 18, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
First Stop Management Inc. (Broker)	1975 Lafontaine Avenue Bronx, NY 10457	\$15,000 fine
William Franco (agent, Broker, Life Broker, and Sublicensee)	Same as above	
<p>Respondents improperly withheld insurance premiums in that Respondents collected insurance premiums and failed to timely remit premiums that caused numerous policies to be cancelled for non-payment; Respondents commingled operating funds with insurance premiums in their premium account; and Respondents' premium account was not properly labeled as a premium/ fiduciary account. [Stipulation approved December 9, 2020.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Craig Koehmstedt (Agent)	1211 Avenue of the Americas New York, NY 10036	\$750 fine
<p>Respondent failed to disclose in his original application for an agent's license that: (a) Respondent was convicted of a misdemeanor in Columbia Municipal Court, Missouri, on or about July 3, 2008; and (b) Respondent was convicted of a misdemeanor in Columbia Municipal Court, Missouri, on or about January 6, 2009. [Stipulation approved July 22, 2020.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
William T. McCallum (Agent)	780 Third Avenue New York, NY 10017	\$1,750 fine
<p>Respondent failed to disclose in his relicensing application for an agent's license that the Public Company Accounting Oversight Board censured Respondent and censured and fined William T. McCallum CPA, P.C. Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that he was the subject of administrative action taken by the New York State Education Department, Board of Regents. [Stipulation approved August 7, 2020.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Metro Land Abstract LLC (Title Insurance Agent)	100 Lafayette Street New York, NY 10013	\$6,000 fine
Wilfred G. Romano (Title Insurance Agent and Sublicensee)	Same as above	
<p>Respondents acted as insurance producers in the name of Respondent Metro Land Abstract LLC in the State of New York after Respondent Metro Land Abstract LLC's title insurance agent's license expired. Respondents also allowed an unlicensed individual to act as an insurance producer in the State of New York. Lastly, Respondent Wilfred G. Romano 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 July 22, 2020.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Avril Alexa Saleta (Agent)	113 Sherman Avenue New York, NY 10034	\$2,000 fine
<p>Respondent, in an attempt to obtain lower premium rates for customers, submitted to an insurer applications for automobile insurance in which Respondent improperly added and excluded drivers. [Stipulation approved December 9, 2020.]</p>		

**Region: Rochester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Urbanski Insurance Agency Inc. (Agent and Broker)	1134 Titus Avenue Rochester, NY 14617	\$1,000 fine
Stanley Urbanski (Sublicensee)	Same as above	
<p>Respondents placed a homeowner's insurance policy with an insurer without the written consent of the individual named as the insured in said policy. Respondents also failed to keep a signed application for the policy, in violation of the insurer's records retention policy. [Stipulation approved October 23, 2020.]</p>		

**Region: Syracuse**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Eastern Adjusting Services Inc. (Independent Adjuster)	8548 Long Leaf Trail Liverpool, NY 13090	\$15,000 fine
Frank P. Vadala (Independent Adjuster and Sublicensee)	Same as above	
<p>Respondents acted as insurance adjusters in the name of Respondent Eastern Adjusting Services Inc. in the State of New York while Respondent Eastern Adjusting Services Inc. had no license issued and in force pursuant to the provisions of the Insurance Law. [Stipulation approved August 24, 2020.]</p>		

**Region: Westchester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Luz A. Cabral (Broker)	212 Westchester Avenue Port Chester, NY 10573	\$2,000 fine
<p>Respondent issued an insurance premium check to an insurance company that was dishonored by the bank but was subsequently replaced; Respondent violated a prior stipulation with the Department of Financial Services (“Department”) wherein she agreed to take all necessary steps to prevent a recurrence of violations of Section 2110(a)(4) of the Insurance Law and she violated a prior Final Determination and Order by the Department wherein she was advised to take steps to prevent further checks from being dishonored and; Respondent failed to timely respond and/or sufficiently respond to investigatory letters sent by the Department thereby hampering and impeding the Department’s investigation. [Stipulation approved December 9, 2020.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ramon Rodriguez (Agent)	245-55 Bronx River Road Yonkers, NY 10704	License Revoked
<p>Respondent failed to disclose in his original application for an agent's license and in his renewal application for an agent's license that he had been convicted of crimes. [Stipulation approved June 24, 2020.]</p>		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Crestview Public Adjusters LLC (Public Adjuster – License Pending)	38 Gentry Drive Englewood, NJ 07631	\$4,500 fine
Joshua M. Berkowitz (Public Adjuster and Proposed Sublicensee)	Same as above	
Respondent Joshua M. Berkowitz used the unlicensed name Crestview Public Adjusters LLC in conducting insurance business as a public adjuster; and was compensated by an insured on account of services rendered, as provided by a written compensation agreement that did not consist of substantially the same information and statements contained in Regulation 10 (11 NYCRR §25.13(a)). Respondents did not attach a proper notice of cancellation to compensation agreements signed by insureds at the time the insureds signed the compensation agreements. [Stipulation approved December 2, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Robert Cummings (Agent)	RBC Capital Markets, LLC 1375 W Main Ave DePere, WI 54115	\$1,500 fine
Respondent failed to disclose in license applications that he had been convicted of a misdemeanor. [Stipulation approved May 21, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
James A. Dyer (Agent- License Application Pending)	123 Terrace Drive Lake Geneva, WI 53147	\$750 fine
Respondent failed to disclose in his original license application that he was previously the subject of administrative action by the State of Wisconsin. [Stipulation approved December 2, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jose Gonzales (Agent)	1907 Old Ranch Road San Marcos, TX 78666	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was the subject of an administrative action taken by the State of California Department of Insurance. Respondent failed to timely and/or sufficiently respond to the Department's investigatory letters, thereby hampering and impeding the Department's investigation. Respondent also failed to report a change to his business address within 30 days of the change. [Stipulation approved December 9, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Chad E. Hanson (Agent)	6621 S Old Mill Cir Cottonwood Heights, UT 84121	\$3,000 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 actions taken by the California Department of Insurance, the North Dakota Insurance Department, and the Michigan Department of Insurance and Financial Services. Respondent also failed to disclose in his renewal application for an agent's license that he was the subject of the administrative action taken by the Michigan Department of Insurance and Financial Services. [Stipulation approved September 11, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John Leslie Hurst (Agent)	17425 N 19 Avenue Phoenix, AZ 85023	\$250 fine
Respondent failed to disclose in his original application for an agent's license that: (a) on or about June 15, 2000, in the District Court for Baltimore County, Maryland, Respondent was placed on probation before judgment in connection with a misdemeanor charge; and (b) on or about March 20, 1995, in the District Court for Baltimore County, Maryland, Respondent was placed on probation before judgment in connection with a misdemeanor charge. [Stipulation approved November 19, 2020.]		



<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Liberty Partners Financial Services LLC (Agent)	5060 California Avenue Bakersfield, CA 93309	\$3,250 fine
Respondent failed to disclose in its 2019 relicensing application for an agent's license that Respondent was found liable in a Financial Industry Regulatory Authority ("FINRA") arbitration proceeding. Respondent also failed to disclose in its 2017 relicensing application for an agent's license that Respondent was fined by FINRA, the Colorado Division of Insurance and the Massachusetts Securities Division, and that Respondent was found liable in the FINRA arbitration proceeding. [Stipulation approved May 13, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Harpreet S. Mangat (Agent)	9 Branchwood Court Lawrence Township, NJ 08648	\$2,250 fine
Respondent failed to disclose in his license renewal application submitted May 2, 2018 that he was found liable in a Financial Industry Regulatory Authority ("FINRA") arbitration proceeding on or about December 20, 2017. Respondent also failed to disclose in two license renewal applications submitted May 6, 2014 and April 18, 2016 that he was named as a party in the FINRA arbitration proceeding. [Stipulation approved September 11, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Cornelius Allen Miller (Agent)	398 Banfil Street St. Paul, MN 55102	License Revoked
Respondent was terminated for cause by an insurance company and its affiliates for incorrectly applying discounts to customers and for unsatisfactory work. Respondent failed to respond and/or provide a complete response to the Department's investigatory letters, thereby hampering and impeding the Department's investigation. [Stipulation approved December 2, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Joffre Salazar (Agent)	149 Clarcken Drive West Orange, NJ 07052	\$3,500 fine
Respondent acted as an insurance agent in the State of New York for an unauthorized insurer, by soliciting to an insured an unauthorized insurer's annuity, and by allowing the same insured to sign the unauthorized insurer's application and related documents. Respondent submitted the application and related documents to the unauthorized insurer without the insured's consent, signed the insured's name or initials and dated the application and other documents. [Stipulation approved December 2, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
CL Scott Corporate Insurance Services LLC (Agent)	3600 N Capital of Texas Highway Austin, TX 78746	\$1,250 fine
Clint Lee Scott (Agent, 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 CL Scott Corporate Insurance Services LLC was the subject of an administrative action taken by the State of Washington, Office of the Insurance Commissioner. Respondent CL Scott Corporate Insurance Services LLC had an insurance producer license revoked in the administrative action taken by the State of Washington Office of the Insurance Commissioner. [Stipulation approved December 9, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Commonwealth USA Settlements LLC (Title Insurance Agent)	4 Penn Center West, Suite 400 Pittsburgh, PA 15276	\$500 fine
Kristi M. Shoenberger (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Commonwealth USA Settlements LLC was the subject of administrative action taken by the Indiana Department of Insurance. [Stipulation approved April 15, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Chad Winkler (Agent)	12421 Meredith Drive Urbandale, IA 50398	Licenses Revoked
<p>Respondent failed to disclose in his original license applications that he was previously convicted of misdemeanors in 7 cases in the Iowa District Court for Black Hawk County. Respondent also failed to report to the Superintendent within thirty days of the final disposition of the matter that he was the subject of administrative action taken by the Michigan Department of Insurance and Financial Services. [Stipulation approved October 8, 2020.]</p>		