

New York State Department of Financial Services

ISSUED: August 30, 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.

AGENT/BROKER HEARINGS

LICENSEE	ADDRESS	PENALTY
Tristan Michael Martinez (Agent)	9722 E Axle Avenue Mesa, AZ 85212	License Revoked
Respondent failed to respond to the Department's investigatory letters seeking information and documentation thereby hampering and impeding the Department's investigation. [Order issued March 19, 2021.]		

STIPULATIONS/CONSENT ORDERS

Region: Binghamton

LICENSEE	ADDRESS	PENALTY
Brendon A. Ives (Independent Adjuster – Relicensing Pending)	99 Tunnel Road Port Crane, NY 13833	\$5,600 fine
Respondent acted as an Independent Adjuster in the State of New York without the benefit of a license. [Stipulation approved July 6, 2021.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Auston E. Mavrak (Agent)	14 Buxton Court East Amherst, NY 14052	\$1,000 fine
Respondent failed to disclose in his relicensing application for an agent's license that his employment with Combined Insurance Company ("Combined") was terminated by Combined for alleged misconduct. [Stipulation approved February 17, 2021.]		

Region: Jamestown

LICENSEE	ADDRESS	PENALTY
Cattaraugus Abstract Corp. (Title Insurance Agent)	406 Erie Street P.O. Box 31 Little Valley, NY 14755	License Revoked
Kameron K.G. Brooks (Sublicensee)	Same as above	
Respondents violated Section 2113 of the Insurance Law in that they paid compensation to an unlicensed person for acting as a title insurance agent in the State of New York. [Stipulation approved June 3, 2021.]		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
First Heritage Insurance Agency Inc. (Agent and Broker)	112 Lambert Avenue Farmingdale, NY 11735	\$1,000 fine
John Joseph Fiordalisi (Agent, Broker, Life Broker, and Sublicensee)	Same as above	
Patrick John Riley (Broker and Sublicensee)	Same as above	
Respondents, during the approximate period March 16, 2020 to November 20, 2020, employed in the business of insurance an individual who had been convicted of a criminal felony on or about November 17, 2017, and who did not have the written consent of an insurance regulatory official required by Title 18, United States Code, Section 1033(e). [Stipulation approved March 17, 2021.]		

LICENSEE	ADDRESS	PENALTY
American Professional Agency Inc. (Agent, Broker and Excess Line Broker)	95 Broadway Amityville, NY 11701	\$12,600 fine
Peter T. Imbert (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
<p>Respondents violated Section 2324(a) of the Insurance Law in that: (a) Respondents utilized an advertisement letter in which Respondents offered prospective insureds a twenty percent new business discount on insurance coverage; and (b) Respondents placed with an insurance company insurance policies to which the aforementioned twenty percent new business discount was applied. [Stipulation approved March 4, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Kenneth J. Jones (Broker)	5 Lane East Huntington, NY 11743	License Revoked
<p>Respondent was arraigned on a felony complaint, which charged the Respondent with the following felony offenses: Grand Larceny; Criminal Possession of a Forged Instrument in the Second Degree; Falsifying Business Records in the First Degree and Scheme to Defraud in the First Degree. Respondent failed to report the aforesaid criminal prosecution of him to the Superintendent within thirty days of the initial pretrial hearing date. [Stipulation approved July 22, 2021.]</p>		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Nidia's Brokerage Inc. (Broker)	364 Fulton Avenue Hempstead, NY 11550	\$1,500 fine
Nidia Reyes (Sublicensee)	Same as above	
<p>Respondents, on or about December 2, 2020, issued an electronic insurance premium payment that was dishonored by the bank upon which it was drawn. Additionally, Respondents violated their agreement, in a New York Insurance Department Stipulation dated June 26, 2009, that Respondents would take all necessary steps to prevent the recurrence of dishonored premium payment violations. [Stipulation approved July 14, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Margaret Denise Wimberly (Broker)	100 Eldridge Avenue Hempstead, NY 11550	\$5,000 fine
After Respondent was convicted of a criminal felony, Respondent engaged in the business of insurance without having the written consent of an insurance regulatory official required by Title 18, United States Code, Section 1033(e). [Stipulation approved April 29, 2021.]		

Region: New York

LICENSEE	ADDRESS	PENALTY
Crescent Brokerage Inc. (Broker)	37-16 73 rd Street Jackson Heights, NY 11372	\$6,000 fine
Kabir A. Chowdhury (Agent, Broker and Sublicensee)	Same as above	
Respondents commingled insurance premium fiduciary funds with business operating expense funds; failed to appropriately identify their premium bank account; and utilized advertisements that contained misleading language regarding rates for insurance. [Stipulation approved April 21, 2021.]		

LICENSEE	ADDRESS	PENALTY
WK Brokerage Inc. (Broker)	27-24 21 st Street Astoria, NY 11102	\$6,000 fine
Furqan Khalid (Broker and Sublicensee)	Same as above	
Respondents failed to promptly return insurance premium refunds owed to insureds. Respondents converted an insurance premium payment made by an insured to cover rent owed. Respondents also failed to timely and/or sufficiently respond to the Department's investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved July 21, 2021.]		

LICENSEE	ADDRESS	PENALTY
Royal Service Pro Inc. (Agent, Broker and Life Broker)	204 25 th Street Brooklyn, NY 11232	\$28,500 fine
Irina Ligay (Agent, Broker, Life Broker and Sublicensee)	Same as above	
<p>During the approximate period August 19, 2019 to August 21, 2019, Respondents issued Certificates of Liability Insurance that certified that an insured had automobile liability insurance coverage in effect for the period May 3, 2019 to May 3, 2020, when in fact the insured's automobile liability insurance coverage had been cancelled effective August 16, 2019. Respondents also violated Section 2119(c) of the Insurance Law in that they collected service fees from insureds without obtaining from the insureds a signed memorandum that specified the amount of the service fee. Respondents also charged insureds different service fee amounts for the same services provided by Respondents, in violation of Section 2119 of the Insurance Law. [Stipulation approved April 7, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Reliance Insurance Agency Inc. (Agent and Broker)	45-04 30th Avenue Astoria, NY 11103	\$3,000 fine
Anil V. Paulose (Broker and Sublicensee)	Same as above	
<p>Respondents commingled insurance premium fiduciary funds with business operating expense funds. Respondents also failed to appropriately identify their premium bank account. [Stipulation approved April 21, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Medcare Consulting Group LLC (Agent)	1381 Linden Boulevard Brooklyn, NY 11212	\$3,000 fine
Akeem Sangodina (Agent and Sublicensee)	Same as above	
<p>Respondents violated Section 2122(b) of the Insurance Law in that they circulated advertisements that referred to insurers without setting forth in the advertisements the full name of each insurer and the name of the city, town or village in which each insurer has its principal office in the United States. Respondents also circulated advertisements that contained misleading statements. [Stipulation approved July 6, 2021.]</p>		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Justin Terrell (Broker)	1088 Glen Edyth Drive Webster, NY 14580	\$1,500 fine
Respondent failed to disclose in his original application for a broker's license that: (a) he was convicted of a misdemeanor in the State of New York, County of Monroe, on or about May 9, 2007; (b) Respondent was convicted of a felony in the Monroe County Court, State of New York, on or about November 22, 2013; and (c) Respondent was convicted of two felonies in County Court, County of Wayne, State of New York, on or about July 21, 2016. [Stipulation approved April 8, 2021.]		

Region: Rockland

LICENSEE	ADDRESS	PENALTY
Jonathan Davis (Agent)	2017 William Kirby Drive Middletown, NY 10940	License Revoked
Respondent failed to disclose in two license applications to act as an agent that he had been notified of a delinquent tax obligation, which was not the subject of a tax agreement. [Stipulation approved July 14, 2021.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Richard Arana Insurance Agency Inc. (Agent and Broker)	215 Nepperhan Avenue Yonkers, NY 10701	\$7,750 fine
Richard Arana (Agent, Broker, and Sublicensee)	Same as above	
Respondent Richard Arana's producer appointment was terminated for cause by State Farm Insurance Company ("State Farm"), based upon conduct by which Respondent Richard Arana, among other things, added drivers who were not exposures on vehicles during the automobile insurance quoting process. Additionally, Respondents failed to disclose in Respondent Richard Arana Insurance Agency Inc.'s original application for a broker's license and in Respondent Richard Arana Insurance Agency Inc.'s original applications for an agent's license that Respondent Richard Arana's producer appointment was terminated for cause by State Farm as aforesaid. [Stipulation approved May 19, 2021.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Ullico Casualty Group LLC (Agent and Broker)	8403 Colesville Road Silver Springs, MD 20910	\$1,500 fine
Craig Arneson (Sublicensee)	Same as above	
Respondents paid commissions or other compensation to Agentic Insurance Brokerage LLC for acting as an insurance agent, and such entity was not licensed in this state under the Insurance Law. [Stipulation approved July 21, 2021.]		

LICENSEE	ADDRESS	PENALTY
Kael Alexander Cheatham (Agent)	17550 N. Perimeter Drive Scottsdale, AZ 85255	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was convicted of a misdemeanor. [Stipulation approved July 6, 2021.]		

LICENSEE	ADDRESS	PENALTY
Coalition Insurance Services (Broker)	340 S. Lemon Avenue Walnut, CA 91789	\$13,000 fine
Respondent paid commissions or other compensation to Agentic Insurance Brokerage LLC for acting as an insurance agent and as an insurance broker, and such entity was not licensed in this state under the Insurance Law; and Respondent paid commissions or other compensation to Agentic Insurance Brokerage LLC for services in connection with the sale of property insurance policies sold in this state, by an insurer not licensed or authorized to do an insurance business in this state. [Stipulation approved July 21, 2021.]		

LICENSEE	ADDRESS	PENALTY
Malissa A. Cooper (Broker)	300 Knob Hill Road Meriden, CT 06451	\$750 fine
Respondent failed to disclose in her original application for a broker's license that her license was revoked by the Washington Office of Insurance Commissioner. [Stipulation approved July 6, 2021.]		

LICENSEE	ADDRESS	PENALTY
On Call International LLC (Agent, Broker and Excess Line Broker)	11 Manor Parkway Salem, NH 03079	\$2,000 fine
Sean T. Curtin (Agent, Broker, Life Broker and Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent On Call International LLC was censured and fined by the Oklahoma Insurance Department. Respondents also failed to disclose the Oklahoma censure and fine in Respondent On Call International LLC's renewal application for a broker's license and renewal application for an excess line broker's license. [Stipulation approved June 16, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Dubraski & Associates (Agent, Broker, Excess Line Broker and Reinsurance Intermediary)	160 Federal Street Boston, MA 02110	\$750 fine
<p>Respondent failed to disclose in its renewal application for an agent's license that its owner, RSC Insurance Brokerage Inc., was fined by the Kentucky Department of Insurance. [Stipulation June 23, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Oesya M. Evans (Agent)	PO Box 243 Erie, PA 16512	\$500 fine
<p>Respondent failed to disclose in his original application for an agent's license that he was the subject of an administrative action taken by the Pennsylvania Insurance Department. [Stipulation approved July 14, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Gabi Personal Insurance Agency Inc. (Agent)	512 2nd Street, Floor 3 San Francisco, CA 94107	\$2,500 fine
Hanno Dieter Fichtner (Agent, Broker and Sublicensee)	Same as above.	
<p>During the approximate period November 2020 to December 2020, Respondents paid commissions to Arthur Ruvalcaba for acting as an insurance agent in this state, and such person was not licensed in this state under the Insurance Law. [Stipulation approved July 14, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Shauncey R. Galarza (Agent)	3854 Brittany Court Charlotte, NC 28270	\$250 fine
<p>Respondent failed to disclose in her original application for an agent's license that she was the subject of a New York State Department of Taxation and Finance tax warrant that was docketed in Albany County, New York. [Stipulation approved April 29, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Joseph Ginther (Agent)	6565 Wistful Vista Drive Des Moines, IA 50266	\$1,000 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 July 23, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Chicago Benefit Consultants Inc. (Broker and Life Broker)	1236 Brace Road Cherry Hill, NJ 08034	\$5,000 fine
John R. Glutz (Agent, Broker and Sublicensee)	Same as above	
<p>Respondents used an unlicensed name in conducting business in the State of New York. Respondents also violated Section 4224(c) of the Insurance Law in that they charged insureds a flat fee in lieu of receiving commissions. [Stipulation approved June 9, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Gowrie Group Inc. (Agent, Broker and Excess Line Broker)	160 Federal Street Boston, MA 02110	\$1,500 fine
<p>Respondent failed to disclose in its renewal application for an agent's license pursuant to Section 2103(b) of the Insurance Law submitted June 19, 2020 that Respondent's owner was fined by the Kentucky Department of Insurance on or about April 16, 2020. Respondent failed to disclose in its renewal application for an agent's license pursuant to Section 2103(a) of the Insurance Law submitted May 7, 2019 that at the time of the submission of said application, Respondent was a party to a lawsuit in the United States District Court for the District of Colorado. [Stipulation approved March 4, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Michael Horne (Life Broker – Application Pending)	105 Burgundy C Delray Beach, FL 33484	\$750 fine
<p>Respondent failed to disclose on his relicensing application to act as an agent that he plead guilty to a misdemeanor in the Fifteenth Judicial Circuit in and for Palm Beach County, Florida. [Stipulation approved July 21, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Alpha Surety & Insurance Brokerage LLC (Agent and Broker)	650 S Shackleford Road Little Rock, AR 72211	\$1,500 fine
Jason L. Jenkins (Sublicensee)	Same as above	
<p>Respondents failed to disclose in Respondent Alpha Surety & Insurance Brokerage LLC's renewal application for an agent's license and in Respondent Alpha Surety & Insurance Brokerage LLC's renewal application for a broker's license that Respondent Jason L. Jenkins was the subject of an administrative action taken by the California Department of Insurance. [Stipulation approved July 14, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Susana Magalhaes (Agent)	406 Westminster Avenue Elizabeth, NJ 07208	\$2,000 fine
<p>Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent's license to transact the business of insurance as a surplus lines broker in Virginia was revoked by the Virginia State Corporation Commission. Respondent also failed to disclose the Virginia revocation in her relicensing application for an agent's license, and failed to timely submit to the Department information and documentation that was requested in Departmental letters. [Stipulation approved June 9, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Scott J. Matalon (Agent)	5355 Town Center Rd, Ste 800 Boca Raton, FL 33486	\$1,250 fine
<p>Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date of September 13, 2017 that he was the subject of criminal prosecution in New York Suffolk County First District Court; and he provided materially incomplete information in his renewal application to act as an agent submitted to the Department on or about November 14, 2018, in that Respondent failed to disclose the aforesaid criminal prosecution. [Stipulation approved July 6, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
One80 Intermediaries Inc. (Agent, Broker and Excess Line Broker)	160 Federal Street Boston, MA 02110	\$4,500 fine
John F. Mina (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondents used an advertisement, that purported to make known the financial condition of an insurer without conforming to the requirements of Section 1313 of the Insurance Law. [Stipulation approved July 14, 2021.]		

LICENSEE	ADDRESS	PENALTY
Matthew Morris (Agent)	6140 30th Avenue, North St. Petersburg, FL 33710	\$500 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. [Stipulation approved July 8, 2021.]		

LICENSEE	ADDRESS	PENALTY
David Reynolds (Agent)	760 West Main Street Kent, OH 44240	License Revoked
Respondent provide materially incorrect and untrue information in his original application for a license to act as an agent in that Respondent failed to disclose that Respondent had previously been convicted of a crime. [Stipulation approved July 6, 2021.]		

LICENSEE	ADDRESS	PENALTY
S. I. Raphael Ltd. Inc. (Independent Adjuster)	301 Route 17N Rutherford, NJ 07070	\$320,000 fine
During the approximate period March 11, 2009 to July 8, 2019, Respondent acted as an insurance adjuster 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. During the approximate period July 9, 2019 to July 22, 2020, Respondent used an unlicensed name in conducting business as an insurance adjuster in the State of New York. Respondent failed to disclose in its original application for an independent adjuster's license that it was the subject of a New York State Department of Taxation and Finance tax warrant that was docketed in Albany County, New York. [Stipulation approved April 30, 2021.]		

LICENSEE	ADDRESS	PENALTY
Kulin- Sohn Insurance Agency Inc. (Agent- License Applications Pending) Mark R. Sohn (Agent, Broker- License Application Pending and Proposed Sublicensee)	31 West Cedar Street Arlington Heights, IL 60005 Same as above.	\$8,000 fine
<p>Respondent Mark R. Sohn provided materially untrue and incorrect information on his original application to act as a broker in that he failed to disclose that on or about May 16, 2007, he was the subject of an administrative action by the North Carolina Department of Insurance; Respondents provided materially untrue and incorrect information on two relicensing applications submitted on behalf of Respondent Kulin-Sohn Insurance Agency Inc. in that they failed to disclose the aforesaid North Carolina administrative action; Respondent Mark R. Sohn, during the approximate time period July 1, 2016 through April 9, 2021, transacted insurance business in the unlicensed name Kulin- Sohn Insurance Agency Inc.; Respondent Kulin- Sohn Insurance Agency Inc., during the period July 2016 through March 2021, transacted insurance business in the State of New York without the benefit of a license; and Respondents provided materially untrue and incorrect information on two relicensing applications submitted on behalf of Respondent Kulin- Sohn Insurance Agency Inc., in that they failed to disclose the aforementioned unlicensed activity. [Stipulation approved July 7, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Steve O. Umoru (Agent)	P.O. Box 8793 Trenton, NJ 08650	\$1,500 fine
<p>Respondent failed to disclose in his relicensing applications for an agent's license processed October 14, 2020 that his application for a broker's license and his application for a life broker's license were denied by the New York Insurance Department on or about January 14, 2011. [Stipulation approved April 14, 2021.]</p>		