

# New York State Department of Financial Services

**ISSUED: October 9, 2015**

## NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES TAKES DISCIPLINARY ACTIONS AGAINST COMPANIES, AGENTS, BROKERS & ADJUSTERS

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

### INSURANCE COMPANIES

| <b>LICENSEE</b>   | <b>ADDRESS</b>                             | <b>PENALTY</b> |
|---|--|----------------|
| Erie Insurance Company of New York  | 100 Erie Insurance Place<br>Erie, PA 16530 | \$21,000 fine  |
| Respondent exceeded the maximum number of private passenger automobile insurance non-renewals permitted for the calendar year 2014. [Stipulation approved August 18, 2015.] |  |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>  | <b>PENALTY</b> |
|--|---|----------------|
| Main Street America Assurance Company  | 4601 Touchton Road East<br>Suite 3400<br>Jacksonville, FL 33246 | \$13,000 fine  |
| Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for the calendar year 2014. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                                   | <b>PENALTY</b> |
|--|--|----------------|
| Truck Insurance Exchange   | 4680 Wilshire Boulevard<br>Los Angeles, CA 90010 | \$9,000 fine   |
| Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2014. [Stipulation approved August 4, 2015.] |  |                |

## AGENT AND BROKER HEARINGS

### Region: Westchester

| <b>LICENSEE</b>  | <b>ADDRESS</b>   | <b>PENALTY</b>     |
|--|--|--------------------|
| Gabriela A. Polanco<br>(Agent)   | c/o Allstate<br>14 Cedar Street<br>Dobbs Ferry, NY 10522 | License<br>Revoked |
| <p>Respondent's Florida insurance licenses were revoked by the Florida Department of Financial Services for, among other things, failing to remit to the insurer or to properly account for premium money collected from Florida insurance clients, and some of said premium money is still outstanding and due to the Florida clients. Additionally, Respondent failed to disclose the Florida revocation in her original application for a New York broker's license, and failed to disclose in her original application for a New York agent's license that a Florida insurer terminated her agent appointment for cause. [Order issued December 12, 2014.]</p> |  |                    |

### Region: Yonkers

| <b>LICENSEE</b>   | <b>ADDRESS</b>                                 | <b>PENALTY</b>      |
|---|--|---------------------|
| Licursi Insurance Agency Inc.<br>(Agent and Broker)   | 277 White Plains Road<br>Eastchester, NY 10709 | Licenses<br>Revoked |
| Douglas F. Licursi<br>(Broker and Sublicensee)  | Same as above                                  |                     |
| <p>Respondents issued insurance premium payment checks that were dishonored by the bank upon which they were drawn, some of which have not been replaced by Respondents. Respondents also commingled insurance premium fiduciary money with business operating and/or personal expense money, and failed to submit to the Department information and documentation that was requested in Departmental investigatory letters. Respondent Douglas F. Licursi also failed to appear at the Department as directed in Department letters. [Order issued December 11, 2014.]</p> |  |                     |

### Region: Out of State

| <b>LICENSEE</b>   | <b>ADDRESS</b>                             | <b>PENALTY</b>     |
|---|--|--------------------|
| John Freeman<br>(Agent)   | 8745 W. Cornell Ave.<br>Lakewood, CO 80227 | License<br>Revoked |
| <p>Respondent failed to disclose in his original applications for an agent's license that he was convicted of a crime. Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's insurance licenses were revoked by the states of Virginia, Maryland, California, South Dakota, and Kansas, and that Respondent's applications for insurance producer licenses were denied by the states of Florida and Virginia. [Order issued May 15, 2015.]</p> |  |                    |

## STIPULATIONS

### Region: Buffalo

| <b>LICENSEE</b>   | <b>ADDRESS</b>                             | <b>PENALTY</b> |
|---|--|----------------|
| Consolidated Insurance Agents Inc.<br>(Agent and Broker)  | 36 Hopkins Road<br>Williamsville, NY 14221 | \$500 fine     |
| Carl N. Maranto<br>(Sublicensee)  | Same as above                              |                |
| Respondents paid insurance commissions to an unlicensed entity for acting as an insurance agent. [Stipulation approved August 4, 2015.] |  |                |

### Region: Mid- Hudson

| <b>LICENSEE</b>  | <b>ADDRESS</b>                            | <b>PENALTY</b> |
|--|---|----------------|
| Daniel G. Hickey Jr.<br>(Broker)   | 15 Davis Avenue<br>Poughkeepsie, NY 12603 | \$1,500 fine   |
| Respondent failed to disclose in his renewal applications for an agent's license that he was a party to a lawsuit involving allegations of fraud, conversion of funds, and misrepresentation. [Stipulation approved August 4, 2015.] |   |                |

### Region: Mid-Island

| <b>LICENSEE</b>   | <b>ADDRESS</b>                          | <b>PENALTY</b> |
|---|---|----------------|
| Gigi Wai<br>(Broker)  | 1 Donald Court<br>Farmingdale, NY 11735 | \$2,000 fine   |
| Respondent transacted insurance business in this state after her brokers' license had expired. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                        | <b>PENALTY</b> |
|--|---------------------------------------|----------------|
| Natalia Zimnoch<br>(Agent)   | 177 Burrs Lane<br>Dix Hills, NY 11746 | \$2,500 fine   |
| Respondent submitted to an insurer electronic insurance applications for proposed insureds that were not authorized by the proposed insureds, and for which Respondent traced the signatures of the proposed insureds onto an electronic signature pad without the authorization of the proposed insureds. [Stipulation approved May 1, 2015.] |                                       |                |

**Region: Nassau**

| <b>LICENSEE</b>   | <b>ADDRESS</b>                          | <b>PENALTY</b> |
|---|---|----------------|
| Chi-Yuan Hwang<br>(Broker – License Pending)  | 22 Chapel Place<br>Great Neck, NY 11021 | \$7,000 fine   |
| Respondent was convicted after trial of a felony involving dishonesty or a breach of trust, and after such conviction, Respondent engaged in the business of insurance without the written consent of a regulatory official required by Title 18, United States Code, Section 1033(e)(2). [Stipulation approved August 27, 2015.] |   |                |

**Region: New York City**

| <b>LICENSEE</b>   | <b>ADDRESS</b>                            | <b>PENALTY</b> |
|---|---|----------------|
| Brian C. Evans<br>(Public Adjuster)   | 464 W. 153rd Street<br>New York, NY 10031 | \$1,500 fine   |
| Respondent acted as a public adjuster in the State of New York after his license to act as a public adjuster had expired. Respondent also failed to disclose the unlicensed activity on his relicensing application for a public adjuster’s license, and used an unapproved name in conducting business as a public adjuster in the State of New York. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>   | <b>ADDRESS</b>                       | <b>PENALTY</b> |
|---|--------------------------------------|----------------|
| JH Darbie & Co. Inc.<br>(Agent)   | 40 Wall Street<br>New York, NY 10005 | \$1,500 fine   |
| Respondent failed to disclose in its relicensing application for an agent’s license that it was censured and assessed a fine by the Financial Industry Regulatory Authority in 2010 and 2011. [Stipulation approved August 31, 2015.] |                                      |                |

| <b>LICENSEE</b>   | <b>ADDRESS</b>                           | <b>PENALTY</b> |
|---|--|----------------|
| Premium Adjusters Inc.<br>(Public Adjuster)   | 1524 Hollywood Avenue<br>Bronx, NY 10461 | \$1,500 fine   |
| Tori N. Kelly<br>(Public Adjuster and Sublicensee)  | Same as above                            |                |
| Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Premium Adjusters Inc. was fined by the New Jersey Department of Banking and Insurance. Respondent Kelly also failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the New Jersey DOBI. [Stipulation approved August 27, 2015.] |  |                |

| <b>LICENSEE</b>   | <b>ADDRESS</b>                             | <b>PENALTY</b> |
|---|--|----------------|
| Leo Agency & Brokerage Inc.<br>(Agent and Broker)   | 1777 Flatbush Avenue<br>Brooklyn, NY 11210 | \$7,500 fine   |
| Allnation Agency Inc.<br>(Agent and Broker)   | Same as above                              |                |
| Lab Agencies Inc.<br>(Agent and Broker)   | Same as above                              |                |
| Colin C. Leo<br>(Agent, Broker, and Sublicensee)  | Same as above                              |                |
| Respondents submitted applications for automobile insurance to the New York Automobile Insurance Plan that contained false information and collected service fees in excess of the amount permitted by the plan; and as a result of the foregoing, Respondents were decertified by the plan for a period of three years. [Stipulation approved August 4, 2015.] |  |                |

| <b>LICENSEE</b>   | <b>ADDRESS</b>                                  | <b>PENALTY</b> |
|---|---|----------------|
| Dae Woo Agency Inc.<br>(Agent and Broker)   | 156-15 Northern Bouelvard<br>Flushing, NY 11354 | \$750 fine     |
| James Park<br>(Agent, Broker, and Sublicensee)  | Same as above                                   |                |
| Respondents issued a Certificate of Insurance to an insured that contained false and/or inaccurate information. [Stipulation approved August 18, 2015.] |   |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>  | <b>PENALTY</b> |
|--|---|----------------|
| Nittsu New York Inc.<br>(Agent)  | 24-01 44 <sup>th</sup> Road<br>Long Island City, NY 11101 | \$750 fine     |
| Nobuyoshi Sawanobori<br>(Agent and Sublicensee)  | Same as above   |                |
| Respondents transacted insurance business as insurance agents in this State without a license. [Stipulation approved August 25, 2015.] |   |                |

| <b>LICENSEE</b>   | <b>ADDRESS</b>   | <b>PENALTY</b> |
|---|--|----------------|
| Paul J. Vinci<br>(Agent)  | 444 West 19 <sup>th</sup> Street<br>New York, NY 10011 | \$2,250 fine   |
| Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the New Jersey Department of Banking and Insurance suspended Respondent's New Jersey insurance producer license for a period of two and one-half years and fined Respondent. Respondent also failed to disclose the New Jersey suspension and fine in license applications submitted to the Department. [Stipulation approved August 4, 2015.] |  |                |

**Region: Rochester**

| <b>LICENSEE</b>   | <b>ADDRESS</b>                          | <b>PENALTY</b> |
|---|---|----------------|
| Nicholas Anthony Pagano<br>(Agent and Broker)   | 1435 Maiden Lane<br>Rochester, NY 14626 | \$750 fine     |
| Respondent failed to disclose in his relicensing application for a property and casualty insurance agent's license that he acted as a property and casualty insurance agent in the State of New York after his last license to act as a property and casualty insurance agent had expired. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                                   | <b>PENALTY</b> |
|--|--|----------------|
| Pilaroscia Agency Inc.<br>(Agent and Broker)   | 2509 Browncroft Boulevard<br>Rochester, NY 14625 | \$500 fine     |
| Lynn J. Pilaroscia<br>(Agent and Sublicensee)  | Same as above                                    |                |
| Respondents acted as property and casualty insurance agents in the State of New York in the name of Respondent Pilaroscia Agency Inc. after the license of Respondent Pilaroscia Agency Inc. to act as a property and casualty insurance agent expired. [Stipulation approved August 4, 2015.] |  |                |

**Region: Rockland**

| <b>LICENSEE</b>  | <b>ADDRESS</b>                            | <b>PENALTY</b> |
|--|---|----------------|
| Cecile Mamouzette<br>(Agent)   | 23 Wolfe Drive<br>Spring Valley, NY 10977 | \$1,500 fine   |
| Respondent failed to disclose that she had delinquent state tax obligations on her original and renewal applications for an agent's license. [Stipulation approved August 18, 2015.] |   |                |

**Region: Syracuse**

| <b>LICENSEE</b>   | <b>ADDRESS</b>                               | <b>PENALTY</b> |
|---|--|----------------|
| Dana F. Grillo<br>(Title Insurance Agent)   | 5424 W. Genesee Street<br>Camillus, NY 13031 | \$750 fine     |
| Respondent failed to disclose in her original application for a title insurance agent's license that the Supreme Court of the State of New York, Appellate Division, Fourth Judicial Department, ordered that Respondent, who was admitted to practice as an attorney and counselor at law by said Court, be censured. [Stipulation approved May 29, 2015.] |  |                |

**Region: Westchester**

| <b>LICENSEE</b>  | <b>ADDRESS</b>                           | <b>PENALTY</b> |
|--|--|----------------|
| Lanza Insurance Agency Inc.<br>(Agent)   | 18 Halstead Avenue<br>Harrison, NY 10528 | \$3,000 fine   |
| Tamara Haigh Lanza<br>(Agent and Sublicensee)  | Same as above                            |                |
| Respondent Lanza Insurance Agency Inc. transacted insurance business as an agent in the State of New York without the benefit of a license and in doing so violated a prior stipulation entered into with the Department. [Stipulation approved August 4, 2015.] |  |                |

**Region: Out of State**

| <b>LICENSEE</b>   | <b>ADDRESS</b>  | <b>PENALTY</b> |
|---|---|----------------|
| Keen Battle Mead and Company<br>(Agent)   | 7850 NW 146 <sup>th</sup> Street<br>Miami Lakes, FL 33016 | \$1,500 fine   |
| Michael W. Battle<br>(Sublicensee)  | Same as above   |                |
| Respondents acted as insurance producers in the State of New York in the name of Respondent Keen Battle Mead and Company after its license to act as an agent expired. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>   | <b>ADDRESS</b>                             | <b>PENALTY</b> |
|---|--|----------------|
| GRS Title Services LLC<br>(Title Agent)   | 901 East Byrd Street<br>Richmond, VA 23219 | \$500 fine     |
| Andrew S. Brownstein<br>(Sublicensee)   | Same as above                              |                |
| Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent GRS Title Services LLC was fined by the Maryland Insurance Administration. [Stipulation approved August 25, 2015.] |  |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                              | <b>PENALTY</b> |
|--|---|----------------|
| Orange Coast Lender Services<br>(Title Agent – License Pending)  | 1000 Commerce Drive<br>Pittsburgh, PA 15275 | \$750 fine     |
| William D. Burding<br>(Proposed Sublicensee)   | Same as above                               |                |
| Wendie L. Frambes<br>(Proposed Sublicensee)  | Same as above                               |                |
| Respondents failed to disclose in the application of Respondent Orange Coast Lender Services for a title insurance agent’s license that Respondent Orange Coast Lender Services, a/k/a Real Advantage, LLC was fined by the State of Washington Department of Financial Institutions. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>   | <b>ADDRESS</b>   | <b>PENALTY</b>     |
|---|--|--------------------|
| Darryl A. Davis<br>(Public Adjuster)  | 10858 NW 7 <sup>th</sup> Street<br>Coral Springs, FL 33071 | License<br>Revoked |
| Respondent conducted business as a public adjuster using the name “DDavis & Associates Inc.”, a name that had not been approved by the Superintendent, and also failed to report to the Superintendent within thirty days of the final disposition of the matter that the Chief Financial Officer of the State of Florida took an administrative action against him. [Stipulation approved August 5, 2015.] |  |                    |

| <b>LICENSEE</b>   | <b>ADDRESS</b>  | <b>PENALTY</b> |
|---|---|----------------|
| Christina Loretta Downs<br>(Broker)   | Prestige International Insurance<br>Group<br>1863 North University Drive<br>Coral Springs, FL 33071 | \$1,500 fine   |
| Respondent failed to disclose on her original application for a broker's license that she was the subject of administrative actions by the Florida Department of Financial Services. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                            | <b>PENALTY</b> |
|--|---|----------------|
| Robert R. Gant<br>(Agent)  | 805 Broadway Drive<br>Jefferson, SD 57038 | \$500 fine     |
| Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's Iowa insurance producer license was suspended by the Iowa Insurance Division. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>   | <b>ADDRESS</b>                            | <b>PENALTY</b>     |
|---|---|--------------------|
| Nyaten Gaye<br>(Agent)  | 218 Highland Avenue<br>Johnston, RI 02919 | License<br>Revoked |
| Respondent's employment was terminated by a life insurer for failing to disclose required information on his NAIC Uniform application; Respondent had his insurance licenses revoked in the States of New Jersey, Iowa, Georgia, Washington, North Dakota, Ohio and Arkansas; Respondent failed to notify the Department within thirty days of the aforesaid administrative actions; and Respondent failed to disclose that he had been convicted of a crime in a license application. [Stipulation approved August 1, 2015.] |   |                    |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                                 | <b>PENALTY</b> |
|--|--|----------------|
| ISGN Fulfillment Services Inc.<br>(Title Insurance Agent)  | 2330 Commerce Park Drive<br>Palm Bay, FL 32905 | \$1,500 fine   |
| Respondent failed to disclose administrative actions by the States of Virginia, Colorado, and Delaware on its original application for a title agent's license. [Stipulation approved August 4, 2015.] |  |                |

| <b>LICENSEE</b>                  | <b>ADDRESS</b>               | <b>PENALTY</b> |
|----------------------------------|------------------------------|----------------|
| 1 800 Life Insurance Agency Inc. | 5170 Golden Foothill Parkway |                |

|   |                           |            |
|---|---------------------------|------------|
| (Agent)   | El Dorado Hills, CA 95762 | \$500 fine |
| Gary R. Lardy<br>(Sublicensee)  | Same as above             |            |
| Respondents failed to report to the Superintendent within thirty days of the final disposition of the matter that the State of Wisconsin revoked the insurance licenses of Respondent 1 800 Life Insurance Agency Inc. [Stipulation approved August 4, 2015.] |                           |            |

| <b>LICENSEE</b>   | <b>ADDRESS</b>                                | <b>PENALTY</b> |
|---|---|----------------|
| Matsen Insurance Brokers Inc.<br>(Agent and Broker)   | 701 5th Street, Suite 300<br>Eureka, CA 95501 | \$2,250 fine   |
| R. Glenn Matsen<br>(Agent, Broker, and Sublicensee)   | Same as above                                 |                |
| Respondents acted as insurance producers in the State of New York in the name of Respondent Matsen Insurance Brokers Inc. after its agent's license had expired. Respondent R. Glenn Matsen failed to report to the Superintendent with thirty days of the final disposition of the matter that he was fined by the Virginia State Corporation Commission, and failed to disclose the Virginia fine in his renewal application for a broker's license. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                                   | <b>PENALTY</b> |
|--|--|----------------|
| James P. McConnell<br>(Broker – License Pending)   | 7679 Puddingstone Drive<br>Chesterland, OH 44026 | \$750 fine     |
| Respondent failed to disclose in his original application for a broker's license that the Superintendent of Insurance of the State of Ohio assessed a fine on Respondent pursuant to a Consent Order. [Stipulation approved August 4, 2015.] |  |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                                | <b>PENALTY</b>     |
|--|---|--------------------|
| Amiben Patel<br>(Agent)  | 44 Bright Ridge Drive<br>Schaumburg, IL 60194 | License<br>Revoked |
| Respondent, demonstrated untrustworthiness and/or incompetence while employed by an insurance company and subsequently resigned from said insurance company. As a result of the foregoing, Respondent surrendered her insurance producers licenses in the States of North Carolina and Missouri on or about March 5, 2015 and March 25, 2015. [Stipulation approved August 5, 2015.] |   |                    |

| <b>LICENSEE</b>   | <b>ADDRESS</b>                              | <b>PENALTY</b> |
|---|---|----------------|
| Bradley Robertson<br>(Agent)  | 401 Mccullough Drive<br>Charlotte, NC 28262 | \$500 fine     |
| Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for a license to act as a nonresident property broker agent and casualty broker agent in the State of California was denied by the California Department of Insurance. [Stipulation approved August 4, 2015.] |   |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                               | <b>PENALTY</b> |
|--|--|----------------|
| Allen H. Smith Jr.<br>(Agent)  | 26 Park Drive North<br>West Orange, NJ 07052 | \$750 fine     |
| Respondent failed to disclose in his original application for an agent's license that he was fined by the New Jersey Department of Banking and Insurance. [Stipulation approved August 4, 2015.] |  |                |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                         | <b>PENALTY</b> |
|--|--|----------------|
| Glennon W. Travers<br>(Agent and Broker)   | 20 Allen Avenue<br>St. Louis, MS 63119 | \$11,000 fine  |
| Respondent transacted insurance business under an unlicensed agency name, "Travers and Associates," and utilized an advertisement that failed to provide the full name of the insurer referred to and the city in which it had its principal place of business. [Stipulation approved August 4, 2015.] |  |                |

| <b>LICENSEE</b>   | <b>ADDRESS</b>                            | <b>PENALTY</b> |
|---|---|----------------|
| Wood Gutmann & Bogart<br>Insurance Brokers<br>(Broker)  | 15901 Red Hill Avenue<br>Tustin, CA 92780 | \$500 fine     |
| Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that it was the subject of administrative actions by the Massachusetts Division of Insurance and the Ohio Department of Insurance. [Stipulation approved August 5, 2015.] |   |                |

| <b>LICENSEE</b>                  | <b>ADDRESS</b>                    | <b>PENALTY</b> |
|----------------------------------|-----------------------------------|----------------|
| Woodbury Financial Services Inc. | 7755 3 <sup>rd</sup> Street North | \$5,000 fine   |

|   |                   |  |
|---|-------------------|--|
| (Agent)   | Oakdale, MN 55128 |  |
| <p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the United States Securities and Exchange Commission, the Missouri Commissioner of Securities, the Arizona Corporation Commission, the Vermont Securities Division, the Nevada Division of Insurance and the Missouri Department of Insurance, Financial Institutions and Professional Registration took administrative actions against Respondent. Respondent also failed to disclose in its renewal application for an agent's license that Respondent was censured and fined by the Financial Industry Regulatory Authority, and that the Missouri Commissioner of Securities and the United States Securities and Exchange Commission took the aforementioned administrative actions against Respondent. [Stipulation approved May 29, 2015.]</p> |                   |  |

| <b>LICENSEE</b>  | <b>ADDRESS</b>                            | <b>PENALTY</b> |
|--|---|----------------|
| Martin & Zerfoss Inc.<br>(Agent)   | 2909 Poston Avenue<br>Nashville, TN 37203 | \$1,250 fine   |
| Thomas B. Zerfoss III<br>(Sublicensee)   | Same as above                             |                |
| <p>Respondents acted as an agent in the sale of an insurance policy without authority to do so after the license of Respondent Martin &amp; Zerfoss Inc. had expired. Respondents failed to disclose in the relicensing application of Respondent Martin &amp; Zerfoss Inc. for an agent's license that Respondent Martin &amp; Zerfoss Inc. had transacted business in New York State as an agent after the expiration of its last authority on June 30, 2014. [Stipulation approved August 7, 2015.]</p> |   |                |