

New York State Insurance Department

ISSUED: 10/16/06

FOR IMMEDIATE RELEASE

NEW YORK STATE INSURANCE DEPARTMENT TAKES DISCIPLINARY ACTIONS AGAINST COMPANIES, AGENTS, BROKERS & ADJUSTERS

The New York State Insurance Department 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

LICENSEE	ADDRESS	PENALTY
AMT Service Corporation	59 Maiden Lane New York, NY 10038	\$5,000 fine
Respondent acted as a service contract provider without obtaining an approval of registration from the Superintendent. [Stipulation approved June 20, 2006.]		

LICENSEE	ADDRESS	PENALTY
Argonaut-Midwest Insurance Company	10101 Reunion Place San Antonio, TX 78216	\$5,000 fine
Respondent violated Department Regulation 57 (11 NYCRR Part 160) by charging a rate in connection with workers' compensation insurance policies that was not on file with the Department. [Stipulation approved July 31, 2006.]		

LICENSEE	ADDRESS	PENALTY
Gerber Life Insurance Company	1311 Mamaroneck Ave. White Plains, NY 10605	\$50,000.00 fine
Respondent violated Section 2117(a) of the Insurance Law by acting as an agent for an unlicensed insurer; Section 4235(h)(1) of the Insurance Law by failing to file with the Department its stop-loss accident and health insurance rate and manuals; and Section 52.40(e) of Department Regulation No. 62 by failing to maintain a current schedule of rates or formulas on its group stop-loss accident and health insurance business. [Stipulation approved August 23, 2006.]		

LICENSEE	ADDRESS	PENALTY
Hartford Life Insurance Company	P.O. Box 2999 Hartford, CT 06104	\$150,000 fine
Respondent violated Section 3201(b)(1) of the Insurance Law by issuing and delivering within the State of New York a group enrollment form that had not been approved by the Superintendent. [Stipulation approved September 22, 2006.]		

LICENSEE	ADDRESS	PENALTY
Hartford Life Group Insurance Company	P.O. Box 2999 Hartford, CT 06104	\$25,000 fine
Respondent violated Section 3201(b)(1) of the Insurance Law by issuing an unapproved endorsement in connection with group life, accidental death and dismemberment and disability income policies. [Stipulation approved September 22, 2006.]		

LICENSEE	ADDRESS	PENALTY
Royal Indemnity Company	9300 Arrowpoint Boulevard Charlotte, NC 28273	\$269,952.00 fine
Respondent violated the Insurance Law by transferring via a renewal rights transaction a portion of its personal lines book of business to The Travelers Indemnity Company and failed to file a plan of withdrawal with the Department. Respondent mailed notices to its policyholders regarding the aforementioned transfer which failed to offer the policyholders the right to remain with Respondent and did not include the required financial information. [Stipulation approved June 13, 2006.]		

LICENSEE	ADDRESS	PENALTY
Seneca Insurance Company	160 Water Street New York, NY 10038	\$25,000 fine
Respondent issued conditional renewal notices for premiums exceeding 10% that failed to indicate the exact amount of the increase or a percentage range within 5%, in violation of Section 3426(e)(2) of the Insurance Law and a Departmental stipulation. [Stipulation approved July 20, 2006.]		

LICENSEE	ADDRESS	PENALTY
The Union Labor Life Insurance Company	1625 Eye Street, N.W. Washington, D.C. 20006	\$25,000 fine
Respondent violated Section 4232(b)(4) of the Insurance Law by crediting additional amounts to individual life policies that were not based on written criteria approved by the board of directors or a committee thereof. [Stipulation approved May 31, 2006.]		

AGENT AND BROKER HEARINGS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Bail, Inc. (Bail Bond Agent)	1303 Mudge Road Delanson, NY 12053	\$3,000.00 fine
Ronald J. Paludi (Bail Bond Agent, Broker and Sublicensee)	Same as above	
Respondent Paludi failed to report his bail bond agent liabilities in a timely manner, failed to honor his contractual obligations, issued bail bond premium remittance insurance checks that were dishonored by the bank upon which they were drawn and hampered and impeded the Department's investigation. [Order issued August 1, 2006.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Robin L. Allen (Agent)	346 Keller Avenue Elmont, NY 11003	\$1,200 fine
Respondent failed to timely respond to Departmental investigatory letters. [Order issued June 7, 2006]		

LICENSEE	ADDRESS	PENALTY
CSIR Enterprises, Inc.	225 West 34 th Street New York, NY 10122	Licenses Revoked
Judah Feinerman (Sublicensee)	Same as Above	
Respondent Feinerman pled guilty on or about November 22, 2004 to Conspiracy to Commit Wire and Mail Fraud. In making his plea, he admitted receiving fees in the mail and interstate wires from customers who were led to believe the fees would be applied toward the purchase of insurance policies. Respondent Feinerman collected millions of dollars in premiums for policies that were never obtained and issued certificates of liability and binders to clients from insurers that were not authorized to issue insurance coverage in this state for insurance coverage that had not actually been placed. [Order issued August 1, 2006.]		

LICENSEE	ADDRESS	PENALTY
Donald J. Cummings (Agent)	729 East 182 nd Street New York, NY 10457	License revoked
Respondent solicited and sold unauthorized annuity contracts to New York insureds; submitted fraudulent annuity contract applications to an insurer; conducted an insurance business using unlicensed names; and failed to notify the Department of a change in his business and/or residence address. [Order issued September 21, 2006.]		

LICENSEE	ADDRESS	PENALTY
Hispaniola Agency, Inc. (Agent and Broker)	1069 Liberty Avenue Brooklyn, NY 11208	Licenses Revoked
Edwin A. Cruz (Sublicensee)	Same as Above	
Respondents failed to respond to Departmental investigatory letters. [Order issued July 31, 2006.]		

LICENSEE	ADDRESS	PENALTY
Carlos Jaramillo (Broker)	43-64 Smart Street Flushing, New York 11355	License Revoked
Respondent issued an insurance premium transmittal check that was dishonored by the bank upon which it was drawn and utilized the bank account of an unlicensed entity. Respondent also failed to respond to the Department's investigatory letters. [Order issued September 21, 2006.]		

LICENSEE	ADDRESS	PENALTY
Ernestina A. Muniz (Agent)	166 Bay 43 rd Street Brooklyn, NY 11214	License revoked
Respondent failed to respond to Departmental follow-up investigatory letters regarding her bankruptcy. [Ordered issued May 30, 2006.]		

LICENSEE	ADDRESS	PENALTY
Dmitry Verkhovsky (Agent and Sublicensee)	2277 Homecrest Avenue Brooklyn, NY 11229	License revoked
t/b/a Dimver Associate (Broker)	130 Highlawn Avenue Brooklyn, NY 11223	License revoked
Respondent demonstrated untrustworthy conduct by having an imposter take NASD securities license examinations in his place. On or about September 14, 2004, Respondent pled guilty to Forgery in the 3 rd Degree, a Class A Misdemeanor, for his role in the scheme wherein he was sentenced to 3 years probation. [Order issued June 2, 2006.]		

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
Cognat & Associates, Ltd. (Broker and Agent)	5260 Merrick Road Massapequa, NY 11726	\$3,350 fine
Glenn W. Cognat (Agent and Sublicensee)	123 Kerrigan Road Copaigue, NY 11726	\$1,000 fine
Cary W. Cognat (Broker and Agent)	5260 Merrick Road Massapequa, NY 11726	\$3,350 fine
Respondents continued to use a faulty automobile insurance software rating program even though they were receiving error messages. As a result, incorrect credit rankings were used for the calculation of premiums, and many policies were issued at premiums that were substantially lower than what the premium should have been had the correct credit ranking been used. [Order issued August 16, 2006.]		

LICENSEE	ADDRESS	PENALTY
Cross Country Insurance Brokerage Inc. (Broker - Expired)	1501 Saddle Rock Road Holbrook, NY 11741	License Revoked
Arthur M. Bielli (Sublicensee) (Broker – Pending)	Same as Above	License Revoked
Global Insurance Brokerage Inc. (Broker, Agent - Expired)	4964 Expressway Drive North Ronkonkoma, NY 11779	License Revoked
<p>Respondent Bielli was convicted in 2001 of grand larceny in the third degree for misappropriating premium money he received from a client. Respondents Bielli, Cross Country and Global failed to disclose the conviction or the pending criminal action related to the conviction on licensing applications. Respondent Bielli was convicted in 2004 of petit larceny for failing to return premium monies to a client after the client's policy had been cancelled. Respondents Bielli and Cross Country were decertified by the New York Automobile Insurance Plan for committing PASS, dishonored premium check and deficient application violations. Respondents Bielli and Cross Country issued 22 additional checks transmitting premium payments and a check transmitting payment for the clean-up of a client's oil spill that were all dishonored by the bank upon which they were drawn. Respondents Bielli, Cross Country and Global collected insurance premium payments from additional clients and failed either to procure the desired coverage or to return premium money due to the clients. Respondents Bielli and Cross Country failed to respond to Departmental investigatory letters. Respondents Bielli and Cross Country failed to notify the Department of Respondent Cross Country's business address change. Respondents Bielli and Global failed to notify the Department of Respondent Global's business address change. [Order issued May 31, 2006]</p>		

LICENSEE	ADDRESS	PENALTY
Craig Jude Dixon	5 Arden Lane Farmingville, NY 11738	\$500.00 fine
<p>Respondent failed to respond to a Department investigatory letter. [Order issued May 30, 2006.]</p>		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Daniel Stenclik (Agent)	890 South Goodman Street Rochester, NY 14620	License revoked
Respondent failed to disclose on his licensing application that he was convicted of criminal trespass in the second degree and petit larceny. Respondent failed to report to the Department that his agent's license was revoked by the State of California. Respondent failed to respond to Departmental investigatory letters. [Order issued May 30, 2006]		

LICENSEE	ADDRESS	PENALTY
Teresa Ann Padgett (Broker)	500 Washington Street Spencerport, NY 14559	License Revoked
Respondent failed to timely respond to Departmental investigatory letters and to submit all of the bankruptcy documents she had been requested to provide. [Order issued July 31, 2006.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Erik J. Adamchak (Agent)	39 Robinhood Way Wayne, NJ 07470	\$1,500.00 fine
Respondent failed to respond to Departmental investigatory letters. [Order issued June 7, 2006.]		

LICENSEE	ADDRESS	PENALTY
Bretherick, Arthur P. (Agent)	820 Lorraine Drive Springfield, PA 19064	License Revoked
Respondent failed to respond to Departmental investigatory letters. [Order issued May 30, 2006]		

LICENSEE	ADDRESS	PENALTY
John W. Goff (Agent)	80 Technacenter Drive P.O. Box 241567 Montgomery, AL 36124-1567	License Revoked
Respondent failed to report to the Department that his agent's license was revoked by the Commonwealth of Virginia State Corporation Commission in December, 2004. Respondent failed to report to the Department that the Alabama Department of Insurance ordered in March, 2005 that he surrender his license and pay a fine and expenses. Respondent failed to respond to Departmental investigatory letters. [Order issued May 30, 2006.]		

LICENSEE	ADDRESS	PENALTY
Wanda G. Howard (Agent)	c/o Telespectrum, Inc. 251 Gray Flats Road Beckley, WV 25801	License Revoked
Respondent failed to respond to the Department's investigatory letters. [Order issued September 21, 2006.]		

LICENSEE	ADDRESS	PENALTY
Komorowski, Raymond W. (Agent)	c/o Mass Mutual Life Insurance Company/ Charter Oak 240 Bradley Street New Haven, CT 06510	License Revoked
Respondent failed to respond to Departmental investigatory letters relating to his answer to a question on a licensing application regarding bankruptcy and/or judgments. [Order issued May 31, 2006]		

AGENT AND BROKER STIPULATIONS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Randy Pickering (Agent)	127 Kenyon Road Greenwich, NY 12834	\$5,000.00 fine
While soliciting Medicare supplemental insurance business on behalf of an insurer, Respondent engaged in "Twisting" and "High Pressure Tactics" within the meaning of Department Regulation No. 62, 11 NYCRR Section 52.22, which are prohibited practices. [Stipulation approved August 15, 2006.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Amanda M. Bolstad (Broker)	1217 Ridge Road Lackawanna, New York 14218	License Revoked
Respondent fraudulently transferred funds from the bank account of her employer to her own personal bank account for which she was convicted of Petit Larceny and sentenced to one year conditional discharge provided that she pay restitution within one year of sentencing. [Stipulation approved September 15, 2006.]		

Region: Mid-Hudson

LICENSEE	ADDRESS	PENALTY
Michael P. Dalleo (Agent and Broker)	1336 Route 44 Pleasant Valley, New York 12569	\$1,000 fine
Michael P. Dalleo t/b/a The Arlington Insurance Agency (Agent)	Same as Above	
Respondent Michael P. Dalleo issued an insurance binder for worker's compensation insurance coverage on behalf of an insurer for which he did not have binding authority. [Stipulation approved July 10, 2006.]		

Region: Nassau County

LICENSEE	ADDRESS	PENALTY
ABM Ins Agency, Inc. (Broker, Agent)	214-11 Jamaica Avenue Queens Village, NY 11428	\$1,000.00 fine
Ammha W. Retta (Broker, Agent, and Sublicensee)	Same as above	
Respondents issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn and commingled insurance premium fiduciary funds with business operating funds in their premium account. Respondents subsequently replaced the dishonored checks. [Stipulation approved July 19, 2006]		

LICENSEE	ADDRESS	PENALTY
Ellison Brokerage Inc. (Agent, Broker and Excess Line Broker)	310 Ellison Ave. Westbury, NY 11590	\$500.00 fine
Shoaib S. Muhammad (Agent, Broker and Sublicensee)	Same as above	
Respondents failed to timely respond to the Department's request for information and documentation thereby hampering and impeding the Department's investigation. [Stipulation approved August 15, 2006.]		

LICENSEE	ADDRESS	PENALTY
First Choice Coverages Inc. (Broker)	9 Laurette Lane Freeport, NY 11520	\$2,500.00 fine
Robert L. Ellis (Broker and Sublicensee)	Same as above	
<p>Respondents commingled premium funds and operating expense funds in their premium account; changed their business address and failed to notify the Department; collected from insureds service fees in excess of the New York Automobile Plan rules; and provided incorrect information to the Department. Respondents subsequently refunded the aforementioned service fees to the insureds. [Stipulation approved July 10, 2006.]</p>		

LICENSEE	ADDRESS	PENALTY
Angela Garcia t/b/a Angela Garcia Brokerage (Broker)	456 Beach 63rd Street Averne, NY 11692	\$2,000.00 fine
<p>Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn. Respondent subsequently replaced the dishonored checks. [Stipulation approved July 25, 2006.]</p>		

LICENSEE	ADDRESS	PENALTY
Tito Garcia (Broker)	144-21 Jamaica Avenue Jamaica, NY 11435	\$1,500.00 fine
<p>Respondent issued a premium payment transmittal check that was dishonored by the bank upon which it was drawn, and in so doing, Respondent violated his agreement in a prior stipulation that he would take all necessary steps to prevent the dishonor of his premium payment transmittal checks in the future. Respondent also commingled insurance premium fiduciary funds with business operating funds and/or personal funds. [Stipulation approved July 31, 2006]</p>		

LICENSEE	ADDRESS	PENALTY
Latin Insurance Brokerage (Broker)	125 Main Street Hempstead, NY 11530	\$500 fine
Nellie Intriago (Sublicensee)	206 Maple Avenue East Meadow, NY 11554	
<p>Respondents issued checks transmitting insurance premium payments that were dishonored by the bank upon which they were drawn. Respondents subsequently replaced the dishonored checks. [Stipulation approved July 31, 2006.]</p>		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Anchor Travel and Insurance Brokerage, Inc. (Agent, Broker and Excess Line Broker)	34-13 Steinway Street Astoria, NY 11101	\$1,900.00 fine
Angela M. Osan (Agent, Broker and Sublicensee)	Same as above	
Hossni A. Elhelbawi (Agent, Broker and Sublicensee)	Same as above	
Respondents commingled insurance premium fiduciary funds with business expense funds in their premium account, collected insurance premiums and other funds from insureds on behalf of an unauthorized insurer and aided the unauthorized insurer in doing an insurance business in this State. [Stipulation approved July 24, 2006.]		

LICENSEE	ADDRESS	PENALTY
Leonard Arcuri (Independent Adjuster)	149-56 20 th Road Whitestone, NY 11357	\$500.00 fine
Respondent failed to disclose on his original application for an independent adjuster's license that he was convicted of Criminal Possession of Stolen Property in the third degree; Possession of Weapons, Dangerous Instruments and Appliances, both misdemeanors; and Operating a Motor Vehicle Under the Influence of Drug or Alcohol. [Stipulation approved July 25, 2006.]		

LICENSEE	ADDRESS	PENALTY
Craig R. Ariano (Agent)	84-38 108 th Street Richmond Hill, NY 11418	\$2,500 fine
Respondent failed to successfully complete the required amount of continuing education credits or programs and attested on his application for renewal of his agent's license that he had completed the required credits when in fact he had not. [Stipulation approved July 20, 2006.]		

LICENSEE	ADDRESS	PENALTY
Lawrence Brenner (Agent)	300 East 71 st Street New York, NY 10021	\$2,500.00 fine
In the course of renewing his agent's license, Respondent attested that his continuing education requirements had been completed when in fact they had not been. [Stipulation approved August 15, 2006.]		

LICENSEE	ADDRESS	PENALTY
Donald J. Cummings (Agent)	729 East 182nd Street New York, NY 10457	License revoked
Respondent solicited and sold unauthorized annuity contracts to New York insureds; submitted fraudulent annuity contract applications to an insurer; conducted an insurance business using unlicensed names; and failed to notify the Department of a change in his business and/or residence address. [Order issued September 21, 2006.]		

LICENSEE	ADDRESS	PENALTY
C.Y.A. Brokerage Inc. (Broker)	2162 Westchester Avenue Bronx, NY 10462	\$500.00 fine
Martha G. Brea (Broker and Sublicensee)	Same as above	
Respondents issued an insurance premium payment transmittal check that was dishonored by the bank upon which it was drawn. Respondents also commingled insurance premium fiduciary funds with business operating funds. Respondents subsequently replaced the dishonored check. [Stipulation approved August 15, 2006]		

LICENSEE	ADDRESS	PENALTY
Sameh A. Elmasry (Broker)	43-07 42nd Street Sunnyside, NY 11104	\$7,200.00 fine
Respondent collected insurance premiums and other funds from insureds on behalf of an unauthorized insurer and aided and facilitated the unauthorized insurer in doing an insurance business in this State. [Stipulation approved July 20, 2006.]		

LICENSEE	ADDRESS	PENALTY
Lindo S. Fairweather (Agent and Broker)	1584 Boston Road Bronx, NY 10460	\$1,250.00 fine
Respondent demonstrated untrustworthiness by issuing two premium payment transmittal checks that were dishonored by the bank upon which they were drawn, but were subsequently replaced. Respondent also commingled funds in his premium account and aided an unlicensed individual in transacting insurance business in this State. [Stipulation approved June 7, 2006].		

LICENSEE	ADDRESS	PENALTY
David Gordon (Agent)	2050 West 6th Street Brooklyn, NY 11223	\$250.00 fine
Respondent failed to timely respond to the Department's inquiry letters regarding his agent's renewal application thereby hampering and impeding the Department's investigation. [Stipulation approved July 14, 2006.]		

LICENSEE	ADDRESS	PENALTY
Anthony Guggino (Agent)	330 East 71st Street New York, NY 10021	\$750 fine
Respondent signed an insured's name on a trustee certification form, a services agreement form and two transfer forms in violation of the insurer's rules and procedures. Respondent also transacted business under an unlicensed entity name. [Stipulation approved July 14, 2006.]		

LICENSEE	ADDRESS	PENALTY
Higger & Associates, LLC (Broker, Agent and Excess Line Broker)	16 East 40th Street New York, NY 10016	\$1,000 fine
David B. Higger (Broker, Agent, Life Consultant, General Consultant and Sublicensee)	Same as Above	
Respondents improperly transferred funds from their premium account to their operating account. [Stipulation approved July 25, 2006.]		

LICENSEE	ADDRESS	PENALTY
Tahir R. Hussain (Broker and Sublicensee)	34-13 Steinway Street Astoria, NY 11101	\$5,300.00 fine
TA Brokerage & Travel Inc. (Broker)	54-05 Northern Boulevard Woodside, NY 11377	
Respondents collected insurance premiums and other funds from insureds on behalf of Black Car Emporium RPG ("BCE"), an unauthorized insurer and aided and facilitated BCE in doing insurance business in this State. [Stipulation approved June 19, 2006]		

LICENSEE	ADDRESS	PENALTY
Mendoza- The Finest Agency, Inc. (Broker, Agent)	35-54 98th Street Corona, NY 11368	\$5000.00 fine
Mario Mendoza (Sublicensee)	Same as above	
<p>Respondents issued checks transmitting insurance premium payments that were dishonored by the bank upon which they were drawn, and in so doing, Respondents violated their agreements in prior stipulations that they would take all necessary steps to prevent the dishonor of their premium payment transmittal checks in the future. Respondents also commingled insurance premium fiduciary funds with business operating funds, had numerous negative account balances in their premium account, and submitted an automobile insurance application to the New York Automobile Insurance plan ('NYAIP') without having personally met with the applicant. [Stipulation approved July 14, 2006]</p>		

LICENSEE	ADDRESS	PENALTY
National Brokerage, Inc. (Broker)	9128 9th Avenue Brooklyn, NY 11209	\$500.00 fine
Chris C. Ferraro (Sublicensee, Agent, Broker, and Life Broker)	Same as Above	
<p>Respondents issued advertisement flyers for black car, car service and livery insurance that contained misleading language with respect to the rates for said insurance. Respondents also utilized business cards that contained misleading language with respect to the types of insurance that Respondents were licensed to procure. [Stipulation approved July 14, 2006.]</p>		

LICENSEE	ADDRESS	PENALTY
Panzarino E. Brian Agency, Inc. (Agent)	1254 Prospect Ave. Brooklyn, NY 11218	License revoked
Emil B. Panzarino (Agent, Broker and Sublicensee)	95 Ramapo Ave. Staten Island, NY 10309	
<p>Respondents received premium payments from insureds which they failed to remit to the insurer or otherwise properly account for. [Stipulation approved September 15, 2006.]</p>		

LICENSEE	ADDRESS	PENALTY
Eduardo Reyes (Broker, Agent)	419 East 167 th Street Bronx, NY 10456	\$1000.00 fine
Respondent issued checks transmitting insurance premium payments that were dishonored by the bank upon which they were drawn and commingled insurance premium fiduciary funds with business operating funds. [Stipulation approved July 18, 2006.]		

LICENSEE	ADDRESS	PENALTY
United Insurance Brokerage Inc. (Broker)	147-11 34 th Ave Flushing, NY 11354	\$11,000.00 fine
Allied Captive Management Group Inc. (Broker)	Same as above	
Syed I. Zaidi (Agent, Broker and Sublicensee)	Same as above	
Respondents issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn; commingled premium funds and operating expense funds in their premium account; collected insurance premiums and other funds from insureds on behalf of an unauthorized insurer and aided and facilitated the unauthorized insurer in doing an insurance business in this State. Respondents also changed their business address and failed to notify the Department; were decertified by the New York Automobile Insurance Plan for various Plan violations; collected insurance premium payments from insureds and failed to timely remit said premiums; issued insurance premium transmittal checks when funds were not available but the checks were honored using overdraft privileges; and hampered and impeded the Department's investigation by failing to timely respond to Departmental investigatory letters. Respondents subsequently replaced the dishonored checks and were recertified by the New York Automobile Insurance Plan. [Stipulation approved July 31, 2006.]		

LICENSEE	ADDRESS	PENALTY
United Brokerage Services International Inc. (Agent, Broker and Excess Line Broker)	6 Water Street – Suite 300 New York, NY 10004	\$5,000.00 fine
Donald J. Franchilli (Sublicensee)	Same as above	
Respondent collected from insureds service fees for various insurance services without obtaining from the insureds a signed memorandum specifying the amount of the service fee. [Stipulation approved August 31, 2006.]		

LICENSEE	ADDRESS	PENALTY
Andelys Veras (Broker)	46 Grace Avenue Suite 2D Great Neck, NY 11021	\$1,000.00 fine
Respondent commingled premium funds and issued a check which was dishonored by the bank upon which it was drawn and subsequently replaced. [Stipulation approved July 31, 2006.]		

LICENSEE	ADDRESS	PENALTY
Gilbert L. Walton Agency, Inc. (Agent)	2451 White Plains Road Bronx, NY 10467	\$750
Gilbert L. Walton (Agent and Sublicensee)	Same as above	
Respondents issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn and commingled insurance premium fiduciary funds with business operating funds in their premium account. Respondents subsequently replaced the dishonored checks. [Stipulation approved August 1, 2006]		

LICENSEE	ADDRESS	PENALTY
WW Insurance Agency Corp. (Broker)	3089 Brighton, 2 nd Street Brooklyn, NY 11235	Licenses Revoked
Kurbatsky Boris Insurance Brokerage Corp. (Broker)	3072 Brighton Street 1 st Street Brooklyn, NY 11235	
Boris Kurbatsky (Sublicensee)	2928 West 5 th Street, #12E Brooklyn, NY 11224	
Boris Kurbatsky t/b/a Boris Kurbatsky Insurance (Agent)	3089 Brighton, 2 nd Street Brooklyn, NY 11235	
Respondent Boris Kurbatsky was convicted of offering a false instrument for filing in the first degree and of commercial bribing in the second degree. Both convictions were insurance related crimes. In addition, Respondents collected insurance premiums and other monies from insureds on behalf of Black Car Emporium RPG ("BCE"), an unauthorized insurer, and otherwise aided and facilitated BCE in doing an insurance business in New York State in violation of Section 2117 of the Insurance Law. [Stipulation approved May 31, 2006.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Tauber L. Emmings (Agent)	201 East Spruce Street Rochester, NY 14445	\$750 fine
During January and February 2002, Respondent failed to comply with Department Regulation 60 in connection with an annuity replacement transaction. [Stipulation approved May 31, 2006]		

LICENSEE	ADDRESS	PENALTY
Jon R. Harrison (Agent)	228 Squiredale Lane Rochester, NY 14612	\$5,000.00 fine
Respondent failed to disclose on his original application for his agent's license and all subsequent renewals that he was suspended by the Certified Financial Planner Board of Standards Inc. and terminated from the New England Securities Corporation for failing to disclose his prior convictions. [Stipulation approved August 15, 2006.]		

LICENSEE	ADDRESS	PENALTY
Sean D. Patton (Agent)	39 Dundas Drive Rochester, NY 14625	\$2,811.41 fine
Respondent failed to comply with Department Regulation 60 in connection with an annuity replacement transaction. [Stipulation approved August 1, 2006.]		

Region: Rockland County

LICENSEE	ADDRESS	PENALTY
Joshua A. Stewart (Agent)	341 Midland Lakes Road Middletown, NY 10941	\$1,434.00 fine
Respondent violated Department Regulation 60 (11 NYCRR 51.5) by submitting to an insurer issuing a replacement annuity contract an application which falsely stated that the application will not replace any life insurance or annuity. Respondent also failed to present to the applicant an "Important Notice Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts" and a completed and signed "Disclosure Statement" and did not leave a copy of same with the applicant. [Stipulation approved August 30, 2006.]		

Region: Suffolk

LICENSEE	ADDRESS	PENALTY
Orphy V. German (Broker)	1805 Fifth Avenue Bay Shore, NY 11706	\$1,000 fine
Respondent issued checks transmitting insurance premium payments that were dishonored by the bank upon which they were drawn. Respondent subsequently replaced the dishonored checks. [Stipulation approved July 25, 2006.]		

LICENSEE	ADDRESS	PENALTY
Kevin S. Lang (Agent, Broker and General Consultant)	99 Ripplewater Avenue Massapequa, NY 11758 3789 Merrick Road Seaford, NY 11783	\$1,100.00 fine
Respondent collected service fees from insureds without obtaining a signed memorandum from the insureds specifying the amount of the service fee. [Stipulation approved July 5, 2006.]		

LICENSEE	ADDRESS	PENALTY
OIG Agencies Inc. (Broker)	146 Route 109 West Babylon, NY 11704	\$1,000.00 fine
Maria A. Burzo (Broker and Sublicensee)	130 Route 109 West Babylon, NY 11704	
Respondents issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn. Respondents commingled premium, operating and personal funds in their premium account. Respondents subsequently replaced the dishonored checks. [Stipulation approved July 7, 2006.]		

LICENSEE	ADDRESS	PENALTY
Diana Sayar (Agent)	One West 16 th Street Deer Park, NY 11729 35-01 30 th Ave – 3 rd Floor Astoria, NY 11103	\$500.00 fine
Respondent failed to disclose that she was adjudged a bankrupt on her agent's license renewal application. [Stipulation approved July 3, 2006.]		

LICENSEE	ADDRESS	PENALTY
Patrick A. Tanner (Agent and Broker)	990 Deer Park Ave North Babylon, NY 11703	\$750.00 fine
Respondent issued premium payment transmittal checks that were dishonored by the bank upon which they were drawn; failed to notify the Department of his change of business address; and maintained a premium account that had negative account balances. Respondent subsequently replaced the dishonored checks. [Stipulation approved July 19, 2006.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
Crawford & Company, Inc. (Independent Adjuster)	3 Adler Drive P.O. Box 337 E. Syracuse, NY 13057	\$150,000.00 fine
Russell W. Saladin (Independent Adjuster and Sublicensee)	Same as above	
Respondents paid fees and/or compensation to employees that acted in the State of New York as independent adjusters that were not licensed in this State. [Stipulation approved August 15, 2006.]		

LICENSEE	ADDRESS	PENALTY
William R. Dixon (Agent and Broker)	c/o McNeil & Co., Inc. 20 Church Street PO Box 5670 Cortland, N.Y. 13045	\$500.00 fine
Respondent violated Section 2110(i) of the Insurance Law by failing to report to the Department within thirty days an administrative action taken against him by the Commonwealth of Massachusetts. [Stipulation approved July 14, 2006.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Martin Rosner Eleftherion, Inc. (Agent and Broker)	2975 Westchester Avenue Purchase, NY 10577	\$1,600.00 fine
James A. Eleftherion (Agent, Broker and Sublicensee)	Same as Above	
Respondents collected insurance premiums and other funds from sixteen insureds on behalf of unlicensed entities and otherwise aided and facilitated said entities in doing an insurance business in this State in violation of Section 2117 of the Insurance Law. [Stipulation approved June 14, 2006]		

LICENSEE	ADDRESS	PENALTY
Digital Coverage Inc. (Broker)	20 Madison Ave. P.O. Box 568 Elmsford, NY 10523	\$1,000.00 fine
Michael D. Weinberg (Broker and Sublicensee)	Same as above	
Respondents transacted insurance business under the unlicensed names "The Flatiron Insurance Agency Inc." and "Digital Coverage Inc." [Stipulation approved August 21, 2006.]		

LICENSEE	ADDRESS	PENALTY
Daniel J. Ferrara (Agent)	c/o Raymond James Financial Services 350 Theodore Fremd Avenue Rye, NY 10580	\$ 2,500.00 fine
Respondent failed to successfully complete the required amount of continuing education credits or programs and attested on his application for renewal of his agent's license that he had completed the required credits when in fact he had not. [Stipulation approved July 20, 2006.]		

LICENSEE	ADDRESS	PENALTY
Santa Valentina Guillermo (Agent)	23 Secor Place Yonkers, NY 10704	\$500.00 fine
Respondent failed to disclose on her original application for her agent's license in 2005 that she was previously fined in 1994 and had her broker's license revoked by the Department in 1998. [Stipulation approved July 14, 2006.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
American Water Resources Inc.	1025 Laurel Oak Road Voohrees, NJ 08043	\$5,000.00 fine
Respondent acted as a service contract provider without approval. [Stipulation approved July 10, 2006.]		

LICENSEE	ADDRESS	PENALTY
Wendy Z. Bleigh (Agent)	573 Cherry Run Road Craigsville, WV 26205	License Revoked
Respondent failed to disclose on her original application for her agent's license that she owed back taxes to the State of West Virginia and on her renewal license that the State of North Carolina denied her agent's license application. [Stipulation approved August 15, 2006.]		

LICENSEE	ADDRESS	PENALTY
Renee M. DeJohn (Agent)	3615 Ann Street Beaver Falls, Pennsylvania 15010	License Revoked
Respondent, while she was employed as a sale representative by an insurer, violated the employer's policies and procedures by using the employer's corporate credit card for personal rather than business purposes. [Stipulation approved September 15, 2006.]		

LICENSEE	ADDRESS	PENALTY
Scott D. Georgalas (Agent)	1265 Fayetteville Drive Spring Hill, FL 34609	\$1,000.00 fine
Respondent failed to disclose on his application for his agent's license that he was the subject of administrative proceedings in the States of Maine, North Dakota, South Dakota, Wisconsin, Iowa and Vermont. [Stipulation approved August 23, 2006.]		

LICENSEE	ADDRESS	PENALTY
Gettysburg Health Administrators Inc. (Agent and Independent Adjuster)	404 Baltimore Street P.O. Box 1060 Gettysburg, PA 17325	\$500.00 fine
Ronald E. Pack (Agent and Sublicensee)	Same as above	
Respondents failed to disclose on their original applications for their agents' licenses that Respondent Ronald E. Pack was fined by the Pennsylvania Securities Commission. [Stipulation approved August 29, 2006.]		

LICENSEE	ADDRESS	PENALTY
Mark George (Agent)	11 Helene Court P.O. Box 3655 Wayne, NJ 07474-3655	\$250.00 fine
Respondent failed to timely respond to the Department's inquiry letters. [Stipulation approved May 26, 2006].		

LICENSEE	ADDRESS	PENALTY
Marlin S. Gross (Agent)	Lockline LLC 8880 Ward Parkway Kansas City, MO 64114 1016 Columbus Drive NE Lees Summit, MO 64086	\$500.00 fine
Respondent provided materially incorrect and untrue information on his original agent's license application by failing to disclose that he had three prior criminal convictions. [Stipulation approved June 13, 2006.]		

LICENSEE	ADDRESS	PENALTY
Donald Hunt, Sr. (Agent)	c/o The Syrance Group, Inc. 1284 Gap Newport Pike Avondale, PA 19311	\$500.00 fine
Respondent failed to disclose on a license application filed with the Department that he was previously fined by the State of Pennsylvania Insurance Department. [Stipulation approved July 3, 2006.]		

LICENSEE	ADDRESS	PENALTY
Jack T. Mann (Agent)	c/o G.F. Mann Agency 940 E. Diehl Road Naperville, IL60563	\$500.00 fine
Respondent failed to disclose on his agent license application that he had three misdemeanor convictions. [Stipulation approved August 15, 2006.]		

LICENSEE	ADDRESS	PENALTY
Mazonson, L.L.C. (Agent)	2 Corporation Way PO Box 6071 Peabody, MA 01961	\$500.00 fine
Paul Martin Mazonson (Agent and Sublicensee)	701 Edgewater Drive Wakefield, MA 01880	
Respondents failed to disclose on Mazonson LLC's agent's license application that they had been disciplined by the Pennsylvania Insurance Department. [Stipulation approved September 15, 2006.]		

LICENSEE	ADDRESS	PENALTY
Brian A. Mills (Agent)	1402 West Lucy Webb Raymore, MO 64083	\$500.00 fine
Respondent failed to disclose on his original application for his agent's license that he was adjudged a bankrupt. [Stipulation approved August 29, 2006.]		

LICENSEE	ADDRESS	PENALTY
Jed Novak (Broker and Agent)	d/b/a Glenwood Associates PO Box 97 Haddonfield, NJ 08033	Licenses Revoked
Respondent issued a certificate of insurance stating that an insurer had issued insurance policies to a named insured and that Respondent was the insurer's authorized representative when Respondent knew that the insurer had not in fact issued any insurance policies to the named insured and that Respondent had never in fact been appointed a producer by the insurer. Respondent also maintained resident licenses with the Department even though he had neither a residence nor a business address in the State of New York. [Stipulation approved August 16, 2006.]		

LICENSEE	ADDRESS	PENALTY
John Joseph O'Day (Agent)	c/o Corporate Financial, Inc. 8900 SW 107 th Avenue Miami, FL 33176	\$500.00 fine
Respondent failed to disclose on his agent's license renewal application that he had been disciplined by the Missouri Department of Insurance. [Stipulation approved August 15, 2006.]		

LICENSEE	ADDRESS	PENALTY
David A. Pellegrino (Agent)	c/o The Eagle Group 8 Office Street Belair, MD 21014	\$1,000.00 fine
Respondent failed to disclose on his renewal applications for his agent's license that he was fined by the Commonwealth of Massachusetts in 2004 and was terminated by an insurance company in 2002 for placing an unauthorized stock trade for a client and for violating internal company procedures by soliciting stock trades. [Stipulation approved August 21, 2006.]		

LICENSEE	ADDRESS	PENALTY
Gerald J Tarantolo (Agent)	206 Village Commons Flemington, New Jersey 08822	\$1,000.00 fine
Respondent failed to disclose on his agent license application that he was arrested for aggravated assault with a deadly weapon and criminal mischief and he failed to disclose on a renewal application that he had been denied a license by the State of Hawaii. [Stipulation approved July 7, 2006.]		

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