

New York State Insurance Department

ISSUED: 08/23/07

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.

AGENT AND BROKER HEARINGS

Region: New York City

LICENSEE	ADDRESS	PENALTY
Niberson Derrick Dorleus (Broker and Agent)	1033 Front Street Hempstead, NY 10533	License Revoked
Respondent issued checks transmitting insurance premium payments that were dishonored by the bank upon which they were drawn. [Order issued September 26, 2006.]		

AGENT AND BROKER STIPULATIONS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Joseph S. Cuda (Independent Adjuster)	36 Front Street Ballston Spa, NY 12020	\$500 fine
Respondent failed to notify the Department of an address change within 30 days. [Stipulation approved May 15, 2007.]		

LICENSEE	ADDRESS	PENALTY
Robert E. Rykowski (Agent and Broker)	429 Junction Road Esperance, NY 12066	\$500 fine
Robert E. Rykowski t/b/a Rykowski RE Insurance Agency (Agent)	Same as above	
Respondents hampered and impeded the Department's investigation by failing to appear and produce relevant documentation as requested and failed to timely respond to Departmental investigatory letters. [Stipulation approved August 10, 2007.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Amit Malit (Agent)	c/o HSBC Bank 95 Washington Street Buffalo, NY 14228	\$500 fine
Respondent failed to timely respond to Department letters informing him that additional fees were due on his renewal license application. [Stipulation approved May 25, 2007.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Alchavez Agency, Inc. (Broker License Pending)	979 Front Street Uniondale, NY 11533	\$500 fine
Alejandro Chavez (Broker and proposed sublicensee)	Same as Above	
Respondents transacted insurance business under an unlicensed name. [Stipulation approved February 27, 2007.]		

Region: Nassau County

LICENSEE	ADDRESS	PENALTY
Robert F. Bey (Agent)	23 Lenox Avenue Lynbrook, NY 11563	\$500 fine
Respondent failed to pay the additional fee for his license renewal as directed in the Department's letters that were sent to him. Respondent subsequently paid the additional fee. [Stipulation approved August 9, 2007.]		

LICENSEE	ADDRESS	PENALTY
Oscar Sneed (Agent and Broker)	125-01 22nd Avenue PO Box 350409 College Point, NY 11356	\$750 fine
Respondent failed to disclose on his agent license renewal application and broker relicensing application that he was adjudged bankrupt. [Stipulation approved August 10, 2007.]		

LICENSEE	ADDRESS	PENALTY
Marney White (Agent)	2947 Brower Ave. Oceanside, NY 11572	\$750 fine
Respondent failed to disclose on her original and supplemental applications for an agent's license that she was adjudged a bankrupt. [Stipulation approved July 13, 2007.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Banorte Securities International, Ltd. (Broker)	540 Madison Avenue – 36 th Floor New York, NY 10022	\$250 fine
Respondent failed to notify the Department within thirty days that it was fined by the National Association of Securities Dealers (“NASD”). [Stipulation approved July 24, 2007.]		

LICENSEE	ADDRESS	PENALTY
Diamante Insurance Brokerage Inc. (Broker)	2819 Avenue U Brooklyn, NY 11229	\$500 fine
Irina Rozenblum (Broker and Sublicensee)	Same as above	
Respondents placed advertisements in a local newspaper and made announcements on a local radio station that specified an insurance rate without providing the full name of the insurer referred to and the city in which it had its principal place of business. [Stipulation approved August 3, 2007.]		

LICENSEE	ADDRESS	PENALTY
Gabriel B. Feliz (Broker)	1733 University Avenue Bronx, NY 10453	License Revoked
Respondent sold insurance policies and collected insurance commissions under another person's name. Respondent was subsequently convicted of various crimes. [Stipulation approved July 26, 2007.]		

LICENSEE	ADDRESS	PENALTY
Oneida A. Marte t/b/a Wao Driving School (Broker)	24 E. 183 rd Street Bronx, NY 10453	Licenses Revoked
Oneida A. Marte (Broker)	Same as Above	
Respondent 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 and/or personal expense funds. Respondent also placed insurance risks with, and collected insurance premiums and other funds on behalf of, an unauthorized insurer, and otherwise aided and facilitated the unauthorized insurer in doing an insurance business in this State. Respondent also collected automobile insurance premium payments from insureds and failed to remit said payments to the insurer, or to otherwise properly account for said payments. Respondent subsequently replaced the dishonored checks. [Stipulation approved July 30, 2007.]		

LICENSEE	ADDRESS	PENALTY
Diana L. Mazzone (Agent)	42 Jacques Avenue Staten Island, NY 10306	\$250 fine
Respondent failed to notify the Department within thirty days that she was arrested and charged with a criminal act. [Stipulation approved August 1, 2007.]		

LICENSEE	ADDRESS	PENALTY
Network Agency Inc. (Agent, Broker and Excess Line Broker)	1300 Hylan Blvd. Staten Island, NY 10305	\$3,500 fine
Angelo J. Puma (Agent, Broker and Sublicensee)	Same as above	
<p>The New York Automobile Insurance Plan (“NYAIP”) revoked Respondents’ certification for a period of two years for committing producer performance standard violations, submitting deficient applications to the NYAIP and engaging in conduct involving cases of suspected fraudulent activity consisting of one case where an applicant denied applying for insurance from the NYAIP and other cases of suspected rate evasion. Respondents subsequently resolved all outstanding NYAIP violations and were recertified by the NYAIP. [Stipulation approved July 24, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Paterno John Inc. (Agent, Broker and General Consultant)	891 Northern Boulevard Great Neck, NY 11021	\$1,000 fine
John V. Paterno (Broker and Sublicensee)	Same as above	
<p>Respondents collected from an insured a service fee for an insurance policy without obtaining from the insured a signed memorandum specifying the amount of the service fee. Respondents subsequently refunded the aforementioned service fee to the insured. [Stipulation approved June 1, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
SCS Agency Inc. (Agent, Broker and Excess Line Broker)	11 Grace Ave. P.O. Box 220493 Great Neck, NY 11022-0493	\$2,000 fine
Gary M. Smith (Sublicensee)	Same as above	
<p>Respondents failed to disclose on their renewal applications for their corporate licenses that Respondent Gary M. Smith, an officer of Respondent SCS Agency Inc., was fined by the Bank and Insurance Commissioner of the State of New Jersey and was denied a license by the State of New Hampshire Insurance Department. [Stipulation approved June 20, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Joseph R. Stein (Agent)	28 Old Town Crossing Mount Kisco, NY 10549	\$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 October 31, 2006.]		

LICENSEE	ADDRESS	PENALTY
Robertson Taylor (North America) Inc. (Agent, Broker and Excess Line Broker)	330 7 th Avenue New York, NY 10001	\$1,000 fine
Carol Thornhill (Sublicensee)	Same as above	
Respondents failed to disclose on their corporate renewal applications for their licenses that Respondent Robertson Taylor (North America) Inc. was fined by the Commissioner of Commerce of the State of Minnesota and by the State of Colorado, Division of Insurance. [Stipulation approved August 9, 2007.]		

LICENSEE	ADDRESS	PENALTY
Ronald N. Cookler (Agent)	c/o JB Hanauer Agency, Inc. 4 Gatehall Drive Parsippany, NJ 07054	\$250 fine
Respondent failed to notify the Department within 30 days that he was fined by the State of Arizona Department of Insurance. [Stipulation approved July 27, 2007.]		

LICENSEE	ADDRESS	PENALTY
Timothy Allen Craig (Agent)	12837 Tuscany Blvd. Carmel, IN 46032	\$250 fine
Respondent failed to notify the Department within 30 days that he was fined by the Oklahoma Insurance Department. [Stipulation approved July 30, 2007.]		

LICENSEE	ADDRESS	PENALTY
Customer Service Solutions (Agent)	25600 Kelly Road Roseville, MI 48066	\$2,000 fine
Richard K. Tani (Sublicensee)	Same as Above	
Respondents collected group health insurance premiums from insureds on behalf of an unauthorized insurer and otherwise aided and facilitated the unauthorized insurer in doing an insurance business in this State. [Stipulation approved August 9, 2007.]		

LICENSEE	ADDRESS	PENALTY
Philip L. DeRosa t/b/a De Rosa Philip L Agency (Broker)	6964 Professional Parkway E Sarasota, FL 34240	\$1,000 fine
Respondent failed to disclose on his renewal applications for his broker's licenses that he was adjudged a bankrupt. [Stipulation approved July 12, 2007.]		

LICENSEE	ADDRESS	PENALTY
Eastern Premiere Group, Inc. (Agent)	1595 East 17 th Street Santa Ana, CA 92705	\$1,500 fine
Choon Song Tucker (Agent and Sublicensee)	Same as Above	
Respondents transacted insurance business without a license and under unlicensed names and placed an advertisement in a trade magazine that specified an insurance rate without providing the full name of the insurer referred to and the city in which it had its principal place of business. [Stipulation approved July 26, 2007.]		

LICENSEE	ADDRESS	PENALTY
Gallagher Arthur J. & Co. (Florida) (Agent- License Pending)	8200 NW 41 st Street Miami, FL 33166	\$6,800 fine
Donald Alan Miller (Agent and Proposed Sublicensee)	Same as Above	
John Edward Korpics (Agent and Proposed Sublicensee)	Same as Above	
Respondents failed to disclose on the original corporate and subsequent renewal and re-licensing applications for agent's license that Respondents were the subject of administrative actions taken against them by the Insurance Departments in the States of Kansas, Nevada, Kentucky and Indiana. Respondents also transacted insurance business as an agent in this State without a license. [Stipulation approved August 1, 2007.]		

LICENSEE	ADDRESS	PENALTY
Gentry Partners Ltd. (Agent)	71 S Wacker – Suite 3025 Chicago, IL 60606	\$250 fine
Debra A. Hoag (Agent and Sublicensee)	Same as above	
<p>Respondents failed to notify the Department within thirty days that they were fined by the Commonwealth of Kentucky Office of Insurance and that Respondent Gentry Partners Ltd. was denied the issuance of a license for a period of thirty-one (31) days by the State of Wisconsin Office of the Commissioner of Insurance. [Stipulation approved July 27, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Charles Bulkley Gibson, Jr. (Agent - Pending)	c/o Bankers Insurance LLC 4900 Cox Road Glen Allen, VA 23060	\$500 fine
<p>Respondent failed to disclose on two applications for an agent's license that he was fined by the Commonwealth of Virginia, State Corporation Commission. [Stipulation approved July 26, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Henderson & Phillips Inc. (Agent)	235 East Plume Street Norfolk, VA 23510	\$750 fine
Steven L. Reardon (Sublicensee)	Same as Above	
John Kehoe (Sublicensee)	Same as Above	
<p>Respondents transacted business under an unlicensed name and also failed to notify the Department within 30 days that they were the subject of an administrative action by the Commonwealth of Virginia State Corporation Commission. [Stipulation approved March 13, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Mildred D. Jackson (Agent)	6300 Wilson Mills Road Mayfield Village, OH 44143	\$250 fine
<p>Respondent failed to timely respond to Departmental investigatory letters. [Stipulation approved April 26, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Jones Forrest T Consulting Company (Agent) Richard F. Jones (Sublicensee) John D. Farrar (Sublicensee)	3130 Broadway Kansas City, MO 64111 Same as Above Same as Above	\$500 fine
Respondents failed to disclose on the corporate application for agent's license of Respondent Jones Forrest T. Consulting Company that Jones Forrest T. & Company Inc. of which Respondents Richard E. Jones and John D. Farrar are sublicensees, was fined by the State of Nevada and that Respondent John D. Farrar was fined by the New Jersey Department of Banking and Insurance. [Stipulation approved July 25, 2007.]		

LICENSEE	ADDRESS	PENALTY
Mark Khozozian (Agent and Broker)	34 Hancock Street Lexington, MA 02420	\$1,000 fine
Respondent failed to disclose on his application for his agent's license that he was the subject of administrative proceedings by the States of Massachusetts. Respondent also failed to timely respond to Departmental investigatory letters. [Stipulation approved April 23, 2007.]		

LICENSEE	ADDRESS	PENALTY
Mack Camera & Video Service, Inc. (Service Contract Provider – Registration Pending)	200 Morris Ave Springfield, NJ 07081	\$10,000 fine
Respondent acted as a service contract provider without first obtaining an approval of a registration to do so from the Superintendent. [Stipulation approved August 14, 2007.]		

LICENSEE	ADDRESS	PENALTY
Daniel E. Mikeska (Agent)	14415 S. 50 th Street Phoenix, AZ 85044	\$750 fine
Respondent failed to disclose on his application for agent's license that he was convicted of a crime. Respondent also failed to notify the Department within 30 days that he entered into a Settlement Agreement and Order with the State of Alabama. [Stipulation approved May 9, 2007.]		

LICENSEE	ADDRESS	PENALTY
Petsmarketing Insurance.com Agency Inc. (Agent, Broker and Excess Line Broker)	3840 Greentree Avenue SW Canton, OH 44706	\$5,000 fine
Hirsch Charles Ribakow (Sublicensee)	Same as above	
Respondents failed to obtain declinations from licensed insurers prior to placing numerous insurance policies in the excess line market and filed late premium tax statements. [Stipulation approved July 10, 2007.]		

LICENSEE	ADDRESS	PENALTY
Thomas G. Piegari (Broker)	11 Big Spring Road Tewksbury Township, NJ 07830	\$1,000 fine
Respondent failed to disclose on his original and renewal applications for his broker's license that while he was an officer and sublicensee of Brown & Brown Metro, Inc., it was fined by the State of New Jersey Department of Banking and Insurance and while he was an inactive officer, it was fined by the State of California Department of Insurance. [Stipulation approved June 8, 2007.]		

LICENSEE	ADDRESS	PENALTY
Edward Scott Porter (Agent)	151 Rutledge Road Blemon, MA 02478	\$250 fine
Respondent failed to notify the Department within thirty days that he was fined by the State of Utah Insurance Commissioner. [Stipulation approved July 11, 2007.]		

LICENSEE	ADDRESS	PENALTY
Harold R. Rudd, Jr. (Agent)	c/o Allstate Insurance Company 607 Corporate Drive West Langhorne, PA 19047-8013	\$2,000 fine
Respondent, while employed by an insurance company, collected insurance premium payments from various insureds and failed to timely remit said insurance premiums to the appropriate processing area. [Stipulation approved July 17, 2007.]		

LICENSEE	ADDRESS	PENALTY
Specialty Risk Services LLC (Adjuster)	225 Asylum Street Hartford, CT 06103	\$1,750 fine
Karen L. Sutton (Adjuster and Sublicensee)	Same as above	
<p>Respondents failed to notify the Department within thirty days that they were fined on five separate occasions by the Insurance Department or other regulatory agency in the States of Missouri, Michigan and Nevada and Respondents failed to disclose the aforementioned administrative actions on the corporate renewal application of Respondent Specialty Risk Services LLC for its adjuster's license. [Stipulation approved August 9, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Jeffrey R. Tart (Agent)	8034 Kaliko Lane Wellington, FL 33414	\$2,500 fine
<p>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 October 16, 2006.]</p>		

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