

New York State Insurance Department

ISSUED: 2/ 7 /08

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
ML Life Insurance Company of New York	2 World Financial Center South Tower – 5 th Floor New York, NY 10080	\$50,000 fine
Respondent violated Section 1505(d)(3) of the Insurance Law by entering into transactions with its affiliates without first notifying the Superintendent and by failing to comply with its approved service agreements. Respondent also violated Department Regulation No. 60 [11 NYCRR 51.6(b)(2)(4)(5) and (7)] by failing in several instances to obtain, process, and maintain complete, proper and accurate documentation in connection with annuity replacement transactions and by failing to submit quarterly reports to the Superintendent of Insurance, within thirty days of the end of each quarter. [Stipulation approved July 13, 2007.]		

LICENSEE	ADDRESS	PENALTY
Teachers Insurance and Annuity Association of America	730 Third Avenue New York, NY 10017	\$350,000 fine
Respondent violated various provisions of Department Regulation 60 [11 NYCRR 51] in connection with annuity replacement transactions and violated Department Regulation 74 [11 NYCRR 53-3.1(b)] by using policy forms without notifying the Superintendent whether the policy forms were to be marketed with or without an illustration. [Stipulation approved June 15, 2007.]		

LICENSEE	ADDRESS	PENALTY
TIAA-CREF Life Insurance Company	730 Third Avenue New York, NY 10017	\$225,000 fine
Respondent violated various provisions of Regulation 60 (11 NYCRR 51) and Regulation 74 (11 NYCRR 53), by failing in some instances to require, process and maintain complete, proper and accurate documentation with respect to the proposed sale and replacement of insurance policies and annuity contracts. Respondent also violated Sections 2611(a) of the Insurance Law by requiring applicants for life insurance to be the subject of an HIV related test without first obtaining written informed consent and without providing information regarding AIDS and HIV, and violated Section 3209(b)(1) of the Insurance Law by failing to provide the most recent life insurance buyer's guide to applicants. [Stipulation approved June 15, 2007.]		

AGENT AND BROKER HEARINGS

Region: **Buffalo**

LICENSEE	ADDRESS	PENALTY
Ronald E. Beck (Agent)	3674 Clinton Street West Seneca, NY 14224	\$500 fine
Respondent failed to disclose on his original application for his agent's license that he was convicted of a crime. [Order issued December 20, 2007.]		

Region: **New York City**

LICENSEE	ADDRESS	PENALTY
Juan Torres (Broker)	436 East 134 th Street Bronx, NY 10454	Licenses Revoked
Respondent after having a prior broker's license revoked and a relicensing application denied by the Department, re-applied for and obtained a broker's license with a social security number and a date of birth that was not his. Respondent was thereafter convicted of a crime. [Order issued December 20, 2007.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
James T. Gard (Agent)	4 Grant Place P.O. Box 399 Lake Peekskill, NY 10537	License Revoked
Respondent collected an insurance premium payment and failed to remit said payment to the insurer and failed to disclose on his application for his agent's license that he was convicted of a crime. [Order issued December 20, 2007.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Danielle Sherece Clark (Agent)	12480 Abrams Road Dallas, TX 75243	License Revoked
Respondent failed to notify the Department that she was the subject of an administrative action by the Texas Workforce Commission Appeal Tribunal ("TWC") and was subsequently terminated by her employer. Respondent also failed to respond to Department investigatory letters. [Order issued December 20, 2006.]		

LICENSEE	ADDRESS	PENALTY
Marc Ratnowsky (Broker)	1433 Waterford Green Drive Marietta, GA 30068	\$1,000 fine
Respondent failed to disclose on his renewal application for his broker's license that he was the subject of an administrative action and failed to notify the Department within thirty days of a change in his business address. Respondent also failed to respond to Departmental investigatory letters. [Order issued December 13, 2007.]		

LICENSEE	ADDRESS	PENALTY
Brian Rivera (Broker)	475 Fairfield Avenue Stamford, CT 06902	Licenses Revoked
Respondent was decertified by the New York Automobile Insurance Plan ("NYAIP") for various NYAIP violations and failed to timely respond to Department investigatory letters thereby hampering and impeding the Department's investigation. [Order issued January 17, 2008.]		

AGENT AND BROKER STIPULATIONS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Janice Lynn Dromirecki (Agent) (Independent Adjuster - License Pending)	c/o GMAC Insurance 43 British American Blvd. Latham, NY 12110	\$500 fine
Respondent failed to pay the additional fee for her license renewal application as directed in Departmental letters. Respondent subsequently paid the additional fee. [Stipulation approved January 2, 2008.]		

Region: Albany

LICENSEE	ADDRESS	PENALTY
Steven M. La Fay (Agent and Broker)	40 Sagamore Street Glen Falls, NY 12801	\$2,500 fine
Respondent was terminated by an insurance company for altering declaration pages of insurance policies and submitting these false documents with applications for auto insurance. [Stipulation approved January 24, 2008.]		

LICENSEE	ADDRESS	PENALTY
Curtis Melvin Welcome (Agent)	c/o Empire Financial Partners 9 Washington Square Albany, NY 12205	\$500 fine
Respondent failed to disclose on his original application for his agent's license that he was convicted of a misdemeanor. [Stipulation approved December 4, 2007.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Arrick B. Davis (Agent and Broker)	105 Tew Street Jamestown, NY 14701	Licenses Revoked
Respondent failed to respond to numerous Department requests for information and documentation thereby hampering and impeding the Department's investigation. [Stipulation approved January 8, 2008.]		

LICENSEE	ADDRESS	PENALTY
Richard T. Meunier (Agent)	112 Old Orchard Lane Orchard Park, NY 14127	\$10,000 fine
Respondent collected commissions from an insurer for placing on the insurer's supplemental accident and health insurance groups individuals who were not employed by the groups and who were ineligible for coverage with the groups. Respondent also failed to disclose on his renewal application for an agent's license that he was terminated by the insurer for acting against the insurer's company policies by placing the individuals on the groups and collecting the commissions. Respondent later repaid the commissions to the insurer. [Stipulation approved December 27, 2007.]		

LICENSEE	ADDRESS	PENALTY
Tara L. Ongley (Agent)	11 Longs Lane Corfu, NY 14036	License Revoked
Respondent was terminated for cause by her employer for altering an insurance related document. [Stipulation approved January 10, 2008.]		

LICENSEE	ADDRESS	PENALTY
Erminio J. Sapio t/b/a Herman J. Sapio Insurance Service of Western New York (Agent and Broker)	6455 Lake Avenue Orchard Park, NY 14127	\$1,000 fine
Erminio J. Sapio (Agent)	Same as Above.	
Respondent failed to file the required disclosure statements in connection with the sale of insurance to a municipality. [Stipulation approved November 13, 2007.]		

Region: Binghamton

LICENSEE	ADDRESS	PENALTY
Jeffrey D. Leggett (Agent and Broker – License Pending)	804 Country Club Road Vestal, NY 13850	License Revoked
Respondent engaged in “High Pressure Tactics” in that while soliciting Medicare supplemental insurance products on a door-to-door basis, he solicited and sold Medicare Advantage Plans to Medicare beneficiaries without having a previously arranged appointment with the Medicare beneficiaries, as required and Respondent offered impermissible inducements to members of the public in the form of cash payments for referrals of prospective purchasers of Medicare supplemental insurance plans. [Stipulation approved December 26, 2007.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Ion V. Cangea (Agent)	72-48 Ingram Street Forest Hills, NY 11375	\$1,680 fine
Respondent failed to comply with Department Regulation 60 in connection with an annuity replacement transaction. [Stipulation approved January 15, 2008.]		

LICENSEE	ADDRESS	PENALTY
Mainland Insurance Agency Inc. (Broker)	33-07 73 rd Street Jackson Heights, NY 11372	\$500 fine
Irfan A. Nagi (Agent, Broker and Sublicensee)	Same as above	
Respondents admit that Irfan A. Nagi commingled premium funds and personal funds during November, 2006 through April, 2007. [Stipulation approved January 11, 2008.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Abel Cherubin t/b/a Abel C. Brokerage (Broker - License Pending)	849 East New York Avenue Brooklyn, NY 11203	\$500 fine
Respondent issued deposit checks payable to a premium finance company that were dishonored by the bank upon which they were drawn and failed to retain copies of dishonored premium payment checks that he allegedly received from the insureds. Respondent also issued a premium payment draft on behalf of a premium finance company even though he had not submitted an executed premium finance agreement to the premium finance company. [Stipulation approved January 15, 2008.]		

LICENSEE	ADDRESS	PENALTY
Matthew Burkhart (Agent)	2 Taming Road East Rockaway, NY 11518	\$2,000 fine
Respondent failed to disclose on his original applications for his agent's license that he was convicted of a crime and transacted insurance business as an agent in the State of New York without a license. [Stipulation approved January 4, 2008.]		

LICENSEE	ADDRESS	PENALTY
Joseph D. Best (Bail Bondsman and Broker)	229-01 Linden Blvd. Cambria Heights, NY 11411	\$500 fine
Respondent charged fees in excess of the limitations set forth in Section 6804 of the Insurance Law. [Stipulation approved May 2, 2007.]		

LICENSEE	ADDRESS	PENALTY
Hirsch Glanzer (Agent)	1430 49 th Street Brooklyn, NY 11219	\$1,000 fine
While he was present during paramedical examinations of two applicants for life insurance at the applicants' residence in Canada, Respondent asked the paramedical examiner to falsely state on the medical examination forms that the examinations were conducted in New York City. [Stipulation approved January 23, 2008.]		

LICENSEE	ADDRESS	PENALTY
Iris Enterprises, Inc. (Broker)	280 West Fordham Road Bronx, NY 10468	\$4,000 fine
Soraya C. Johnson (Broker and Sublicensee)	Same as Above.	
<p>Respondents collected from an insured service fees for the insured's automobile policies without first obtaining signed memorandums specifying the amount of the fees; commingled premium funds with operating expense funds in their premium account; and failed on the corporate renewal application of Respondent Iris Enterprises, Inc. for its broker's license to disclose that an officer of Respondent Iris Enterprises, Inc. was the subject of an administrative action. [Stipulation approved November 15, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Norma I. Jiminez tba Coast Land Insurance (Broker)	2415 Morris Avenue Bronx, NY 10468	\$3,000 fine
<p>Respondent collected services fees from insureds for automobile insurance policies without first obtaining a signed memorandum specifying the amount of the service fee and commingled premium funds and operating expense funds in her premium account. [Stipulation approved January 10, 2008.]</p>		

LICENSEE	ADDRESS	PENALTY
Renee K. Lovell f/k/a Renee K. Johnson (Agent)	1326 Langdon Boulevard Rockville Centre, NY 11570	\$500 fine
<p>Respondent failed to disclose on her original application for her agent's license that she was convicted of attempted petit larceny, a misdemeanor. [Stipulation approved December 18, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Travers O'Keefe & Associates, Inc. (Agent and Life Broker-license pending)	11 Hanover Square New York, NY 10005	
Richard A. Travers (Agent and Life Broker)	Same as Above	\$1,500 fine
John Van Wie (Agent and Life Broker)	Same as Above	
Respondents failed to disclose on their original applications for life broker's licenses that Respondent Travers O'Keefe & Associates, Inc. was fined by the Department. [Stipulation approved December 26, 2007.]		

LICENSEE	ADDRESS	PENALTY
Parkway Insurance Brokerage Corp. (Broker)	7122 Bay Parkway Brooklyn, NY 11204	
Stanislav Kiselev (Broker and Sublicensee)	Same as above	\$500 fine
Respondents placed advertisements in local newspapers 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 December 26, 2007.]		

LICENSEE	ADDRESS	PENALTY
Jeffrey M. Schonsky (Agent)	65-20 Booth Street Rego Park, NY 11374	\$250 fine
Respondent failed to notify the Department within thirty days that he was convicted of a crime. [Stipulation approved December 20, 2007.]		

LICENSEE	ADDRESS	PENALTY
The Dedicated Team, Inc. (Broker)	828 Coney Island Avenue Brooklyn, NY 11218	Licenses Revoked
Asad R. Siddiqy (Broker and Sublicensee)	Same as Above	
<p>Respondents 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, in violation of Section 2117 of the Insurance Law. Respondents also violated Section 2119 of the Insurance Law by collecting a broker fee from an insured without obtaining from the insured a signed memorandum specifying the amount of the broker fee. [Stipulation approved August 1, 2006.]</p>		

LICENSEE	ADDRESS	PENALTY
Gloria Vizcarrondo (Agent)	34-43 Crescent Street Long island City, NY 11106	\$500 fine
<p>Respondent failed to pay the additional fee for her license renewal application as directed in Departmental letters. Respondent subsequently paid the additional fee. [Stipulation approved December 6, 2007.]</p>		

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
Melissa B. Fuhrmann (Broker)	3 Maple Avenue Bellport, NY 11713	License Revoked
<p>Respondent failed to remit or otherwise properly account for premium funds collected from an insured and failed to respond to Departmental investigatory letters requesting information and documentation. [Stipulation approved December 18, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Douglas S. Graham (Agent)	c/o Smith Barney 888 Veterans Highway Hauppauge, NY 11788	\$2,000 fine
<p>Respondent failed to comply with Department Regulation 60 in connection with annuity replacement transactions. [Stipulation approved January 23, 2008.]</p>		

LICENSEE	ADDRESS	PENALTY
TC Insurance Brokerage Group Inc. (Agent)	410 Jericho Turnpike Jericho, NY 11753	\$500 fine
Daniel Bryan Tolman (Agent, Broker and Sublicensee)	Same as Above	
Respondents failed to pay the additional fee for their license renewal application as directed in Departmental letters. Respondents subsequently paid the additional fee. [Stipulation approved October 19, 2007.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
David J. Schwalbach (Independent Adjuster)	c/o Specialty Risk Services 300 South State Street – POB 4938 Syracuse, NY 13221	\$1,000 fine
Respondent failed to disclose on his renewal application for an independent adjuster's license that Specialty Risk Services LLC, a corporation of which Respondent is an officer, was the subject of administrative actions taken by: the Missouri Department of Insurance; the Michigan Office of Financial and Insurance Services; the Nevada Department of Business and Industry, Division of Insurance; the Nevada Department of Business and Industry, Division of Industrial Relations, Workers Compensation Section; and the New Mexico Superintendent of Insurance. [Stipulation approved October 19, 2007.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
David A. Cobleigh (Broker & Excess Line Broker)	33 Ridge Road Ardsley, NY 10502	\$250 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that he was fined by the Commonwealth of Massachusetts, Office of Consumer Affairs and Business Regulation, Division of Insurance. [Stipulation approved October 12, 2007.]		

LICENSEE	ADDRESS	PENALTY
The Allen J. Flood Companies Inc. (Agent, Broker and Excess Line Broker)	2 Madison Ave. Larchmont, NY 10538	\$750 fine
Allen J. Flood (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
<p>Respondents failed to disclose on The Allen J. Flood Companies, Inc. renewal application for its agent's license that it was fined by the State of Nevada, Department of Business and Industry, Division of Insurance; and failed to notify the Department within thirty days that The Allen J. Flood Companies, Inc. surrendered its third party administrator's license for failure to meet the state's financial requirements to the State of Tennessee, The Department of Commerce and Insurance, Division of Insurance. [Stipulation approved January 2, 2008.]</p>		

LICENSEE	ADDRESS	PENALTY
John F. Tague III (Agent)	100 Marquand Ave. Bronxville, NY 10708	\$250 fine
<p>Respondent failed to notify the Department within thirty days that he was suspended from the practice of law for two years by the Supreme Court of the State of New York, Appellate Division, Second Judicial Department. [Stipulation approved January 8, 2008.]</p>		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Alumni Insurance Agency t/b/a American Insurance Administrators, Inc. (Agent)	3070 Riverside Drive P.O. Box 21090 Columbus, OH 43221	\$3,000 fine
Philip J. Super (Agent and Sublicensee)	Same as above	
<p>Respondents failed to notify the Department within thirty days that they were fined by the Nevada Insurance Department and by the Delaware Insurance Department and failed to disclose on their agent's license applications that they were subject of the aforementioned administrative actions. [Stipulation approved January 11, 2008.]</p>		

LICENSEE	ADDRESS	PENALTY
Mark J. Buczko (Agent)	c/o AIS Agency 1411 Opus Place Downers Grove, IL 60515	\$250 fine
Respondent failed to notify the Department within 30 days that he changed his business address and failed to timely respond to Departmental investigatory letters. [Stipulation approved November 27, 2007.]		

LICENSEE	ADDRESS	PENALTY
Gary Randal McCoy (Agent)	9905 NW 18 th Drive Jasper, FL 32052	Licenses Revoked
Respondent failed to notify the Department within 30 days that he was the subject of an administrative action by the State of Washington, Office of Insurance Commissioner and hampered and impeded the Department's investigation by failing to timely respond to Department requests for information and documentation. [Stipulation approved January 16, 2008.]		

LICENSEE	ADDRESS	PENALTY
CNA ClaimPlus, Inc. (Independent Adjuster)	333 S Wabash Ave. Chicago, IL 60685	\$1,000 fine
Sergio A. Torrico (Independent Adjuster and Sublicensee)	Same as above	
Respondents admit that CNA ClaimPlus, Inc. conducted business as an independent adjuster without a license. Respondents also failed to notify the Department within thirty days that Respondent CNA ClaimPlus, Inc. was fined by the Louisiana Department of Insurance and Respondent Sergio A. Torrico failed to disclose the aforementioned fine on his renewal application for his independent adjuster's license. [Stipulation approved January 23, 2008.]		

LICENSEE	ADDRESS	PENALTY
Cynthia Diane Cochran (Agent)	4329 Moomaw Avenue, NW Roanoke, VA 24017	\$250 fine
Respondent failed to notify the Department within 30 days that her application for an insurance license was denied by the State of Wisconsin. [Stipulation approved February 9, 2007.]		

LICENSEE	ADDRESS	PENALTY
Marguerite Foley (Agent)	c/o AG Edwards & Sons 40 Westminster Street Providence, RI 02903	\$250 fine
Respondent failed to notify the Department within 30 days that she was a party to an administrative proceeding before the National Association of Securities Dealers (“NASD”) and failed to notify the Department of the final determination of the proceeding. [Stipulation approved January 16, 2008.]		

LICENSEE	ADDRESS	PENALTY
Patty Garcia (Agent)	100 Paseo Del Canon West Taos, NM 87571	\$500 fine
Respondent failed to disclose on her original application for her agent’s license that she was charged in the State of New Mexico with two petty misdemeanors. [Stipulation approved December 4, 2007.]		

LICENSEE	ADDRESS	PENALTY
James A. Grundy Agency Inc. (Agent)	400 Horsham Rd. Horsham, PA 19044	\$1,250 fine
James A. Grundy Jr. (Agent and Sublicensee)	Same as above	
Respondents failed to disclose on their renewal applications for their agent’s licenses that Grundy Worldwide, a Division of James A. Grundy Agency, Inc. was fined by the Commonwealth of Massachusetts, Office of Consumer Affairs and Business Regulation, Division of Insurance and Respondent James A. Grundy Jr. failed to notify the Department within thirty days that he was fined by the Alabama Department of Insurance. [Stipulation approved January 17, 2008.]		

LICENSEE	ADDRESS	PENALTY
Marilyn Gunter (Agent- License Pending)	251 Royal Palm Way Palm Beach, FL 33480	\$500 fine
Respondent failed to disclose on her original application for her agent’s license that she was fined by the State of Florida, Department of Insurance. [Stipulation approved January 10, 2008.]		

LICENSEE	ADDRESS	PENALTY
Kathryn J. Gunther (Agent)	1261 Christopher Street Neenah, WI 54956	Licenses Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the State of Wisconsin, Office of the Commissioner of Insurance revoked her insurance license and that the Commissioner of Insurance of the State of Kansas revoked her nonresident agent's license. Respondent also failed to respond to Departmental investigatory letters and failed to notify the Department within 30 days that she changed her business address. [Stipulation approved December 13, 2007.]		

LICENSEE	ADDRESS	PENALTY
Robert Mihran Kargenian (Agent)	1400 E. Munoz Place Placentia, CA 92870	\$750 fine
Respondent failed to comply with Department Regulation 60 in connection with an annuity replacement transaction. [Stipulation approved September 5, 2007.]		

LICENSEE	ADDRESS	PENALTY
Caroline B. Keller (Agent)	c/o Forrest Financial Group 52 Forest Avenue Paramus, NJ 07652	\$750 fine
Respondent failed to notify the Department within thirty days that she was indicted in the County Court of the State of New York, and failed to disclose on her renewal application for her agent's license that there were pending criminal matters and criminal charges against her. [Stipulation approved January 23, 2008.]		

LICENSEE	ADDRESS	PENALTY
Lyla J. Larson (Agent)	971 Moonlight Drive Woodbury, MN 55125	\$1,000 fine
Respondent failed to disclose on two original applications for an agent's license that the State of Minnesota, Commissioner of Insurance fined her and ordered that she pay to clients the difference between an actual and a quoted premium. [Stipulation approved December 13, 2007.]		

LICENSEE	ADDRESS	PENALTY
Lifesource Executive Benefits & Insurance Brokerage (Agent)	4643 South Ulster Street Denver, CO 80237	\$500 fine
Respondent failed to pay the additional fee for its license renewal application as directed in Departmental letters. Respondent subsequently paid the additional fee. [Stipulation approved January 15, 2008.]		

LICENSEE	ADDRESS	PENALTY
Owner Operator Services Inc. (Agent)	1 NW OOIDA Drive P.O. Box 1000 Grain Valley, MO 64029	\$20,000 fine
Respondent collected insurance premiums and other funds from various insureds and aided and facilitated those entities in doing an insurance business in this State. [Stipulation approved January 10, 2008.]		

LICENSEE	ADDRESS	PENALTY
John Padilla (Agent)	162 Coburn Road Pennington, NJ 08534	\$250 fine
Respondent failed to notify the Department within 30 days that he was fined and his security dealer's license was suspended for six months by the National Association of Securities Dealers ("NASD"). [Stipulation approved January 23, 2008.]		

LICENSEE	ADDRESS	PENALTY
Morton Perlroth (Agent)	c/o Association and Society Insurance Corporation 2301 Research Blvd. Rockville, MD 20850	\$250 fine
Respondent failed to notify the Department within 30 days of the final disposition of the matter that Association and Society Insurance Corporation, a corporation of which Respondent is President, was fined by the State of Nevada, Department of Business and Industry, Division of Insurance. [Stipulation approved December 12, 2007.]		

LICENSEE	ADDRESS	PENALTY
Robert L. Roberts (Agent)	13725 North Sheffield Avenue Chicago, IL 60613	\$250 fine
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that he was criminally prosecuted for a misdemeanor. [Stipulation approved January 8, 2008.]		

LICENSEE	ADDRESS	PENALTY
RSC Insurance Brokerage Inc. (Agent – License Pending, Broker and Excess Line Broker)	160 Federal Street Boston, MA 02110	\$500 fine
Michael B. Christian (Broker and Sublicensee)	Same as above	
Respondent RSC Insurance Brokerage Inc.'s original application for its excess line broker's license and renewal application for its broker's license failed to disclose that Respondent Michael B. Christian was fined by the State of Alabama Insurance Department. [Stipulation approved December 27, 2007.]		

LICENSEE	ADDRESS	PENALTY
Sebrite Agency Inc. (Agent)	5421 Feltl Road Minnetonka, MN 55343	\$3,000 fine
Arthur F. Platt (Agent and Sublicensee)	Same as above	
Respondents failed to disclose on Respondent Sebrite Agency Inc's original application for an agent's license and on Respondent Arthur F. Platt's original and renewal applications for an agent's license that he was adjudged a bankrupt and was convicted of a crime. Respondents failed to notify the Department within thirty days that Respondent Arthur F. Platt was fined by the Minnesota Department of Commerce. Respondents also failed to timely respond to Departmental investigatory letters requesting information and documentation. [Stipulation approved December 13, 2007.]		

LICENSEE	ADDRESS	PENALTY
Alumni Insurance Agency t/b/a American Insurance Administrators, Inc. (Agent)	3070 Riverside Drive P.O. Box 21090 Columbus, OH 43221	\$3,000 fine
Philip J. Super (Agent and Sublicensee)	Same as above	
<p>Respondents failed to notify the Department within thirty days that they were fined by the Nevada Insurance Department and by the Delaware Insurance Department and failed to disclose on their agent's license applications that they were subject of the aforementioned administrative actions. [Stipulation approved January 11, 2008.]</p>		

LICENSEE	ADDRESS	PENALTY
Mark J. Buczko (Agent)	c/o AIS Agency 1411 Opus Place Downers Grove, IL 60515	\$250 fine
<p>Respondent failed to notify the Department within 30 days that he changed his business address and failed to timely respond to Departmental investigatory letters. [Stipulation approved November 27, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Gary Randal McCoy (Agent)	9905 NW 18 th Drive Jasper, FL 32052	Licenses Revoked
<p>Respondent failed to notify the Department within 30 days that he was the subject of an administrative action by the State of Washington, Office of Insurance Commissioner and hampered and impeded the Department's investigation by failing to timely respond to Department requests for information and documentation. [Stipulation approved January 16, 2008.]</p>		

LICENSEE	ADDRESS	PENALTY
CNA ClaimPlus, Inc. (Independent Adjuster)	333 S Wabash Ave. Chicago, IL 60685	\$1,000 fine
Sergio A. Torrico (Independent Adjuster and Sublicensee)	Same as above	
<p>Respondents admit that CNA ClaimPlus, Inc. conducted business as an independent adjuster without a license. Respondents also failed to notify the Department within thirty days that Respondent CNA ClaimPlus, Inc. was fined by the Louisiana Department of Insurance and Respondent Sergio A. Torrico failed to disclose the aforementioned fine on his renewal application for his independent adjuster's license. [Stipulation approved January 23, 2008.]</p>		

LICENSEE	ADDRESS	PENALTY
Cynthia Diane Cochran (Agent)	4329 Moomaw Avenue, NW Roanoke, VA 24017	\$250 fine
<p>Respondent failed to notify the Department within 30 days that her application for an insurance license was denied by the State of Wisconsin. [Stipulation approved February 9, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Marguerite Foley (Agent)	c/o AG Edwards & Sons 40 Westminster Street Providence, RI 02903	\$250 fine
<p>Respondent failed to notify the Department within 30 days that she was a party to an administrative proceeding before the National Association of Securities Dealers ("NASD") and failed to notify the Department of the final determination of the proceeding. [Stipulation approved January 16, 2008.]</p>		

LICENSEE	ADDRESS	PENALTY
Patty Garcia (Agent)	100 Paseo Del Canon West Taos, NM 87571	\$500 fine
<p>Respondent failed to disclose on her original application for her agent's license that she was charged in the State of New Mexico with two petty misdemeanors. [Stipulation approved December 4, 2007.]</p>		

LICENSEE	ADDRESS	PENALTY
Marilyn Gunter (Agent- License Pending)	251 Royal Palm Way Palm Beach, FL 33480	\$500 fine
Respondent failed to disclose on her original application for her agent's license that she was fined by the State of Florida, Department of Insurance. [Stipulation approved January 10, 2008.]		

LICENSEE	ADDRESS	PENALTY
Kathryn J. Gunther (Agent)	1261 Christopher Street Neenah, WI 54956	Licenses Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the State of Wisconsin, Office of the Commissioner of Insurance revoked her insurance license and that the Commissioner of Insurance of the State of Kansas revoked her nonresident agent's license. Respondent also failed to respond to Departmental investigatory letters and failed to notify the Department within 30 days that she changed her business address. [Stipulation approved December 13, 2007.]		

LICENSEE	ADDRESS	PENALTY
Robert Mihran Kargenian (Agent)	1400 E. Munoz Place Placentia, CA 92870	\$750 fine
Respondent failed to comply with Department Regulation 60 in connection with an annuity replacement transaction. [Stipulation approved September 5, 2007.]		

LICENSEE	ADDRESS	PENALTY
Caroline B. Keller (Agent)	c/o Forrest Financial Group 52 Forest Avenue Paramus, NJ 07652	\$750 fine
Respondent failed to notify the Department within thirty days that she was indicted in the County Court of the State of New York, and failed to disclose on her renewal application for her agent's license that there were pending criminal matters and criminal charges against her. [Stipulation approved January 23, 2008.]		

LICENSEE	ADDRESS	PENALTY
Lyla J. Larson (Agent)	971 Moonlight Drive Woodbury, MN 55125	\$1,000 fine
Respondent failed to disclose on two original applications for an agent's license that the State of Minnesota, Commissioner of Insurance fined her and ordered that she pay to clients the difference between an actual and a quoted premium. [Stipulation approved December 13, 2007.]		

LICENSEE	ADDRESS	PENALTY
Lifesource Executive Benefits & Insurance Brokerage (Agent)	4643 South Ulster Street Denver, CO 80237	\$500 fine
Respondent failed to pay the additional fee for its license renewal application as directed in Departmental letters. Respondent subsequently paid the additional fee. [Stipulation approved January 15, 2008.]		

LICENSEE	ADDRESS	PENALTY
Owner Operator Services Inc. (Agent)	1 NW OOIDA Drive P.O. Box 1000 Grain Valley, MO 64029	\$20,000 fine
Respondent collected insurance premiums and other funds from various insureds and aided and facilitated those entities in doing an insurance business in this State. [Stipulation approved January 10, 2008.]		

LICENSEE	ADDRESS	PENALTY
John Padilla (Agent)	162 Coburn Road Pennington, NJ 08534	\$250 fine
Respondent failed to notify the Department within 30 days that he was fined and his security dealer's license was suspended for six months by the National Association of Securities Dealers ("NASD"). [Stipulation approved January 23, 2008.]		

LICENSEE	ADDRESS	PENALTY
Morton Perloth (Agent)	c/o Association and Society Insurance Corporation 2301 Research Blvd. Rockville, MD 20850	\$250 fine
Respondent failed to notify the Department within 30 days of the final disposition of the matter that Association and Society Insurance Corporation, a corporation of which Respondent is President, was fined by the State of Nevada, Department of Business and Industry, Division of Insurance. [Stipulation approved December 12, 2007.]		

LICENSEE	ADDRESS	PENALTY
Robert L. Roberts (Agent)	13725 North Sheffield Avenue Chicago, IL 60613	\$250 fine
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that he was criminally prosecuted for a misdemeanor. [Stipulation approved January 8, 2008.]		

LICENSEE	ADDRESS	PENALTY
Sebrite Agency Inc. (Agent)	5421 Feltl Road Minnetonka, MN 55343	\$3,000 fine
Arthur F. Platt (Agent and Sublicensee)	Same as above	
Respondents failed to disclose on Respondent Sebrite Agency Inc's original application for an agent's license and on Respondent Arthur F. Platt's original and renewal applications for an agent's license that he was adjudged a bankrupt and was convicted of a crime. Respondents failed to notify the Department within thirty days that Respondent Arthur F. Platt was fined by the Minnesota Department of Commerce. Respondents also failed to timely respond to Departmental investigatory letters requesting information and documentation. [Stipulation approved December 13, 2007.]		

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