

New York State Insurance Department

ISSUED: 3/7/11

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
Allstate Insurance Company	Allstate Plaza Northbrook, IL 60062	\$25,000 fine
Respondent, in connection with first party physical damage insurance claims, issued defective notice of rights letters and disclosure statements to numerous insureds. [Stipulation approved January 21, 2011.]		

LICENSEE	ADDRESS	PENALTY
Atlantis Health Plan	39 Broadway New York, NY 10006	\$160,500 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved February 2, 2011.]		

LICENSEE	ADDRESS	PENALTY
Esurance Insurance Company	650 Davis Street San Francisco, CA 94111	\$100,000 fine
Respondent in connection with automobile insurance policies, issued notices of its intention to change the rate for numerous insureds without stating the specific reason(s) for the rate change; collected the full \$10.00 annual motor vehicle law enforcement fee for automobile insurance policies that were issued for a term of six months or less; and Respondent failed to mail the prescribed confirmation of suspension of physical damage coverage form between the 20th and 30th calendar day after the effective date of the suspension of automobile physical damage coverage. [Stipulation approved February 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Life Insurance Company of Boston and New York	c/o Boston Mutual Life Insurance Company 120 Royall Street Canton, MA 02221	\$50,000 fine
Respondent failed to provide the required notice in connection with applications for life insurance or policy riders which provide for the accelerated payment of death benefits; and by failing to include, in certain instances, the required fraud warning statement on its claim forms. [Stipulation approved December 21, 2010.]		

LICENSEE	ADDRESS	PENALTY
Meritplan Insurance Company	3349 Michaelson Drive Irvine, CA 92612	\$25,000 fine
Respondent, in connection with certain private passenger automobile insurance policies, issued improper notices of cancellation for nonpayment of premium in violation of Section 3425(a)(10) of the Insurance Law. [Stipulation approved December 7, 2010.]		

LICENSEE	ADDRESS	PENALTY
MONY Life Insurance Company	AXA Equitable Life Insurance Company 1290 Avenue of the Americas New York, NY 10104	\$225,000 fine
Respondent, in certain instances involving replacement transactions failed to examine any comparisons used, including the Disclosure Statement and ascertain that they were accurate; failed to provide a revised Disclosure Statement when the life insurance policy issued differed from the policy applied for; failed to correct deficiencies involving the Disclosure Statement or Definition of replacement forms; and failed to furnish the existing insurer a copy of sales material used in the sale of the proposed annuity contract and the completed Disclosure statement within ten days of receipt of the application. Respondent failed, in certain instances, to obtain written informed consent prior to subjecting the applicant to HIV-related testing. Respondent also disseminated annual reports to certain policyholders that did not contain certain required language regarding policy net cash surrender values, policy grace periods, and policy loan values. [Stipulation approved January 20, 2011.]		

LICENSEE	ADDRESS	PENALTY
New South Insurance Company	P.O. Box 3199 Winston-Salem, NC 27102-3199	\$125,000 fine
CIM Insurance Corporation	Same as above	
MIC Property and Casualty Insurance Corporation	Same as above	
<p>Respondents, in connection with certain private passenger automobile insurance policies, charged rates that departed from the rates, rating plans, classifications, schedules, rules and standards in effect and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved January 12, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Physicians Mutual Insurance Company	2600 Dodge Street Omaha, NE 68131	\$25,000 fine
<p>Respondent, in connection with the solicitation and sale of limited medical benefit health insurance in the State of New York, used advertisements that the Department found were misleading and violative of certain provisions of Department Regulation 34 [11 NYCRR 215]. [Stipulation approved January 4, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Safeco Insurance Company of Indiana	175 Berkeley Street Boston, MA 02116	\$2,400 fine
<p>Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2008. [Stipulation approved November 30, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Trumbull Insurance Company	Hartford Plaza Hartford, CT 06115	\$25,000 fine
<p>Respondent, in connection with its non-profit directors and officers liability insurance program, delivered or issued for delivery policy forms that were not approved by the Superintendent. [Stipulation approved January 26, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
USAA Casualty Insurance Company	9800 Fredericksburg Road San Antonio, TX 78288	\$23,650 fine
<p>Respondent violated Section 5106 of the Insurance Law and various provisions of Department Regulation 68 [11 NYCRR 65-3] which states that the insurer shall use the prescribed claim forms; an insurer, within ten calendar days, must mail a second application for motor vehicle no-fault benefits if the original is not received by the insurer within 30 calendar days; payment or denial of claims must be made within 30 calendar days of receipt of relevant information and/or proof of claim; all overdue PIP benefits shall bear interest at a rate of 2 percent per month, compounded and calculated on a pro rata basis; every six month period during which any benefits are paid, the insurer shall forward an EOB to the eligible injured person and such person's attorney. Department Regulation 64 [11 NYCRR 216.7] which states that an insurer shall request submission of a Certificate of Repairs during the negotiation of the settlement amount; unless clear justification exists, no more than 20 percent of a representative sample of the physical damage claims selected by the Department examiners shall have a payment period in excess of 30 calendar days; and outstanding claims for more than 30 days after receipt of notice by the insurer, the insurer shall provide the insured with a written explanation of the specific reasons for delay and a subsequent explanation every 30 days thereafter that the claim remains unresolved. [Stipulation approved November 18, 2010.]</p>		

AGENT/ BROKER HEARINGS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Leslie J. Duell (Independent Adjuster)	1734 U.S. Route 9-W, Lot 37 P.O. Box 420 Selkirk, NY 12158	License Revoked
<p>Respondent was convicted, upon a plea of guilty, of grand larceny in the third degree, a class D felony, for misappropriating money while she was an officer at an organization. Respondent also failed to disclose on her renewal application for an independent adjuster's license that she was charged with the aforementioned crime, and failed to notify the Department of an address change within 30 days of the change. [Order issued December 22, 2010.]</p>		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
N.F. Able Agency Inc. (Broker)	2026 Pine Avenue Niagara Falls, NY 14301	Licenses Revoked
Kristin K. Lang (Broker and Sublicensee)	Same as above	
<p>Respondents issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn, 3 of which have not been replaced by Respondents. Additionally, Respondents submitted deficient applications to the New York Automobile Insurance Plan; collected an automobile insurance premium payment from a client and failed to remit the payment to the insurer, or to otherwise properly account for the payment; and failed to respond to Departmental investigatory letters. [Order issued December 16, 2010.]</p>		

Region: Elmira

LICENSEE	ADDRESS	PENALTY
Nicholas J. Wydro (Agent)	5 Hill Valley Drive Lancaster, NY 14085	License Revoked
<p>Respondent was convicted of a misdemeanor while employed as an insurance producer for an insurance company. Respondent failed to notify the Department of the criminal prosecution within thirty days of the initial pretrial hearing date and failed to respond to the Department's inquiry letters, thereby hampering and impeding the Department's investigation. [Order issued November 4, 2010.]</p>		

Region: Jamestown, NY

LICENSEE	ADDRESS	PENALTY
Patrick A. Poncharik (Agent)	43 West Ninth Street Jamestown, NY 14701	License Revoked
<p>Respondent, while employed as an agent for an insurance company, failed to timely remit or otherwise properly account for insurance premium payments collected from various insureds, and was terminated by the insurance company for cause. Respondent failed to respond to Departmental letters, thereby hampering and impeding the Department's investigation. [Order issued November 24, 2010.]</p>		

Region: Nassau County

LICENSEE	ADDRESS	PENALTY
Brittany Brokerage Ltd. (Agent)	265 Sunrise Highway Rockville Centre, NY 11570	Licenses Revoked
Miles Kirschner (Agent and Sublicensee)	Same as above	
<p>Respondents collected insurance premium payments from a premium finance company and failed to remit or otherwise properly account for said insurance premium payments; failed to place insurance on behalf of two insureds; purposely and knowingly issued an insured a inflated premium invoice, when in fact Respondents knew the actual premium amount as quoted by the insurer was less. Respondent Miles Kirschner failed to pay state income tax; and provided false statements to the Department during an Examination Under Oath. [Order issued December 10, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Ramon H. Dominguez (Broker)	19 Frankel Avenue Freeport, NY 11520	License Revoked
<p>Respondent collected premium payments from insureds and then failed to remit the payments to the insurers or otherwise properly account for the money. As a result of the foregoing, the Respondent was terminated by his employer, and was convicted of Grand Larceny, 4th degree, a felony. Respondent failed to notify the Department of the criminal prosecution within 30 days of the initial pretrial hearing date. Respondent failed to respond to Departmental investigatory letters thereby, hampering and impeding the Department's investigation. [Order issued December 10, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Anthony Neazer (Agent and Broker)	346 Nassau Road Roosevelt, NY 11575	Licenses Revoked
Respondent issued insurance premium transmittal check payments which were subsequently dishonored by the bank upon which they were drawn. Respondent failed to respond in a timely and substantive manner to Departmental inquiry letters regarding the aforementioned matter, thereby hampering and impeding the Department's investigation. Respondent also violated previous agreements with the Department. [Order issued December 29, 2010.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Diggity Dog Online, Inc. t/b/a Bar-Illan Corporate Insurance Brokerage (Broker)	110 East End Avenue New York, NY 10028	Licenses Revoked
Jeremy Bar-Illan (Broker and Sublicensee)	Same as above	
Respondent failed to timely remit or otherwise properly account for insurance premium payments which were collected from or on behalf of insureds, and commingled insurance premium account funds with business operational and personal funds. Respondent Jeremy Bar-Illan owes income taxes to the New York State Department of Taxation and Finance. Respondent failed to respond to Departmental letters, thereby hampering and impeding the Department's investigation. [Order issued December 17, 2010.]		

LICENSEE	ADDRESS	PENALTY
JJM Brokerage Services Inc. (Broker)	2538 Frederick Douglas Blvd New York, NY 10030	Licenses Revoked
Mofus USA Inc. (Broker)	Same as above	
John J. Mofunanya (Broker and Sublicensee)	Same as above	
<p>Respondents JJM Brokerage Services Inc. and John J. Mofunanya completed and submitted premium finance agreements to a finance company for automobile insurance on behalf of various insureds that contained false and/or inaccurate information regarding the effective dates of said policies; failed to appropriately identify the bank account they used as a premium account when depositing client premium payments; incurred negative balances in their premium account; issued insurance premium payment transmittal checks in which there were insufficient funds on deposit to cover said payments; and failed to preserve their premium bank account records. Respondent John J. Mofunanya failed to disclose on the original application of Respondent Mofus USA Inc. for its broker license that Respondent John J. Mofunanya had twice been disciplined by the Department. Respondents JJM Brokerage Services Inc. and John J. Mofunanya also failed to respond to Department inquiry letters, thereby hampering and impeding the Department's investigation. [Order issued February 2, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
James M. Moy (Adjuster)	442 Bayridge Avenue Brooklyn, NY 11220	\$1,000 fine
<p>Respondent failed to notify the Department of a criminal prosecution within 30 days of the initial pretrial hearing date, and Respondent failed to respond to Departmental investigatory letters, thereby hampering and impeding the Department's investigation. [Order issued January 20, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Su-Rey Insurance Agency (Broker)	14 Old Stewart Avenue Garden City, NY 11040	License Revoked
Manuel Medina (Sublicensee)	Same as above	
<p>Respondents collected automobile insurance premium payments and failed to timely remit said premium payments to the insurer. Respondents failed to timely respond to Departmental letters, thereby hampered and impeded the Department's investigation. [Order issued December 1, 2010.]</p>		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Larry P. Vogel (Agent)	18 Hidden Harbor Way Webster, NY 14580	License Revoked
<p>Respondent solicited, negotiated and sold in the State of New York annuity contracts issued by an unauthorized insurer, and otherwise aided and facilitated an unauthorized insurer in doing an insurance business in the State of New York. Respondent, in connection with the aforementioned annuity contracts, knowingly submitted to an unauthorized insurer applications which falsely stated that the annuitants signed the applications in Florida when in fact the applications were signed in the State of New York. Respondent also failed to comply with any of the requirements of Department Regulation 60 and failed to conform to the standards promulgated by Department regulation and statute. Respondent failed to notify the Superintendent that he was the subject of an administration action in the State of Alabama within thirty days of the final disposition in the matter. Respondent failed to pay income taxes owed and failed to substantively respond to Departmental letters, thereby hampering and impeding the Department's investigation. [Order issued November 4, 2010.]</p>		

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
Daniel Benazzi (Agent)	3 Huntington Quad Melville, NY 11747	License Revoked
<p>Respondent was terminated by his employer for misrepresenting policy terms and benefits and offered unlawful rebates. Respondent failed to respond to departmental investigatory letters or appear at the Department for an examination as requested thereby hampering and impeding the Department's investigation. Respondent also failed to notify the Department of an address change within 30 days. [Order issued December 1, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Eddie Brown (Agent and Broker)	52 Mount Rainer Avenue Farmingville, NY 11738	Licenses Revoked
Respondent was convicted of two crimes including one for insurance fraud and failed to notify the Superintendent of the criminal prosecutions within 30 days of the initial pretrial hearing dates. Respondent also provided a false statement to the Department regarding one of his conviction. [Order issued February 8, 2011.]		

LICENSEE	ADDRESS	PENALTY
Richard Striano (Agent)	34 Half Circle Drive Holbrook, NY 11741	License Revoked
Respondent failed to respond to the Department's letters regarding his termination of employment by an insurance company and failed to notify the Department within thirty days that his business address had changed. [Order issued January 20, 2011.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Jabari T. Camp (Agent)	944 Tiger Ln Charlotte, NC 28262	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that his insurance license application was denied by the California Department of Insurance, and that the Georgia Department of Insurance issued a license to him on a probationary status. Additionally, Respondent failed to notify the Department of an address change within 30 days, and failed to respond to Departmental investigatory letters. [Order issued December 16, 2010.]		

LICENSEE	ADDRESS	PENALTY
Lisa Giacomino (Agent)	2430 East Cottonwood Lane Phoenix, AZ 85048	License Revoked
<p>The California Department of Insurance denied Respondent's application for an unrestricted license to act as a personal lines broker-agent by issuing a restricted license to act as a personal lines broker-agent because Respondent was convicted of a crime, and the Kansas Commissioner of Insurance revoked Respondent's insurance license because she failed to cooperate with the Kansas Insurance Department's investigation. Additionally, Respondent failed to disclose the criminal conviction on her original application for an agent's license; failed to report the Kansas license revocation to the Superintendent within 30 days of the final disposition of the matter; and failed to respond to Departmental investigatory letters [Order issued August 16, 2010.].</p>		

LICENSEE	ADDRESS	PENALTY
Ted Joaquin Herrera (Agent)	211 Orange Blossom San Antonio, TX 78247	License Revoked
<p>The Idaho Department of Insurance denied Respondent's application for an insurance producer license because he had an extensive criminal history, and the Missouri Department of Insurance, Financial Institutions & Professional Registration denied Respondent's application for an insurance producer license because of the action taken against him by Idaho, and because he failed to cooperate with Missouri's investigation. Additionally, Respondent failed to report the Idaho and Missouri license denials to the Superintendent within 30 days of the final disposition of the matter, and failed to respond to Departmental investigatory letters that requested information and documentation and/or an appearance at the Department. [Order issued July 15, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Justin P. Markert (Agent)	1621 Lee Road Cleveland Heights, OH 44118	License Revoked
<p>Respondent's producer license was revoked by the Washington Office of Insurance for failing to respond to written inquiries. Additionally, Respondent failed to report the Washington license revocation to the Superintendent within 30 days of the final disposition of the matter; failed to notify the Department of a business address change within 30 days of the change; and failed to respond to the Department's letters of inquiry. [Order issued November 4, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Huandra Jomo Murray (Agent)	1337 Spence Street Green Bay, WI 54304	\$600 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing that he was the subject of a criminal prosecution, and failed to notify the Department of a business address change within 30 days of the change. [Order issued August 16, 2010.]		

LICENSEE	ADDRESS	PENALTY
John Michael Norris (Agent)	12533 Falabella Way Keller, TX 76248	License Revoked
The South Dakota Division of Insurance revoked Respondent's license for failing to pay a fine, and for failing to cooperate with its investigation. Additionally, Respondent failed to report the South Dakota license revocation and a fine imposed upon him by the Texas Insurance Department to the Superintendent within 30 days of the final disposition of the matter; failed to notify the Department of a business address change within 30 days of the change; and failed to respond to Departmental investigatory letters. [Order issued August 19, 2010.]		

LICENSEE	ADDRESS	PENALTY
Jason A. Painter (Agent)	10704 Willow Court Fredericksburg, VA 22407	License Revoked
Respondent's insurance license was revoked by the California Department of Insurance because he was convicted of crimes, and Respondent failed to report the California revocation to the Superintendent within 30 days of the final disposition of the matter. Additionally, Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date that he was the subject of a criminal prosecution; failed to notify the Department of business and residence address changes within 30 days of the changes; and failed to respond to Departmental investigatory letters. [Order issued December 22, 2010.]		

LICENSEE	ADDRESS	PENALTY
Richard Thomas Ream, Jr. (Agent)	1716 Stewart Drive Arlington, TX 76013	\$100 fine
Respondent failed to disclose on his original application for an agent's license that he had voluntarily surrendered his Alabama license in order to resolve an administrative complaint filed against him by the Alabama Department of Insurance. [Order issued August 19, 2010.]		

LICENSEE	ADDRESS	PENALTY
Robert M. Ryerson (Agent)	3 Buck Drive Freehold, NJ 07728	\$750 fine
Respondent failed to notify the Department within 30 days that he was fined by the Commissioner of the State of New Jersey Department of Banking and Insurance; Respondent failed to notify the Department within 30 days that his application for a life-only agent's license was denied by the Commissioner for the State of California Department of Insurance. [Order issued January 20, 2011.]		

LICENSEE	ADDRESS	PENALTY
Stephanie Rae Semonite (Agent)	5136 Redbud Road Fredericksburg, VA 22407	\$2,000 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date that she was the subject of a criminal prosecution, and failed to submit to the Department information and documentation that was requested in Departmental investigatory letters. [Order issued December 30, 2010.]		

LICENSEE	ADDRESS	PENALTY
Benjamin Tierrablanca (Agent)	c/o Teletech Communications Inc. 6221 West Lane - Suite 21 Stockton, CA 95210-3304	License Revoked
The California Department of Insurance revoked Respondent's unrestricted licenses and issued restricted licenses to Respondent because he failed to report a criminal conviction. Additionally, the Virginia State Corporation Commission revoked Respondent's insurance licenses because he failed to timely report the California action, and the South Dakota Division of Insurance revoked Respondent's insurance license because he failed to report the California action and failed to respond to inquiries. Finally, Respondent failed to report the California, Virginia and South Dakota administrative actions to the Superintendent within 30 days of the final disposition of the matter, and failed to respond to Departmental investigatory letters. [Order issued January 20, 2011.]		

LICENSEE	ADDRESS	PENALTY
Venus Marquis Worthen (Agent)	2354 Silverbay Avenue El Monte, CA 91732	License Revoked
Respondent failed to respond to Departmental investigatory letters sent in connection with Respondent's original application for a life broker's license, and thereby hampered and impeded the Department's investigation. [Order issued August 19, 2010.]		

AGENT/BROKER STIPULATIONS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Raymond S. Gray (Agent)	7102 Suzanne Lane Schenectady, NY 12303	\$750 fine
Respondent failed to report to the Superintendent within 30 days that he was convicted of a misdemeanor. [Stipulation approved December 29, 2010.]		

LICENSEE	ADDRESS	PENALTY
Clifford W. Hyde Jr. (Independent Adjuster)	One Tyler Avenue Latham, NY 12110	\$2,000 fine
Respondent acted as an insurance adjuster in the State of New York without a license. [Stipulation approved November 2, 2010.]		

LICENSEE	ADDRESS	PENALTY
Patrick J. Mullaney (Agent)	199 Partridge Street Albany, NY 12203	License Revoked
Respondent failed to respond to Departmental investigatory letters that requested information and documentation in connection with a criminal charge, and failed to notify the Department of an address change within 30 days. [Order issued November 24, 2010.]		

LICENSEE	ADDRESS	PENALTY
Triad Group (Independent Adjuster- relicensing application pending)	185 Jordan Road Troy, NY 12180	\$57,100 fine
Azar Makarechian (Sublicensee)	Same as above	
Respondent and certain of its employees acted as independent adjusters in this State without a license and paid fees or other compensation to certain of their employees who were not licensed as independent adjusters in this State. [Stipulation approved November 30, 2010.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Shannon Lee Flick (Agent and Broker)	1550 Genessee Street Corpu, NY 14036	License Revoked
Respondent hampered and impeded the Department's investigation by failing to respond to Departmental investigatory letters requesting information and documentation concerning her termination from an insurance company and Respondent changed her residence and business addresses and failed to notify the Department within thirty days of the changes. [Stipulation approved November 30, 2010.]		

LICENSEE	ADDRESS	PENALTY
Paul A. Monaco (Agent)	c/o Allstate Insurance Company 3571 Niagara Falls Boulevard North Tonawanda, NY 14120	\$1,000 fine
Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn and failed to appropriately identify as a fiduciary account a bank account in which Respondent deposited premium funds. [Stipulation approved November 18, 2010]		

LICENSEE	ADDRESS	PENALTY
Daniel B. Morey (Broker)	3314 Sandy Beach Road Grand Island, NY 14072	\$1,000 fine
Respondent issued a Certificate of Insurance to an insured falsely stating that insurance coverage had been issued by an insurance company. [Stipulation approved December 1, 2010.]		

LICENSEE	ADDRESS	PENALTY
Skip R. Mulvey (Broker)	149 Colvin Avenue Buffalo, NY 14216	\$1,500 fine
Respondent failed to disclose on his renewal application for a broker's license that he was arrested and charged with crimes, and failed to report to the Superintendent within 30 days of his arraignment in United States District Court, Western District of New York that an indictment was filed that charged him with crimes. [Stipulation approved September 3, 2010.]		

LICENSEE	ADDRESS	PENALTY
Thomas F. Westcott (Agent)	212 State Street Batavia, NY 14020	\$1,500 fine
Respondent violated Section 2123 of the Insurance Law and Department Regulation 60 (11 NYCRR 51) in connection with the placement of life insurance policies that involved replacements within the meaning of Department Regulation 60 by presenting to the applicants Disclosure Statements that failed to provide required information with respect to the guaranteed premium and guaranteed surrender values for the existing policies, and that stated a primary reason for recommending the new policies that was inapplicable to the policies. [Stipulation approved August 4, 2010.]		

Region: Glen Falls

LICENSEE	ADDRESS	PENALTY
Joseph A. Marvullo (Agent)	345 Bay Road Queensbury, NY 12804	License Revoked
Respondent was convicted of a felony. [Stipulation approved February 10, 2011.]		

Region: Mid-Hudson

LICENSEE	ADDRESS	PENALTY
Nathan J. Brenowitz (Agent)	74 Van Dale Road Woodstock, NY 12498	License Revoked
Respondent signed the names of two clients on supplements to their life insurance applications without the clients' knowledge or consent; signed a client's name on an amendment to a long term care insurance application, a policy delivery acknowledgment, a long term care unreported change form and two personal health and status declarations without the client's knowledge or consent; and signed a client's name on a supplement to life insurance application, a numeric summary and a policy delivery acknowledgement without the client's knowledge or consent. [Stipulation approved August 31, 2010.]		

LICENSEE	ADDRESS	PENALTY
Beth Ann Haring (Broker)	25 Arthur Avenue Hudson, NY 12534	\$750 fine
Respondent acted as an insurance producer in the State of New York without a license. [Stipulation approved January 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Alec A. Pandaleon III (Agent)	7 North Shanks Road P.O. Box 764 Millbrook, NY 12545-0764	\$3,000 fine
Alec A. Pandaleon III t/b/a Putnam Insurance Brokerage (Broker)	Same as above	
Respondent collected insurance premium payments from an insured and failed to procure the requested insurance policy, and failed to properly identify his bank account as a premium account. [Stipulation approved December 29, 2010.]		

Region: Nassau County

LICENSEE	ADDRESS	PENALTY
Innovative Planning Services Inc. (Agent)	100 Sagamore Drive Plainview, NY 11803	\$1,500 fine
Joseph W. Tucciarone (Agent and Sublicensee)	Same as above	
Respondent Joseph W. Tucciarone, in connection with the sale of a life insurance policy, rebated the commission earned on the sale of the policy to an insured. [Stipulation approved February 22, 2011.]		

LICENSEE	ADDRESS	PENALTY
Eric W. Lerner (Agent)	12 Narwood Court Merrick, NY 11566	\$55,000 fine
Respondent solicited, negotiated and sold in the State of New York annuity and long term care contracts issued by a life insurance company, an unauthorized insurer, and otherwise aided and facilitated said unauthorized insurer in doing an insurance business in the State of New York and in connection with the aforementioned annuity and long term care contracts, Respondent knowingly submitted applications which falsely stated that the annuitant signed the application in Florida or Connecticut when in fact the application was signed in the State of New York. [Stipulation approved January 4, 2011.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Administrators for the Professions of Delaware Inc. (Independent Adjuster – License Pending)	One Hollow Lane Lake Success, NY 11042	\$12,500 fine
Respondent and certain of its employees acted as independent adjusters in this State without a license and paid fees or other compensation to certain of their employees who were not licensed as independent adjusters in this State. [Stipulation approved December 2, 2010.]		

LICENSEE	ADDRESS	PENALTY
Bermack Champion & Lewine Inc. (Agent and Broker)	481 8 th Avenue New York, NY 10001	\$3,500 fine
Robert Bermack (Agent, Life Broker, and Sublicensee)	Same as Above	
Respondents failed to timely refund return insurance premiums to insureds. [Stipulation approved May 14, 2010]		

LICENSEE	ADDRESS	PENALTY
La-Tanya Y. Bynum (Agent and Broker)	209 Saratoga Avenue Brooklyn, NY 11209	\$10,000 fine
Respondent solicited, negotiated and sold in the State of New York annuity contracts issued by an unauthorized insurer, and otherwise aided and facilitated said insurer in doing an insurance business in the State of New York; and in connection with the aforementioned annuity contracts, Respondent knowingly submitted to Allianz applications which falsely stated that the annuitant signed the application in New Jersey when in fact the application was signed in the State of New York. [Stipulation approved January 12, 2011.]		

LICENSEE	ADDRESS	PENALTY
Carinci Insurance Agency Inc. (Agent)	62 Memphis Ave. Staten Island, NY 10312	\$32,232 fine
John P. Carinci (Agent and Sublicensee)	Same as above	
<p>Respondents solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer and otherwise aided and facilitated an unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved December 29, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Harry Cohen (Agent)	320 East 65 th Street New York, NY 10021	\$19,500 fine
<p>Respondent solicited, negotiated and/or delivered in the State of New York annuity contracts and life insurance policies issued by an unauthorized insurer, and otherwise aided and facilitated an unauthorized insurer in doing an insurance business in the State of New York. Respondent, in connection with the aforementioned matter, knowingly submitted to an unauthorized insurer applications which falsely stated that the annuitant signed the application in Connecticut when in fact the application was signed in the State of New York. [Stipulation approved December 16, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Rana Ilyas (Broker)	8933 Vanderveer Street Queens Village, NY 11427	License Revoked
<p>Respondent fraudulently notarized various legal documents related to the assets and estate of an individual and as a consequence of the foregoing conduct, Respondent surrendered his Notary commission, with the full force and effect of a revocation of such commission, pursuant to a consent order issued by the New York State Department of State on September 17, 2010. [Stipulation approved December 9, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Lipsco Insurance Brokerage LLC (Agent and Broker)	5022 New Utrecht Ave Brooklyn, NY 11219	Licenses Revoked
Glenn M. Fox (Agent, Broker and Sublicensee)	Same as above	
Respondent Glenn M. Fox was convicted of a crime and transacted insurance business under the name, "Glenn M. Fox Insurance Agency Ltd.," after its license had expired. [Stipulation approved December 30, 2010.]		

LICENSEE	ADDRESS	PENALTY
William F. Maxwell (Agent)	2031-8 Forest Avenue Staten Island, NY 10303	\$750 fine
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing that he was prosecuted for a crime. [Stipulation approved February 7, 2011.]		

LICENSEE	ADDRESS	PENALTY
Mishalah Muhammad (Agent)	420 Lexington Avenue New York, NY 10017	\$750 fine
Respondent, on his original application for an agent's license, failed to disclose that he was convicted crime. [Stipulation approved November 23, 2010.]		

LICENSEE	ADDRESS	PENALTY
Pena Multi Service Center, Inc. (Broker)	949-B Westchester Avenue Bronx, NY 10459	Licenses Revoked
Francisco Pena (Broker and Sublicensee)	Same as above.	
<p>Respondents issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn, one of which has not been replaced by Respondents, and Respondents also caused the balance in their premium bank account to become negative on numerous occasions, and failed to respond to Departmental investigatory letters. Additionally, by engaging in the aforementioned conduct, Respondent Francisco Pena violated the terms of a prior stipulation that he entered into with the Department. [Order issued December 1, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Roth H. Adjusters LTD (Public Adjuster – License Pending)	1562 38 th Street Brooklyn, NY 11218	\$4,500 fine
Herman Roth (Public Adjuster and Proposed Sublicensee)	Same as above	
<p>Respondents conducted public adjusting business in the name of Roth H. Adjusters LTD after the license of Roth H. Adjusters LTD expired. [Stipulation approved January 28, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Camell Villanueva (Agent)	435 Central Park West New York, NY 10025	\$750 fine
<p>Respondent placed an applicant's signature on an application for a Medicare Advantage Plan without the applicant's knowledge or consent and submitted the application to an insurer. As a result of the foregoing, Respondent was terminated for cause. [Stipulation approved December 29, 2010.]</p>		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Rick Dalton (Agent and Broker- License Application Pending)	1075 Monroe Avenue Rochester, NY 14620	\$7,500 fine
Respondent transacted insurance business under unlicensed names and submitted applications for automobile insurance to an insurance company that applied company discounts to prospective insureds who did not qualify for such discounts. [Stipulation approved January 6, 2011.]. [Stipulation approved January 6, 2011.]		

LICENSEE	ADDRESS	PENALTY
John McGowan (Agent)	8 Clover Park Drive - Apt. 3 Rochester, NY 14618	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the initial hearing date that he was the subject of a criminal prosecution. [Stipulation approved February 24, 2011.]		

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
Salima Z. Abdin (Agent)	238 Anstice Street Oyster Bay, NY 11771	License Revoked
Respondent's appointment with a life insurance company was terminated for cause, as a result of her being arrested and charged with crimes. [Stipulation approved January 21, 2011.]		

LICENSEE	ADDRESS	PENALTY
Ronald Van Dina (Agent)	12 Turret Lane Woodbury, NY 11797	\$7,500 fine
Respondent delivered in the State of New York annuity contracts issued by an unauthorized insurer and otherwise aided and facilitated an unauthorized insurer, in doing an insurance business in the State of New York. [Stipulation approved February 15, 2011.]		

LICENSEE	ADDRESS	PENALTY
HFJ Inc. (Agent)	7 Whitman Ridge Drive Melville, NY 11747	Licenses Revoked
Patricia A. Lennon (Life Broker and Sublicensee)	Same as above	
Respondent, in connection with the sale of annuity contracts on behalf of an unauthorized insurer, to New York State residents, were terminated for cause by the unauthorized insurer, for submitting applications to them that misrepresented or omitted material information concerning where the applications were signed. [Stipulation approved January 12, 2011.]		

LICENSEE	ADDRESS	PENALTY
Edward Lennon (Agent and Broker)	7 Whitman Ridge Drive Melville, NY 11747	Licenses Revoked
Respondent, in connection with the sale of annuity contracts on behalf of an unauthorized insurer, to New York State residents, was terminated for cause by the unauthorized insurer, for submitting applications to them that misrepresented or omitted material information concerning where the applications were signed. [Stipulation approved January 12, 2011.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
Brown & Brown of New York Inc. ((Agent, Broker and Excess Line Broker)	500 Plum Street Syracuse, NY 13204	\$5,000 fine
Respondent transacted insurance business under an unlicensed name. [Stipulation approved January 19, 2011.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Allison's Bail Bonds Inc. (Bail Bond Agent)	924 White Pond Colony Carmel, NY 10512	\$1,500 fine
Allison Palais (Bail Bond Agent and Sublicensee)	Same as above.	
Respondents commingled bail bond premium fiduciary funds with business operating expense funds, and issued fiduciary checks that were dishonored by the bank upon which they were drawn. [Stipulation approved December 16, 2010.]		

LICENSEE	ADDRESS	PENALTY
Andrew J. Cavaliere (Agent and Broker)	11 Catherine Place Katonah, NY 10536	\$40,300 fine
Respondent solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer, and otherwise aided and facilitated said insurer in doing an insurance business in the State of New York; and in connection with the aforementioned annuity contracts, Respondent knowingly submitted to said insurer applications which falsely stated that the annuitant signed the application in New Jersey or Connecticut when in fact the application was signed in the State of New York. [Stipulation approved February 8, 2011.]		

LICENSEE	ADDRESS	PENALTY
Leonardo Garcia (Agent)	139 Bay Street Peekskill, NY 10566	\$1,500 fine
Respondent acted as an insurance agent and accepted commissions for selling insurance without having authority to do so after his license expired. [Stipulation approved December 17, 2010.]		

LICENSEE	ADDRESS	PENALTY
Nancy Khader (Agent)	95 Sedgwick Avenue Yonkers, NY 10705	\$1,500 fine
Respondent's appointment with Liberty Mutual Insurance Company was terminated for backdating the deductible on a homeowners insurance policy enabling the insured to file a claim; and Respondent changed her business and residence addresses on two occasions and failed to notify the Department within 30 days of the changes. [Stipulation approved November 23, 2010.]		

LICENSEE	ADDRESS	PENALTY
Windy Long (Agent)	244 North Avenue New Rochelle, NY 10801	\$1,500 fine
Respondent acted as an insurance producer in the State of New York without a license. [Stipulation approved November 18, 2010.]		

LICENSEE	ADDRESS	PENALTY
Richard S. Peskin (Agent)	2 Arabian Court East Moriches, NY 11940	\$31,645 fine
Respondent solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer and otherwise aided and facilitated an unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved December 3, 2010.]		

LICENSEE	ADDRESS	PENALTY
York International Agency LLC (Agent, Broker and Excess Line Broker)	1 Executive Blvd. Yonkers, NY 10701	\$3,000 fine
James I. Krantz (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above.	
Robert J. Kestenbaum (Agent, Broker, and Sublicensee)	Same as above.	
<p>Respondents failed to disclose in their response to a Departmental investigatory letter regarding the renewal application for an agent's license of Respondent York that Respondent Krantz was fined by the Delaware Insurance Department; that an officer of Respondent York was fined by the National Association of Securities Dealers and suspended by the NASD from associating with any NASD member firm in any capacity for a period of 9 months; and that the officer was fined by the Department. [Stipulation approved October 26, 2010.]</p>		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
AIG Warranty Services & Insurance Agency Inc. (Agent and Service Contract Provider)	101 Hudson Street Jersey City, NJ 07302	\$1,500 fine
Armand G. Pepin (Agent, Broker, Life Broker, Excess Line Broker, and Sublicensee))	Same as Above	
<p>Respondents failed to disclose on the renewal application of AIG Warranty Services & Insurance Agency Inc.'s for an agent's license that Respondent AIG Warranty Services & Insurance Agency Inc. was fined by the State of New Jersey Department of Banking and Insurance for failing to notify the Department of an address change; and Respondent AIG Warranty Services & Insurance Agency Inc. failed to notify the Department of the aforementioned administrative action within thirty days. [Stipulation approved May 13, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Stephen Alinikoff (Agent)	c/o Security First Group Ltd. 69 Public Square Wilkes Barre, PA 18701	\$5,000 fine
Respondent, on his relicensing applications for his agent and life broker licenses, failed to disclose that he was fined by the Financial Industry Regulatory Authority and was fined by the New Jersey Bureau of Securities. [Stipulation approved November 30, 2010.]		

LICENSEE	ADDRESS	PENALTY
Bader Company f/k/a Bader Bob Company (Agent)	9777 N College Ave. Indianapolis, IN 46280	\$11,050 fine
Robert N. Bader (Agent and Sublicensee)	Same as above	
Respondents paid fees or other compensation to certain of their employees who acted as independent adjusters in this State without a license and transacted insurance business under an unlicensed name, "Baber Company". Respondents failed to disclose on Respondent Bader Company's renewal application for its agent's license that they were fined by the Florida Department of Financial Services. [Stipulation approved December 20, 2010.]		

LICENSEE	ADDRESS	PENALTY
Brown & Brown of New York Inc. ((Agent, Broker and Excess Line Broker)	500 Plum Street Syracuse, NY 13204	\$5,000 fine
Respondent transacted insurance business under an unlicensed name. [Stipulation approved January 19, 2011.]		

LICENSEE	ADDRESS	PENALTY
Citicorp Insurance Agency Inc. (Agent)	1655 Des Peres Rd Ste 200 Saint Louis, MO 63131	\$2,000,000 fine
Citicorp Investment Services (Agent)	1 Court Square Long Island City, NY 11120	
SBHU Life Agency Inc. (Agent)	1345 Avenue of the Americas New York, NY 10105	
<p>In connection with certain transactions involving replacement of existing life insurance policies or annuity contracts, Respondents did not present complete, accurate and/or timely Disclosure Statements to applicants as required under Department Regulation 60. In addition, Respondents, on certain occasions, did not adequately process and resolve client complaints pertaining to the sale of life insurance policies or annuity contracts, and in certain instances, Respondents engaged in product sales of life insurance policies or annuity contracts that were inconsistent with Respondents' suitability standards. [Stipulation approved December 20, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Zachariah D. Collar (Agent)	1024 Gill Court Virginia Beach, VA 23451	License Revoked
<p>Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing held in Circuit Court of the City of Norfolk, Virginia, that he was the subject of a criminal prosecution, and failed to disclose the pending criminal matter on his original application for an agent's license. Respondent also failed to report to the Superintendent within 30 days of the initial pretrial hearing held in another Virginia court that he was the subject of another criminal prosecution, and failed to disclose the pending criminal matter on his renewal application for an agent's license. [Order issued November 4, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Gerald S. Flowers t/b/a Madison Direct (Agent)	114 East Ave Norwalk, CT 06851	\$750 fine
<p>Respondent failed to disclose on his renewal application for an agent's license that he was fined by the Utah Insurance Department. [Stipulation approved December 10, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
The Hertz Corporation (Agent)	225 Brae Boulevard Parkridge, NJ 07656	\$125,000 fine
Hertz Claim Management Corporation (Independent Adjuster)	Same as above	
Respondent The Hertz Corporation acted as an insurance agent in this State after its limited license expired and Respondent Hertz Claim Management Corporation acted as an independent adjuster in this State after its independent adjuster license had expired. [Stipulation approved January 21, 2011.]		

LICENSEE	ADDRESS	PENALTY
Timothy W. Horton (Agent, Broker, and Excess Line Broker)	c/o USG Insurance Services Inc. 1000 Town Center Way Canonsburg, PA 15317	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Kentucky Department of Insurance (“Kentucky DOI”) ordered that Respondent pay to the Kentucky DOI a civil penalty and a late payment penalty. [Stipulation approved November 22, 2010.]		

LICENSEE	ADDRESS	PENALTY
Mohammad A. Javid (Agent)	54 BayBerry Close Piscataway, NJ 08854	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that he was fined by the State of New Jersey, Department of Banking and Insurance. Respondent also failed to disclose the aforesaid administrative action on his renewal application to be licensed as an insurance agent. [Stipulation approved January 4, 2011.]		

LICENSEE	ADDRESS	PENALTY
Lebel Lavigne & Deady Insurance Agency Inc. (Agent)	637 Grattan Street Chicopee,MA 01021	\$750 fine
John A. O'Keefe (Agent and Sublicensee)	637 Grattan Street Chicopee,MA 01021	
Respondents failed to disclose on an application to be licensed as insurance agents that Lebel Lavigne Deady Insurance Agency Inc., a corporation for which Respondent John A. O'Keefe is a Vice President, was fined by the Florida Department of Financial Services. [Stipulation approved December 14, 2010.]		

LICENSEE	ADDRESS	PENALTY
Jeffrey James MacDonald (Agent)	c/o United Health Group\ 13655 Riverfront Drive Maryland Heights, Mo 63043	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Maryland Insurance Administration, and failed to disclose the Maryland fine on his renewal application for an agent's license. [Stipulation approved December 21, 2010.]		

LICENSEE	ADDRESS	PENALTY
Robert R. McCullough (Agent and Adjuster)	c/o Lock/Line LLC 8880 Ward Parkway Kansas City, MO 64114	\$750 fine
Respondent failed to report to the Superintendent within thirty days of his initial pretrial hearing, his criminal prosecution and subsequent conviction of a crime. [Stipulation approved February 11, 2011.]		

LICENSEE	ADDRESS	PENALTY
Douglas Walter Miller (Agent)	405 E Lexington Avenue El Cajon, CA 92020	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the California Department of Corporations ordered that Respondent desist and refrain from the further offer or sale of securities in the State of California, unless and until qualification has been made under the law or unless exempt, and that Respondent desist and refrain from offering or selling or buying or offering to buy any security in the State of California by means of any written or oral communication which includes an untrue statement of a material fact or omits to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading. [Stipulation approved May 25, 2010]		

LICENSEE	ADDRESS	PENALTY
NCI/ BIB LLC (Agent)	8200 Highwood Drive Bloomington, MN 55438	\$750 fine
Respondent failed to disclose on the renewal application for an agent's license that Respondent was by the State of Nevada. [Stipulation approved January 4, 2011.]		

LICENSEE	ADDRESS	PENALTY
Ralph J. Parker (Agent)	3927 Brintons Mill Road Marietta, GA 30062	\$500 fine
Respondent failed to notify the Department within thirty days that he was involved in an administrative action by the State of Illinois Department of Insurance. [Stipulation approved December 9, 2010.]		

LICENSEE	ADDRESS	PENALTY
Michael Perri (Agent)	775 Route 70 East Marlton, NJ 08053	\$1,500 fine
Respondent failed to disclose on his original application for an agent's license that he was fined by the New Jersey Department of Banking and Insurance, and that the Pennsylvania Insurance Department ordered that he surrender all licenses/certificates to conduct the business of insurance within the Commonwealth of Pennsylvania for a period of 5 years, and that he not seek relicensure during the surrender period. [Stipulation approved October 13, 2010.]		

LICENSEE	ADDRESS	PENALTY
Performance Insurance Brokers (Agent)	11611 N Meridian Street Carmel, IN 46032	\$1,500 fine
Timothy A. Craig (Agent)	Same as above	
Respondents failed to disclose on Respondent Performance Insurance Broker's renewal application for its agent's license that Respondent Timothy A. Craig was fined by the South Dakota Division of Insurance and by the North Carolina Department of Insurance, for failing to timely report other state administrative actions. [Stipulation approved December 10, 2010.]		

LICENSEE	ADDRESS	PENALTY
Julia Scott a/k/a/ Julia Rainier (Agent-license application pending)	1160 Balaton Lane Greenwood, IN 46143	\$1,500 fine
Respondent failed to disclose on her application for an agent's license that the Office of the Commissioner of Insurance, State of Wisconsin denied Respondent's application for an agent's license after she failed to respond to requests for information about a response on her license application; and the Department of Revenue & Regulation, Division of Insurance, State of South Dakota, revoked Respondent's Non Resident Insurance Producer license for failing to report the aforementioned administrative action taken by the State of Wisconsin, and for failing to respond to inquiries about it. [Stipulation approved December 21, 2010.]		

LICENSEE	ADDRESS	PENALTY
Mark A. Sanman (Agent)	c/o Ameriprise Financial Services Inc. 7251 W. Lake Mead Blvd. Las Vegas, NV 89128	License Revoked
Respondent failed to notify the Department within thirty days that he was fined by the State of Alabama Department of Insurance and on his original and renewal applications for his agent's license, Respondent failed to disclose the aforementioned administrative action and that he was convicted of a crime. [Stipulation approved November 30, 2010.]		

LICENSEE	ADDRESS	PENALTY
Savich Insurance Services Inc. (Broker and Excess Line Broker)	PO Box 1017 Lawrenceville, GA 30046	\$8,000 fine
Reba Nell Brooks (Broker and Sublicensee)	Same as above	
Respondents acted as insurance brokers in soliciting, negotiating or effectuating insurance contracts for insurers which were not licensed or authorized to do an insurance business in this State. [Stipulation approved February 15, 2011.]		

LICENSEE	ADDRESS	PENALTY
Rajiv Sinha (Agent)	362 Pine Shadow Lane Auburndale, FL 33823	License Revoked
Respondent submitted applications for automobile insurance to an insurance company that applied company discounts to prospective insureds who did not qualify for such discounts in order to obtain more favorable quotes for the insureds. As a result of the foregoing, Respondent was terminated. [Stipulation approved February 1, 2011.]		

LICENSEE	ADDRESS	PENALTY
Michael D. Smith (Broker)	26 Burnet Walk Robbinsville, NJ 08691-4188	\$1,500 fine
Respondent acted as an insurance producer in the State of New York without a license. [Stipulation approved January 26, 2011.]		

LICENSEE	ADDRESS	PENALTY
Jerome Haywood Tellis (Agent)	c/o MetLife Financial Services 17757 US 19 North, Suite 115 Clearwater, FL 33764-6500	\$750 fine
Respondent failed to disclose on his original application for an agent's license that he was fined by the Florida Department of Financial Services. [Stipulation approved January 4, 2011.]		

###