

New York State Insurance Department

ISSUED: July 1, 2011

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
American Progressive Life and Health Insurance Company of New York	6 International Drive Rye Brook, NY 10573	\$50,000 fine
Respondent failed to include on the Explanation of Benefit forms (EOBs) issued for Long Term Care and Medicare Supplement claims, the identification of service for which the claims were made and failed to include on the EOBs issued for Long Term Care and Medicare Supplement claims a description of the appeals process for the consumer to challenge a denial or rejection of a claim. [Stipulation approved May 24, 2011.]		

LICENSEE	ADDRESS	PENALTY
American Reliable Insurance Company	260 Interstate North Circle Atlanta, GA 30339	\$25,000 fine
Respondent failed to appoint Cricket Communications Inc. ("Cricket") as its agent in connection with Cricket's sale of wireless communications equipment insurance coverage in this State. [Stipulation approved March 29, 2011.]		

LICENSEE	ADDRESS	PENALTY
American Security Insurance Company	260 Interstate North Circle, SE Atlanta, GA 30339	\$10,000 fine
Respondent failed to appoint Cricket Communications Inc. ("Cricket") as its agent in connection with Cricket's sale of wireless communications equipment insurance coverage in this State. [Stipulation approved March 29, 2011.]		

LICENSEE	ADDRESS	PENALTY
Drivers Insurance Company	36-01 43rd Avenue Long Island City, NY 11101	\$50,000 fine
In connection with the processing of certain automobile and no-fault insurance claims during the period January 2008 to December 2009, Respondent violated various provisions of Department Regulations 64 and 68 [11 NYCRR Parts 216 and 65] as well as N.Y. Insurance Law Sections 5102 and 5106. [Stipulation approved March 28, 2011.]		

LICENSEE	ADDRESS	PENALTY
Leading Insurance Group Insurance Co., Ltd. (US Branch)	400 Kelby Street Fort Lee, NJ 07024	\$75,000 fine
In connection with the rating and underwriting of commercial multi-peril and business owners insurance policies, during the period January 2008 to September 2008, Respondent violated various provisions of Department Regulations 57, 96, and 129 [11 NYCRR Parts 160, 62 and 161] and Insurance Law Sections 2307, 2314 and various provisions of Section 3426. [Stipulation approved February 17, 2011.]		

LICENSEE	ADDRESS	PENALTY
Liberty Mutual Insurance Company	175 Berkeley Street Boston, MA 02117	\$25,000 fine
Respondents filed numerous "Notice of Treatment Issue(s)/Disputed Bill Issues" (Form C-8.1) forms with the Workers' Compensation Board that were improper in that the forms stated that the case was controverted when the case was not, contained incorrect and/or missing information regarding the name of the claimant and the date of the accident, were filed without the prior or concurrent filing of the Notice that Right to Compensation is Controverted (Form C-7) form, were filed for no authorization request when the treatment was under the \$1,000 threshold, were filed for a "gap in treatment" when no such exception exists in the Workers' Compensation Law and were filed for miscellaneous inappropriate objections. [Stipulation approved February 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Principal Life Insurance Company	711 High Street Des Moines, IA 50392	\$25,000 fine
Respondent failed to make its annual information filings as required with respect to its new and existing compensation plans under which the company made payments to its agents. [Stipulation approved May 24, 2011.]		

LICENSEE	ADDRESS	PENALTY
Sentinel Insurance Company	One Hartford Plaza Hartford, CT 06155	\$50,000 fine
In connection with certain commercial automobile policies during the period January 2008 to April 2010, Respondent charged rates that deviated from the approved rates files with the Department and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved June 20, 2011.]		

LICENSEE	ADDRESS	PENALTY
State Farm Fire and Casualty Company	One State Farm Plaza Bloomington, IL 61701	\$26,000 fine
In connection with the processing of certain automobile and no-fault insurance claims during the period January 2007 to September 2007, Respondent violated various provisions of Department Regulations 64, 68 and 152 [11 NYCRR Parts 216, 65 and 243]. [Stipulation approved April 11, 2011.]		

LICENSEE	ADDRESS	PENALTY
State Farm Mutual Automobile Insurance Company	One State Farm Plaza Bloomington, IL 61701	\$26,000 fine
In connection with the processing of certain automobile and no-fault insurance claims during the period January 2007 to September 2007, Respondent violated various provisions of Department Regulations 64, 68 and 152 [11 NYCRR Parts 216, 65 and 243]. [Stipulation approved April 11, 2011.]		

LICENSEE	ADDRESS	PENALTY
Tri-State Consumer Insurance Company	575 Jericho Turnpike Jericho, NY 11753	\$128,350 fine
Respondent violated Section 160.2(c) of Department Regulation 57 [11 NYCRR 160.2(c)] by failing to use filed rates, and various provisions of Department Regulation 64 (11 NYCRR 216), by failing to pay the insured within five business days after the insured has accepted an the insurer's offer, or three business days after the receipt of a completed proof of loss; failing to timely report total losses to ISO/NICB immediately but not more than two business days following notice of claim; and failing to report to the NICB vehicles where damage to the vehicle is in excess of \$2,500 no later than five calendar days after the sale or salvage or if the insured or claimant is permitted to retain the vehicle, no later than five calendar days after the loss payment. [Stipulation approved March 1, 2011.]		

LICENSEE	ADDRESS	PENALTY
UnitedHealthcare Insurance Company of New York	2950 Expressway Drive South Islandia, NY 11749	\$350,000 fine
Respondent, in connection with the sale of association group Medicare supplement insurance plans, paid the first year's association membership dues for certain individuals who enrolled in the plans, and Respondent used advertisements for the plans without providing the Department with a copy of each advertisement prior to its use. [Stipulation approved February 11, 2011.]		

LICENSEE	ADDRESS	PENALTY
Utica Mutual Insurance Company	P.O. Box 530 Utica, NY 13503	\$150,000 fine
Respondent violated Section 2314 of the Insurance Law and Department Regulation 57 [11 NYCRR 160.2(c)], which require insurers to use filed rates and Department Regulation 129 [11 NYCRR 161.10(b)], which states that insurers shall, as soon as practicable following an audit, refund or credit the insured's account for any return premium due the insured, or bill and make a good faith effort to collect any additional premium due the company, as a result of the audit. [Stipulation approved March 17, 2011.]		

AGENT AND BROKER HEARINGS

Region: Albany

LICENSEE	ADDRESS	PENALTY
John J. Angelo (Agent)	421 Nassau Averill Park Rd. Nassau, NY 12123	License Revoked
Respondent knowingly issued to an insured fraudulent documentation evidencing that the insured purchased homeowner's insurance coverage from an insurance company when in fact Respondent knew no such insurance was in effect; collected an insurance premium payment from the insured which Respondent failed to remit or otherwise properly account for; and failed to respond to the insurance company's request for the repayment of insurance premium arrearages owed to the insurance company. Respondent was terminated as an agent for cause by the insurance company based upon the failure to pay the insurance company monies due said insurer after a written demand for same. Respondent also failed to respond to Department investigatory letters and appear for a statement of oath as directed thereby hampering and impeding the Department's investigation. [Order issued April 7, 2011.]		

Region: Mid Hudson

LICENSEE	ADDRESS	PENALTY
Lenore E. De Felice (Agent)	102 Overrocker Road Poughkeepsie, NY 12603	License Revoked
<p>Respondent solicited 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, knowingly submitted to an unauthorized insurer applications which falsely stated that the annuitant signed the application in Vermont or Connecticut when in fact the application was signed in the State of New York. Respondent also failed to respond to Departmental letters and to appear for a Statement Under Oath thereby hampering and impeding the Department's investigation. [Order issued February 24, 2011.]</p>		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Khaled H. Ibrahim (Broker)	Kime3 Insurance Agency 32--33 78th Street East Elmhurst, NY 11370	License Revoked
<p>Respondent issued an insurance binder for homeowner's insurance for a client's use at a closing without authority from the insured named in the binder. The binder did not represent actual insurance. Respondent subsequently accepted a payment for an annual insurance premium from the client, which Respondent deposited into his bank account. Respondent did not procure insurance coverage, failed to remit the premium payment to an insurer or timely return the check, and falsely led his client to believe that the property was insured. The property was uninsured when an accident allegedly occurred on the property causing injury to one of the tenants. [Order issued April 21, 2011.]</p>		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Richard J. Berger (Agent)	286 Fifth Avenue New York, NY 10001	License Revoked
<p>Respondent accessed via the internet confidential information of customer annuity accounts from two insurance companies, without authorization by or knowledge of the insurers and annuitants. Based upon the foregoing, the Respondent was convicted of a crime. Respondent failed to report the aforementioned criminal prosecution to the Superintendent within thirty days of its final disposition. Respondent also, failed to notify the Department that his license was revoked by the Connecticut Insurance Department within thirty days of its final disposition. [Order issued May 12, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Barry Eden Gitarts (Life Broker)	2529 E. 29th Street Brooklyn, NY 11235	License Revoked
Respondent was convicted of a felony; Respondent failed to report the criminal prosecution to the Superintendent within thirty days of the initial pretrial hearing date; the State of Connecticut Insurance Department revoked Respondent's insurance license due to the felony conviction and his failure to respond to correspondence; and Respondent failed to notify the New York State Insurance Department of the aforesaid administrative action by the Connecticut Insurance Department. [Order issued March 24, 2011.]		

LICENSEE	ADDRESS	PENALTY
Aquiles Larrea (Agent)	45 Allen Street New York, NY 10002	\$5,000 fine
Respondent 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. [Stipulation approved March 1, 2011.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Eileen M. Hogan (Independent Adjuster)	c/o Matrix Management 7 Skyline Drive Hawthorne, NY 10352	License Revoked
Respondent was convicted of Grand Larceny in the Second Degree, a Class "C" felony and identity Theft, a Class "D" felony. Respondent committed the aforementioned crimes while employed as a claims supervisor and a claims examiner for a life insurance company. [Order issued May 12, 2011.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Grant Allison (Agent)	16345 S Prairie Ave. South Holland, IL 60473	License Revoked
Respondent's non-resident agent's license was permanently revoked by the State of Indiana Department of Insurance and Respondent failed to notify the Department within thirty days of the final disposition that matter. Respondent also failed to notify the Department of a change in his business address and failed to respond to Department inquiry letters, thereby hampering and impeding the Department's investigation. [Order issued April 8, 2011.]		

LICENSEE	ADDRESS	PENALTY
Richard Hayward (Agent)	2233 Blossomwood Drive Oviedo, FL 32765	License Revoked
Respondent was adjudicated guilty of obtaining credit cards through fraudulent means, a misdemeanor. 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. The Kentucky Department of Insurance, the Virginia State Corporation Commission, and the Indiana Commissioner of Insurance each revoked Respondent's insurance licenses due to the criminal conviction and/or failure to report the criminal conviction or administrative action. Respondent failed to notify the Department of the administrative actions by Kentucky, Virginia and Indiana within 30 days of their final dispositions. [Order issued April 21, 2011.]		

LICENSEE	ADDRESS	PENALTY
Paul John Olzeski (Agent)	701 Lakewood Drive Taylor Mill, KY 41015	License Revoked
Respondent failed to notify the Department within thirty days of the final disposition that administrative actions were taken against him by the North Carolina Department of Insurance and the Ohio Department of Insurance. Respondent failed to respond to Department's letters and/or refused to appear at the Department thereby hampering and impeding its investigation. [Order issued March 3, 2011.]		

AGENT AND BROKER STIPULATIONS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Paul V. Quirk (Agent and Broker)	6 Peachtree Lane Albany, NY 12205	\$1,500 fine
Respondent acted as an insurance producer in the State of New York without a license. [Stipulation approved February 28, 2011.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Steven J. Argo (Agent)	4812 Sebastian Drive Lockport, NY 14094	License Revoked
Respondent collected insurance premium payments on behalf of various insureds and failed to remit or otherwise properly account for said insurance premiums. As a result of the foregoing, Respondent was terminated for cause by his employer. [Stipulation approved June 7, 2011.]		

LICENSEE	ADDRESS	PENALTY
Michael R. Brysinski (Agent)	65 School Street Kenmore, NY 14217-1131	License Revoked
Respondent, while acting as a sales associate for an insurer, enrolled three customers into the insurer's "Recurring Payment Method," a method by which payment for insurance policies is electronically taken from a customer's bank account, without the knowledge or consent of the customers. [Stipulation approved October 28, 2010.]		

LICENSEE	ADDRESS	PENALTY
Patrick Cain (Agent)	118 Rebecca Park Buffalo, NY 14207	License Revoked
Respondent completed and submitted applications for life and accident insurance to a life insurance company without the insureds' knowledge or consent, and which contained false and/or inaccurate underwriting information. As a result of the foregoing, Respondent was terminated for cause by the insurance company. [Stipulation approved June 7, 2011.]		

LICENSEE	ADDRESS	PENALTY
Phillip DiMartino (Agent)	9 Pickthorn Drive Batavia, NY 14020	\$2,000 fine
Respondent, while he was employed as a sales representative with an insurer, submitted to the insurer two fabricated loss history letters purportedly on behalf of two businesses. [Stipulation approved March 4, 2011.]		

LICENSEE	ADDRESS	PENALTY
Lorigo Insurance Group Agency LLC (Agent)	60 Countryside Lane Orchard Park, NY 14127	License Revoked
Kevin M. Lorigo (Agent)	Same as above	
Respondents issued various insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn; Respondents commingled insurance premium funds and operating expense funds in their premium account; Respondents' premium account had a negative account balance; and Respondent Lorigo Insurance Group Agency LLC was terminated for cause from several insurers for abandoning his insurance agency. [Stipulation approved May 31, 2011.]		

Region: Mid Hudson

LICENSEE	ADDRESS	PENALTY
Bryan Krauss (Agent and Broker)	The Krauss Agency Allstate Insurance Company 1012-C Main Street Fishkill, NY 12524	\$500 fine
Respondent failed to report to the Superintendent within thirty days of the initial hearing date that he was the subject of a criminal prosecution. [Stipulation approved March 24, 2011.]		

Region: Nassau County

LICENSEE	ADDRESS	PENALTY
Nicola Ottavio Caporaso (Agent)	57 Cheslan Court Oceanside, NY 11572	\$750 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. [Stipulation approved March 3, 2011.]		

LICENSEE	ADDRESS	PENALTY
ELS Group, Ltd. (Broker)	900 Merchant Concourse P.O. Box 1855 Westbury, NY 11590	\$750 fine
Keith A. Lewis (Broker and Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within thirty days of the final disposition that Respondent ELS Group, Ltd. was fined by the Florida Department of Financial Services. [Stipulation approved February 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Triple R Coverage Corp (Agent and Broker)	381 Sunrise Highway Lynbrook, NY 11563	\$2,000 fine
Coverage Plus Rosedale Inc. (Broker)	Same as above	
Coverage Plus Insurance Brokerage Inc. (Broker)	Same as above	
Ross L. Farber (Broker and Sublicensee)	Same as above	
<p>Respondents issued carrier permanent insurance identification cards (FS20s) on New York Automobile Insurance Plan applications without authorization; submitted deficient and late applications to the Plan; and committed producer performance standard violations, including violations for failure to pay return commissions. Additionally, Respondents Farber and Triple R collected a premium payment from an insured and issued a certificate of liability insurance that stated that an insurer had issued a commercial general liability insurance policy to the insured, when in fact the policy had been cancelled for nonpayment of premium, and Respondents Farber and Triple R also failed to timely refund the aforementioned premium payment to the insured. [Stipulation approved December 16, 2010.]</p>		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Colville I. Bascom (Independent Adjuster)	P.O. Box 1161 New York, NY 10268	\$750 fine
<p>Respondent failed to disclose on his renewal application for an independent adjuster's license that he was fined by the State of Connecticut, Insurance Department. [Stipulation approved May 2, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Sandra Elizabeth Bellido (Agent)	9211 50th Ave Elmhurst, NY 11373	\$500 fine
<p>Respondent, while she was taking an insurance broker licensing examination, left the examination area and, without permission or supervision, went to her father's insurance office, which is located in the same building where the examination was being administered. [Stipulation approved November 4, 2010.]</p>		

LICENSEE	ADDRESS	PENALTY
Michael A. Crispo (Agent – License Pending)	162-21 Powells Cove Boulevard Beechurst, NY 11357	\$2,500 fine
Respondent failed to disclose on his relicensing application for his agent’s license that he was previously disciplined by the Department. [Stipulation approved April 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Alexandra Diaz (Broker)	1044 Huntington Ave Bronx, NY 10465	\$750 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 that resulted in a conviction. [Stipulation approved April 5, 2011.]		

LICENSEE	ADDRESS	PENALTY
First L.I. Insurance Brokerage Ltd. (Broker)	1010 Northern Blvd - Suite 208 Great Neck, NY 11021	Licenses Revoked
Irving Forman (Agent, Broker, and Sublicensee)	Same as above	
Respondent Irving Forman failed to appear at the Department’s offices for the purpose of giving a statement under oath in connection with a Department investigation of Respondent First L.I. Insurance Brokerage Ltd., as directed in a Departmental letter, and Respondents changed their business addresses and failed to notify the Department within 30 days of the change. [Stipulation approved November 18, 2010.]		

LICENSEE	ADDRESS	PENALTY
Paul Fogarty (Agent)	6212 Mount Olivet Crescent Middle Village, NY 11379	\$4,000 fine
Respondents delivered 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. [Stipulation approved June 24, 2011.]		

LICENSEE	ADDRESS	PENALTY
Goettlemann A. E. & Co. Inc. (Broker)	P.O Box 4308 Manhasset, NY 11030	\$10,000 fine
Robert W. Goettelmann (Broker)	Same as above	
George J. Goettelmann Jr. (Broker)	Same as above	
<p>Respondents violated Section 2119(c) of the Insurance Law by collecting service fees from insureds without obtaining from the insureds a signed memorandum that specified the amount of the fee, and Respondents also collected a return premium payment from an insurer and failed to timely remit the return payment to the insured. [Stipulation approved June 9, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
G. O. M. LLC (Agent, Broker, and Excess Line Broker)	271 Madison Avenue New York, NY 10016	\$3,000 fine
<p>Respondent used an unapproved name in conducting business as an insurance producer. [Stipulation approved April 13, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Gertrudis Jimenez (Agent and Broker)	102-28 43rd Avenue Corona, NY 11368	\$3,000 fine
<p>Respondent issued insurance premium transmittal checks that were dishonored by the bank upon which they were drawn; Respondent commingled insurance premium funds and operating expense funds in her premium account; and Respondent transacted insurance business under an unlicensed name. [Stipulation approved April 8, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Anna I. Kosukhina (Agent)	64 Corbin Place Brooklyn, NY 11235	\$1,500 fine
<p>Respondent failed to comply with Regulation 60 in connection with life insurance policies that involved replacement transactions in that Respondent failed to properly complete the Definition of Replacement and Disclosure Statement forms, as required. [Stipulation approved April 4, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Large Auto Brokerage Inc. (Broker)	72-40 Main Street Flushing, NY 11367	\$2,500 fine
Leon Gavriel (Sublicensee)	Same as above	
Respondents submitted a commercial application to the New York Automobile Insurance Plan that contained an incorrect rating territory code and an underestimation of the premium for the applicant's policy, and Respondents also collected return insurance premium payments from an insurer for insureds and failed to timely remit the payments to the insureds. [Stipulation approved February 7, 2011.]		

LICENSEE	ADDRESS	PENALTY
Aquiles Larrea (Agent)	45 Allen Street New York, NY 10002	\$5,000 fine
Respondent delivered 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. [Stipulation approved March 1, 2011.]		

LICENSEE	ADDRESS	PENALTY
Debra A. Maxaner (Agent)	72-53 65 Place, Apt. 3R Glendale, NY 11385	\$750 fine
Respondent failed to disclose on her original application for an agent's license that she was the subject of a bankruptcy proceeding. [Stipulation approved May 27, 2011.]		

LICENSEE	ADDRESS	PENALTY
Dean Mortilla (Broker, Life Broker, Excess Line Broker)	18 Country Lane Staten Island, NY 10312	\$2,000 fine
Respondent failed to disclose on his renewal application for a broker's license that he was fined by the Nevada Division of Insurance, and Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Delaware Insurance Department and the Mississippi Insurance Department and that he was ordered by the Alabama Department of Insurance to pay reimbursement to the Alabama DOI for the value of time expended and costs incurred in connection with the investigation of certain matters. [Stipulation approved June 13, 2011.]		

LICENSEE	ADDRESS	PENALTY
Francisca Olmedo (Agent)	96-02 57 Avenue - Apt. 12M Corona, NY 11368	\$1,500 fine
Respondent acted as an insurance producer in New York State without a license. [Stipulation approved February 11, 2011.]		

LICENSEE	ADDRESS	PENALTY
Sotome Insurance Agency Inc. (Broker)	168-25 Jamaica Ave \Jamaica, New York 11432	\$1,000 fine
Yao Sotome (Broker and Sublicensee)	Same as above	
<p>Respondents issued insurance premium payment transmittal checks for which their premium bank account had insufficient funds and for which the bank made payment through their overdraft protection, and Respondents also failed to appropriately identify their premium bank account, commingled insurance premium fiduciary funds with business operating expense funds and maintained insurance premium receipts that failed to state the insurer's name and policy binder number and a description of the risk. [Stipulation approved April 13, 2011.]</p>		

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
Casey Diana C. Agency Inc. (Agent)	1097A N. Broadway Massapequa, NY 11758	\$750 fine
Diana C. Casey (Agent and Sublicensee)	Same as above	
<p>Respondents acted as property and casualty insurance agents in the name of Respondent Casey Diana C. Agency Inc. after its license to act as such an agent expired. [Stipulation approved March 18, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Vincent A. Chionchio (Agent)	62 Davison Lane East West Islip, NY 11795	\$28,500 fine
<p>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 April 25, 2011.]</p>		

Region: Suffolk County

LICENSEE	ADDRESS	PENALTY
Kimberly Graziano (Agent and Broker- License Application Pending)	235 Horseblock Road Farmingville, NY 11738	\$25,000 fine
Respondent was employed at two insurance brokerages and was an authorized signatory on the bank accounts of one of said insurance brokerages, a former licensee whose license was revoked by the Department. As such, Respondent issued numerous insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn. Respondent also made false and misleading statements regarding the nature and extent of her duties, responsibilities and ownership interest at the insurance brokerage in submissions to the Department and to the New York Automobile Insurance Plan Producer Certification Peer Review Panel at a hearing held on April 16, 2003. [Stipulation approved April 5, 2011.]		

LICENSEE	ADDRESS	PENALTY
Hanlon Elizabeth Agency Inc. (Agent)	1236 Roanoke Avenue Riverhead, NY 11901	\$3,000 fine
Elizabeth M. Hanlon (Agent, Broker and Sublicensee)	Same as above	
Respondents issued an insurance premium payment transmittal check that was dishonored by the bank upon which it was drawn; issued insurance premium payment transmittal checks for which their premium bank account had insufficient funds and for which the bank made payment through their overdraft protection; failed to appropriately identify their premium bank account; and failed, within 10 days following the opening of a satellite office, to give signed, written notice to the Department of the location of such office and the identities of the person or persons who were responsible for such office. Additionally, Respondent Elizabeth M. Hanlon also acted as an agent and as a broker in the State of New York when she had no authority to do so by virtue of a license issued and in force. [Stipulation approved January 26, 2011.]		

LICENSEE	ADDRESS	PENALTY
Ken Kortright (Agent and Broker)	224 East Main Street Patchogue, NY 11772	\$3,500 fine
Respondent acted as a broker in the State of New York when he had no authority to do so by virtue of a broker's license, issued and in force; failed to disclose on his relicensing application for a broker's license that he was acting as a broker in the State of New York since his last license to act as a broker expired; used an unapproved name in conducting business as an insurance producer; commingled insurance premium fiduciary funds with business operating and personal expense funds: failed to appropriately identify his premium bank account; and failed to notify the Department within 30 days that he changed his residence address. [Stipulation approved January 28, 2011.]		

LICENSEE	ADDRESS	PENALTY
William John McLear III (Agent)	54 Motor Avenue Farmingdale, NY 11735	\$500 fine
Respondent reported to the Superintendent his criminal prosecution and subsequent conviction of a misdemeanor more than thirty days after his initial pretrial hearing. [May 17, 2011.]		

LICENSEE	ADDRESS	PENALTY
Scott T. Padova (Agent)	24 Norma Blvd Holbrook, NY 11741	\$10,000 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. [Stipulation approved May 11, 2011.]		

LICENSEE	ADDRESS	PENALTY
Kim A. Persinger (Bail Bond Agent)	124 Main Ave. Mastic, NY 11950	License Revoked
Respondent while acting as a bail bond agent on behalf of an insurance company, collected monies in collateral in order to post bail bonds for defendants and failed to remit or otherwise properly account for said collateral, allowed unlicensed individuals to act as bail bond agents and transacted bail bond business under the unlicensed name "All States Bail Bonds". [Stipulation approved April 11, 2011.]		

LICENSEE	ADDRESS	PENALTY
Edward Ragan (Broker)	294 Hunter Avenue West Islip, NY 11795	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Kentucky Department of Insurance fined him in 2009 and revoked the Kentucky insurance licenses that he held in 2010, and Respondent also failed on two occasions to notify the Department within 30 days that he changed his business address. [Stipulation approved January 19, 2011.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Peter L. Hastings (Broker)	268 Alexander Street Rochester, NY 14607	\$750 fine
Respondent acted as an insurance producer in the State of New York after his broker's license had expired. [Stipulation approved February 7, 2011.]		

LICENSEE	ADDRESS	PENALTY
Lisa Quitadamo f/k/a Lisa Mathis (Agent)	3217 Blue Spruce Drive Macedon, NY 14502	License Revoked
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. [Stipulation approved May 10, 2011.]. [Stipulation approved May 10, 2011.]		

LICENSEE	ADDRESS	PENALTY
Northeastern General Services Inc. (Agent and Broker)	522 Lake Avenue Rochester, NY 14613	\$6,400 fine
Ronald S. Zavaglia ((Broker and Sublicensee)	Same as above	
Respondents collected service fees from insureds for automobile insurance policies in excess of the amount stated in a signed memorandum specifying the amount of the service fee. Respondent Northeastern General Services Inc., while acting as an agent for insurance companies, improperly charged and collected service fees from insureds for various insurance policies and acted as an insurance agent in this State after its license expired. Respondents failed to disclose on Respondent Northeastern General Services Inc.'s renewal application for its agent's license that it had conducted insurance business in this State without a license. [Stipulation approved May 24, 2011.]		

LICENSEE	ADDRESS	PENALTY
Perry C. Santillo Jr. (Agent)	36 West Main Street Rochester, NY 14614	\$8,800 fine
Respondent solicited and delivered in the State of New York annuity contracts issued by an unauthorized insurer, and otherwise aided and facilitated the aforesaid insurer in doing an insurance business in the State of New York. [Stipulation approved May 25, 2011.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Glenn E. Gabin (Agent)	80 Donnybrook Road Scarsdale, NY 10583	\$18,000 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. [Stipulation approved April 14, 2011.]		

LICENSEE	ADDRESS	PENALTY
Paul Frederick Gerken (Agent)	10 Lawton Lane East Bronxville, NY 10708	\$1,500 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 in connection with said criminal prosecution, Respondent was convicted of petit larceny, a misdemeanor, for collecting unemployment benefits from the New York State Department of Labor that he knew he was not entitled to collect. [Stipulation approved March 15, 2011.]		

LICENSEE	ADDRESS	PENALTY
Grant Smith & Dassler Inc. (Agent and Broker)	2 Franklin Avenue Pearl River, NY 10965	\$750 fine
Respondent acted as an insurance agent in the State of New York after its agent's license had expired. [Stipulation approved May 12, 2011.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
21 st Mortgage Corporation (Agent) Amanda Ownby Downey (Agent and Sublicensee)	PO Box 477 Knoxville, TN 37901 Same as above	\$3,000 fine
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent 21st Mortgage Corporation was fined by the Tennessee Department of Financial Institutions, the Mississippi Department of Banking and Consumer Finance, and the New Hampshire Banking Department, and Respondents also failed to disclose the Tennessee fine on the renewal application for an agent's license of Respondent 21st Mortgage Corporation. Additionally, Respondent Downey failed to disclose the Tennessee fine on her renewal application for an agent's license. [Stipulation approved April 5, 2011.]		

LICENSEE	ADDRESS	PENALTY
AHM Insurance Agency Inc. (Agent) Mark Miller (Agent and Sublicensee)	PO Box 435 Minneapolis, MN 55440 Same as above	\$750 fine
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent AHM was fined by the Massachusetts Division of Insurance. [Stipulation approved November 22, 2010.]		

LICENSEE	ADDRESS	PENALTY
Aon/Albert G. Ruben Insurance Agency (Agent, Broker and Excess Line Broker)	1000 Milwaukee Avenue Glenview, IL 60025	\$6,000 fine
Respondent placed, for an insured located in the State of New York, an insurance policy with an insurer that was not authorized to do an insurance business in the State of New York and that was not eligible to provide excess line insurance coverage in the State of New York. [Stipulation approved February 15, 2011.]		

LICENSEE	ADDRESS	PENALTY
APS Insurance Agency (Agent and Life Settlement Broker)	1500 State Street - Suite 220 San Diego, CA 92101	\$1,500 fine
Michael Timothy Rodman (Agent and Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent APS was fined by the Nevada Division of Insurance, and failed to disclose the Nevada fine on the renewal application for an agent's license of Respondent APS. [Stipulation approved November 22, 2010.]		

LICENSEE	ADDRESS	PENALTY
John S. Baek (Agent)	600 12 th Street Palisades Park, NJ 07650-2082	\$3,500 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 March 1, 2011.]		

LICENSEE	ADDRESS	PENALTY
Broadspire Services Inc. (Independent Adjuster)	1001 Summit Boulevard 10 th floor Atlanta, GA 30319	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing that it was the subject of a criminal prosecution. [Stipulation approved May 19, 2011.]		

LICENSEE	ADDRESS	PENALTY
William Adam Bruning (Agent and Life Broker)	ILJ Wachovia 11675 Rainwater Drive Alpharetta, GA 30004	\$1,500 fine
Respondent failed to disclose on his original application for a life broker's license and his original application for an agent's license that he was fined by the Georgia Office of Commissioner of Insurance. [Stipulation approved October 13, 2010.]		

LICENSEE	ADDRESS	PENALTY
Careington International Corporation (Agent)	7400 Gaylord Parkway Frisco, TX 75034	\$2,250 fine
Charles Robert Misasi (Agent and Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the Alabama Department of Insurance (“Alabama DOI”) ordered Respondent Careington to reimburse the Alabama DOI for certain costs, expenses and attorney fees incurred by the Alabama DOI, and failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Careington was fined by the Connecticut Insurance Department and the Florida Office of Insurance Regulation. [Stipulation approved January 12, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Paul Joseph Cataldo (Agent and Life Broker)	211 North Loop 1604 E Suite 165 San Antonio, TX 78232	Licenses Revoked
<p>Respondent failed to submit to the Department information and documentation relating to the termination of his appointment by an insurer as directed in Departmental investigatory letters, and thereby hampered and impeded the Department’s investigation. [Stipulation approved January 19, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Charon Planning Corporation (Agent)	2600 Kelly Road - Suite 300 Warrington, PA 18976	\$500 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition that it was fined by the Florida Department of Financial Services for failure to timely file an application. [Stipulation approved March 15, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Michael Comfort (Agent)	172 Freeport Drive Jupiter, FL 33458-2911	\$750 fine
<p>Respondent failed to report to the Superintendent within thirty days of the final disposition that he was fined by the Florida Office of Financial Regulation for engaging in investments advisory business without the benefit of a lawful registration. [Stipulation approved March 29, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
CPM Insurance Services Inc. (Agent)	90 Hinman Street Cheshire, CT 06410	\$1,500 fine
Frank Pellegrino (Agent and Sublicensee)	Same as above	
<p>Respondents failed to disclose on the original application for an agent's license of Respondent CPM that they were fined by the Connecticut Insurance Department; failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent CPM was fined by the New Hampshire Insurance Department and the Massachusetts Division of Insurance; and failed to disclose the New Hampshire fine on the renewal application for an agent's license of Respondent CPM. Additionally, Respondent Pellegrino also failed to disclose the New Hampshire fine on his renewal application for an agent's license. [Stipulation approved January 26, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Cricket Communications Inc. (Agent)	5887 Copley Drive San Diego, CA 92111	\$25,000 fine
<p>Respondent acted as an insurance agent in this State without being appointed as such by any insurance company and Respondent acted as an insurance agent in this State after its limited license had expired. [Stipulation approved April 4, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Robert M. Dash (Agent)	525 Boulevard Kenilworth, NJ 07033	\$750 fine
<p>Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that he was fined by the New Jersey Department of Banking and Insurance. [Stipulation approved June 7, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Doyle Agency Inc. (Agent)	10 Sasco Hill Road Fairfield, CT 06824	\$1,500 fine
Timothy M. Doyle (Agent and Sublicensee)	Same as above	
<p>Respondent Doyle Agency Inc. acted as an insurance agent after its license expired. [Stipulation approved June 17, 2011.]</p>		

LICENSEE	ADDRESS	PENALTY
Duble and O'Hearn Inc. (Agent and Broker)	54 Trumbull Street New Haven, CT 06510	\$1,500 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition that it was fined by the Florida Department of Financial Services for selling insurance without a license and provided materially incorrect and untrue information on its renewal application for a broker's license by failing to disclose the aforementioned disciplinary action by the State of Florida. [Stipulation approved February 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Janice Firks (Agent)	1000 AAA Drive Heathrow, FL 32746	License Revoked
Respondent failed to disclose on her original application for an agent's license that Respondent was convicted of a a misdemeanor. [Stipulation approved March 24, 2011.]		

LICENSEE	ADDRESS	PENALTY
First Midwest Securities Inc. (Agent)	207 West Jefferson Street, Suite 102 Bloomington, IL 61701	\$2,250 fine
Respondent failed to disclose on its renewal application for an agent's license certified in 2005 that it was fined by the Texas State Securities Board; failed to disclose on its renewal application for an agent's license processed in 2007 that it was fined by the National Association of Securities Dealers; and failed to disclose on its renewal application for an agent's license processed in 2009 that it was fined by the Pennsylvania Securities Commission. [Stipulation approved December 10, 2010.]		

LICENSEE	ADDRESS	PENALTY
Mark V. Giamalva (Agent)	4714 West Berteau Avenue Chicago, IL 60641	\$750 fine
Respondent provided materially incorrect and untrue information in that he failed to disclose on his renewal application for an agent's license that he was fined by the District of Columbia. [Stipulation approved February 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Robert W. Hallameck (Agent – License Pending)	Onpoint Underwriting 8390 East Crescent Parkway Greenwood Village, CO 80111	\$22,000 fine
Respondent acted as an agent in this State without a license, transacted insurance business under an unlicensed name and failed to disclose on his relicensing application for his agent's license that he transacted insurance business in this State without a license. [Stipulation approved February 24, 2011.]		

LICENSEE	ADDRESS	PENALTY
Hammerman and Gainer Inc. (Independent Adjuster)	1980 West Main Street Lutcher, LA 70071	\$1,500 fine
Respondent acted as an agent in this State without a license. [Stipulation approved March 21, 2011.]		

LICENSEE	ADDRESS	PENALTY
HCC Global Financial Products LLC (Agent)	8 Forest Park Drive Farmington, CT 06032	\$1,500 fine
Thomas W. Pettit (Agent and Sublicensee)	Same as above	
Respondent HCC failed to report to the Superintendent within 30 days of the final disposition of the matter that the Alabama Department of Insurance (“Alabama DOI”) ordered that Respondent HCC pay reimbursement to the Alabama DOI for the cost and expenses incurred in the resolution of a certain matter, and Respondent HCC also failed to disclose the Alabama DOI order on its renewal application for an agent's license. Additionally, Respondent Pettit failed to disclose the Alabama DOI order on his supplemental statement to act as sublicensee on the agent's license of Respondent HCC. [Stipulation approved December 8, 2010.]		

LICENSEE	ADDRESS	PENALTY
Dwane K. Holliman (Agent)	c/o Progressive Casualty Ins. Co. 7301 Metro Center Drive Austin, TX 78744	\$1,000 fine
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 and failed to disclose that he was convicted of a misdemeanor on his renewal application for an agent's license. [Stipulation approved March 3, 2011.]		

LICENSEE	ADDRESS	PENALTY
Homesite Insurance Agency Inc. (Agent and Broker- re-licensing application pending)	99 Bedford Street Boston, MA 02111	\$10,000 fine
Respondent acted as an agent and a broker in this State without a license and Respondent failed to disclose on the re-licensing application for Respondent's agent's license that Respondent had transacted insurance business in New York State since expiration of its agent's license. [Stipulation approved May 12, 2011.]		

LICENSEE	ADDRESS	PENALTY
David Ralph Hunt Sr. (Broker)	3005 Rosedale Avenue Dallas, TX 75205	\$1,500 fine
Respondent failed to report to the Superintendent within thirty days that as the result of a final disposition of an administrative action by the State of Wisconsin, Office of the Commissioner of Insurance that his insurance application was denied for a period of 31 days and was named in a Consent Order executed by the Texas Department of Insurance because he had failed to timely file surplus lines policies. [Stipulation approved May 27, 2011.]		

LICENSEE	ADDRESS	PENALTY
Peter R. Jeppson (Agent)	1403 S 600 W – Suite A Woods Cross, UT 84010	\$750 fine
Respondent failed to disclose on his renewal application for an agent's license that Utah Insurance Department revoked his insurance license. [Stipulation approved April 11, 2011.]		

LICENSEE	ADDRESS	PENALTY
Loren D. Kabb (Agent)	c/o Senior Educators 100 Half Day Road Lincolnshire, IL 60069	\$1,000 fine
Respondent failed to disclose on his original application for an agent's license that he was censured and fined by the Business Conduct Committee of the Chicago Board Options Exchange, Incorporated, and failed to timely respond to Departmental investigatory letters. [Stipulation approved January 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Kings Travel Bureau, Inc. (Agent)	967 Lily Court Morganville, NJ 07751	\$1,000 fine
Mikhail Sagalovski (Sublicensee)	Same as above	
Respondents acted as insurance agents in the State of New York in connection with the sale of travel accident and health insurance without having authority to do so by virtue of a license issued and in force, and they also failed to timely respond to Departmental investigatory letters. [Stipulation approved November 29, 2010.]		

LICENSEE	ADDRESS	PENALTY
Richard J. Klepper (Broker and Excess Line Broker)	7 Buford Road Robbinsville, NJ 08691	\$1,500 fine
Respondent stated on the relicensing application for a broker's license and the relicensing application for an excess line broker's license of Turner Surety and Insurance Brokerage Inc. that he was a Director of Turner Surety and Insurance Brokerage Inc., when in fact he was not a Director of Turner Surety and Insurance Brokerage Inc., and Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Kansas Insurance Department, and failed to timely respond to Departmental investigatory letters. [Stipulation approved February 15, 2011.]		

LICENSEE	ADDRESS	PENALTY
Kubota Tractor Acceptance Corporation (Agent)	3401 Del Amo Boulevard Torrance, CA 90503	\$750 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition that it was fined by the Commonwealth of Massachusetts, Division of Insurance, for selling insurance without a license. [Stipulation approved March 22, 2011.]		

LICENSEE	ADDRESS	PENALTY
Long Term Care Adjusters (Independent Adjuster)	11000 Praire Lakes Drive Eden Prairie, MN 55344	\$1,500 fine
John Omara (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Long Term Care Adjusters was fined by the Nevada Division of Insurance on two separate occasions. [Stipulation approved March 22, 2011.]		

LICENSEE	ADDRESS	PENALTY
Ruben H. Molles (Agent)	c/o NCO Customer Management Inc. 304 S Main Street Yuma, AZ 85364-2367	\$1,500 fine
Respondent failed to report to the Superintendent within thirty days of the initial hearing date that he was the subject of criminal prosecutions, which resulted in misdemeanor convictions and that he provided materially incorrect and untrue information, in that he failed to disclose on his renewal application for an agent's license the aforementioned convictions. [Stipulation approved April 4, 2011.]		

LICENSEE	ADDRESS	PENALTY
Michael Allen Morris (Agent)	421 Ed Edelen Road Monroe, LA 71203	License Revoked
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that the Louisiana Department of Insurance summarily suspended any and all insurance licenses held by him in 2009, and fined him in 2010. [Stipulation approved February 3, 2011.]		

LICENSEE	ADDRESS	PENALTY
NPC of America (Agent)	401 Wilshire Boulevard Santa Monica, CA 90401	\$4,000 fine
Respondent failed to disclose on its renewal application for an agent's license that it was fined by the Florida Division of Securities and Finance, and failed to disclose on a subsequent renewal application for an agent's license that it was a party to an arbitration proceeding before the National Association of Securities Dealers that involved allegations of breach of fiduciary duty and fraud. [Stipulation approved October 26, 2010.]		

LICENSEE	ADDRESS	PENALTY
Oberlin Financial Corp. (Agent)	209 North Main Street PO Box 998 Bryan, OH 43506	\$3,000 fine
Respondent transacted insurance business under a name which had not been approved by the Superintendent for use in the State of New York. [Stipulation approved April 7, 2011.]		

LICENSEE	ADDRESS	PENALTY
James W. O Connor (Agent and Life Broker)	11 Sunnybank Lane Aston, PA 19014	\$3,000 fine
Respondent failed to disclose on his original application for a life broker's license that he was censured and fined by the National Association of Securities Dealers on two occasions, and that he was ordered by the Florida Division of Securities and Investor Protection to cease and desist from any and all future violations of certain Florida laws and rules. [Stipulation approved April 4, 2011.]		

LICENSEE	ADDRESS	PENALTY
Barbara Lynn Pytlak (Agent)	136 East Lincoln Road Stockton, CA 95207	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that her application for a permanent individual intermediary agent's insurance license was denied by the Wisconsin Office of the Commissioner of Insurance. [Stipulation approved December 20, 2010.]		

LICENSEE	ADDRESS	PENALTY
Kenneth Lewis Richenstein (Agent)	1483 Lantana Court - Suite 100 Weston, FL 33326-3607	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that he was fined by the State of Florida, Department of Financial Services for aiding and abetting an unlicensed person in an insurance transaction; Respondent failed to disclose the aforementioned administrative action on his renewal application for an agent's license. [Stipulation approved April 7, 2011.]		

LICENSEE	ADDRESS	PENALTY
Pape M. Seck (Agent)	Northern State Prison P.O. Box 2300 Newark, NJ 07114	License Revoked
Respondent was convicted of insurance fraud, five acts or more, in violation of N.J. Stat. § 2C:21-4.6(b), and forgery, in violation of N.J. Stat. § 2C:21-1, for which he was sentenced to commitment to the custody of the Department of Corrections for a period of 3 years; to permanent forfeiture of his New Jersey insurance agent license; and to payment of a VCCA assessment, a Law Enforcement Officers Training and Equipment Fund Penalty and a Safe Neighborhood Services Fund Assessment . [Stipulation approved November 5, 2010.]		

LICENSEE	ADDRESS	PENALTY
David Stanton (Agent and Broker)	P.O. Box 5648 Fort Lauderdale, FL 33310	\$750 fine
Respondent failed to disclose on his original application for a broker's license that he was fined by the Florida Department of Financial Services. [Stipulation approved October 14, 2010.]		

LICENSEE	ADDRESS	PENALTY
Val T. Stratford (Agent)	2307 N. Hill Field Road Layton, UT 84040	\$750 fine
Respondent, in his response to a Departmental investigatory letter that requested information and documentation in connection with his original application for an agent's license, failed to disclose that the California Insurance Department denied his application for an unrestricted fire and casualty broker-agent license and issued to him a restricted license to act as a fire and casualty broker-agent. [Stipulation approved January 11, 2011.]		

LICENSEE	ADDRESS	PENALTY
Triad Client Services (Adjuster)	80 Spring Lane- Department M Plainville, CT 06062	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that it was fined by the State of New Jersey Department of Banking and Insurance. [Stipulation approved May 12, 2011.]		

LICENSEE	ADDRESS	PENALTY
Van Meter Insurance Agency Inc. (Agent and Broker)	1240 Fairway Street P.O. Box 1779 Bowling Green, KY 42103	\$2,000 fine
Respondent acted as an insurance agent in the State of New York after its agent's license had expired. [Stipulation approved March 21, 2011.]		

LICENSEE	ADDRESS	PENALTY
Richard M. Walsh Healthcare Associates (Independent Adjuster)	455 South Gulph Road, Suite 307 King of Prussia, PA 19406	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that it was fined by the Florida Office of Insurance Regulation and was fined by the State of Nevada, Department of Business and Industry, Division of Insurance, for failure to timely file statutorily required reports to each of the aforementioned states. [Stipulation approved May 25, 2011.]		

LICENSEE	ADDRESS	PENALTY
Worldwide Insurance Specialists, LLC (Agent and Broker)	2424 W Missouri Avenue Phoenix, AZ 85015	\$1,000 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition that it was fined by the Florida Department of Financial Services for selling insurance without a license. [Stipulation approved February 25, 2011.]		

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