

# New York State Department of Financial Services

**ISSUED: April 7, 2014**

## NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES TAKES DISCIPLINARY ACTIONS AGAINST COMPANIES, AGENTS, BROKERS & ADJUSTERS

The New York State Department of Financial Services 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

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Allianz Life Insurance Company of New York	One Chase Manhattan Plaza New York, NY 10005	\$135,000 fine
Respondent, during the periods January 1, 2005 through December 31, 2007 and January 1, 2008 through December 31, 2010, violated various subsections of Department Regulation 33 [11 NYCRR 91] and Sections 2112, 2114, 1505 & 4228 of the Insurance Law. [Stipulation approved December 11, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Companion Life Insurance Company	888 Veterans Memorial Highway Hauppauge, NY 11788	\$150,000 fine
Respondent issued certain universal life policy forms that contained surrender charges that are larger than allowed under the insurance law; used unapproved policy forms; and issued an accelerated death benefit rider that failed to provide benefits meeting the definition of 'life insurance' and lacked certain disclosures and/or contained exclusions not allowed under Regulation 143. [Stipulation approved May 31, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Eveready Insurance Company	59 Maiden Lane New York, NY 10038	\$36,300 fine
Respondent during the period January 1, 2010 to December 2010, in connection with its claims, underwriting and termination practices for its personal lines insurance program, violated various subsections of Department Regulations 64 [11 NYCRR 216] ,Department Regulation 68 [11 NYCRR 65] and Sections 5102 & 5106 of the Insurance Law. [Stipulation approved December 6, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Excellus Health Plan, Inc.	165 Court Street Rochester, NY 14647	\$125,000 fine
Respondent failed to comply with Section 2601(a)(1) of the Insurance Law which prohibits underpaying claims and failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved December 5, 2012.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Freelancers Insurance Company, Inc.	20 Jay Street Brooklyn, NY 11201	\$2,900 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved November 13, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Freelancers Insurance Company	20 Jay Street Brooklyn, NY 11201	\$300,000 fine
During the period January 1, 2009 through December 31, 2009, Respondent violated Sections 1217, 1505(d)(3), 2601(a)(3) and (a)(4) and 3234(b)(7) of the Insurance Law and Department Regulation 34 [11 NYCRR 215.5(a)]. [Stipulation approved December 26, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Healthfirst PHSP Inc.	25 Broadway New York, NY 10004	\$27,500 fine
Respondents failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved August 23, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Healthnow New York Inc.	1901 Main Street Buffalo, NY 14240	\$1,500 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved November 14, 2013]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Interboro Insurance Company	155 Mineola Boulevard Mineola, NY 11501	\$143,000 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2012. [Stipulation approved October 9, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Merchants Preferred Insurance Company	250 Main Street Buffalo, NY 14202	\$52,000 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for the calendar year 2012. [Stipulation approved December 3, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
MVP Health Insurance Company	625 State Street Schenectady, NY 12305	\$2,600 fine
Respondent failed to pay certain claims within the time limitations specified in Section 3224-a of the Insurance Law. [Stipulation approved November 14, 2013]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
New South Insurance Company	c/o National General Insurance Company 59 Maiden Lane New York, NY 10038	\$62,800 fine
Respondent issued notices of cancellation for non-payment of automobile insurance premium that failed to inform the insureds of the amount due. [Stipulation approved January 10, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Preferred Assurance Company, Inc.	259 Monroe Ave. Rochester, NY 14607	\$525,000 fine
Respondent failed to process claims within 30 and/or 45 days of receipt of the claim and failed to deny claims or request additional information within 30 days of the receipt of the claim. Respondent also failed to pay interest on claims paid in excess of 45 days and failed to issue notice of adverse determination letters. [Stipulation approved February 28, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Seneca Insurance Company, Inc.	160 Water Street New York, NY 10038	\$50,000 fine
Respondent, during the approximate period January, 2008 through present, entered into reinsurance treaties or agreements with persons in its holding company system without notifying the Superintendent in writing of its intention to enter such transactions. [Stipulation approved May 15, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
State National Insurance Company	1900 L. Don Dobson Drive Bedford, TX 76021	\$50,000 fine
Respondent, in connection with its commercial automobile insurance policies, issued non-renewal and cancellation notices (“notices”) during the moratorium on issuing such notices as ordered by the Superintendent effective October 26, 2012 and extended through February 27, 2013, said order and extension being set forth in Department Circular Letter No. 1 (2013). [Stipulation approved February 3, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Travelers Home & Marine Insurance Company	One Tower Square Hartford, CT 06183	\$100,000 fine
Travelers Commercial Insurance Company	Same as above	
<p>Respondents, during the approximate period June 2010 through December 2012, in connection with their renewal of personal lines insurance policies, charged rates that deviated from the approved rates with the Department and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved March 10, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Truck Insurance Exchange	Farmers Insurance Group 4680 Wilshire Boulevard Los Angeles, CA 90010	\$100,000 fine
Farmers New Century Insurance Company	Same as above	
<p>Respondents, in connection with their automobile insurance policies, failed to issue notices of their intention to change the rates for numerous insureds. [Stipulation approved March 10, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Utica National Insurance Company of Texas	180 Genesee Street New Hartford, NY 13413	\$27,400 fine
<p>Respondent issued notices of cancellation for non-payment of automobile insurance premium that failed to inform the insureds of the correct amount due. [Stipulation approved March 10, 2014.]</p>		

## AGENT AND BROKER HEARINGS

### Region: Mid-Hudson

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nicole C. Konik (Agent)	40 Broome Street Catskill, NY 12414	License Revoked
Respondent was convicted, upon a plea of guilty, of Burglary in the Third Degree, a class D felony. Additionally, Respondent, while appointed as an agent by an insurer, misappropriated insurance premium payments from insureds, and Respondent also failed to notify the Department within 30 days that she changed her business and residence addresses, and failed to respond to Departmental investigatory letters. [Order issued January 23, 2014.]		

### Region: Mid-Island

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Willon Charles (Public Adjuster)	64 South Clinton Avenue Bay Shore, NY 11706	License Revoked
Respondent, while employed with an insurance agency, engaged in fraudulent activity which resulted in a conviction for Attempted Scheme to Defraud in the Second Degree. Respondent also deposited a check from an account at one bank to an account at another, and made a withdrawal of money knowing there were insufficient funds to cover the check. [Order issued March 22, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
JRN Associates, Inc. (Agent)	11 Ridge Court Hauppauge, NY 11788	Licenses Revoked
Johnson Meloottu (Agent, Broker and Sublicensee)	Same as above	
Respondents collected insurance premium payments from insureds, and failed to remit or otherwise properly account for all or part of said payments. As a result of the foregoing, Respondents were terminated by an insurance company and its affiliates for misappropriation of insurance premiums. Respondents failed to respond to Department letters relating to the aforementioned, thereby hampering and impeding the Department's investigation. [Order issued January 31, 2014.]		

**Region: New York City**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Muniratu M. Conteh (Agent)	571 Jefferson Avenue Brooklyn, NY 11221	License Revoked
Respondent failed to disclose on her original applications for her insurance agent's and broker's licenses that she was convicted of a crime and on her renewal application for an insurance agent's license that she was terminated by an insurance company. Respondent fraudulently enrolled individuals into Medicare supplement plans without their knowledge or consent or actual signature. Respondent failed to notify the Department within thirty days that she changed her business address. Respondent failed to respond to the Department's letters timely or provided insufficient responses, thereby hampering and impeding the Department's investigation. [Order approved March 12, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Alvin D. Ross (Agent)	200 Schermerhorn Street Brooklyn, NY 11201	License Revoked
Respondent failed to complete 15 hours of continuing education courses, either during the relevant period of licensure or during a period of weeks and months that the Department granted to him, as a courtesy, to comply. [Order issued July 8, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rogelio Tiburcio (Agent and Broker)	60 Division Avenue Brooklyn, NY 11211	Licenses Revoked
Respondent transacted insurance business in the State of Florida without a license. As a result of the foregoing, the State of Florida Department of Insurance issued a Cease and Desist Order for Respondent to immediately cease and desist from transacting insurance business in Florida without being licensed. In connection with the aforementioned, Respondent pled guilty to Misappropriation of Insurance Funds, a felony. Respondent continued to engage in the business of insurance in Florida without a license and subsequently pled guilty to Transacting Insurance Without a License, a felony. Respondent failed to report to the Superintendent the prosecution of the aforementioned criminal matters within 30 days of the initial pretrial hearing date. Respondent also failed to appear at the Department for a statement under oath as directed thereby hampering and impeding the Department's investigation. [Order issued February 7, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mohammed A. Tipoo (Agent)	25-76 36 <sup>th</sup> Street Astoria, NY 11103	License Revoked
Respondent collected checks from insureds for new life insurance policies altered the checks and used said checks to purchase an annuity from an insurance company. Respondent received unlawfully earned commissions for the sale of the aforementioned annuity, and failed to return said commissions to the insurance company. Respondent failed to respond to Departmental letters regarding his termination from the insurance company, thereby hampering and impeding the Department's investigation. [Order issued January 29, 2014.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Janetta Gail Cunningham (Agent)	5546 New Hampshire Blvd Louisville, KY 40219	License Revoked
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that her license was revoked by the Virginia State Corporation Commission and by the State of Washington, Office of the Insurance Commissioner. Respondent failed to respond to the Department's letters thereby hampering and impeding the Department's investigation. [Order issued March 7, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jorge Moreno (Agent)	4607 S. 2 <sup>nd</sup> Street Louisville, KY 40214	License Revoked
Respondent's insurance producer license applications were denied by the states of Wisconsin and Colorado, and Respondent's insurance producer license was revoked by the state of Utah. Additionally, Respondent failed to report the denials and revocation to the Superintendent within 30 days of the final disposition of the matter, and failed to respond to Departmental investigatory letters. [Order issued January 31, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jeffrey Douglas Penta (Agent)	44 Judith Lane Waltham, MA 02452	License Revoked
Respondent's insurance producer license was suspended by the state of Arkansas, and Respondent's insurance producer licenses were revoked by the states of Kansas, Vermont, Maine, Rhode Island, Idaho, California, Virginia, Nevada and North Dakota. Additionally, Respondent failed to report the suspension and the revocations to the Superintendent within 30 days of the final disposition of the matter; failed to notify the Department within 30 days that he changed his business address; failed to remit, or otherwise properly account for, premium funds that were entrusted to Respondent by an insured for payment to an insurer; and failed to respond to Departmental investigatory letters and electronic mail. [Order issued January 23, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
James Douglas Pittler (Agent)	11006 Sanderling Court Spotsylvania, VA 22553	License Revoked
Respondent failed to remit or otherwise properly account for insurance premium payments which were paid by insureds to an insurance company. As a consequence of the aforementioned, Respondent's appointment as an agent for the insurance company was terminated. Respondent failed to respond to Department letters of inquiry. [Order issued January 24, 2014.]		

## STIPULATIONS

### **Region: Albany**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mario J. Cruz (Broker)	50 Nicole Drive Queensbury, NY 12084	\$2,500 fine
Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn. Respondent commingled insurance premium funds and operating expense funds in his premium and operating accounts. Respondent transacted insurance business under an unlicensed agency name, "HIG International Insurance". Respondent subsequently replaced the dishonored checks. [Stipulation approved December 17, 2013.]		

**Region: Glen Falls**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Harry R. Talmon (Independent Adjuster)	6 Aletta Street P.O. Box 4665 Saratoga Springs, NY 12866	\$10,000 fine
Respondent transacted insurance business under an unlicensed agency name, "HR Talmon Claim Associates". [Stipulation approved November 13, 2013.]		

**Region: Jamestown**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Richard J. Fusco (Independent Adjuster)	13 Highland Avenue Jamestown, NY 14701	\$3,500 fine
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that he was charged with a crime. Respondent also hampered and impeded the Department's investigation of the foregoing matter by failing to respond to Departmental investigatory letters requesting information and documentation. [Stipulation approved November 8, 2013.]		

**Region: Mid-Hudson**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Heather Bechelli (Agent and Broker)	339 Angelo Drive Montgomery, NY 12549	\$1,500 fine
Respondent failed to disclose in her original application for a broker's license and her original application for an agent's license that she was convicted of a crime. [Stipulation approved March 3, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Denman Agency Inc. (Agent and Broker)	329 Main Street Grahamsville, NY 12740	\$1,500 fine
Robert B. Denman (Sublicensee)	Same as above	
Respondents conducted insurance business as an agent in this State without a license. [Stipulation approved January 31, 2014.]		

**Region: Mid-Island**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Paul R. Sheinkopf (Agent and Broker)	30 Woodmont Road Melville, NY 11747	\$1,500 fine
Respondent, in connection with a life insurance placement that involved replacement of a life insurance policy, failed to properly complete the Disclosure Statement form as required. [Stipulation approved January 16, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Stephen Blair Sherwood (Agent)	117 Highland Drive Kings Park, NY 11754	\$5,000 fine
Respondent signed the name of another insurance company employee on two payroll checks without the employee's knowledge or consent in violation of the insurance company policy and procedures. As a result of the foregoing, Respondent was terminated for cause by the insurance company. [Stipulation approved February 20, 2014.]		

**Region: Nassau**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Maria D. Arbelaez (Broker)	480 Maple Avenue Westbury, NY 11590	\$1,500 fine
Respondent did not appropriately identify a bank account in which Respondent deposited premium funds as a premium or fiduciary account. Respondent made insurance premium payments by check or by electronic transmittal from a bank account that did not have sufficient funds to cover said payments. Respondent subsequently replaced or covered all the aforementioned checks and electronic payments. [Stipulation approved February 20, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Giovanni M. Belen (Agent, Broker and Life Broker)	81-24 259th Street Floral Park, NY11004	\$10,000 fine
Respondent, in connection with life insurance policies that he placed with insurers, enabled an individual whose agent's license had been revoked by the Department and whose relicensing application for an agent's license had been denied by the Department to act as an insurance producer in the State of New York. Respondent also violated Section 2114(a)(2) of the Insurance Law by paying commissions to the aforementioned individual for services in obtaining the aforementioned life insurance policies in the State of New York. [Stipulation approved December 20, 2013.]		

**Region: New York City**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
New Yorker Insurance Brokerage Inc. (Broker)	25-77 Steinway Street Astoria, NY 11103	\$3,000 fine
Latifa Mzoughi (Broker and Sublicensee)	Same as above	
Respondents utilized an advertisement that failed to provide the full name of the insurer referred to and the city in which it has its principal place of business and commingled insurance premium funds and operating expense funds in their premium account. [Stipulation approved January 27, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Alpha Direct Agency LLC (Broker)	5030 Broadway New York, NY 10034	\$6,500 fine
Emmanuel Osuyah (Agent, Broker and Sublicensee)	Same as above	
Respondent Emmanuel Osuyah transacted insurance business under unlicensed agency names and failed to appropriately identify his premium bank account. Respondents changed their business address and failed to notify the Department within thirty days. Respondents operated a satellite office and failed to notify the superintendent of the satellite office and the licensed person responsible for such office. [Stipulation approved January 28, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Craig M. Spiegel (Public Adjuster)	2125 Utica Avenue Brooklyn, NY 11234	\$5,000 fine
Respondent conducted business as a public adjuster using the name “Craig Spiegel”, a name which had not been previously approved by the Superintendent and which was not Respondent’s legal name. Respondent also failed to notify the Superintendent upon changing his legal name. Respondent submitted to the Department copies of three public adjuster compensation agreements which did not conform to the requirements of Regulation 10 [11 NYCRR §25.6(a) and §25.13(a)] in that they contained incomplete information regarding the time of initial contact. Respondent submitted to the Department an inaccurate copy of a compensation agreement between Respondent and an insured. [Stipulation approved December 6, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Georgina Suarez (Agent and Broker)	1895 Lacombe Avenue Bronx, NY 10473	Licenses Revoked
Respondent, while working at an insurance agency, accepted an insurance premium payment from an insured and failed to safeguard the payment; and cashed a money order which was intended to be used to pay another insured’s premium. [Stipulation approved December 20, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rodney R. Wilson (Agent)	155-07 115th Road Jamaica, NY 11434	\$500 fine
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that Respondent was the subject of a criminal prosecution. [Stipulation approved November 19, 2013.]		

**Region: Rochester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Andrew R. Fazio (Agent and Broker)	60 F Whitney Ridge Rd Fairport, NY 14450	\$1,500 fine
Respondent failed to disclose on his original application for a broker’s license and his original application for an agent’s license that he was convicted of a crime. [Stipulation approved December 26, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Charles R. Huber II (Agent)	790 Ridge Road Webster, NY 14580	\$1,500 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. Respondent also failed to disclose the aforementioned criminal prosecution in his renewal application for an agent's license. [Stipulation approved March 12, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Janet A. Proper (Agent and Life Broker)	19 Picture Book Park West Bloomfield, NY 14585	\$1,500 fine
Respondent conducted insurance business in this State without a license; and Respondent failed to disclose on her relicensing application for an agent's license that she had transacted insurance business in New York under the license she was applying for in the application as stated above. [Stipulation approved January 27, 2014.]		

**Region: Rockland**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Alan S. Benet (Agent)	89 Madison Avenue Garnerville, NY 10923	\$2,500 fine
Respondent signed the name of an insurance company certifying officer on a 1035 Exchange form on behalf of an insured and submitted the form to an insurance company without the certifying officer's knowledge or consent. As a result of the foregoing, Respondent was terminated for cause by the insurance company. [Stipulation approved October 9, 2013.]		

**Region: Westchester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
James K. Kergil (Agent)	100 Haines Road Bedford Hills, NY 10507	License Revoked
Respondent was convicted of a crime. [Stipulation approved February 20, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Christopher J. Tortora (Agent)	41 Park Circle White Plains, NY 10603	\$3,000 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 in doing an insurance business in the State of New York. [Stipulation approved October 2, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Timothy Tostanoski (Agent)	305 Columbus Avenue Valhalla, NY 10595	\$750 fine
Respondent failed to disclose on his original application for an agent's license that he was convicted of a crime. [Stipulation approved November 20, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Julius Wilson (Agent and Broker)	P.O. Box 3654 Mount Vernon, NY 10550	Licenses Revoked
Respondent issued numerous insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn and in doing so violated three prior stipulations he entered into with the Department. Respondent also transacted insurance business under an unlicensed agency name. [Stipulation approved January 13, 2014.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Meadowbrook Inc. (Agent, Broker and Excess Line Broker)	26255 American Drive Southfield, MI 48034	\$1,500 fine
Kenn R. Allen (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Meadowbrook Inc. was fined by the Nevada Department of Business and Industry, Division of Industrial Relations, Workers Compensation Section, and that the Maine Bureau of Insurance took an administrative action against Respondent Meadowbrook Inc. [Stipulation approved March 10, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gregory M. Angelillo (Agent)	60 Deerfield Road Wayne, NJ 07470	License Revoked
Respondent signed the proposed insured's signature on an application for an annuity without the proposed insured's knowledge and submitted the application to an insurer. Respondent also failed to timely respond to Department letters requesting information and documentation regarding the termination of his agency appointment for cause by the aforementioned insurer, and failed to notify the Department within 30 days of changing his business address. [Stipulation approved November 6, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nicholas Kevin Barnes (Agent)	37 Thomas Terrace Wayne, NJ 07470	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's Arkansas nonresident producer license was suspended by the Arkansas Insurance Department. Respondent also failed to disclose the Arkansas suspension in his renewal application for an agent's license. {Stipulation approved February 20, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Christopher Forbes Beckert (Broker)	1825 State Street Santa Barbara, CA 93101	\$750 fine
Respondent conducted insurance business in this State without a license. [Stipulation approved July 8, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Shawina McGowan Benjamin (Agent)	6510 Hyden Drive Arlington, TX 76001	License Revoked
Respondent failed to disclose in her renewal application for an agent's license that she pled guilty to a crime and that the Court deferred further proceedings without an adjudication of guilt, placed Respondent on community supervision and ordered that Respondent pay a fine. Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that other states took administrative actions against her, and failed to appear at the Department's office with information and documentation relating to the termination of her agency appointment by an insurer as directed in a Department letter. [Stipulation approved January 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Dale Lawrence Cebert (Agent)	11714 NE 62nd Terrace The Villages, FL 32162	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Florida Office of Financial Regulation fined Respondent and ordered that Respondent cease and desist from engaging in certain conduct. Respondent also failed to disclose the aforementioned Florida administrative action on his renewal application for an agent's license. [Stipulation approved December 26, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Trisha Lynn Chavis (Agent)	1276 Southridge Circle Rochester Hills, MI 48307	\$2,000 fine
Respondent failed to notify the Department within thirty days that she was denied an insurance license by the State of Wisconsin, Office of Commissioner of Insurance and the South Dakota Insurance Department. Respondent also failed to notify the Department within thirty days of an address change. [Stipulation approved January 27, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Stillwell Robert J. Agency Inc. (Agent)	1009 North Bethlehem Pike P.O. Box 458 Spring House, PA 19477	\$1,500 fine
Cynthia J. Fitzgerald (Agent and Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the Pennsylvania Insurance Department ordered Respondent Stillwell Robert J. Agency Inc. to cease and desist from engaging in certain conduct and to make restitution to a certain consumer. Respondents also failed to disclose the Pennsylvania order in the renewal application for an agent's license of Respondent Stillwell Robert J. Agency Inc. [Stipulation approved November 22, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John M. Gollioza (Agent)	c/o Oldham Resource Group 70 New Canaan Avenue Norwalk, CT 06850	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Virginia State Corporation Commission, in connection with an alleged violation of Virginia law by Respondent, ordered that an offer of settlement made by Respondent be accepted. Respondent also failed to disclose the Virginia order in his renewal application for an agent's license. [Stipulation approved January 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Robert C. Hilliard (Agent)	37 Trotter Lane Newington, CT 06111	License Revoked
Respondent submitted numerous applications for automobile insurance to an insurance company which contained incorrect social security numbers in order to obtain lower insurance rates. [Stipulation approved October 21, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
David Hueller (Agent)	3100 AMS Blvd Green Bay, WI 54313	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's Washington State non-resident insurance producer license was revoked by the Washington Office of Insurance Commissioner. Respondent also failed to submit to the Department information and documentation that was requested in Department letters. [Stipulation approved December 2, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Aegis Communications Group, LLC (Agent)	8201 Ridgepoint Drive Irving, TX 75063	\$5,000 fine
Chung Deneice Huggins (Agent and Sublicensee)	Same as above	
<p>Respondents permitted an unlicensed individual to conduct business as an insurance producer in this State without a license. Respondent Chung Deneice Huggins failed to disclose on her relicensing application for a license to act as an agent that she was fined by the State of Georgia Department of Insurance. [Stipulation approved August 23, 2013.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Harrington Health Services Inc. (Agent)	3501 Frontage Road Tampa, FL 33607	\$500 fine
Steven V. Hulslander (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Harrington Health Services Inc. was fined by the Nevada Division of Insurance. [Stipulation approved February 5, 2014.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
David Ralph Hunt Sr. (Broker and Life Broker)	3025 Commerce Street Dallas, TX 75226	Licenses Revoked
<p>Respondent used unapproved names in conducting business as an insurance producer in the State of New York, and failed to submit to the Department information and documentation that was requested in Department letters. [Stipulation approved December 2, 2013.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Selena Leigh Jackson (Agent)	15106 Rixeyville Road Culpeper, VA 22701	\$750 fine
<p>Respondent failed to disclose on her renewal application for her agent's license that she was convicted of a crime. [Stipulation approved November 4, 2013.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jeffrey Parron Jarboe (Agent and Broker)	c/o Brown and Riding Insurance Services Inc. 5775 Glenridge Drive, NE Atlanta, GA 30328	\$1,500 fine
Respondent failed to disclose in his original application for a broker's license and his original application for an agent's license that he was fined by the Kentucky Department of Insurance. [Stipulation approved March 3, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John F. Stafford Insurance Agency Inc. (Agent and Broker)	1000 North Main Street Fall River, MA 02720	\$750 fine
James H. Kay (Sublicensee)	Same as above	
Respondents failed to disclose on the original and renewal applications for an agent's license of Respondent John F. Stafford Insurance Agency Inc. that Respondent John F. Stafford Insurance Agency Inc. was fined by the Massachusetts Division of Insurance. [Stipulation approved February 7, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
James P. Kimmel Sr. (Agent and Broker)	485 Brickell Avenue Miami, FL 33131	Licenses Revoked
Respondent, while he was an appointed agent with an insurer, had two of his employee agents take on his behalf a computer-based Firm Element continuing education requirement and a state required long term care on-line exam, for which the insurer terminated Respondent's agency appointment for cause. [Stipulation approved December 20, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
James A. Scott & Son Incorporated (Agent and Broker)	1301 Old Graves Mill Road Lynchburg, VA 24506	\$10,000 fine
Erik Andreas Koroneos (Sublicensee)	Same as above	
Respondent transacted insurance business under an unlicensed agency name. [Stipulation approved December 6, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
John Walter Lawson (Agent)	6201 S. Syracuse Way Greenwood Village, CO 80111	Licenses Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's licenses to transact the business of insurance as an insurance agent and a surplus lines broker in the Commonwealth of Virginia were revoked by the Virginia State Corporation Commission. Respondent also failed to disclose the Virginia revocation on license renewal applications submitted to the Department. [Stipulation approved November 8, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Resource Marketing Insurance Agency LLC (Agent)	2165 N Glassell Street Orange, CA 92865	\$750 fine
William D. Lohman (Broker and Sublicensee)	Same as above	
Respondents conducted insurance business in this State without a license. [Stipulation approved December 17, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
George L. Magno (Agent)	23 Medford Road Dumont, NJ 07628	\$3,000 fine
Respondent was terminated for cause by a life insurance company and its affiliates for signing the name of an insured on policy loan request forms without the insured's knowledge or consent and Respondent failed to notify the Department within thirty days of an address change. [Stipulation approved January 30, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Pets Best Insurance Services LLC (Agent)	2323 South Vista Road Boise, ID 83750	\$10,000 fine
Gregory Scott McDonald (Sublicensee)	Same as above	
Respondents, as representatives of an insurer, paid compensation to unlicensed persons for acting as insurance agents in New York State. [Stipulation approved January 16, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Daniel J. Meek (Agent)	8205 South Cass Avenue Darien, IL 60561	\$750 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. [Stipulation approved March 13, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sheila Milliner (Agent and Life Broker)	200 Patrol Road Jeffersonville, IN 47130	\$500 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. [Stipulation approved January 29, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Boris Mirvis (Agent)	257 Holly Hills Road Mountainside, NJ 07092	\$500 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. [Stipulation approved February 20, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Michael L. Neville (Agent, Broker and Excess Line Broker)	2 Rourke Lane Lynnfield, MA 01940	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's licenses to transact the business of insurance as an insurance agent and a surplus lines broker in the Commonwealth of Virginia were revoked by the Virginia State Corporation Commission. [Stipulation approved January 29, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Michelle Elise O'Connor (Agent)	1817 Macalpine Circle Morrisville, NC 27560	License Revoked
Respondent failed to notify the Department within 30 days that she changed her business and residence addresses. Respondent also failed to submit to the Department information and documentation that was requested in Department letters. [Stipulation approved January 17, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Marie T. Oneus (Life Broker)	3701 Northeast 14th Avenue Pompano Beach, FL 33064	\$750 fine
Respondent failed to disclose on her original application for a life broker's license that she was the subject of an administrative action by the State of Florida Office of Insurance Regulation. [Stipulation approved December 2, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Elvis Onyekwere (Agent)	16603 Doral Hill Court Silver Spring, MD 20905	\$18,000 fine
Respondent received commissions from the sale of various life insurance policies in this State which violated Section 2117 of the Insurance Law. [Stipulation approved January 10, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Richard F. A. & Associates Inc. (Independent Adjuster)	1625 West Causeway Approach Mandeville, LA 70471	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that it was fined by the Nevada Division of Insurance. Respondent also failed to disclose the Nevada fine in its renewal application for an independent adjuster's license. [Stipulation approved November 19, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
S.C.A of New York, Inc. (Bail Bond Agent – License Pending)	1000 N.W. 14 <sup>th</sup> Street Miami, FL 33136	\$25,000 fine
Although Respondent did not write bail bonds in the State of New York, Respondent and Surety Corporation of America, a non New York licensed entity, engaged in related activities that require a license to act as a bail bond agent without having such a license. [Stipulation approved January 31, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gregory John Schaeffer (Agent)	c/o Smith Barney 350 East Olas Blvd Ft. Lauderdale, FL 33301	\$1,500 fine
Respondent failed to disclose in his original application for a life broker’s license and his relicensing application for an agent’s license that he was convicted of a crime. [Stipulation approved February 20, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
The Ed Shackelford Insurance Agency (Agent and Broker)	5035 Prospect Street Archdale, NC 27263	\$1,500 fine
Edward L. Shackelford (Agent and Sublicensee)	Same as above	
Respondents failed to disclose in Respondent The Ed Shackelford Insurance Agency’s original application for an agent’s license that the Pennsylvania Insurance Department fined Respondent The Ed Shackelford Insurance Agency and ordered that Respondent The Ed Shackelford Insurance Agency cease and desist from engaging in certain activities. Respondents also failed to report to the Superintendent within 30 days of the final disposition of the matter that the Florida Department of Financial Services took an administrative action against Respondent The Ed Shackelford Insurance Agency. [Stipulation approved February 4, 2014.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
James W. Wallace (Agent)	717 Tamenend Trce Fishers, IN 46037	\$500 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. [Stipulation approved November 19, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Greenwich Financial Resources (Agent)	100 West Putnam Avenue Greenwich, CT 06830	\$12,000 fine
Kenneth P. Wirth (Agent and Sublicensee)	Same as above	
Respondent Kenneth P. Wirth solicited, negotiated and/or delivered in the State of New York annuity contracts issued by an unauthorized insurer, and otherwise aided and facilitated the aforesaid unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved December 26, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Timothy L. Wynn (Agent)	11233 McGee Street Kansas City, MO 64114	License Revoked
Respondent submitted to a life insurer an application to convert a customer's term life insurance policy to a whole life insurance policy without the customer's knowledge or consent; and as a result of the foregoing, Respondent was terminated for cause by the aforesaid life insurer. [Stipulation approved November 5, 2013.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Glenn Yates (Agent)	2907 Huntington Boulevard NW Roanoke, VA 24012	\$1,000 fine
Respondent conducted insurance business in this State without a license. [Stipulation approved December 2, 2013.]		