

New York State Department of Financial Services

ISSUED: January 14, 2015

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

LICENSEE	ADDRESS	PENALTY
21 st Century Centennial Insurance Company	3 Beaver Valley Road Wilmington, DE 19803	\$9,000 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2013. [Stipulation approved August 18, 2014.]		

LICENSEE	ADDRESS	PENALTY
Erie Insurance Company of New York	120 Corporate Woods Rochester, NY 14623	\$9,000 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for calendar year 2013. [Stipulation approved August 19, 2014.]		

LICENSEE	ADDRESS	PENALTY
Main Street America Assurance Company	4601 Touchton Road East Suite 3400 Jacksonville, FL 32246	\$23,000 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for the calendar year 2013. [September 9, 2014.]		

LICENSEE	ADDRESS	PENALTY
Managed Health, Inc.	100 Church Street New York, NY 10007	\$50,000 fine
Respondent admits that it failed to process certain claims within 45 days of receipt and failed to pay interest on certain claims. [Stipulation approved August 28, 2014.]		

LICENSEE	ADDRESS	PENALTY
Nationwide General Insurance Company	1000 Nationwide Drive Harrisburg, PA 17110	\$32,000 fine
Respondent exceeded the maximum number of private passenger automobile non-renewals permitted for the calendar year 2013. [Stipulation approved September 17, 2014.]		

LICENSEE	ADDRESS	PENALTY
Republic-Franklin Insurance Company	P.O. Box 530 Utica, NY 13503	\$12,000 fine
Respondent, in connection with certain commercial and personal automobile insurance policies, charged rates that deviated from the approved rates filed with the Department and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved September 3, 2014.]		

LICENSEE	ADDRESS	PENALTY
Selective Insurance Company of America	40 Wantage Avenue Branchville, NJ 07890	\$50,000 fine
Respondent, in connection with its commercial lines insurance program, delivered or issued for delivery policy forms that were not approved by the Superintendent as required, charged rates that deviated from the approved rates filed with the Department, and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved October 29, 2014.]		

LICENSEE	ADDRESS	PENALTY
Selective Insurance Company of New York	40 Wantage Avenue Branchville, NJ 07890	\$50,000 fine
Respondent, in connection with its commercial lines insurance program, delivered or issued for delivery policy forms that were not approved by the Superintendent as required, charged rates that deviated from the approved rates filed with the Department, and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved October 29, 2014.]		

LICENSEE	ADDRESS	PENALTY
Selective Way Insurance Company	40 Wantage Avenue Branchville, NJ 07890	\$50,000 fine
Respondent, in connection with its commercial lines insurance program, delivered or issued for delivery policy forms that were not approved by the Superintendent as required, charged rates that deviated from the approved rates filed with the Department, and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved October 29, 2014.]		

LICENSEE	ADDRESS	PENALTY
United States Fire Insurance Company	P.O. Box 1973 Morristown, NJ 07962	\$190,000 fine
Respondent, in connection with the sale of its limited medical benefit insurance policies in New York during March 2008 through November 2009, violated Section 3201(b)(1) of the Insurance Law, by enrolling more than three thousand individuals into group insurance policies through the internet and telephone without using the approved written application form; violated Section 2102(a)(1) of the Insurance Law, by permitting unlicensed individuals to solicit and sell insurance coverage under its group policies and permitted unlicensed entities to adjust thousands of insurance claims; and violated Regulation No. 34 [11 NYCRR Part 215] by utilizing advertisements of its limited medical benefit plans which the Department found to be misleading. [Stipulation approved July 28, 2014.]		

LICENSEE	ADDRESS	PENALTY
Utica National Assurance Company	P.O. Box 530 Utica, NY 13503	\$9,000 fine
Respondent, in connection with certain commercial and personal automobile insurance policies, charged rates that deviated from the approved rates filed with the Department and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Stipulation approved September 3, 2014.]		

AGENT AND BROKER HEARINGS

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Matthew Lincoln Bly (Agent)	29 Weaver Avenue Buffalo, NY 14206	License Revoked
Respondent, acting as an agent for a life insurance company, submitted fraudulent life insurance applications purportedly for insureds but without their authorized signature, knowledge or consent. The applications also contained false information. Respondent's employment was terminated for cause as a result of the aforementioned conduct. Respondent also collected commissions on the aforementioned sales of which he has not refunded the money to the insurer. Respondent failed to respond to Departmental investigatory letters thereby hampering and impeding the Department's investigation. [Order issued September 19, 2014.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Anita E. Alma (Agent)	160 Wetherill Road Garden City, NY 11530	License Revoked
Respondent violated Regulation 60 [11 NYCRR 51.5(c)] and Insurance Law Section 2123(a)(3) in that she submitted applications for annuities signed by annuitants to an insurance company, the annuities applied for replaced other annuity contracts, and Respondent failed to provide the proper notifications to the insurance company and failed to provide the proper disclosures to the annuitants. Respondent also made material misrepresentations on the required disclosure forms. [Order issued November 21, 2014.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Baruch Mendelovitz (Agent)	1487 East 34th Street Brooklyn, NY 11234	License Revoked
Respondent submitted a life insurance application to a life insurance company that contained false information. As a result of the foregoing, Respondent's agency appointment with that life insurance company was terminated for cause. Respondent failed to respond to Departmental investigatory letters or appear at the Department's offices as directed for a statement under oath, thereby hampering and impeding the Department's investigation. Respondent failed to disclose his termination on his renewal application for an agent's license and failed to notify the Department within thirty days of an address change. [Order issued September 22, 2014.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
Alicia M. Comstock (Agent and Broker)	4184 Long Branch Road Liverpool, NY 13090	Licenses Revoked
Respondent, while employed by a licensed insurance agency, stole insurance premium payments and/or commissions received from various insureds and/or insurers. As a result, Respondent was convicted, upon a plea of guilty, to grand larceny in the fourth degree, a felony for which Respondent was sentenced to five years' probation and ordered to pay restitution. Respondent failed to report the aforementioned criminal prosecution to the Superintendent within thirty days of the initial pretrial hearing. Respondent, after her conviction, continued to engage in the business of insurance without first obtaining written consent to do so from the Superintendent. [Order issued September 30, 2014.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Richard Allen Cartuyvelles (Agent)	4912 Clover Pine Drive Greenville, IA 47124	License Revoked
Respondent failed to disclose a criminal conviction on his original application for an agent's license; failed to respond to Departmental investigatory letters thereby hampering and impeding the Department's investigation; and failed to notify the Department within thirty days of the final disposition of the matter that his license was revoked by the Insurance Department of the State of Indiana. [Order issued September 18, 2014.]		

STIPULATIONS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Edward John Brys (Agent)	1737 Union Street Schenectady, NY 12309	\$1,000 fine
During the approximate period December 2013 through March 2014, Respondent sent three insurance clients emails that contained false and/or derogatory statements about another licensed agent. [Stipulation approved November 18, 2014.]		

LICENSEE	ADDRESS	PENALTY
Elisa Forte (Agent)	101 Grand Street Amsterdam, NY 12010	\$3,500 fine
During the approximate period June, 2012 through August, 2012, Respondent submitted applications for life insurance to a life insurer that contained incorrect underwriting information. As a result of the foregoing, Respondent was terminated for cause by the aforesaid life insurer. [Stipulation approved September 12, 2014.]		

Region: Binghamton

LICENSEE	ADDRESS	PENALTY
W. Scott Smith (Agent and Broker)	288 State Highway 7 Sidney, NY 13838	\$750 fine
Respondent, in or about November 2008 and June 2009, provided inaccurate information to an insurer. [Stipulation approved November 18, 2014.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Heather L. Cyran (Agent)	6508 Crestfield Lane Lockport, NY 14094	\$3,000 fine
Respondent, after the expiration of her insurance licenses, conducted insurance business in this State without a license. [Stipulation approved June 30, 2014.]		

Region: Mid-Hudson

LICENSEE	ADDRESS	PENALTY
Matthew Marcus Thorniley (Independent Adjuster)	211 Acorn Drive Hensonville, NY 12439	\$1,500 fine
Respondent failed to timely respond to several Department letters of inquiry, thereby hampering and impeding an investigation by the Department. [Stipulation approved October 10, 2014.]		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
George Andriopoulos (Agent)	212 N 5th Street Lindenhurst, NY 11757	License Revoked
Respondent failed to disclose on his renewal application for an agent's license that his agreement to represent an insurer was terminated for cause by the insurer. Respondent also failed to appear at the Department's office for the purpose of giving a statement under oath regarding the termination as directed in a Department letter, and failed to respond to Department letters directing that Respondent submit information and documentation to the Department. [Stipulation approved September 8, 2014.]		

LICENSEE	ADDRESS	PENALTY
Cavallino Risk Management Inc. (Broker and Excess Line Broker)	315 Walt Whitman Road Huntington Station, NY 11746	\$5,000 fine
Frank L. Caponi (Broker, Insurance Consultant, and Sublicensee)	Same as above	
Respondents, in connection with their activities as licensed insurance brokers, and producers certified by the New York Automobile Insurance Plan, engaged in conduct which provided Carlos Segura with the means and/or opportunity for the commission of the felony of Insurance Fraud in the fourth degree; and as a consequence of the foregoing, Respondent Frank L. Caponi was convicted of Criminal Facilitation in the fourth degree, a misdemeanor. [Stipulation approved July 18, 2014.]		

LICENSEE	ADDRESS	PENALTY
NACO Adjusters Inc. (Public Adjuster)	3505P Veterans Memorial Hwy Ronkonkoma, NY 11779	
J. Russell Catania (Public Adjuster and Sublicensee)	Same as above	Licenses Revoked
John J. Catania (Public Adjuster and Sublicensee)	Same as above	
Respondents used the name “National Adjustment Company” in conducting a public adjuster business, a name not approved by the Superintendent. [Stipulation approved October 15, 2014.]		

LICENSEE	ADDRESS	PENALTY
Joseph Thomas DiLorenzo (Broker and Life Broker)	2231 Seamens Neck Road Seaford, NY 11783	\$750 fine
Respondent failed to disclose in his original application for a life broker’s license that all licenses issued to Respondent by the New York State Insurance Department were revoked by the New York State Insurance Department on or about November 18, 1987. [Stipulation approved August 18, 2014.]		

LICENSEE	ADDRESS	PENALTY
Celeste C. Jordan (Agent)	35 Avolet Court Mount Sinai, NY 11764	\$7,500 fine
During the approximate period September 2010 through February 2011, Respondent collected insurance premium payments from several insureds and failed to timely remit said insurance premium payments to the insurer. As a result of the foregoing, Respondent was terminated for cause by the insurer. [Stipulation approved November 17, 2014.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Karin E. Bokobza (Broker- Relicensing application pending)	700 Park Lane Cedarhurst, NY 11516	\$1,500 fine
Respondent's broker license was previously revoked by order due in part to the failure to remit return insurance premium payments to six insureds and Respondent has failed to provide sufficient proof to the Department that she remitted such payments to the insureds that were the basis for the revocation of Respondent's insurance license as aforesaid. [Stipulation approved September 8, 2014.]		

LICENSEE	ADDRESS	PENALTY
John V. Ferris (Agent and Broker)	328 Bellmore Road East Meadow, NY 11554	\$2,000 fine
Respondent commingled insurance premium funds and operating expense funds in his premium account. Respondent acted as an excess line broker in this State without a license. [Stipulation approved June 30, 2014.]		

LICENSEE	ADDRESS	PENALTY
Garber Atlas Fries & Associates Inc. (Agent, Broker and Excess Line Broker)	3070 Lawson Boulevard Oceanside, NY 11572	\$1,250 fine
Steven Garber (Agent, Broker and Sublicensee)	Same as above	
Stuart Fries (Sublicensee)	Same as above	
Justin B. Fries (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Garber Atlas Fries & Associates Inc. was fined by the Florida Department of Financial Services. Respondent Steven Garber also failed to disclose the Florida fine in his renewal application for an agent's license and his renewal application for a broker's license. [Stipulation approved August 28, 2014.]		

LICENSEE	ADDRESS	PENALTY
Denis A. Miller (Agent and Broker)	60 West Park Avenue Long Beach, NY 11561	\$1,000 fine
Respondent placed a homeowner's insurance policy for an insured on October 2011 and failed to cancel the prior policy until December 29, 2012. [Stipulation approved October 10, 2014.]		

LICENSEE	ADDRESS	PENALTY
Vincent Sombrotto (Broker)	4 Cove Lane Port Washington, NY 11550	\$2,250 fine
Respondent failed to disclose on his original and two relicensing applications for a broker's license that he was found liable in a lawsuit involving breach of fiduciary duty. [Stipulation approved August 18, 2014.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Dominick & Dominick LLC (Agent)	150 East 52nd Street New York, NY 10022	\$1,500 fine
Gary Brochin (Sublicensee)	Same as above	
Respondents failed to disclose on Respondent Dominick & Dominick LLC's renewal applications for an agent's license that they were the subject of two Financial Industry Regulatory Authority actions. [Stipulation approved November 18, 2014.]		

LICENSEE	ADDRESS	PENALTY
Vilca Insurance Agency LLC (Broker)	469 53 rd Street Brooklyn, NY 11220	Licenses Revoked
Ma Brokerage Agency LLC (Broker)	Same as above	
Paul L. Gastaldo (Sublicensee)	Same as above	
Respondents collected insurance premium payments from various insureds and failed to remit or otherwise properly account for said insurance premium payments. Respondents commingled insurance premium payments and operating expense funds in their premium account. [Stipulation approved October 7, 2014.]		

LICENSEE	ADDRESS	PENALTY
Steven Giglio (Agent)	279 Bedford Avenue Staten Island, NY 10306	\$1,500 fine
Respondent was terminated from an insurance company for paying the insurance premium payments on behalf of three insureds without their knowledge or consent. [Stipulation approved September 24, 2014.]		

LICENSEE	ADDRESS	PENALTY
Carolyn Tracy Grinberg (Agent)	20 Pine Street New York, NY 10005	License Revoked
Respondent digitally signed the name of an applicant on three applications for health insurance and submitted the applications to the insurers without the applicant's prior review and final approval. [Stipulation approved August 4, 2014.]		

LICENSEE	ADDRESS	PENALTY
E & M Insurance Agency Inc. (Agent, Broker, and Life Broker)	9219 63rd Drive Rego Park, NY 11374	\$1,000 fine
Eduard Iskhakov (Broker and Sublicensee)	Same as above	
Respondents, commingled premium funds with their operational funds in a bank account, and deposited premium funds in a bank account that was not identified as a premium account or otherwise appropriately identified. [Stipulation approved December 2, 2014]		

LICENSEE	ADDRESS	PENALTY
Norma I. Jimenez t/b/a Coast Land Insurance (Broker)	2415 Morris Avenue Bronx, NY 10468	License Revoked
Respondent was convicted of a felony. [Stipulation approved July 14, 2014.]		

LICENSEE	ADDRESS	PENALTY
Shmuel Karabelnikas (Broker)	2008 Avenue Y Brooklyn, NY 11235	\$3,000 fine
Respondent failed to appropriately identify his premium bank account and commingled insurance premium funds and operating expense funds in his premium bank account. Respondent issued insurance premium payment transmittal checks for which his premium bank account had insufficient funds and violated a prior agreement with the Department wherein Respondent agreed to take all necessary steps to prevent the recurrence of various fiduciary violations. [Stipulation approved November 4, 2014.]		

LICENSEE	ADDRESS	PENALTY
Kon Tiki Travel Inc. (Agent)	483 80 th Street Brooklyn, NY 11209	\$2,000 fine
Maria Kulawik (Agent and Sublicensee)	Same as above	
<p>Respondents allowed a person who was unlicensed under the Insurance Law to sell insurance. Respondent Kon Tiki Travel Inc. sold contracts containing accident, health, and sickness insurance after its license expired. [Stipulation approved November 18, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
Grace Moser (Agent and Broker)	73-06 Metropolitan Avenue Middle Village, NY 11379	\$14,000 fine
<p>Respondent employed a person convicted of a criminal felony involving dishonesty or a breach of trust to participate in the business of insurance and such person did not have the consent of a regulatory official required by Title 18, United States Code, Section 1033(e). Respondent also permitted such person, who was unlicensed, to act as an insurance producer. [Stipulation approved October 22, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
Chaim Perlstein (Agent and Broker- Relicensing applications pending)	1260 58th Street Brooklyn, NY 11219	\$5,000 fine
<p>Respondent, while previously licensed as an insurance agent, submitted applications for automobile insurance to an insurance company without verifying proof of prior insurance coverage. As a result of the foregoing, Respondent was terminated for cause by an insurer. Respondent also failed to supervise a licensed agent whom he employed that also submitted applications to an insurance company without verifying proof of prior insurance coverage. [Stipulation approved July 14, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
Irving A. Rodriguez (Broker)	13 West Tremont Avenue Bronx, NY 10453	\$5,000 fine
Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn, and commingled insurance premium funds and operating expense funds in his premium bank account. Respondent's premium bank account had numerous negative account balances. Respondent also failed to appropriately identify his premium bank account. Respondent subsequently replaced the dishonored checks. [Stipulation approved July 29, 2014.]		

Region: Poughkeepsie

LICENSEE	ADDRESS	PENALTY
Marcus W. Hanlon Jr. (Agent and Broker)	44 Michaels Lane Poughkeepsie, NY 12603	\$5,000 fine
Respondent attempted to steal money from the New York State Insurance Fund, for which Respondent was convicted, upon a plea of guilty, of Attempted Petit Larceny, a class B misdemeanor. [Stipulation approved October 17, 2014.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Andrew Fagan (Agent- License Applications pending)	4136 South Fireside Drive Buffalo, NY 14421	\$3,000 fine
Respondent failed to disclose on his applications for an agent's license, while he was previously licensed by the Department, that his employment was terminated for cause by a life insurer and that he failed to supervise an employee who was involved in the submission of policies to an insurer which contained false underwriting information. [Stipulation approved September 19, 2014.]		

LICENSEE	ADDRESS	PENALTY
McFarland South Inc. (Broker)	1942 East Main Street Rochester, NY 14609	Licenses Revoked
Chauncey W. McFarland (Broker and Sublicensee)	Same as above	
Respondent Chauncey W. McFarland was convicted of a felony and Respondents commingled insurance premium funds and operating expense funds in their premium account. [Stipulation approved October 20, 2014.]		

Region: Rockland

LICENSEE	ADDRESS	PENALTY
Essex National Securities LLC (Agent)	9 Grandview Road Central Valley, NY 10917	\$500 fine
John M. Cooney (Sublicensee)	Same as above.	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the application for a managing general agent's business entity license of Respondent Essex National Securities LLC was denied by the Wisconsin Office of the Commissioner of Insurance. [Stipulation approved September 12, 2014.]		

LICENSEE	ADDRESS	PENALTY
Elissa Lynn Palmer (Agent and Broker – License Pending)	133 Bellvale Lakes Road Warwick, NY 10990	\$5,000 fine
Respondent failed to disclose on three applications for an agent's license that she was an officer of an entity that was subject to a bankruptcy proceeding. [Stipulation approved November 6, 2014.]		

Region: Utica

LICENSEE	ADDRESS	PENALTY
Shane D. Hastings (Agent)	8 Beaton Drive Deerfield, NY 13502	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was convicted of a crime. [Stipulation approved October 30, 2014.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
FAGE Benefit Solutions LLC (Broker) David A, Feinstein (Agent and Sublicensee)	Parkway Plaza II 30 Undercliff Avenue Elmsford, NY 10523 Same as above	\$7,500 fine
<p>Respondent David S. Feinstein failed to disclose in his renewal application for an agent’s license that he was convicted of a felony. Respondent David S. Feinstein also failed to disclose in his renewal application for an agent’s license that his license to practice as a podiatrist in the State of New York was suspended by the New York State Education Department. Respondents, in the original application of Respondent FAGE Benefit Solutions LLC for a life broker’s license, failed to disclose the conviction and the license suspension mentioned above. Respondent David S. Feinstein engaged in the business of insurance after he had been convicted of a criminal felony involving dishonesty or a breach of trust, without the written consent of a regulatory official required by 18 U.S.C. §1033(e)(2), and conducted an insurance business using a name that was unapproved by the Superintendent. Respondent David S. Feinstein failed to disclose in his renewal application for an agent’s license that he had a business relationship with an insurance company terminated for alleged misconduct. Respondents, in the renewal application of Respondent FAGE Benefit Solutions LLC for a life broker’s license, failed to disclose the termination mentioned above. [Stipulation approved November 18, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
Joi Mayhawk (Broker)	184 Pinewood Road Hartsdale, NY 10530	\$500 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that she was fined by the Kentucky Department of Insurance, and that, subsequently, all Kentucky insurance licenses held by Respondent were revoked by the Kentucky Department of Insurance. [Stipulation approved October 31, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
Romano Agency Inc. (Agent and Broker)	1976 E Main Street Mohegan Lake, NY 10547	\$8,000 fine
Alfredo Romano (Agent and Sublicensee)	Same as above	
<p>Respondents, during the approximate period July 2011 through September 2013, while appointed with an insurance company, submitted three insurance applications to the insurer that contained inaccurate underwriting information and as a result of the foregoing, Respondents appointments were terminated for cause. Respondents failed to disclose the aforesaid termination on four licensing applications for agent's and broker's licenses. [Stipulation approved November 18, 2014.]</p>		

Region: Yonkers

LICENSEE	ADDRESS	PENALTY
Cavaco Insurance Agency Inc. (Broker)	c/o Yonkers Tax Center 184 South Broadway Yonkers, NY 10701	License Revoked
Todd A. Bryan (Sublicensee)	Same as above	
<p>Respondents issued an insurance premium payment transmittal check that was dishonored by the bank upon which it was drawn, and Respondents also violated their agreement in a prior Department stipulation, wherein Respondents agreed to take all necessary steps to prevent the recurrence of dishonored check violations. Respondents also failed to submit to the Department information and documentation that was requested in Department letters. [Stipulation approved July 18, 2014.]</p>		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Angelo M. Agresti (Broker)	Transamerican Associates Inc. 16 Microlab Road - Suite C Livingston, NJ 07039-1631	\$750 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the New Jersey Department of Banking and Insurance. [Stipulation approved August 28, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
Stephen J. Bartsch (Agent)	103 Passaic Valley Road Montville, NJ 07045	\$1,500 fine
Respondent, after his license to act as an agent had expired, acted as an agent in selling an insurance contract to an insured without a license. Respondent failed to disclose in his re-licensing application for an agent's license that he had transacted business under the license he was applying for after Respondent's authority to act as an agent had expired. [Stipulation approved July 2, 2014.]		

LICENSEE	ADDRESS	PENALTY
Beakes Insurance Services, Inc. (Agent)	1270 Bayside Circle Oxnard, CA 93035	\$2,500 fine
Phillip Norris Beakes (Agent and Sublicensee)	Same as above	
Respondents transacted excess lines insurance business in the State of New York without the benefit of a license. [Stipulation approved October 22, 2014.]		

LICENSEE	ADDRESS	PENALTY
Matthew K. Boudreau (Agent and Broker)	10020 Southern Maryland Boulevard Dunkirk, MD 20754	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the Maryland Insurance Administration. Respondent also failed to disclose the Maryland fine in his renewal application for a broker's license and in his renewal applications for an agent's license. [Stipulation approved August 12, 2014.]		

LICENSEE	ADDRESS	PENALTY
Ryan Braley (Agent)	4615 Green Hollow Woods San Antonio, TX 78249	License Revoked
Respondent failed to notify the Department within thirty days that his insurance license was revoked by the Commonwealth of Virginia and that he was denied a license by the State of California, Department of Insurance. Respondent also failed to respond to Departmental investigatory letters thereby hampering and impeding the Department's investigation. [Stipulation approved November 4, 2014.]		

LICENSEE	ADDRESS	PENALTY
Ariana Butler (Agent)	320 Peach Lane Bountiful, UT 84010	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for licensure as a nonresident health agent was denied by the Florida Department of Financial Services. Respondent also failed to disclose the Florida denial in her renewal application for an agent's license. [Stipulation approved September 30, 2014.]		

LICENSEE	ADDRESS	PENALTY
Barnett I. Chepenik (Agent)	Chepenik Management Inc. 1010 Orange Avenue Winter Park, FL 32801	\$1,000 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Florida Office of Financial Regulation and by the Florida Department of Financial Services. [Stipulation approved July 11, 2014.]		

LICENSEE	ADDRESS	PENALTY
Jason K. Chepenik (Agent)	Chepenik Management Inc. 1010 Orange Avenue Winter Park, FL 32801	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the Florida Department of Financial Services. [Stipulation approved July 11, 2014.]		

LICENSEE	ADDRESS	PENALTY
Steven Theodore Clark (Agent)	5005 S. 40 th Street Phoenix, AZ 85040	\$750 fine
Respondent failed to disclose in his original application for an agent's license that at the time of the submission of the application, Respondent had criminal charges pending. [Stipulation approved July 22, 2014.]		

LICENSEE	ADDRESS	PENALTY
Terri Daneen Crawford (Agent)	12632 Joplin Drive Frisco, TX 75034	License Revoked
Respondent had her insurance licenses revoked by the States of North Dakota and Virginia and failed to disclose on her renewal application for an agent's license that she was convicted of a crime. [Stipulation approved October 22, 2014.]		

LICENSEE	ADDRESS	PENALTY
Medical Mutual Services LLC (Independent Adjuster)	2060 East Ninth Street Cleveland, OH 44115	\$15,000 fine
Patricia B. Decensi (Sublicensee)	Same as above	
Respondents failed to disclose on the original application for an independent adjuster's license of Respondent Medical Mutual Services LLC that Respondent Medical Mutual Services LLC was fined by the Nevada Division of Insurance in 2002. Respondents also failed to report to the Superintendent with 30 days of the final disposition of the matter that Respondent Medical Mutual Services LLC was fined by the Nevada DOI in 2006. Respondents also acted as independent adjusters in the State of New York in the name of Respondent Medical Mutual Services LLC after its license to act as an independent adjuster had expired. [Stipulation approved September 8, 2014.]		

LICENSEE	ADDRESS	PENALTY
Investment Center Inc. (Agent)	1420 Route 206 North P.O. Box 770 Bedminster, NJ 07921	\$2,000 fine
Ralph J. DeVito (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Investment Center Inc. was fined by the New Jersey Bureau of Securities and by the Oklahoma Insurance Department. Respondents also failed to disclose the New Jersey fines in the renewal application for an agent's license of Respondent Investment Center Inc. [Stipulation approved July 11, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
Richard J. Eichhorn (Broker and Excess Line Broker)	3970 South Lindbergh Blvd St. Louis, MO 63127	\$8,500 fine
<p>Respondent solicited, negotiated and/or delivered in the State of New York life insurance policies issued by an unauthorized insurer, and otherwise aided and facilitated an unauthorized insurer in doing an insurance business in the State of New York. [Stipulation approved July 18, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
James R. Eisengart (Agent)	110 Chapel Knoll Drive Pittsburgh, PA 15238	License Revoked
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the Delaware Insurance Department. Respondent also changed his residence address and failed to notify the Department within 30 days of the change. [Stipulation approved September 24, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
GBS Benefits Inc. (Life Broker)	465 South 400 East Salt Lake City, UT 84111	\$1,500 fine
Richard K. Fielding (Agent and Sublicensee)	Same as above	
Jeffrey S. Kluge (Agent and Sublicensee)	Same as above	
Scott A. Stewart (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent GBS Benefits Inc. was fined by the Utah Insurance Department. Respondents also failed to disclose the Utah fine in the renewal application for a life broker's license of Respondent GBS Benefits Inc. [Stipulation approved July 11, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
John William Frazier (Agent, Broker and Excess Line Broker)	P.O. Box 1250 Midlothian, VA 23113	\$1,500 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Texas Department of Insurance and by the Delaware Insurance Department. Respondent also failed to disclose the Texas fine in license renewal applications submitted to the Department. [Stipulation approved July 11, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
The Alex N Sill Company (Public Adjuster – License Pending)	6000 Lombardo Center Cleveland, OH 44131	\$25,000 fine
Dean B. Harclerode (Public Adjuster and Proposed Sublicensee)	Same as above	
<p>Respondents admit that during the approximate period August 1996 to March 2014, Respondent The Alex N Sill Company transacted insurance business in the State of New York without the benefit of a license, in violation of Section 2102(a)(1) of the Insurance Law. [Stipulation approved April 28, 2014.]</p>		

LICENSEE	ADDRESS	PENALTY
Jacob John Harkins (Agent)	301 North Adams Street Green Bay, WI 54301	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the South Dakota Division of Insurance nonrenewed Respondent's nonresident insurance producer's license. [Stipulation approved July 11, 2014.]		

LICENSEE	ADDRESS	PENALTY
Brown and Riding Insurance Services, Inc. (Broker and Excess Line Broker)	777 South Figueroa Los Angeles, CA 90017	\$1,000 fine
Jeffrey Parron Jarboe (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the application for a life settlement broker license of Respondent Brown and Riding Insurance Services, Inc. was denied by the Wisconsin Office of the Commissioner of Insurance, and that the Alaska Division of Insurance fined Respondent Brown and Riding Insurance Services, Inc. [Stipulation approved August 21, 2014.]		

LICENSEE	ADDRESS	PENALTY
GPIB Insurance Brokers LLC (Broker)	316 California Avenue Reno, NV 89509	\$6,000 fine
Proven Insurance Services LLC (Agent and Broker)	Same as above	
Jerry Lee Keenan (Agent and Sublicensee)	Same as above	
Respondents failed to disclose in license applications submitted to the Department that Respondent Keenan was fined by the California Department of Insurance. [Stipulation approved August 12, 2014.]		

LICENSEE	ADDRESS	PENALTY
Meiting Lam (Agent and Broker)	1755 SW 66 th Drive Gainesville, FL 32607	\$5,000 fine
Respondent failed to disclose on her renewal applications for her agent and life broker licenses that she was terminated for cause by an insurance company. Respondent changed her residence address and failed to notify the Department of the change within thirty days. Respondent also provided false information on an insurance related document. [Stipulation approved October 7, 2014.]		

LICENSEE	ADDRESS	PENALTY
John Walter Lawson (Agent)	3446 Alabama Street San Diego, CA 92104	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent entered into a Consent Order with the Ohio Department of Insurance in which Respondent agreed to pay a fine and an administrative cost. [Stipulation approved October 22, 2014.]		

LICENSEE	ADDRESS	PENALTY
Brandy Malone (Agent)	1639 West Indiana Avenue South Bend, IN 46613	License Revoked
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date that Respondent was the subject of a criminal prosecution; and Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's license and licensing rights were revoked by the California Department of Insurance. [Stipulation approved July 23, 2014.]		

LICENSEE	ADDRESS	PENALTY
Northeast Series of Lockton Companies LLC (Agent, Broker and Excess Line Broker)	444 West 47 th Street Kansas City, MO 64112	\$3,000 fine
Claudia Mandato (Broker, Excess Line Broker, Reinsurance Intermediary and Sublicensee)	Same as above	
Respondents solicited, negotiated and/or delivered in the State of New York life insurance policies 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 November 25, 2014.]		

LICENSEE	ADDRESS	PENALTY
TRX Insurance Agency (Broker)	1288 Valley Forge Road P.O. Box 987 Valley Forge, PA 19482	\$2, 500 fine
Richard G. Metz (Agent and Sublicensee)	Same as above	
Respondents solicited insurance business on behalf of an unregistered risk purchasing group. [Stipulation approved September 24, 2014.]		

LICENSEE	ADDRESS	PENALTY
Vincent N. Monaco (Agent)	311 West Herro Lane Phoenix, AZ 85013	\$1,500 fine
Respondent failed to disclose in his relicensing application for an agent's license and in his supplemental statement to act as a sublicensee for the agent's license of a certain corporation that he was ordered to pay child support by the District Court of Oklahoma County, State of Oklahoma. [Stipulation approved July 11, 2014.]		

LICENSEE	ADDRESS	PENALTY
Leigh Christian Montgomery (Agent)	c/o Selectquote Insurance Services 595 Market Street San Francisco, CA 94105	\$1,250 fine
Respondent failed to disclose in her original application for an agent's license that she had been convicted of a crime, and failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the Maine Bureau of Insurance. [Stipulation approved July 11, 2014.]		

LICENSEE	ADDRESS	PENALTY
Drake G. Nicholson (Agent)	1802 Black Lake Boulevard SW Olympia, WA 98512	\$1,500 fine
Respondent failed to disclose in his original application for an agent's license that he was fined by the Colorado Division of Insurance and by the Washington Office of Insurance Commissioner. [Stipulation approved September 30, 2014.]		

LICENSEE	ADDRESS	PENALTY
Derek Perkins (Agent)	Extend Insurance Services 1350 N. Greenville Drive Richardson, TX 75081	\$1,250 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for a permanent individual intermediary agent's insurance license was denied by the Wisconsin Office of the Commissioner of Insurance. Respondent failed to disclose in his original application for an agent's license that he was convicted of a crime. [Stipulation approved July 22, 2014.]		

LICENSEE	ADDRESS	PENALTY
Mollie A. Perry (Agent)	20109C Henderson Road Cornelius, NC 28031	License Revoked
Respondent failed to disclose on her renewal application for an agent's license that she was convicted of a crime. [Stipulation approved July 28, 2014.]		

LICENSEE	ADDRESS	PENALTY
Joseph Petrillo (Relicensing application pending)	2201 River Road Point Pleasant, NJ 08742	\$2,000 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent was the subject of a cease and desist order by the New Jersey Department of Banking and Insurance; Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that he was placed on probation by the State of Florida Department of Financial Services. Respondent also failed to disclose the aforesaid administrative action by the State of Florida in his relicensing application for an agent's license. [Stipulation approved September 9, 2014.]		

LICENSEE	ADDRESS	PENALTY
John Rand (Agent and Broker)	175 Orchard Lane Ormond Beach, FL 32176	\$7,500 fine
Respondent transacted insurance business under an unlicensed agency name, "Rand Sports & Entertainment Insurance Inc." [Stipulation approved October 7, 2014.]		

LICENSEE	ADDRESS	PENALTY
Ronald Reshefsky (Agent)	2424 North Federal Highway Boca Raton, FL 33431	\$3,000 fine
Respondent failed to disclose on two renewal applications for an agent's license that Respondent was assessed a fine by the Commissioner of the Kentucky Department of Insurance. Respondent also failed to report the aforesaid administrative action to the Superintendent within thirty days of the final disposition of the matter. [Stipulation approved October 15, 2014.]		

LICENSEE	ADDRESS	PENALTY
Nicholas Jeffrey Sala (Agent)	4220 Park Newport Newport Beach, CA 92660	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date that Respondent was the subject of a criminal prosecution. Respondent also failed to timely respond to Department letters requesting information and documentation. [Stipulation approved October 17, 2014.]		

LICENSEE	ADDRESS	PENALTY
Sapan Niranjn Shah (Agent)	783 Delta Avenue Cincinnati, OH 45226	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Wisconsin Office of the Commissioner of Insurance denied Respondent's application for a Wisconsin non-resident individual intermediary insurance license for a period of 60 days. [Stipulation approved September 12, 2014.]		

LICENSEE	ADDRESS	PENALTY
Johnstone Downey Klein Inc. (Broker and Excess Line Broker)	P.O. Box 8279 Columbus, OH 43201	\$500 fine
Peter J. Shiptenko (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Johnstone Downey Klein Inc. was fined by the Florida Department of Financial Services. [Stipulation approved July 18, 2014.]		

LICENSEE	ADDRESS	PENALTY
Randi Arielle Simpson (Agent)	5483 Liberty Street Mentor on Lake, OH 44060	\$750 fine
Respondent failed to disclose that she was convicted of a crime on her original application for an agent's license. [Stipulation approved September 9, 2014.]		

LICENSEE	ADDRESS	PENALTY
Nathan Laverne Smith (Agent-Relicensing application pending)	c/o GEICO 101 W. 103rd Street Indianapolis, IN 46290	\$750 fine
Respondent failed to disclose on his original application for an agent's license submitted to the Department that criminal charges were pending at the time. [Stipulation approved September 9, 2014.]		

LICENSEE	ADDRESS	PENALTY
Jorge Soto (Agent)	2775 Sanders Road Northbrook, IL 60062	License Revoked
Respondent failed to disclose on his original application for an agent's license that he was convicted of a crime; failed to report to the Superintendent within 30 days of the final disposition of the matter that the States of Kansas, Virginia and Ohio revoked his insurance agent licenses; and failed to timely respond to Departmental letters requesting information and documentation. [Stipulation approved November 18, 2014.]		

LICENSEE	ADDRESS	PENALTY
Gerald Denis Thaxton (Broker)	147 2 nd Avenue St. Petersburg, FL 33701	\$2,250 fine
Respondent failed to disclose on his original applications for a broker's license, an agent's license and an excess line broker's license that he was convicted of crimes. [Stipulation approved August 11, 2014.]		

LICENSEE	ADDRESS	PENALTY
Bertram J. Thomas (Agent)	10357 Meadow Creek Drive Moreno Valley, CA 92557	\$1,000 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for licensure as a Florida nonresident life including variable annuity and health insurance agent was denied by the Florida Department of Financial Services, and that the California Department of Real Estate took an administrative action against Respondent. [Stipulation approved October 2, 2014.]		