

# New York State Department of Financial Services

ISSUED: November 6, 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

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Commercial Travelers Mutual Insurance Company	70 Genesee Street Utica, NY 13502	\$200,000 fine
Respondent failed to process certain claims within 30 and/or 45 days of receipt and failed to deny claims or request additional information from claimants within 30 days of receipt of the claim; and delivered or issued unapproved policy forms. [Stipulation approved September 3, 2015.]		

### STIPULATIONS

**Region: Niagara**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Robert D. Baldwin (Agent)	6390 Locust Street Lockport, NY 14094	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was convicted of a crime. [Stipulation approved September 16, 2015.]		

**Region: Rockland**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rockland Abstract Corp. (Title Agent – License Pending)	19 Squadron Boulevard New City, NY 10956	\$3,000 fine
Christopher A. Bangs (Title Agent – License Pending and Proposed Sublicensee)	Same as above	
Respondents failed to disclose on Respondents’ original applications for a title agent license that they were the subject of administrative actions by the States of New Hampshire and Wisconsin. [Stipulation approved September 3, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Cameron Group Inc. (Agent and Broker)	55 Old Turnpike Road Nanuet, NY 10954	\$5, 000 fine
Brian C. Cameron (Agent and Sublicensee)	Same as above	
Respondents failed to supervise an employee who signed three broker of record change forms on behalf of insureds without the insured’s knowledge or consent; and Respondents failed to disclose on the renewal application of Respondent Cameron Group Inc. for an agent’s license that Respondents’ contract for employment with an insurance company had been terminated. [Stipulation approved September 3, 2015.]		

**Region: Westchester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Court Street Abstract Inc. (Title Agent- License Application Pending)	99 Court Street White Plains, NY 10601	\$2,250 fine
Kevin B. Dwyer (Title Agent- License Application Pending)	Same as above	
Respondents failed to disclose in the original application for a title agent’s license of Kevin B. Dwyer that his association with a title insurance company had been terminated for alleged misconduct and that he had been previously suspended from the practice of law and disbarred in New York State. Respondents also failed to disclose in the original application for a title agent’s license of Respondent Court Street Abstract Inc. that Respondent Kevin B. Dwyer’s association with a title insurer had been terminated for alleged misconduct as aforesaid. [Stipulation approved September 28, 2015.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Raymond Kelley Andrews (Agent – License Pending)	1020 NE Loop 410 San Antonio, TX 78209	\$750 fine
Respondent failed to disclose in his original application for an agent’s license that the Commissioner of Insurance of the State of Georgia fined Respondent, and ordered that Respondent’s non-resident agent license be placed on probationary status for 12 months. [Stipulation approved September 1, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
AWOIP Insurance Agency LLC (Broker and Excess Line Broker)	195 Stock Street Hanover, PA 17331	\$500 fine
Brian A. Barrick (Sublicensee)	Same as above	
Respondents, in connection with the placement of an excess line insurance policy, solicited, negotiated and/or delivered in the State of New York said insurance policy issued by an unauthorized and ineligible insurer, and otherwise aided and facilitated said insurer in doing an insurance business in the State of New York. [Stipulation approved September 3, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Martin Badyna (Agent)	Medicare Benefits Plus 4941 Van Dyke Road Lutz, FL 33558	\$1,000 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined and placed on probation for a period of one year by the Florida Department of Financial Services. Respondent also violated Section 2122(b) of the Insurance Law in that he utilized advertisements on his web site that referred to insurers without setting forth in the advertisements the name in full of each insurer referred to and the name of the city, town or village in which each insurer has its principal office in the United States. [Stipulation approved September 15, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Cruise Options, Inc. (Agent- License Applications Pending)	10131 NW 10th Street Plantation, FL 33322	\$2,500 fine
Sheryl D. Coopersmith (Agent and Proposed Sublicensee)	Same as above	
Respondent Cruise Options, Inc. transacted insurance business as an agent in this State without a license and Respondent Sheryl D. Coopersmith transacted business under an unlicensed agency name. [Stipulation approved September 3, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Stewart Sneed Hewes (Agent, Broker and Excess Line Broker)	2909 13th Street Gulfport, MS 39501	\$1,000 fine
Markham R. McKnight (Agent and Sublicensee)	Same as above	
Respondents transacted excess line insurance business in the State of New York without the benefit of a license. [Stipulation approved September 16, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Huntington T. Block Agency Inc. (Agent, Broker, and Excess Line Broker)	1120 20 <sup>th</sup> Street, NW Washington, DC 20036	\$500 fine
Richard M. Mercado (Sublicensee)	Same as above	
Respondents, in connection with the placement of an excess line insurance policy with an unauthorized and ineligible insurer, solicited, negotiated and/or delivered said policy in the State of New York, and otherwise aided and facilitated said insurer, in doing an insurance business in the State of New York. [Stipulation approved September 3, 2015.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Pharmastar LLC (Independent Adjuster)	P.O. Box 3217 Eau Claire, WI 54702	\$1,500 fine
Robert W. Tanner (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Pharmastar was censured and fined by the Oklahoma Insurance Department. Respondents also failed to disclose the Oklahoma censure and fine on Respondent Pharmastar's renewal application for an independent adjuster's license. [Stipulation approved September 15, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jonathan Thornberry (Agent-License Application Pending)	10951 Griststone Circle Independence, KY 41051	\$750 fine
<p>Respondent failed to disclose in his original application for an agent's license that he was fined by the State of Ohio Department of Insurance. [Stipulation approved September 15, 2015.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Alonzo D. Williams (Agent)	1818 Archibald Avenue, NE Roanoke, VA 24012	\$1,750 fine
<p>Respondent failed to disclose in his original application for an agent's license that he was convicted of a crime, and failed to report to the Superintendent within 30 days of the final disposition of the matter that he was the subject of administrative actions by the Ohio Department of Insurance and the Florida Department of Financial Services. [Stipulation approved September 11, 2015.]</p>		