

# New York State Department of Financial Services

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**ISSUED: September 8, 2016**

## **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>
Farm Family Life Insurance Company	Box 656 Albany, NY 12201	\$136,360 fine
Respondent violated certain subdivisions of Regulations 60 and 152 [11 NYCRR 51 & 243] and Insurance Law Sections 3209, 3214, and 4221 of the Insurance Law. [Stipulation approved July 22, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
TIAA-CREF Life Insurance Company	730 Third Avenue New York, NY 10017	\$139,940 fine
Respondent included an impermissible question in a life insurance application pertaining to HIV related testing and failed to include prominent disclosures and notice on variable life insurance applications and forms. [Stipulation approved May 23, 2016.]		

## AGENT AND BROKER HEARINGS

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Tony R. Preston (Independent Adjuster)	100 Johnson Farm Lane Chadds Ford, PA 19317	License Revoked
<p>Respondent was the subject of administrative actions by the States of Georgia and Florida and his application for a non-resident producer license was denied by the North Carolina Department of Insurance. He failed to disclose the aforesaid administrative actions by the states of Florida and North Carolina on his original application for an independent adjuster's license and failed to notify the Department within 30 days of the administrative action by the State of Georgia. The Respondent failed to respond to Departmental letters seeking information and documentation thereby hampering and impeding the Department's investigation. [Order issued June 20, 2016.]</p>		

## STIPULATIONS

### Region: Buffalo

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Arthur L. Jocoy (Independent Adjuster)	6410 Packard Road Niagara Falls, NY 14303	\$1,250 fine
<p>Respondent, after the expiration of his adjuster's license, transacted insurance business in this State without a license and transacted insurance business under an unlicensed agency name. [Stipulation approved July 11, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Alexander S. Kish (Agent)	4153 Beaubien Drive Hamburg, NY 14075	License Revoked
<p>Respondent failed to notify the Superintendent within 30 days of the initial pretrial hearing date that he was the subject of a criminal prosecution. [Stipulation approved July 22, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Paul S. Monachino (Agent –Relicensing application pending and Broker)	c/o Lawley Genesee Insurance 20 Jefferson Square P.O. Box 970 Batavia, NY 14021	\$750 fine
Respondent, after the expiration of his broker’s license, transacted insurance business in this State without a license. [Stipulation July 11, 2016.]		

**Region: Mid-Hudson**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Media Head Management Group Insurance Agency (Broker)	600 Johnson Avenue Bohemia, NY 11716	Licenses Revoked
Paul Bradicich (Broker and Sublicensee)	Same as above	
Respondents permitted three individuals who had previously had their insurance licenses by the Department to transact insurance business in the State of New York without the benefit of a license and without the permission of the Superintendent and Respondents were decertified from the New York Automobile Insurance Plan. [Stipulation approved May 10, 2016.]		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Roger McKinley Brooks (Agent- Relicensing application- pending)	1 E Market Street P.O. Box 604 Hyde Park, NY 12538	\$750 fine
Respondent failed to disclose on his original application for an agent’s license that he had been convicted of a crime. [Stipulation approved July 11, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
National City Service Agency Inc. (Agent, Broker and Excess Line Broker-License Application pending)	40 Wall Street New York, NY 10005	\$750 fine
Zachary M. Cheven (Sublicensee)	Same as above	
Respondents transacted insurance business as brokers in this State without a license. [Stipulation approved July 11, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Anthony Destefano (Independent Adjuster)	282 2nd Street Brooklyn, NY 11215	\$750 fine
Respondent failed to disclose on his original application for an independent adjuster's license that an administrative action was taken against a company that he owned. [Stipulation approved July 11, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Chaim N. Muskat (Agent, Broker, and Life Settlement Broker)	85-27 124th Street Kew Gardens, NY 11415	\$14,000 fine
Respondent collected insurance premiums and other funds from several insureds on behalf of an unauthorized insurer and otherwise aided said insurer in doing an insurance business in this State. [Stipulation approved July 22, 2016.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ference-Gray Insurance Brokerage LLC (Agent- License Application Pending, Broker, and Life Broker)	8 Perryridge Road Greenwich, CT 06830	\$1,500 fine
Edward Ference-Gray (Agent, Broker, and Sublicensee)	Same as above	
Respondent failed to disclose on Respondent Ference-Gray Insurance Brokerage LLC's renewal applications for its life broker and broker's licenses that Respondent Edward Ference-Gray was the subject of administrative actions by the States Of Louisiana and Delaware. [Stipulation approved May 23, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Arleane Lavera Joseph (Agent- Relicensing application pending)	187 Union Street Jersey City, NJ 07304	\$1,500 fine
Respondent, while previously licensed as an agent, called a health insurer's verification line purportedly on behalf of a beneficiary and changed her Medicare plan, without the beneficiary's knowledge or consent. [Stipulation approved July 11, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mark Aaron Maidenburg (Agent)	6848 H Skyway Paradise, CA 95969	\$750 fine
After his license to act as an agent expired, Respondent acted as an insurance producer in the State of New York without having authority to do so. [Stipulation approved July 18, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Bryan G. Pavlish (Life Broker)	7760 France Avenue Edina, MN 55435	License Revoked
Respondent failed to disclose on his original application for a life broker's license that he was the subject of an administrative action by the State of Minnesota. [Stipulation approved July 11, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Charles A. Rogers Inc. (Agent)  Gregory M. Pizzi (Sublicensee)	65 South Maple Avenue Basking Ridge, NJ 07920  Same as above	\$750 fine
<p>Respondents acted as insurance producers in the name of Respondent Charles A. Rogers Inc. in the state of New York after the license of Respondent Charles A. Rogers Inc. to act as an agent had expired. [Stipulation approved July 18, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Silk Abstract Company (Title Insurance Agent)  Ronald G. Wilk (Agent and Sublicensee)  S. Lance Silver (Agent and Sublicensee)	1000 Germantown Pike Plymouth Meeting, PA 19462  Same as above  Same as above	\$1,250 fine
<p>Respondents failed to disclose in Respondent Silk Abstract Company's original application for a title insurance agent's license that the Virginia State Corporation Commission took an administrative action against Respondent Silk Abstract Company. Respondents also failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Silk Abstract Company was fined by the Maryland Insurance Administration. [Stipulation approved July 18, 2016.]</p>		