

# New York State Department of Financial Services

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**ISSUED: November 7, 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>
Geico General Insurance Company	One Geico Plaza Washington, DC 20076	\$70,000 fine
Respondent during the period January 2013 to December 2013, in connection with its claims handling practices for private passenger automobile insurance and its underwriting and rating practices, utilized the incorrect dates for traffic infractions that occurred prior to July 18, 2010 in connection with its surcharging of certain policies and utilized policy forms that were not approved by the Superintendent. [Stipulation approved September 22, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Geico Indemnity Company	One Geico Plaza Washington, DC 20076	\$80,000 fine
Respondent during the period January 2013 to December 2013, in connection with its claims handling practices for private passenger automobile insurance and its underwriting and rating practices, utilized the incorrect dates for traffic infractions that occurred prior to July 18, 2010 in connection with its surcharging of certain policies; failed to reduce the premium charges on certain motorcycle liability insurance policies when a motor vehicle accident prevention course was successfully completed by the insured; and utilized policy forms that were not approved by the Superintendent. [Stipulation approved September 22, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Government Employees Insurance Company	One GEICO Plaza Washington, DC 20076-0001	\$81,000 fine
Respondent during the period January 2013 to December 2013, in connection with its claims handling practices for private passenger automobile insurance and its underwriting and rating practices, utilized the incorrect dates for traffic infractions that occurred prior to July 18, 2010 in connection with its surcharging of certain policies and utilized policy forms that were not approved by the Superintendent and violated certain other provisions of Regulation 64 and Regulation 68. [Stipulation approved September 22, 2016.]		

## STIPULATIONS

### Region: Buffalo

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
James Paul Jozwiak (Agent)	14040 Mill Street Springville, NY 14141	License Revoked
Respondent, in connection with the replacement of life insurance and annuity contracts, failed to properly complete the "Disclosure Statement" forms. [Stipulation approved September 6, 2016.]		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
AE Underwriters Agency Inc. (Agent)	444 Madison Avenue, Suite 501 New York, NY 10022	\$1,500 fine
Vivalde V. Couto (Broker, Excess Line Broker, and Sublicensee)	Same as above	
<p>Respondents failed to disclose on Respondent AE Underwriters Agency Inc.'s renewal application for an agent's license that AE Underwriters Agency Inc. was the subject of administrative action by the Massachusetts Division of Insurance. Respondent also failed to notify the Department within 30 days of the aforesaid administrative action. [Stipulation approved September 22, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Luz N. Leandry (Agent and Broker)	6035 Huxley Ave. Bronx, NY 10471	\$4,500 fine
<p>Respondent failed to disclose in license applications submitted to the Department that her appointments were terminated by Allstate companies for alleged misconduct. Respondent also used an unapproved name in conducting business as an insurance producer. [Stipulation approved September 28, 2016.]</p>		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Benistar Admin Services Inc. (Agent)	25 Seir Hill Road Norwalk, CT 06070	\$750 fine
<p>Respondent failed to disclose within thirty days of the final disposition of the matter that it was fined by the State of New Jersey Department of Banking and Insurance. [Stipulation approved September 29, 2016.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Miguel Angel Castaneda (Agent)	7009 Lynford Street Philadelphia, PA 19149	\$750 fine
Respondent failed to disclose in his original application for an agent's license that a corporation of which Respondent was president filed a bankruptcy case in United States Bankruptcy Court, Eastern District of Pennsylvania. [Stipulation approved August 26, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
ECA Land Search (Title Agent)	245 Jacksonville Ivyland, PA 18974	\$1,500 fine
Robert K. Muscara (Title Agent and Sublicensee)	Same as above	
Respondents failed to disclose in license applications submitted to the Department that the Virginia State Corporation Commission took an administrative action against Respondent ECA Land Search. [Stipulation approved September 28, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Harbor Group of Ohio LLC (Agent)	PO Box 998 Springboro, OH 45066	Licenses Revoked
Thomas F. St. Denis (Agent and Sublicensee)	Same as above	
Respondents were terminated by a life insurer and Respondents failed to disclose the aforesaid termination on Respondent Harbor Group of Ohio LLC's renewal application for an agent's license. [Stipulation approved September 19, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Armada Corp. (Agent)	230 Schilling Circle Hunt Valley, MD 21031	\$500 fine
Keith B. Sullivan (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Armada Corp. was fined by the Utah Insurance Department. [Stipulation approved August 26, 2016.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Superior Vision Services Inc. (Agent)	11101 White Rock Road Rancho Cordova, CA 95670	\$750 fine
Respondent allowed persons who were not named sublicensees of Respondent to act individually as insurance agents under Respondent's license to act as an agent. [Stipulation approved August 24, 2016.]		