

# New York State Department of Financial Services

ISSUED: August 22, 2017

## 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.

### AGENT BROKER HEARINGS

LICENSEE	ADDRESS	PENALTY
Lorenz Carl Nelson (Agent)	135 Minor Court Green Bay, WI 54303	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 respond to the Department's letters of inquiry. [Order issued June 16, 2017.]		

### STIPULATIONS

#### Region: Nassau

LICENSEE	ADDRESS	PENALTY
Matthew A. Greiner (Agent)	360 Halsey Avenue West Hempstead, NY 11552	\$750 fine
Respondent failed to disclose in his renewal application for an agent's license that at the time of the submission of said application, he was charged in Nassau District Court, State of New York, with committing crimes. [Stipulation approved June 22, 2017.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Cindy Hayes (Broker)	73 3 <sup>rd</sup> Avenue East Rockaway, NY 11518	\$500 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. [Stipulation approved June 22, 2017.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Boris Klerer (Independent Adjuster)	305 Rockaway Avenue Valley Stream, NY 11580	License Revoked
Respondent was convicted of a felony and failed to notify the Superintendent within 30 days of the initial pretrial hearing date that he was the subject of the above criminal prosecution. [Stipulation approved June 29, 2017.]		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Joseph Mancuso (Agent and Broker)	120 Nicolosi Drive Staten Island, NY 10312	\$1,500 fine
Respondent failed to disclose in his original application for a broker's license and in his original application for an agent's license that his application for a license to act as a casualty and property broker agent was denied by the California Department of Insurance. [Stipulation approved July 13, 2017.]		

**Region: Rockland**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jeff Francis Harris (Agent – License Pending)	1 Bonnie Court New Hempstead, NY 10977	\$2,500 fine
Respondent failed to disclose on his relicensing application for an agent's license that he was terminated for cause by an insurance company for submitting a life insurance application to an insurance company without the insured's knowledge or consent. In connection with the insurance company's investigation of the above matter, Respondent gave misinformation to the insurance company regarding Respondent's participation in the sale of the above life insurance policy. [Stipulation approved June 29, 2017.]		

**Region: Syracuse**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ruby J. Wood (Independent Adjuster – License Pending)	35 Lincoln Avenue Cortland, NY 13045	\$750 fine
Respondent failed to disclose on her original application for an independent adjuster’s license that she was convicted of a crime. [Stipulation approved June 22, 2017.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Tristar Risk Enterprise Management Inc. (Independent Adjuster)	2711 Centerville Road Wilmington, DE 19808	\$750 fine
Matthew T. Craig (Independent Adjuster and Sublicensee)	Same as above	
Respondents failed to disclose in Respondent Tristar’s relicensing application for an independent adjuster’s license that the State of Maine took administrative action against Respondent Tristar. [Stipulation approved June 20, 2017.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Keith E. Jones (Agent)	6328 NE 44 <sup>th</sup> Street Kansas City, MO 64117	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent’s application for a Kansas insurance agent’s license was denied by the Kansas Insurance Department. Respondent also failed to submit to the Department information and documentation that was requested in Departmental letters. [Stipulation approved June 29, 2017.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
The Leaders Group Inc. (Agent)	26 W Dry Creek Littleton, CO 80120	\$1,000 fine
Respondent failed to notify the Department within thirty days that it was the subject of an administrative action by the State of Florida, and failed to disclose on its renewal application for an agent's license the above administrative action by the State of Florida. [Stipulation approved June 22, 2017.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Heather Lee (Agent)	101 Fir Avenue Kannapolis, NC 28081	\$750 fine
Respondent failed to disclose in her renewal application for an agent's license that she was convicted of a crime in Cabarrus County, State of North Carolina. Respondent also failed to report to the Superintendent within 30 days of the initial pretrial hearing date that Respondent was the subject of the aforementioned criminal prosecution. [Stipulation approved July 11, 2017.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Dempsey Lord Smith LLC (Agent)	901 N Broad Street Rome, GA 30161	\$750 fine
John H. Lord (Sublicensee)	Same as above	
Respondents failed to disclose in the renewal application for an agent's license of Respondent Dempsey Lord Smith LLC that Respondent Dempsey Lord Smith LLC was fined by the Financial Industry Regulatory Authority. [Stipulation approved July 11, 2017.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
ECR Innovators LLC (Agent)  Gale A. Roman (Agent, Broker and Sublicensee)	206 Lakewood Road South Glastonbury, CT 06073  Same as above	\$750 fine
Respondents failed to disclose in the renewal application for an agent's license of Respondent ECR Innovators LLC that Respondent ECR Innovators LLC was fined by the Florida Department of Financial Services. [Stipulation approved June 20, 2017.]		