

New York State Department of Financial Services

ISSUED: September 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
Sharon A. Joyeau (Agent)	803 Beverly Road Brooklyn, NY 11218	License Revoked
Respondent has an arrearage in taxes due to the New York State Department of Taxation and Finance. Respondent failed to respond to Departmental investigatory letters and failed to appear for an examination under oath as directed thereby hampering and impeding the Department's investigation. [Order issued July 24, 2017.]		

STIPULATIONS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Deni M. Gardner (Agent)	c/o Cool Insurance Agency Inc. 784 Troy Schenectady Road Latham, NY 12110	\$4,000 fine
Respondent submitted a group health insurance application to Capital District Physicians Health Plan ("CDPHP") that contained false and/or inaccurate address information for four potential members in order for the potential members to qualify for the group insurance. As a result of the foregoing, Respondent was terminated for cause by CDPHP. [Stipulation approved July 20, 2017.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Victor M. Guerra (Agent)	10945 Bodine Road Clarence, NY 14031	\$750 fine
Respondent failed to disclose in his original application for an agent's license that his employment with Combined Insurance Company ("Combined") was terminated by Combined for alleged misconduct. [Stipulation approved July 20, 2017.]		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Brendan A. Franklin (Agent)	103 Eastlake Avenue Massapequa, NY 11762	\$750 fine
Respondent failed to disclose in his original application for an agent's license that at the time of the submission of said application he was charged in the State of New York, Criminal Court of the City of New York, New York County, with committing crimes. [Stipulation approved July 28, 2017.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Bedis Zormati (Agent)	2603 Bonnie Court Merrick, NY 11566	\$1,000 fine
Respondent changed his residence address and failed to notify the Department within 30 days of the change. [Stipulation approved July 13, 2017.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
William Kepperling (Agent)	200 West Elm Street North Liberty, IN 46544	\$750 fine
Respondent failed to disclose in his original application for an agent's license that in County Court, Lee County, State of Florida, Respondent pled nolo contendere to a misdemeanor and said Court withheld adjudication and fined Respondent. [Stipulation approved July 28, 2017.]		