

New York State Department of Financial Services

ISSUED: April 26, 2018

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.

COMPANY

LICENSEE	ADDRESS	PENALTY
Amica Mutual Insurance Company	100 Amica Way Lincoln, RI 02865	\$20,000 fine Respondent implemented the necessary actions to prevent recurrences of the violations described above including having made restitution voluntarily in the total amount of \$94,021.95 to all policyholders who were charged improper rates; and also represents that Respondent is now compliant with the aforementioned New York Insurance

		Regulation. Respondent will also take all necessary steps to comply with the New York Insurance Law and Regulations with respect to its insurance products in the future.
Respondent, for the time period April 1, 2014 through January 31, 2016, failed to charge rates in accordance with its filed and approved rates and rating rules; and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates in violation of Insurance Regulation 57. [Consent Order approved March 8, 2018.]		

STIPULATIONS

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Steve F. Weinstock (Life Broker)	24 Bailey Drive Massapequa, NY 11758	License Revoked
Respondent failed to answer numerous Department investigatory letters regarding the affirmative answers Respondent provided to various questions on his renewal application for his life broker's license, thereby hampering and impeding the Department's investigation. [Stipulation approved February 27, 2018.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Ikeda Hairston (Agent)	2363 Grand Avenue Baldwin, NY 11510	\$3,500 fine
Respondent transacted insurance business as an agent in this State without a license and failed to disclose on her renewal applications for her agent license that she transacted the business of insurance without a license as stated above. [Stipulation approved February 27, 2018.]		

LICENSEE	ADDRESS	PENALTY
The Whitmore Group Ltd. (Agent, Broker and Excess Line Broker)	370 Old Country Road Garden City, NY 11530	\$5,250 fine
James C. Metzger (Sublicensee)	Same as above	
James Patrick Harnett (Sublicensee)	Same as above	
Respondents allowed an unlicensed individual to transact insurance business in the State of New York without the benefit of a license and paid commissions to said unlicensed individual. [Stipulation approved February 27, 2018.]		

Region: New York

LICENSEE	ADDRESS	PENALTY
Kumi T. Ichikawa (Agent)	343 E. 92 nd Street New York, NY 10128	\$2,000 fine
Respondent was terminated for cause by an insurer for submitting false documents to said insurer in connection with the insurer's charitable matching gift program. [Stipulation approved March 7, 2018.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Jeremy Wilson (Agent and Broker – License Pending)	53 Erath Drive Rochester, NY 14626	Licenses Revoked
Respondent was convicted of a crime and failed to disclose on his original and renewal applications for his agent's license that he had been arrested and subsequently convicted of a crime. [Stipulation approved February 27, 2018.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
Cadaret Grant & Co Inc. (Agent)	c/o 1 Lincoln Center 110 W. Fayette Street Syracuse, NY 13202	\$2,250 fine
Donna J. Guinta (Sublicensee)	Same as above	
<p>Respondents failed to disclose on three renewal applications for Respondent Cadaret Grant & Co Inc.'s agent's license that Respondent Cadaret Grant & Co Inc. was the subject of an administrative action by the State of Vermont and was the subject of three administrative proceedings by the Financial Industry Regulatory Authority regarding Respondent Cadaret Grant & Co Inc.'s registration. [Stipulation approved February 27, 2018.]</p>		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
William B. Carmichael (Agent)	250 E. 96 th Street P.O. Box 68932 Indianapolis, IN 46268	\$1,500 fine
<p>Respondent failed to disclose in his original application for an agent's license that the Virginia State Corporation Commission took an administrative action against Underwriters Surety, Inc., a corporation of which Respondent was an officer at the time of said administrative action. Respondent also failed to disclose in his renewal application for an agent's license that the Vermont Department of Banking, Insurance, Securities and Health Care Administration fined Underwriters Surety, Inc., a corporation of which Respondent was an officer at the time of the imposition of said fine. [Stipulation approved March 7, 2018.]</p>		

LICENSEE	ADDRESS	PENALTY
David C. Donaldson Jr. (Agent)	17 Pinnacle Ridge Road Farmington, CT 06032	\$1,000 fine
<p>Respondent failed to disclose on his original application for an agent's license that he was a party to an arbitration proceeding before the National Association of Securities Dealers. Respondent also changed his residence and mailing addresses and failed to notify the Department of the changes within thirty days. [Stipulation approved February 27, 2018.]</p>		

LICENSEE	ADDRESS	PENALTY
Kenda Lynn Druxman (Agent)	907 NW Ballard Way Seattle, WA 98107	\$500 fine
Respondent acted as an insurance producer in the State of New York without having authority to do so by virtue of a license issued and in force pursuant to the provisions of the Insurance Law. [Stipulation approved February 27, 2018.]		

LICENSEE	ADDRESS	PENALTY
RFP Insurance Agency Inc. (Broker)	5601 W. Slauson Avenue Culver City, CA 90230	\$500 fine
Michael Joseph Francis (Sublicensee)	Same as above	
Respondents acted as insurance producers in the name of Respondent RFP Insurance Agency Inc. in the State of New York while Respondent RFP Insurance Agency Inc. had no license issued and in force pursuant to the provisions of the Insurance Law. [Stipulation approved February 27, 2018.]		

LICENSEE	ADDRESS	PENALTY
Nicholas Joseph Howard (Agent)	14415 S. 50 th Street Phoenix, AZ 85044	\$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 in Scottsdale City Court, State of Arizona, and that Respondent was the subject of a criminal prosecution in Flagstaff Municipal Court, State of Arizona. [Stipulation approved March 7, 2018.]		

LICENSEE	ADDRESS	PENALTY
James B. Johnston Inc. (Agent)	733 Route 70 Building Marlton, NJ 08053	\$1,000 fine
James B. Johnston (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that the Ohio Department of Insurance, the Delaware Insurance Department and the Indiana Department of Insurance took administrative actions against Respondent James B. Johnston Inc. [Stipulation approved February 27, 2018.]		

LICENSEE	ADDRESS	PENALTY
Kathie Larson (Agent and Life Broker)	702 E. Jefferson Street Winterset, IA 50273	Licenses Revoked
Respondent failed to disclose on her original and renewal applications for her agent and life broker licenses that she was convicted of a crime. Respondent also failed to notify the Department within thirty days that she was the subject of administrative action by the State of Louisiana. [Stipulation approved February 27, 2018.]		

LICENSEE	ADDRESS	PENALTY
Paul Dean Manchester (Agent – License Pending)	2705 Rio Grande Drive Tampa, FL 33618	\$750 fine
Respondent failed to disclose on his original application for an agent’s license that he had a criminal judgment withheld or deferred. [Stipulation approved February 27, 2018.]		

LICENSEE	ADDRESS	PENALTY
Martin J. Mc Alpin (Agent – License Pending)	10762 Ashley Lane Woodbury, MN 55129	\$750 fine
Respondent failed to disclose in his original application for an agent’s license that he had been the subject of administrative actions by the Minnesota Commissioner of Commerce and the Wisconsin Office of the Commissioner of Insurance. [Stipulation approved October 4, 2017.]		

LICENSEE	ADDRESS	PENALTY
Multifunding Agency Inc. (Agent – License Pending)	2960 NE 45 th Street P.O. Box 5850 Lighthouse Point, FL 33074	\$1,750 fine
Jill D. Paradise (Agent, Broker and Proposed Sublicensee)	Same as above	
Respondents acted as insurance producers in the State of New York in the name of Respondent Multifunding Agency Inc. after the license of Respondent Multifunding Agency Inc. to act as an agent had expired on June 30, 2016. Respondents, by acting as insurance producers without a license as aforesaid, violated a prior stipulation Respondents entered into with the Department on June 16, 2015 wherein they agreed they would not again act as insurance producers without a license. [Stipulation approved March 7, 2018.]		

LICENSEE	ADDRESS	PENALTY
Ronald F. Paull (Agent – License Pending and Life Broker – License Expired)	1 Highlands Boulevard Archbald, PA 18403	\$750 fine
Respondent failed to disclose on his original application for a life broker's license that he was named in an administrative proceeding by the Financial Industry Regulatory Authority regarding his registration. [Stipulation approved February 27, 2018.]		

LICENSEE	ADDRESS	PENALTY
Brokers' Risk Placement Service, Inc. (Broker and Excess Line Broker)	155 North Wacker Drive Chicago, IL 60606	\$500 fine
Erica L. Sandner (Sublicensee)	Same as above	
Respondents failed to notify the Department within thirty days that Respondent Brokers' Risk Placement Service, Inc. was the subject of an administrative action by the State of Illinois. [Stipulation approved February 27, 2018.]		

LICENSEE	ADDRESS	PENALTY
Michael A. Sennett (Agent)	5957 Lycoming Creek Road Cogan Station, PA 17728	\$1,750 fine
Respondent failed to disclose on three renewal applications for an agent's license that he had been placed on probation for two years by the Florida Department of Financial Services. [Stipulation approved February 27, 2018.]		