

# New York State Department of Financial Services

ISSUED: February 26, 2021

## NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES TAKES DISCIPLINARY ACTIONS AGAINST LICENSEES OR REGISTRANTS UNDER THE INSURANCE LAW

The New York State Department of Financial Services has taken disciplinary action against the following licensees and registrants. Those categorized as stipulations or consent orders have been agreed to by the licensee or registrant. Department actions that result from Department hearings are subject to judicial review and possible stay of enforcement.

### STIPULATIONS/CONSENT ORDERS

**Region: Buffalo**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rodney J. McKeown (Independent Adjuster)	2316 Ridge Road Ransomville, NY 14131	License Revoked
Respondent violated Section 2110(j) of the Insurance Law in that he failed to report to the Superintendent within 30 days of the initial pretrial hearing date in Lewiston Town Court, Niagara County, State of New York, on October 12, 2018, that Respondent was the subject of a criminal prosecution. Respondent also failed to disclose in his license renewal application submitted December 16, 2018 that at the time of the submission of said application, Respondent had the aforementioned criminal case pending in Lewiston Town Court, Niagara County, State of New York. Respondent also violated his agreement in a New York Insurance Department Stipulation dated August 27, 2010 that Respondent would take all necessary steps to prevent the recurrence of violations of Section 2110(j) of the Insurance Law. [Stipulation approved September 11, 2020.]		

**Region: Jamestown**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Hollamby Agency LLC (Agent and Life Broker)	96 S. Main Street Portville, NY 14770	\$5,750 fine
Benjamin D. Hollamby (Agent, Broker and Sublicensee)	Same as above	
Respondent Benjamin D. Hollamby used two unlicensed names, Hollamby Agency and Hollamby Agency LLC, in conducting business as an insurance producer in the State of New York. Respondents violated Regulation 125 (11 NYCRR § 34.4) in that they maintained satellite offices for which Respondents failed to give to the Department, as required, written notice of the location of each satellite office and the supervising person or persons responsible for each satellite office. [Stipulation approved December 4, 2020.]		

**Region: Mid-Hudson**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sharpe Agency Inc. (Broker)	560 Joslen Blvd Hudson, NY 12534	\$5,000 fine
Elizabeth A. Fisher (Sublicensee and Agent-license application pending)	Same as above	
Respondent Sharpe Agency Inc. acted as an agent on new policies and endorsements in the State of New York without the benefit of a license. [Stipulation approved December 23, 2020.]		

**Region: Mid-Island**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Joseph A. Castillo (Independent Adjuster)	12 Cobb Lane Commack, NY 11725	License Revoked
Respondent agreed with others to steal from insurance companies by fraudulently inflating insurance claims by (a) claiming that repairs were made that were, in fact, never performed; (b) replacing parts that did not need to be replaced; (c) preparing inflated estimates for submission to insurance companies; and (d) submitting inflated insurance estimates to insurance companies. [Stipulation approved September 16, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Boris Klerer (Independent Adjuster)	2517 Elderberry Road North Bellmore, NY 11710	\$750 fine
Respondent failed to disclose in his 2019 relicensing application for an independent adjuster's license that in 2017, he surrendered his license to the Department with the same force and effect as if said license had been revoked after a hearing. [Stipulation approved December 11, 2020.]		

**Region: Nassau**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Friedman Public Adjusters Inc. (Public Adjuster)	16 South Central Avenue Valley Stream, NY 11580	License Revoked
Jeffrey H. Friedman (Public Adjuster and Sublicensee)	Same as above	
Respondents violated Section 2108(s)(2)(B) of the Insurance Law in that Respondent Jeffrey H. Friedman's brother- in- law was involved in construction work in homes where Respondents were adjusting a claim on behalf of an insured without disclosing the relationship of consanguinity to the insured. Respondents used Public Adjuster agreements which did not have a Notice of Cancellation attached to the compensation agreement that was easily detachable and written in ten-point bold face type, in violation of Department Regulation 10 [11 NYCRR 25.9]. Respondents also failed to timely and/or sufficiently respond to the Department's investigatory letters, thereby hampering and impeding the Department's investigations. [Stipulation approved January 12, 2021.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mainland Insurance Agency Inc. (Broker)	1150 Dutch Broadway Valley Stream, NY 11580	\$10,000 fine
Erfan Nagi (Agent, Broker and Proposed Sublicensee)	Same as above	
<p>Respondent Mainland Insurance Agency Inc. transacted insurance business in the State of New York without a properly authorized sublicensee. Respondents used insurance companies' logos without the full name of the insurers, and without the city, town or village of the insurers' principal offices. Respondents commingled premium funds and operating expense funds, allowing negative balances in the premium account and leading their bank to assess overdraft fees. Respondents, by allowing fiduciary violations, violated a prior stipulation they entered into with the Department effective January 11, 2007, wherein they agreed to take all necessary steps to prevent the recurrence of similar violations. [Stipulation approved January 13, 2021.]</p>		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Malik Abdur-Razzaq (Agent and Life Broker)	92 Nicholas Avenue New York, NY 10026	\$1,500 fine
<p>Respondent failed to disclose in his license renewal applications that at the time of the submission of said applications, Respondent had a criminal case pending in the Criminal Court of the City of New York, County of New York, State of New York. [Stipulation approved January 7, 2021.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mona Insurance Brokerage Inc. (Broker)	45-14 30th Avenue Astoria, NY 11103	\$1,500 fine
Mona Y. Abuthalam (Broker and Sublicensee)	Same as above	
<p>Respondents used misleading advertisements by referring to "low premiums" and "cheap rates" without setting forth in the advertisement the full name of the insurer and its location. [Stipulation approved January 7, 2021.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ensurance Agency Inc. (Agent, Broker, and General Insurance Consultant)  Anthony C. Aquilino (Sublicensee)	1481 Hylan Boulevard Staten Island, NY 10305  Same as above	\$500,000 fine
<p>Respondents violated Section 2119(c) of the Insurance Law in that they collected broker service fees from numerous insureds for which Respondents utilized written fee agreements that were improperly titled consulting fee agreements. Respondents also issued receipts for payment of the aforementioned broker service fees that incorrectly described the payments as an insurance payment. Respondents also violated Section 2324(a) of the Insurance Law in that they offered numerous insureds a broker service fee that was reduced below Respondents' typical broker service fee. Respondents also collected from insureds a broker service fee that was increased above Respondents' typical broker service fee. Respondents also violated Section 2119(c) of the Insurance Law in that they allowed an individual who was not licensed as a broker pursuant to Section 2104 of the Insurance Law to collect broker service fees from insureds. Respondents also violated Section 2129(b) of the Insurance Law in that Respondents utilized satellite offices for which Respondents failed to give to the Superintendent written notice of the location of each satellite office and the licensed person or persons responsible for each satellite office. Respondents also collected from insureds who purchased automobile insurance through the New York Automobile Insurance Plan ("NYAIP") service fees that exceeded the maximum service fee permitted by the NYAIP Manual. [Stipulation approved November 19, 2020.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Yoselyn Aristy (Agent)	2 Adrian Street, Suite 31A Bronx, NY 10463	\$1,000 fine
<p>Respondent improperly withheld monies received in the course of business within the meaning of Section 2110(a)(5) of the Insurance Law in that she filed money received for premium payments in a client file. [Stipulation approved January 7, 2021.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Linx Brokerage Inc. (Agent and Broker)	72-24 Broadway Jackson Heights, NY 11372	\$1,500 fine
Kashif Siddiqui (Agent, Broker, and Sublicensee)	Same as above	
Respondents utilized advertisements in postcards and flyers that contained misleading language regarding rates for insurance. [Stipulation approved January 13, 2021.]		

**Region: Rochester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Christian Reardon Healy (Agent)	50 Square Drive, Suite 1000 Victor, NY 14564	\$8,000 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 November 27, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gerald E. White (Independent Adjuster)	6380 North Huron Road Wolcott, NY 14590	License Revoked
During the approximate period May 2015 to July 2018, Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that he was the subject of criminal prosecutions in Wayne County, State of New York. Respondent also failed to disclose in his license renewal application submitted November 23, 2016 that at the time of the submission of said application, he had a criminal case pending in Wayne County, State of New York. Respondent also failed to disclose in his license renewal application submitted December 28, 2018 that he was convicted of a misdemeanor in Lyons Town Court, Wayne County, State of New York on or about May 7, 2018. Respondent also failed to submit to the Department information and documentation that was requested in Department letters. [Stipulation approved June 23, 2020.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Yitskhaq Bar Abraham (Agent)	10005 Del Chaparral Court Northeast Albuquerque, NM 87111	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was convicted of a felony in Jefferson-Birmingham County, State of Alabama. [Stipulation approved January 7, 2021.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
LaSalle St Securities LLC (Agent)	940 North Industrial Drive Chicago, IL 60126	\$500 fine
Regan A. Beaver (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent LaSalle St Securities LLC was the subject of administrative action taken by the Ohio Department of Insurance. [Stipulation approved June 15, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Closeline LLC (Title Agent)	1390 Piccard Drive Rockville, MD 20850	\$500 fine
Michael P. Bell (Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Closeline LLC was the subject of administrative action taken by the Florida Department of Financial Services. [Stipulation approved January 13, 2021.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Todd Allen Brandon (Agent and Broker)	P.O. Box 140847 Coral Gables, FL 33114	\$1,500 fine
Respondent failed to disclose in his relicensing application for an agent's license that he was fined by the Florida Department of Financial Services and the Louisiana Department of Insurance. Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that he was fined by the Vermont Department of Financial Regulation. [Stipulation approved December 18, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Trupanion (Agent)	6100 4 <sup>th</sup> Avenue S Seattle, WA 98108	\$90,000 fine
Louis P. Chames (Agent and Sublicensee)	Same as above	
Respondents violated Section 2324(a) of the Insurance Law in that in connection with American Pet Insurance Company's veterinary exam certificate program, Respondents allowed numerous insureds who did not continue their insurance coverage beyond the first 30 days to have coverage for said 30-day period without collecting premium payment from the insureds for said 30-day period. Respondents also violated Section 2314 of the Insurance Law in connection with the veterinary exam certificate program, in that Respondents charged rates for customers who did not continue coverage after the first 30 days that departed from the rates, schedules and/or rules and standards in effect on behalf of the insurer, American Pet Insurance Company. [Stipulation approved July 1, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Altru LLC (Agent and Broker)	160 Federal Street, 4th Floor Boston, MA 02110	\$2,250 fine
Michael B. Christian (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondents failed to disclose on Respondent Altru LLC's license renewal application that RSC Insurance Brokerage Inc., the owner of Respondent Altru LLC was the subject of administrative action by the Commonwealth of Kentucky Department of Insurance; Respondents violated prior stipulations they entered into with the Department. [Stipulation approved December 23, 2020.]		



<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nancy S. Daoud (Agent)	90 Oxford Road Oxford, CT 06478	\$2,000 fine
Respondent violated Section 2117(a) of the Insurance Law in that she acted as an insurance agent in the State of New York for an unlicensed insurer by selling one life insurance policy to a customer on behalf of said insurer in the State of New York. Respondent also violated Section 2123 of the Insurance Law and Section 51.5(c) of Regulation 60 (11 NYCRR Part 51) in that in connection with the sale of the aforementioned life insurance policy on behalf of the aforementioned insurer, which involved replacement of a life insurance policy within the meaning of Section 51.2(a) of Regulation 60, Respondent failed to perform the duties of an insurance agent required by Section 51.5(c) of Regulation 60 in situations where a replacement of life insurance has occurred or is likely to occur. [Stipulation approved April 30, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Arcana Insurance Services LP (Broker and Excess Line Broker)	5310 Harvest Hill Road Dallas, TX 75230	\$1,000 fine
Mark Alan Gannaway (Agent and Sublicensee)	Same as above	
Respondent Mark Alan Gannaway failed to report to the Superintendent within 30 days of the final disposition of the matter that he was the subject of administrative action taken by the Georgia Department of Insurance. Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Arcana Insurance Services LP was the subject of administrative action taken by the Washington Office of the Insurance Commissioner. [Stipulation approved December 18, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Tayoun Hawkins (Agent)	Liberty Mutual Insurance, 12906 Tampa Oaks Blvd, Suite 200 Temple Terrace, FL 33637	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was the subject of administrative action taken by the Ohio Department of Insurance. [Stipulation approved December 17, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
David Kreiter (Agent)	c/o Northwestern Mutual 1704 East 54 <sup>th</sup> Street Davenport, IA 52807	\$1,500 fine
Respondent failed to disclose in his original application for an agent's license and in his renewal application for an agent's license that he was convicted of a misdemeanor. [Stipulation approved December 23, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Frank M. Malhiot (Agent)	11806 Aldendale Street Orlando, FL 32836	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was the subject of administrative action taken by the Pennsylvania Insurance Department. [Stipulation approved December 30, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Theresa L. Morello (Independent Adjuster)	2516 Fazzio Road Chalmette, LA 70043	License Revoked
Respondent acted as an independent adjuster on New York claims without the benefit of a license. Respondent failed to report a change to her residence, mailing, and business addresses within 30 days of the change. [Stipulation approved December 17, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
One80 Intermediaries Inc. (Agent, Broker and Excess Line Broker)	160 Federal Street Boston, MA 02110	\$750 fine
Respondent failed to disclose in its renewal application for an agent's license that its owner, RSC Insurance Brokerage Inc., was fined by the Kentucky Department of Insurance. [Stipulation approved December 23, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sedgwick Claims Management Services Inc. (Independent Adjuster)	1100 Ridgeway Loop Road, Suite 200 Memphis, TN 38120	\$11,000 fine
Henry F. Salmaggi (Independent Adjuster and Sublicensee)	Same as above	
Respondents allowed an unlicensed employee to act as an insurance adjuster in the State of New York. [Stipulation approved December 17, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Richard R. Steagall (Agent)	114 British Lake Dr Unit D Greensboro, NC 27410	License Revoked
Respondent failed to disclose in his original application for an agent's license that he previously pled guilty to a felony and Respondent failed to timely respond to the Department's investigatory letters thereby hampering the investigation. [Stipulation approved December 17, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jack T. Tanner (Agent)	670 Westwind Drive Berwyn, PA 19312	\$1,000 fine
Respondent failed to timely respond to Department letters, thereby hampering and impeding the Department's investigation regarding the Respondent's license application. [Stipulation approved January 7, 2021.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Todd William Threlkeld (Agent)	515 WSW Loop 323 Tyler, TX 75701	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was the subject of an administrative action taken by the State of California Department of Insurance. Respondent failed to timely and/or sufficiently respond to the Department's investigatory letters, thereby hampering and impeding the Department's investigation. [Stipulation approved December 17, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
United Group Programs Inc. (Agent)	22 Technology Parkway Peachtree Corners, GA 30092	\$1,750 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent was the subject of administrative actions taken by the Louisiana Department of Insurance and the Nevada Division of Insurance. Respondent also submitted to the Department a renewal application for an agent's license in which Respondent improperly named as sublicensee an individual who had previously resigned his positions with Respondent, and who was no longer with the Respondent at the time of the submission of the aforementioned application. [Stipulation approved December 9, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Scott Walker (Agent)	250 E Arapaho Road Richardson, TX 75081	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was convicted of a misdemeanor in Horry County, South Carolina. [Stipulation approved January 13, 2021.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jason Todd Young (Agent)	2000 Galahad Drive Deltona, FL 32738	\$1,500 fine
Respondent failed to disclose in his original application for an agent's license that: (a) in the Circuit Court of the 18th Judicial Circuit, in and for Seminole County, Florida, Respondent pled nolo contendere to a felony, and the Court withheld adjudication and placed Respondent on probation for a period of 12 months; and (b) Respondent was fined by the Florida Department of Financial Services. [Stipulation approved December 23, 2020.]		