

New York State Department of Financial Services

ISSUED: December 30, 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.

AGENT/BROKER HEARINGS

LICENSEE	ADDRESS	PENALTY
Brian Marques Correia (Agent)	484 E. 74th Street #GFW New York, NY 10021	\$3,000 fine
Respondent reported untrue information to an insurer in connection with an insurance claim, and failed to notify the Superintendent within thirty days of the initial pretrial hearing date that he was the subject of a criminal prosecution. [Order issued July 28, 2021.]		

LICENSEE	ADDRESS	PENALTY
Castle Title Insurance Agency Inc. (Title Insurance Agent)	297 Knollwood Road, Suite 103 White Plains, NY 10607	License Revoked
Ronald J. Rauschenbach (Sublicensee)	Same as above	
Respondents engaged in acts that evidenced incompetence and untrustworthiness, in violation of Insurance Law Sections 2110(a)(4)(B) and (a)(4)(C), and provided materially incorrect, materially misleading, materially incomplete or materially untrue information in the renewal of their title insurance agent application in violation of Insurance Law Section 2110(a)(2). [Order issued May 7, 2021.]		

COMPANY STIPULATIONS/CONSENT ORDERS

LICENSEE	ADDRESS	PENALTY
Aetna Life Insurance Company	151 Farmington Ave. Hartford, CT 06156	\$89,235 fine
<p>Respondent, for the time period 2010 to 2016; failed to file a notice of appointment with the Department within 15 days from the date the agency contract was executed, or the first insurance application was submitted; paid commission to an agent which was in excess of the rate in its commission schedules on file with the Department; used policy and application forms which were not filed and approved by the Department; failed to provide an appropriate reply to policyholder complaints within 15 business days; included the administrator, Lincoln Financial Group, on the claim form with no mention of the Company as the primary issuer of the policies; failed to acknowledge the claim within 15 business days; failed to provide notices of cancellation for non-payment of premium to the third-party designee; and failed to maintain the required records in group disability underwriting, group disability cancellation and Medicare supplement underwriting files. [Consent Order approved August 20, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Allstate Life Insurance Company of New York	878 Veterans Memorial Highway Hauppauge, NY 11788	\$196, 250 fine
<p>Respondent, for the time period 2010 to 2013, failed to examine the Disclosure Statements and ascertain that they are accurate, included all required disclosures, and met the requirements of Insurance Regulation 60. [Consent Order approved July 10, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Ameritas Life Insurance Corp. of New York	1350 Broadway New York, NY 10018-7702	\$84, 668 fine
<p>Respondent, for the time period 2010 to 2012; failed to fully disclose to whole life and term life policyholders that unless payment is made on or before the date when due or within the specified grace period thereafter, the policy shall terminate or lapse except as to the policyholder's right to any cash surrender value or nonforfeiture benefit; utilized insufficiency notices that did not include the required language for its universal life policies; failed to maintain its books of account at its principal office in New York; failed to maintain at its home office a complete advertising file containing a specimen copy of its health insurance advertisements, and by not indicating the manner and extent of distribution; failed to maintain at its home office a complete advertising file containing a specimen copy of its life insurance advertisements, and by not indicating the manner and extent of distribution; failed to examine the Disclosure Statement to ascertain that it was accurate;</p>		

failed to reject the application when the required forms were not received; failed to maintain copies of the signed and completed Disclosure Statements and the notification of replacement to the insurer whose life insurance contract is to be replaced, for six calendar years or until after the filing of the report in which the transaction was subject to review by the Department, whichever is later; failed to provide the applicant with a revised Disclosure Statement where the insurance policy issued was different from the life insurance policy applied for; failed to fully comply with the orderly working of the Regulation in accomplishing its intended purpose in the protection of policyholders; failed to file a certificate of appointment with the Superintendent; paid compensation to agents prior to their appointments to act on its behalf; failed to file with the Superintendent, within thirty days, a statement in such form as the Superintendent may prescribe of the facts relative to the Respondent's termination of a producer for cause; used a policy form that was not filed with and approved by the Superintendent; failed to maintain at its home office, a complete file containing one copy of each policy summary form authorized for its use; failed to maintain complete claim files so that events relating to a claim could be reconstructed by the examiner; and failed to disclose the death benefit on the annual statements sent to the annuity contract holders. [Consent Order approved August 4, 2020.]

LICENSEE	ADDRESS	PENALTY
Athene Annuity & Life Assurance Company of New York	One Blue Hill Plaza Suite 1672 Pearl River, NY 10965	\$100,160 fine
Respondent, for the time period 2014 to 2017, failed to maintain statutorily required records at its New York home office; and failed to maintain market value pricing documentation for six calendar years from its creation or until after the filing of a report on examination. [Consent order approved September 4, 2020.]		

LICENSEE	ADDRESS	PENALTY
Athene Annuity Life Assurance Company of New York	One Blue Hill Plaza Suite 1672 Pearl River, NY 10965	\$49,950 fine
Respondent, for the time period 2010 to 2013, used the words and/or phrases "no loads, no fees, free withdrawal, free surrender withdrawal, no sales charges or administrative fees" to describe the benefits or services being made available with the annuity products; failed to examine the Disclosure Statements and ascertain that they were complete; and failed to maintain a record of the termination notices.. [Consent Order approved August 20, 2021.]		

LICENSEE	ADDRESS	PENALTY
Athene Life Insurance Company of New York	One Blue Hill Plaza Suite 1672 Pearl River, NY 10965	\$100,000 fine
Respondent, for the time period 2014 to 2017, failed to maintain statutorily required records at its New York home office. [Consent Order approved September 4, 2020.]		

LICENSEE	ADDRESS	PENALTY
Bankers Consec Life Insurance Company	11825 North Pennsylvania Street Carmel, IN 46032	\$75,000 fine
Respondent, for the time period 2014 to 2018, failed to file the agent compensation for neither the Bankers Life New Agent Accelerator program nor the Bankers Life Quarterly Bonus program, formerly called the ECP Bonus program. [Consent order approved October 22, 2020.]		

LICENSEE	ADDRESS	PENALTY
Connecticut General Life Insurance Company	Two Liberty Place, TL18A 1601 Chestnut Street Philadelphia, PA 19192-2362	\$54,220 fine
Respondent, for the time period 2010 to 2016, failed to include the required language in the premium due notice it utilized; failed to provide a copy of the signed illustration to the applicant on or before the date that the application was taken; failed to include the producing agent's name and business address on the illustration; referred to a generic national form number in its basic illustration instead of the policy form number approved by the Superintendent; failed to ensure that the illustration was signed and dated by the applicant; failed to ensure that the agent or other authorized representative of the insurer signed a statement certifying that an illustration was presented to the applicant and that the agent or the representative explained to the applicant that any non-guaranteed elements illustrated are subject to change; failed to number pages in a manner that shows each page's relationship to the total number of pages in the illustration; failed to clearly disclose that a charge continues to be required and that, depending on actual results, the policyholder may need to continue or resume premium outlays; and failed to show in the narrative summary of the basic illustration the premium outlay that must be paid to guarantee coverage for the term of the contract, subject to maximum premiums allowable to qualify as a life insurance policy under the applicable provisions of the Internal Revenue Code. [Consent order approved September 2, 2020.]		

LICENSEE	ADDRESS	PENALTY
Empire Fidelity Investments Life Insurance Company	100 Salem Street Smithfield, RI 02917	\$87, 638 fine
<p>Respondent, for the time period 2007 to 2009; failed to maintain records with sufficient detail to show fully the system actually used for the allocation of expenses, and the actual bases of the allocation under its service agreements; failed to file its term life policy and annuity contract compensation plans with the Department; failed to provide a revised Disclosure Statement to the applicant when the policy was issued other than as applied for; failed to examine and ascertain that the Disclosure Statement used in the sale of the proposed Company policy or annuity contract was accurate; failed to reject the application where the required forms were not received with the application or the forms did not meet the requirements of Insurance Regulation No. 60; failed to furnish the insurer whose coverage was being replaced with a copy of the sales material used in the sale of the proposed life insurance policy or annuity contract, and the completed Disclosure Statement within ten days of receipt of the application; required insurance applicants, prior to an HIV related test, to sign a written informed consent form which was not fully compliant with Section 2611(a) of the New York Insurance Law because it did not include a space for the name of a person to whom the test could be disclosed in the event of an adverse underwriting decision; failed to provide prospective applicants with preliminary information that conformed to Section 3209(d) of the New York Insurance Law on or before the date that the application was taken; and used policy forms that were not filed with and approved by the Superintendent. [Consent Order approved August 11, 2020.]</p>		

LICENSEE	ADDRESS	PENALTY
First Symetra National Life Insurance Company of New York	P.O. Box 34690 Seattle, WA 98124-1690	\$6,200 fine
<p>Respondent, for the time period 2011 to 2015, failed to appoint agents to represent the Company; paid commissions or other compensation to an agent who was not licensed in New York and was not appointed by the Company; failed to file a certificate of termination of appointment with the Superintendent upon the termination of five of its agents; accepted applications prior to presenting the applicant with an Important Notice and a completed Disclosure Statement; failed to examine and ascertain that the Disclosure Statement used in the sale of the proposed Company's policy was accurate and met the requirements of the New York Insurance Law and Regulation 60; failed to maintain copies of the notification of replacement (agent authorization form) to the insurer whose life insurance policy was replaced for six calendar years or until after the filing of the report on examination in which the transaction was subject to review by the Department, whichever is later; failed to provide the applicant with a revised Disclosure Statement in cases where the life insurance policy issued differed from the life insurance policy applied for; and failed to furnish the insurer whose coverage was replaced a copy of any proposal, including the sales material used in the sale of the proposed annuity contract, and the completed Disclosure Statement within ten days of receipt of the application. [Consent Order approved October 14, 2020.]</p>		

LICENSEE	ADDRESS	PENALTY
The Manhattan Life Insurance Company	10777 Northwest Freeway Suite 600 Houston, TX 77092	\$50,000 fine The Department is satisfied that the Company has taken the necessary corrective actions with respect to the violations set forth in this Consent Order. Respondent will also take all necessary steps to comply with the New York Insurance Law and Regulations with respect to its insurance operations and products in the future.
Respondent, for the time period 2015 to 2019: failed to file the agent compensation paid on Single Premium Deferred Annuities issued from December 2015 through June 2019. Respondent's violation during the aforementioned time period contravened New York Insurance Law. [Consent Order approved September 9, 2020.]		

LICENSEE	ADDRESS	PENALTY
National Integrity Life Insurance Company	515 West Market Street Louisville, KY 40202	\$20,000 fine
Respondent, for the time period 2014 to 2017, received various mortgage loan services on a regular and systematic basis from an affiliated Company without notifying the Superintendent in writing of its intention to enter into such transaction at least thirty days prior thereto. [Consent order September 4, 2020.]		

LICENSEE	ADDRESS	PENALTY
Principal Life Insurance Company	711 High St. Des Moines, IA 50392-2300	\$1,997,866 fine
Respondent, for the time period 2011 to 2016, disseminated non-compliant premium notices to policyholders; failed to examine and ascertain that the Disclosure Statement was accurate; failed to provide the applicant with a revised Disclosure Statement when the policy was issued other than as applied for; failed to maintain the information provided by the replaced insurer that was used to complete the Disclosure Statements; failed, where an illustration was used in the sale of the policy, to provide an illustration to the applicant at the time of application or failed, when a policy was issued other than as applied for, to provide a “Revised Illustration” conforming to the policy as issued at time of policy delivery, or failed to label the revised illustration as a “Revised Illustration”; failed to ensure that the agent obtained a written informed consent form prior to subjecting the applicant to HIV-related testing; failed to provide the applicant with the preliminary information at or prior to the time the application was taken; and failed to provide the insured with an explanation of benefits that included all the required disclosures. [Consent Order approved August 27, 2021.]		

LICENSEE	ADDRESS	PENALTY
ReliaStar Life Insurance Company of New York	5780 Powers Ferry Road, NW P.O. Box 3700 Atlanta, GA 30327-4390	\$169,000 fine
Respondent, for the time period 2013 to 2016, failed to examine and ascertain that the Disclosure Statement was accurate and met the requirements of Insurance Regulation 60; and failed to have its agent complete and submit a revised Disclosure Statement and obtain a signed acknowledgement by the applicant of receipt of such revised Disclosure Statement, when the life insurance policy differed from the life insurance policy initially applied for. [Consent Order approved October 29, 2020.]		

LICENSEE	ADDRESS	PENALTY
Union Security Life Insurance Company of New York	28 Liberty Street New York, NY 10005	\$20,000 fine
Respondent, for the time period 2014 to 2017, invested in and held foreign Collateralized Loan Obligations that exceeded six percent (6%) of its admitted assets; and invested in and held foreign investments that exceeded seven percent (7%) of its admitted assets. [Consent order approved August 20, 2021.]		

LICENSEE	ADDRESS	PENALTY
Variable Annuity Life Insurance Company	2929 Allen Parkway Houston, TX 77019	\$230,820
<p>Respondent, for the time period 2012 to 2016; failed to examine and ascertain that the Disclosure Statement was accurate; failed to furnish to the insurer whose coverage is being replaced a copy of any proposal, including the sales material used in the sale of the proposed life insurance policy or annuity contract, and the completed Disclosure Statement within ten days of receipt of the application; failed to maintain copies of the notification of replacement to the insurer whose annuity contract is to be replaced and a copy of the Important Notice Regarding Replacement; failed to maintain suitability information required for the underwriting of individual external annuity replacements; failed to indicate on its advertisements the complete form number or series of the policies advertised; failed to indicate the manner and extent of distribution of each advertisement disseminated or used in New York during the examination period; failed to furnish to the claimant, or claimant's authorized representative, a notification of all items, statements and forms, if any, which the insurer reasonably believes will be required of the claimant, within 15 business days of receiving notice of the claim; and failing to advise the claimant or claimant's authorized representative in writing, within 15 days of the receipt of a properly executed proof of loss and the receipt of all required items, statements and forms, of the acceptance or rejection of the claim; and failed to maintain a copy of the application for not taken contract and failed to maintain the contract for 12 beneficiary accounts, for six calendar years after the date the policy is no longer in force or until after the filing of the report on examination in which the record or the file was subject to review, whichever is longer. [Consent order approved September 21, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
William Penn Life Insurance Company of New York	3275 Bennett Creek Avenue Frederick, MD 21704	\$110,000 fine
<p>Respondent, for the time period 2013 to 2017, produced a non-compliant demonstration, failed to sign the demonstration, and dated the demonstration after the date of the statement of self-support. [Consent Order approved October 14, 2020.]</p>		

LICENSEE	ADDRESS	PENALTY
Zurich American Life Insurance Company of New York	Four World Trade Center 150 Greenwich Street New York, NY 10007	\$25,000 fine
Respondent, for the time period 2012 to 2015, paid agent compensation during the examination period according to schedules of agent compensation that were not filed with the Department until after the end of the examination period. [Consent Order approved October 30, 2020.]		

STIPULATIONS/CONSENT ORDERS

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
F. D. Georger III (Agent)	310 Northwood Drive Williamsville, NY 14221	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date, in Supreme Court, County of Erie, State of New York, that he was the subject of a criminal prosecution. [Stipulation approved November 17, 2021.]		

LICENSEE	ADDRESS	PENALTY
Kodie Jerome Hertel (Agent)	245 Delaware Avenue, Apt. 107 Tonawanda, NY 14150	\$1,000 fine
Respondent failed to disclose in his renewal application for an agent's license that at the time of the submission of said application, Respondent had a criminal case pending in County of Niagara, State of New York. [Stipulation approved November 3, 2021.]		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Coverage Concepts Inc. (Agent, Broker, and Excess Line Broker)	4953 Nesconset Highway Port Jefferson Station, NY 11776	\$8,000 fine
Maurice A. Flannery (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within thirty days of the final disposition of each matter that Respondent Coverage Concepts Inc. was the subject of an administrative action taken by the Florida Department of Financial Services on or about October 12, 2007, and that Respondent Coverage Concepts Inc. was the subject of an administrative action taken by the Washington Office of the Insurance Commissioner on or about February 27, 2020. Respondents failed to disclose in license renewal applications submitted to the Department during the approximate period June 2, 2008 to March 19, 2015 that Respondent Coverage Concepts Inc. was the subject of the aforementioned administrative action taken by the State of Florida, and Respondents failed to disclose in a license renewal application submitted to the Department on or about May 4, 2020 that Respondent Coverage Concepts Inc. was the subject of the aforementioned administrative action taken by the State of Washington. [Stipulation approved September 16, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Thomas Meringer (Agent and Excess Line Broker)	98 Old Northwest Rd East Hampton, NY 11937	\$1,250 fine
<p>Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that he was the subject of a criminal prosecution; and he failed to disclose an administrative action taken by the State of California in his original application for an excess broker's license. [Stipulation approved November 3, 2021.]</p>		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Rochelle Johnson (Agent and Broker)	32 Marlboro Road Valley Stream, NY 11581	\$2,250 fine
<p>Respondent's appointments were terminated for cause by an insurer, Allstate, for falsifying insurance applications. Additionally, Respondent failed to disclose in her original application for a broker's license that her appointments were terminated for cause by Allstate as aforesaid. [Stipulation approved October 28, 2021.]</p>		

Region: New York

LICENSEE	ADDRESS	PENALTY
Eastern Public LLC (Public Adjuster) Brian C. Evans (Public Adjuster and Sublicensee)	132 E 43rd Street, Suite 406 New York, NY 10017 Same as above	\$4,000 fine
<p>Respondents acted as public adjusters in the name of Respondent Eastern Public LLC in the State of New York while Respondent Eastern Public LLC had no license issued and in force pursuant to the provisions of the Insurance Law. Respondents violated Section 25.6 of Regulation 10 (11 NYCRR Part 25) in that they utilized written compensation agreements that did not consist of substantively the same information and statements contained in Form 1 in Section 25.13(a) of Regulation 10. Respondents violated Section 25.9 of Regulation 10 in that they failed to attach to the aforementioned written compensation agreements a completed “Notice of Cancellation” form that consisted of substantively the information and statements contained in Form 2 in Section 25.13(b) of Regulation 10. [Stipulation approved October 13, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Raoul St. Flavin (Broker)	833 E 55th Street Brooklyn, NY 11234	License Revoked
<p>Respondent’s New York Automobile Insurance Plan (“NYAIP”) certification was revoked for a period of five years by the NYAIP based upon conduct engaged in by Respondent that included, among other things, that (i) Respondent, in connection with insurance policies for which Respondent was both the insurance producer and the insured, failed to pay to the insurers earned insurance premium in the total amount of \$25,523.00, (ii) Respondent issued checks for payment of a total of \$9,480.00 of the aforementioned unpaid earned insurance premium that were dishonored by the bank upon which they were drawn, (iii) Respondent, in the applications for the aforementioned insurance policies, misrepresented the operating territory of the vehicles in question, and (iv) Respondent, in the application for one of the aforementioned insurance policies, misrepresented the name of the applicant. Also, Respondent violated his agreement in a prior Department Stipulation that he would take all necessary steps to prevent the recurrence of dishonored premium payment check violations. Also, Respondent changed his business address and failed to notify the Department within thirty days of the change. Also, Respondent failed to submit to the Department information and documentation that was requested in a Department letter, and thereby hampered and impeded the Department’s investigation. [Stipulation approved April 22, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Juan Carlos Sanchez (Agent)	3211 Parkside Place Bronx, NY 10467	\$1,750 fine
Respondent's appointment was terminated for cause by an insurer, Healthfirst. Additionally, Respondent failed to disclose the aforementioned termination in his relicensing application for an agent's license. [Stipulation approved August 25, 2021.]		

Region: Orange

LICENSEE	ADDRESS	PENALTY
JNL Insurance Brokerage Corp. (Agent and Broker)	8 Zenta Road, Suite 301 Monroe, NY 10950	\$35,000 fine
Joel Loeb (Agent, Broker, and Sublicensee)	Same as above	
Respondents' appointments with an insurer were terminated for cause due to the misconduct of an employee involving the intentional misuse of insurance score information when issuing multiple policies; Respondents failed to effectively supervise the aforementioned employee from August 25, 2014 through January 9, 2015; and during the approximate period December 2012 through July 11, 2017, Respondent JNL Insurance Brokerage Corp. failed to provide proper notice of a satellite office location. [Stipulation approved October 27, 2021.]		

Region: Saratoga

LICENSEE	ADDRESS	PENALTY
David M. De Paulo (Agent and Broker)	228 Church Street Saratoga Springs, NY 12866	\$2,000 fine
Respondent's appointments were terminated for cause by an insurer due to falsification of documents. Additionally, Respondent failed to timely submit to the Department information and documentation that was requested in Department letters, and thereby hampered and impeded the Department's investigation . [Stipulation approved November 3, 2021]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Jordan T. Burnette (Agent, Broker, and Life Broker)	8 Hilldale Avenue Somers, NY 10589	License Revoked
Respondent, during the period January 2020 through February 2020, violated Section 2324 of the Insurance Law, which resulted in an insurer terminating Respondent's appointment as an agent for cause; and Respondent failed to respond to the Department's letters, thereby hampering and impeding the Department's investigation. [Stipulation approved November 10, 2021.]		

LICENSEE	ADDRESS	PENALTY
O'Brien John Insurance Agency Inc. (Agent and Broker)	2274 Central Park Avenue Yonkers, NY 10710	\$17,500 fine
John R. O'Brien (Agent, Broker and Sublicensee)	Same as above	
Respondents failed to supervise 7 employees, whose agent appointments were terminated for cause by an insurer. [Stipulation approved October 27, 2021.]		

LICENSEE	ADDRESS	PENALTY
TR Insurance Agency Inc. (Agent, Broker, and Life Broker)	12 S. Montgomery Avenue Elmsford, NY 10523	\$20,750 fine
Tamika Y. Rose (Agent, Broker, Life Broker, and Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent TR Insurance Agency Inc. was fined by the Washington Office of the Insurance Commissioner, and Respondents failed to disclose the aforementioned fine in Respondent TR Insurance Agency Inc.'s original application for a life broker's license. Also, Respondents commingled insurance premium fiduciary funds with business operating expense funds, and Respondents failed to appropriately identify their premium bank account. Also, Respondent Tamika Y. Rose used unlicensed names in conducting business as an insurance producer in the State of New York. [Stipulation approved September 8, 2021.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Richard Almanzar (Agent)	8115 5th Avenue North Bergen, NJ 07047	\$1,000 fine
Respondent failed to disclose in his original application for an agent's license that he was fined by the New Jersey Department of Banking and Insurance and that his appointment was terminated for cause by an insurer. [Stipulation approved November 9, 2021.]		

LICENSEE	ADDRESS	PENALTY
James Philip Cook (Agent)	c/o Geico 3535 West Pipkin Road Lakeland, FL 33811	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was convicted of a misdemeanor in 2008. [Stipulation approved November 17, 2021.]		

LICENSEE	ADDRESS	PENALTY
Brent Nicholas Earle (Agent – Application pending)	14179 Wembley Cir. Herriman, UT 84096	\$1,500 fine
Respondent failed to disclose on his original application to act as an agent that he was convicted of misdemeanor. Respondent also was the subject of an administrative action by the Enforcement Division of the Indiana Department of Insurance for failing to disclose the aforementioned criminal history. [Stipulation approved November 3, 2021]		

LICENSEE	ADDRESS	PENALTY
American Global LLC (Agent, Broker, and Excess Line Broker) Michael A. Marino (Agent, Broker, Excess Line Broker, and Sublicensee)	2121 SW 3rd Avenue, Suite 501 Miami, FL 33129 Same as above	\$9,000 fine
<p>Respondent American Global LLC, during the approximate period of July 1, 2020 through August 13, 2020, transacted insurance business without the benefit of a license; Respondents failed to notify the Superintendent within thirty days of the final disposition of the matter that they were the subject of two administrative actions taken by the State of Washington, Office of the Insurance Commissioner; and Respondents failed to disclose the aforesaid administrative actions and that Respondent American Global LLC had transacted insurance business without a license on Respondent American Global LLC's relicensing application. [Stipulation approved November 17, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Machaen Enterprises Inc. (Agent) Alejandro Navarro (Broker and Sublicensee)	222 Bruce Reynolds Boulevard Fort Lee, NJ 07024 Same as above	\$7,750 fine
<p>Respondents, during the approximate periods July 1, 2018 to June 24, 2019 and July 1, 2020 to October 1, 2020, acted as insurance producers in the name of Respondent Machaen Enterprises Inc. in the State of New York while Respondent Machaen Enterprises Inc. had no license issued and in force pursuant to the provisions of the Insurance Law. Respondents failed to disclose in Respondent Machaen Enterprises Inc.'s relicensing application for an agent's license processed October 5, 2020 that Respondent Machaen Enterprises Inc. acted as an insurance producer in the State of New York after its agent's license expired on June 30, 2020, and that Respondent Machaen Enterprises Inc. was the subject of administrative action taken by the Washington Office of the Insurance Commissioner on or about June 29, 2020. Respondents failed to disclose in Respondent Machaen Enterprises Inc.'s relicensing application for an agent's license certified January 3, 2019 that Respondent Machaen Enterprises Inc. acted as an insurance producer in the State of New York after its agent's license expired on June 30, 2018. Respondents commingled insurance premium fiduciary funds with business operating expense funds, and Respondents failed to appropriately identify their premium bank account. [Stipulation approved February 24, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Agentic Insurance Brokerage LLC (Broker and Excess Line Broker) Gregory Michael Quinn (Agent, Broker, Excess Line Broker, and Sublicensee)	290 King of Prussia Rd. Bldg #1 Suite 300 Radnor, PA 19087 Same as above	\$15,750 fine
<p>Respondents, during the approximate period November 1, 2020 to November 20, 2020, acted as insurance brokers in the name of Respondent Agentic Insurance Brokerage LLC in the State of New York after Respondent Agentic Insurance Brokerage LLC's license to act as an insurance broker expired on October 31, 2020. Respondents, during the approximate period November 1, 2020 to December 16, 2020, acted as excess line brokers in the name of Respondent Agentic Insurance Brokerage LLC in the State of New York after Respondent Agentic Insurance Brokerage LLC's license to act as an excess line broker expired on October 31, 2020. Respondent Agentic Insurance Brokerage LLC, during the approximate period May 2012 to October 2020, used an unlicensed name in conducting business as an insurance producer in the State of New York. Respondents failed to disclose on Respondent Agentic Insurance Brokerage LLC's relicensing application for an excess broker's license processed December 16, 2020 that Respondent Agentic Insurance Brokerage LLC acted as an excess line broker in the State of New York after its license to act as an excess line broker expired on October 31, 2020, and Respondent Agentic Insurance Brokerage LLC failed to appropriately identify its premium bank account. [Stipulation approved April 21, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Lilian Amparo Shottler (Agent)	17807 Danielson Street Santa Clarita, CA 91387	\$500 fine
<p>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 State of Oregon, Department of Consumer and Business Services, Insurance Division. [Stipulation approved November 17, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Partners Group of Georgia LLC (Agent)	13380 Avensong Xing Alpharetta, GA 30004	\$9,000 fine
Michael R. Smith (Agent and Sublicensee)	Same as above	
<p>Respondent Michael R. Smith failed to disclose in his relicensing application for an agent's license that he was fined by the Georgia Insurance Department, and that the Financial Industry Regulatory Authority ("FINRA") fined him and suspended him from associating with any FINRA member, in any capacity, for a period of 3 months. Respondents failed to disclose the aforementioned fine imposed upon Respondent Michael R. Smith by the Georgia Insurance Department in Respondent Partners Group of Georgia LLC's renewal application for an agent's license. Respondents used an unlicensed name to conduct business as insurance producers in the State of New York. [Stipulation approved November 3, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Samuel Alan Suhaka (Agent)	15 Carolyn Place Long Valley, NJ 07853	\$3,500 fine
<p>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 3, 2021.]</p>		

LICENSEE	ADDRESS	PENALTY
Casey R. Young (Agent)	43 Summerwyn Drive SE Caledonia, MI 49316	\$1,500 fine
<p>Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the Michigan Department of Licensing and Regulatory Affairs, Bureau of Professional Licensing, Board of Accountancy, took administrative action against Respondent. Respondent failed to submit to the Department information and documentation that was requested in Department letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved November 10, 2021.]</p>		