

New York State Department of Financial Services

ISSUED: April 7, 2022

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
Bernat Lefkowitz (Agent)	1539 53 rd Street Brooklyn, NY 11219	License Revoked
Respondent, during the periods ending December 31, 2007, December 31, 2008 and December 31, 2009, failed to pay New York State income taxes to the Commissioner of Taxation and Finance of the State of New York. As a result, a Tax Warrant was docketed against him in the Kings County Clerk's Office for tax arrearages. As of March 2, 2021, Respondent continued to owe tax arrearages. Respondent provided false answers to questions on two agent license renewal applications. Respondent failed to respond to the Department's letters of inquiry, which hampered and impeded the Department's investigation of the foregoing matters. [Order issued October 25, 2021.]		

STIPULATIONS/CONSENT ORDERS

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Robert Cinnante (Agent)	520 Broadhollow Road Melville, NY 11747	\$3,250 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent's request for licensure was denied by the Indiana Department of Insurance. Also, Respondent failed to disclose the aforementioned denial in three renewal applications for an agent's license. [Stipulation approved February 2, 2022.]		

Region: New York

LICENSEE	ADDRESS	PENALTY
Gerald F. Cipolla (Agent)	P.O. Box 610199 Bayside, NY 11361	\$1,250 fine
Respondent failed to disclose on his renewal application for an agent's license that he was the subject of an outstanding tax liability; and on or about January 20, 2020, the Respondent provided an incomplete statement to this Department regarding the aforementioned tax liability. [Stipulation approved February 15, 2022.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Marlon Alies (Agent)	220 N. Oakland Circle McDonough, GA 30253	\$3,000 fine
Respondent added additional drivers who were not legitimate risks to automobile insurance quotes and entered inaccurate vehicle purchase dates in automobile insurance applications; Respondent failed to timely respond to Department letters of inquiry, thereby hampering and impeding the Department's investigation; Respondent failed to notify the Superintendent and the Department that his residence address changed within thirty days of the change. [Stipulation approved February 8, 2022.]		

LICENSEE	ADDRESS	PENALTY
Indhara M. Amaya (Agent)	1335 N. Community Drive Jupiter, FL 33458	\$750 fine
Respondent failed to disclose in her original application for an agent's license that she was the subject of administrative action taken by the Louisiana Department of Insurance. [Stipulation approved February 28, 2022.]		

LICENSEE	ADDRESS	PENALTY
Mozell Lamare Darden (Agent)	1347 Parkside Club Drive Lawrenceville, GA 30044	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was the subject of an administrative action taken by the Georgia Office of Commissioner of Insurance on or about May 8, 2012. [Stipulation approved February 1, 2022.]		

LICENSEE	ADDRESS	PENALTY
Daniel Jossen (Agent)	Mindful Wealth Partners 6901 Rockledge Dr Ste 500 Bethesda, MD 20817	License Revoked
Respondent failed to submit to the Department information and documentation that was requested in Department letters dated February 17, 2021, April 20, 2021 and May 26, 2021, and thereby hampered and impeded the Department's investigation. [Stipulation approved February 3, 2022.]		

LICENSEE	ADDRESS	PENALTY
Mindy Ponsetto (Agent)	809 SE 10th St Arkeny, IA 50021	\$500 fine
Respondent failed to disclose in her original application for an agent's license that she had been convicted of a misdemeanor in Polk County, Iowa on or about March 3, 2006, and that she had been convicted of a misdemeanor in Linn County, Iowa on or about December 8, 2004. [Stipulation approved February 1, 2022.]		

LICENSEE	ADDRESS	PENALTY
Ronald Seruya (Broker)	1 Ross Court Oakhurst, NJ 07755	\$2,250 fine
Respondent failed to disclose in his original application for a broker's license and in two renewal applications for a broker's license that he had been convicted of a misdemeanor on or about April 28, 1986. [Stipulation approved February 1, 2022.]		

LICENSEE	ADDRESS	PENALTY
Tiffany Smith (Agent)	3319 Circle Brook Drive Roanoke, VA 24018	\$1,500 fine
Respondent failed to disclose in her original application for an agent's license and in a renewal application for an agent's license that she had been convicted of a crime on or about April 13, 2000. [Stipulation approved February 1, 2022.]		

LICENSEE	ADDRESS	PENALTY
Mack Wurtz (Agent)	517 Pottawatomie Street Leavenworth, KS 66048	License Revoked
<p>Respondent, while appointed an agent for an insurance company, submitted to an insurance company written applications for accident insurance for two proposed insureds without the authorization or the proper signature of the two proposed insureds. The insurance company investigated the foregoing matters and terminated Respondent's appointment as an agent for cause, and in connection with a Department investigation of said termination, Respondent failed to respond or failed to provide a complete response to three Department letters of inquiry. Respondent has had insurance producer licenses revoked by the Director of Insurance for the State of Nebraska; by the State of Indiana Commissioner of Insurance; by the Insurance Commissioner of the State of California; and by the Superintendent of the State of Ohio Department of Insurance, and Respondent has had an insurance producer license suspended by the Commissioner of Financial Regulation for the State of Vermont. [Stipulation approved February 15, 2022.]</p>		