

New York State Department of Financial Services

ISSUED: July 6, 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.

HEARINGS

LICENSEE	ADDRESS	PENALTY
Courtney Thrower (Agent)	8711 N Freeport Parkway Irving, TX 75063	License Revoked
Respondent failed to notify the Superintendent with thirty days of the final disposition of the matter that he had been the subject of administrative action by the Louisiana Department of Insurance and the North Carolina Department of Insurance; Respondent failed to disclose the aforesaid administrative actions in his license renewal application; and Respondent failed to respond to Departmental investigatory letters thereby hampering and impeding the Department's investigation. [Order issued January 26, 2022.]		

COMPANY CONSENT ORDERS

LICENSEE	ADDRESS	PENALTY
American Casualty Company of Reading, Pennsylvania	151 N. Franklin Street Chicago, IL 60606	\$85,000 fine
Continental Casualty Insurance Company	Same as above	
Transportation Insurance Company	Same as above	
Valley Forge Insurance Company	Same as above	
National Fire Insurance Company of Hartford	Same as above	
<p>Respondents, for the time period March 2014 to August 2017, failed to charge rates with respect to workers' compensation and business owners policies in accordance with filed and approved rates and rating rules; and failed to maintain adequate procedures to minimize the occurrence of improperly charged rates. [Consent Order approved May 19, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
National Union Fire Insurance Company of Pittsburgh, PA	1271 Avenue of the Americas New York, NY 10020	\$477,600 fine
<p>Respondent, for the time period May 2017 to September 2019; failed to notify senior citizen insureds annually in writing of the third-party designee notice procedure; improperly issued nonrenewal notices on homeowners' policies during the three-year required policy period; failed to send nonrenewal notices to insureds within forty-five (45) to sixty (60) days in advance of the expiration date of the policies; failed to maintain proof of mailing of the notice of nonrenewal to the named insured; and, failed to include the correct verbiage of the fraud warning statement on applications for insurance. [Consent Order approved May 31, 2022.]</p>		

STIPULATIONS/CONSENT ORDERS

Region: Mid-Hudson

LICENSEE	ADDRESS	PENALTY
Danielle Pierrette Gauvin (Agent – Relicensing Pending)	8B Bell Drive Highland, NY 12528	\$750 fine
Respondent failed to disclose on her relicensing application to act as an agent that in the town of Lloyd, Ulster County, New York, she was arrested and charged with the misdemeanors of endangering the welfare of a child and aggravated harassment. [Stipulation approved May 17, 2022.]		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Thomas J. Boylan Jr. (Agent and Life Broker)	130 Portion Road Ronkonkoma, NY 11779	\$750 fine
Respondent failed to disclose in his original application for a life broker’s license that his application for licensing was denied by the North Carolina Department of Insurance. [Stipulation approved May 27, 2022.]		

LICENSEE	ADDRESS	PENALTY
Kevin S. Brazier (Agent and Broker)	1745 Montauk Highway Bellport, NY 11713	\$5,000 fine
Respondent issued an electronic insurance premium payment that was dishonored by the bank upon which it was drawn. Additionally, Respondent commingled insurance premium fiduciary funds with business operating expense funds. [Stipulation approved May 10, 2022.]		

LICENSEE	ADDRESS	PENALTY
Colon Public Adjusters LLC (Public Adjuster) Agnell Colon (Public Adjuster and Sublicensee)	2570 N Jerusalem Road Bellmore, NY 11710 Same as above	\$14,750 fine
<p>Respondents, during the approximate period January 1, 2019 to January 20, 2021, acted as public adjusters 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. Respondents failed to disclose in Respondent Colon Public Adjusters LLC's relicensing application for a public adjuster's license submitted January 20, 2021 that Respondent Colon Public Adjusters LLC acted as a public adjuster in the State of New York after its public adjuster's license expired on December 31, 2018, and Respondent Agnell Colon failed to disclose in his relicensing application for a public adjuster's license submitted February 11, 2022 that he acted as a public adjuster in the State of New York after his public adjuster's license expired on December 31, 2018. Respondents violated Section 25.6 of Regulation 10 (11 NYCRR Part 25) in that they utilized written compensation agreements that did not comply with Form 1 in Section 25.13(a) of Regulation 10. Respondents 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 May 10, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
AChoice Insurance Brokerage Group Inc. (Agent) Kathleen Farrell (Agent, Broker and Sublicensee)	9 Adams Avenue Bethpage, NY 11714 Same as above	Licenses Revoked
<p>Respondents allowed an unlicensed person to transact the business of insurance in the state of New York. [Stipulation approved May 23, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
William W. Fauth (Agent)	13 MacArthur Avenue Huntington, NY 11743	License Revoked
<p>Respondent failed to pay income tax, penalty and/or interest due to the New York State Department of Taxation and Finance ("New York DTF") for the periods ending December 31, 2011, December 31, 2012, December 31, 2014, December 31, 2015 and/or December 31, 2016. Respondent failed to disclose in a renewal application for an agent's license that he was the subject of two New York DTF tax warrants that were docketed in Suffolk County, New York on May 10, 2017 and June 5, 2019, and Respondent failed to disclose in an original application for an agent's license and a relicensing application for an agent's license that he was the subject of the aforementioned New York DTF tax warrant that was docketed in Suffolk County, New York on May 10, 2017. 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 April 25, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Champion Adjustment Co. LLC (Public Adjuster)	420 Jericho Turnpike Jericho, NY 11753	\$27,000 fine
Glen I. Rosenbloom (Public Adjuster and Sublicensee)	Same as above	
<p>Respondents, during the approximate periods January 1, 2019 to May 8, 2019 and January 1, 2021 to March 12, 2021, acted as public adjusters in the name of Respondent Champion Adjustment Co. LLC in the State of New York while Respondent Champion Adjustment Co. LLC had no license issued and in force pursuant to the provisions of the Insurance Law. Also, Respondents failed to disclose in Respondent Champion Adjustment Co. LLC's relicensing application for a public adjuster's license, submitted May 8, 2019, that Respondent Champion Adjustment Co. LLC acted as a public adjuster in the State of New York after its public adjuster's license expired on December 31, 2018, and Respondents failed to disclose in Respondent Champion Adjustment Co. LLC's relicensing application for a public adjuster's license, submitted March 12, 2021, that Respondent Champion Adjustment Co. LLC acted as a public adjuster in the State of New York after its public adjuster's license expired on December 31, 2020. Also, Respondents violated Section 25.6 of Regulation 10 (11 NYCRR Part 25) in that they utilized written compensation agreements in which the time of initial contact was missing a reference to AM or PM. [Stipulation approved May 19, 2022.]</p>		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Leonard A. Feigenbaum (Agent)	100 North Village Avenue Rockville Centre, NY 11570	\$750 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 was a party to a lawsuit that was pending in United States District Court, Eastern District of New York. [Stipulation approved May 4, 2022.]		

Region: New York

LICENSEE	ADDRESS	PENALTY
Crystal IBC LLC (Agent, Broker, Excess Line Broker, Reinsurance Intermediary, Life Consultant and General Consultant)	32 Old Slip New York, NY 10005	\$44,250 fine
James F. Crystal (Agent, Broker, Excess Line Broker, Reinsurance Intermediary, General Consultant and Sublicensee)	Same as above	
Respondents, for the time period January 2018 to December 2020, failed to timely file documents with the excess line association for recording and stamping in violation of New York Insurance Law Section 2118(b)(1). [Consent Order approved May 19, 2022.]		

LICENSEE	ADDRESS	PENALTY
Alliant Insurance Services Inc. (Agent, Broker, Excess Line Broker, Reinsurance Intermediary and General Consultant)	320 West 57th Street, Second Floor New York, NY 10019-3302	\$50,850 fine
Diana Kiehl (Agent, Broker, Excess Line Broker, Reinsurance Intermediary, General Consultant and Sublicensee)	Same as above	
Respondents, for the time period January 2017 to December 2020, failed to timely file documents with the excess line association for recording and stamping in violation of New York Insurance Law Section 2118(b)(1). [Consent order approved May 19, 2022.]		

LICENSEE	ADDRESS	PENALTY
Mercer Health & Benefits Administration LLC (Agent, Broker, Excess Line Broker and Independent Adjuster)	1166 Avenue of the Americas New York, NY 10036	\$5,000 fine
Respondent allowed an unlicensed employee to act as an insurance agent in the State of New York. [Stipulation approved May 4, 2022.]		

LICENSEE	ADDRESS	PENALTY
Clifford J. Moss (Agent)	8116 Fifth Avenue Brooklyn, NY 11208	License Revoked
Respondent was convicted of a felony within the meaning of Section 2110(a)(7) of the Insurance Law in that he was convicted, on or about July 31, 2020, in United States District Court, Southern District of New York, of three counts of Conspiracy to Commit Honest Service Fraud, in violation of Title 18, United States Code, Section 1349, two counts of Bribery Affecting an Employee Benefit Plan, in violation of Title 18, United States Code, Sections 1954 and 2, and one count of Racketeering Conspiracy, in violation of Title 18, United States Code, Section 1962(d). Additionally, Respondent failed to disclose in his 2019 renewal application for an agent's license that in connection with the aforementioned criminal prosecution in United States District Court, Southern District of New York, Respondent, on or about October 4, 2017, pled guilty to three counts of Conspiracy to Commit Honest Service Fraud, two counts of Bribery Affecting an Employee Benefit Plan and one count of Racketeering Conspiracy. Additionally, Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that Respondent was the subject of the aforementioned criminal prosecution in United States District Court, Southern District of New York. [Stipulation approved March 11, 2022.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Elmwood Agency 1 LLC (Agent)	509 Raspberry Patch Drive Rochester, NY 14612	\$4,500 fine
Nicholas Anthony Pagano (Agent, Broker and Sublicensee)	Same as above	
While he was appointed as an agent by an insurer, Allstate, Respondent Nicholas Anthony Pagano failed to supervise two employees who engaged in falsification/misrating of Allstate automobile insurance policies. Additionally, Respondents failed to disclose in Respondent Elmwood Agency 1 LLC 's original application for an agent's license that Respondent Nicholas Anthony Pagano's appointments were terminated for cause by Allstate, and that Respondent Nicholas Anthony Pagano was fined by the Department pursuant to a Department Stipulation dated August 4, 2015. [Stipulation approved April 25, 2022.]		

Region: Rockland

LICENSEE	ADDRESS	PENALTY
Cassandra Flores Lucero (Agent)	70 Heitman Drive Spring Valley, NY 10977	\$2,500 fine
Respondent's producer appointment was terminated for cause by an insurer for signing a customer's name on a Cancellation Request/Policy Release form without the customer's permission. Also, Respondent failed to timely respond to Departmental investigatory letters, and thereby hampered and impeded the Department's investigation. In addition, Respondent changed her business address and failed to notify the Department within thirty days of the change. [Stipulation approved May 2, 2022.]		

Region: Utica

LICENSEE	ADDRESS	PENALTY
Salatino Ryan & Associates Claim Solutions Inc. (Public Adjuster- Application Pending)	2308 Genesee Street Utica, NY 13502	\$4,250 fine
Christopher J. Salatino (Proposed Sublicensee)	Same as above	
John M. Ryan (Proposed sublicensee)	Same as above	
Respondents, during the approximate time period January 1, 2019 to May 13, 2019, transacted business under an unlicensed agency name in the State of New York; Respondents failed to disclose in Respondent Salatino Ryan & Associates Claim Solutions Inc. relicensing application that they had transacted the business of insurance without a license; and failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Salatino Ryan & Associates Claim Solutions Inc. was the subject of administrative action by the Commonwealth of Massachusetts, Office of Consumer Affairs and Regulation, Division of Insurance. [Stipulation approved May 17, 2022.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Amy Aadalen (Agent and Life Broker)	4800 Hilltop Lane Edina, MN 55424	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that she was the subject of administrative action taken by the South Dakota Division of Insurance. [Stipulation approved May 2, 2022]		

LICENSEE	ADDRESS	PENALTY
Gretchen Alvarez (Life Broker)	1516 Plantation Grove Court Plant City, FL 33566	\$750 fine
Respondent failed to disclose in her original application for an agent's license that in Pinellas County, Florida, she pled nolo contendere to a misdemeanor charge, and the Court withheld adjudication and ordered that she pay Court Costs and Cost of Prosecution. [Stipulation approved May 11, 2022.]		

LICENSEE	ADDRESS	PENALTY
Dominique Danielle Derico (Agent)	5647 Doonesbury Way Tallahassee, FL 32303	\$750 fine
Respondent failed to disclose in her original application for an agent's license that her application for licensure was denied by the Florida Department of Financial Services. [Stipulation approved May 10, 2022.]		

LICENSEE	ADDRESS	PENALTY
Janeth Viridiana Fuentes-Portillo (Agent)	1025 Billie Avenue Farmington, NM 87401	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of each matter that Respondent was the subject of an administrative action taken by the California Department of Insurance, and that Respondent was the subject of an administrative action taken by the New Mexico Office of Superintendent of Insurance. Additionally, Respondent failed to disclose in her supplemental application to add a line to her agent's license that she was the subject of the aforementioned administrative actions taken by the California Department of Insurance and the New Mexico Office of Superintendent of Insurance. [Stipulation approved April 25, 2022.]		

LICENSEE	ADDRESS	PENALTY
Troy A. Herriott (Agent)	15474 N 185th Ave Surprise, AZ 85388	\$750 fine
Respondent failed to disclose in his original application for an agent's license that in 1999, Respondent's licenses were revoked by the California Department of Insurance, and that in 2007, the California Department of Insurance denied Respondent's application for an unrestricted license and issued a restricted license to Respondent. [Stipulation approved May 19, 2022.]		

LICENSEE	ADDRESS	PENALTY
Jarrod Donald Lacombe (Agent and Life Broker)	821 W Bay Drive Largo, FL 33770	\$750 fine
Respondent failed to disclose in his original application for an agent's license that he was convicted of misdemeanors in General District Court, City of Harrisonburg, Virginia, on or about October 23, 2000. [Stipulation approved May 2, 2022.]		

LICENSEE	ADDRESS	PENALTY
Lenders Risk Services, Inc. (Agent, Broker, and Excess Line Broker)	305 W. Chesapeake Avenue Suite 210 Towson, MD 21204	\$2,600 fine
Respondent, for the time period October 2019 to March 2020; procured, from an unauthorized insurer, coverage which is not a kind of insurance authorized under Insurance Law Section 1113 or other sections of the Insurance Law; and failed to timely obtain the proper declinations from authorized insurers to satisfy the due diligence requirements for certain risks placed with an unauthorized insurer. Respondent violated Sections 2117 and 2118(b)(3) of the New York Insurance Law. [Consent order approved May 19, 2022.]		

LICENSEE	ADDRESS	PENALTY
Dharmik Mehta (Agent)	106 Westwood Drive Daytona, FL 32119	\$1,500 fine
Respondent failed to disclose in his original application for an agent's license that: (a) on or about February 8, 2000, in Volusia County, Florida, Respondent pled nolo contendere to a misdemeanor charge, and the Court withheld adjudication and sentenced Respondent to court costs; and (b) on or about January 22, 2009, in Volusia County, Florida, Respondent pled nolo contendere to a misdemeanor charge, and the Court adjudicated Respondent guilty and sentenced Respondent to court costs and a fine. [Stipulation approved May 17, 2022.]		

LICENSEE	ADDRESS	PENALTY
James Iyanuoluwa Onadele (Agent)	6300 S. Congress Avenue Austin, TX 78745	License Revoked
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. Also, Respondent failed to report to the Superintendent within thirty days of the final disposition of each matter that he was the subject of administrative actions taken by the Mississippi Insurance Department and the North Dakota Insurance Department. In addition, 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 April 25, 2022.]		

LICENSEE	ADDRESS	PENALTY
Edgewood Partners Insurance Agency (Agent, Broker, Excess Line Broker, and Reinsurance Intermediary)	1 California Street, Suite 400 San Francisco, CA 94111	\$30,200 fine
Curtis James Perata (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above	
Respondents, for the time period January 2017 to December 2020, failed to timely file documents with the excess line association for recording and stamping pursuant to Section 2118(b)(1) of the New York Insurance Law. [Consent order approved May 19, 2022.]		

LICENSEE	ADDRESS	PENALTY
Christopher Schneider (Agent)	1039 E Linden St Tucson, AZ 85719	\$1,000 fine
Respondent failed to timely respond to Departmental investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved May 10, 2022.]		

LICENSEE	ADDRESS	PENALTY
Exceptional Risk Advisors LLC (Agent, Broker and Excess Line Broker)	One International Blvd. Mahwah, NJ 07495	\$37,300 fine
Edward A. Tafaro (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondents, for the time period June 2018 to December 2020 procured from an unauthorized insurer policies providing life insurance and accident and health insurance coverages in violation of NYIL Sections 2105 and 2117 and Section 27.11 of Insurance Regulation 41. [Consent Order approved May 19, 2022.]		

LICENSEE	ADDRESS	PENALTY
L Victor Taylor (Agent)	3109 W. Dr. Martin Luther King Jr. Blvd Tampa, FL 33607	\$750 fine
Respondent failed to disclose in his original application for an agent's license that in Broward County, Florida, Respondent pled no contest to a misdemeanor charge, and the Court withheld adjudication and sentenced Respondent to community service. [Stipulation approved May 12, 2022.]		

LICENSEE	ADDRESS	PENALTY
Brandon Williams (Agent)	1221 Madison Avenue Des Moines, IA 50313	\$750 fine
Respondent failed to disclose in his original application for an agent's license that: (a) at the time of the submission of the aforementioned license application, on July 16, 2018, Respondent had a criminal misdemeanor case pending in the Iowa District Court in and for Pottawattamie County, Iowa; and (b) on or about September 12, 2016, Respondent was convicted of a misdemeanor in the Iowa District Court for Polk County, Iowa. [Stipulation approved May 26, 2022.]		

LICENSEE	ADDRESS	PENALTY
Regulus Advisors LLC (Agent)	2687 44th Street SE Kentwood, MI 49512	
Brian D. Yarch (Agent, Life Broker, and Sublicensee)	Same as above	\$1,250 fine
<p>Respondents failed to disclose in Respondent Regulus Advisors LLC's relicensing application for an agent's license that Respondent Regulus Advisors LLC was fined by the Washington Office of the Insurance Commissioner and the Louisiana Department of Insurance. Additionally, Respondents failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent Regulus Advisors LLC was fined by the Washington Office of the Insurance Commissioner as aforesaid. [Stipulation approved May 17, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Angeline Marie Yu (Broker)	67 Landers Street San Francisco, CA 94114	\$500 fine
<p>Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent was the subject of an administrative action taken by the Kentucky Department of Insurance. [Stipulation approved May 27, 2022.]</p>		