

New York State Department of Financial Services

ISSUED: February 13, 2023

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
Beauregard Valdes Ray (Agent)	12036 Cardinal Flower Drive US Highway 19 N Riverview, FL 33579	License Revoked
Respondent failed to report to the Superintendent within thirty days of the final disposition of each matter that he was the subject of state administrative actions taken against him by the Pennsylvania Insurance Department, Washington Insurance Department, Florida Department of Financial Services, and Oregon Department of Consumer and Business Services Division of Financial Regulation. Respondent failed to disclose on the renewal application to act as an agent that he was the subject of the four aforementioned administrative actions. Respondents failed to respond to Departmental investigatory letters and thereby hampered and impeded the Department's investigation. [Order issued September 8, 2022.]		

COMPANY CONSENT ORDERS

LICENSEE	ADDRESS	PENALTY
Progressive Advanced Insurance Company	6300 Wilson Mills Road W33 Mayfield Village, OH 44443	\$189,000 fine
Progressive Casualty Insurance Company	Same as above	
Progressive Max Insurance Company	Same as above	
Progressive Specialty Insurance Company	Same as above	
<p>Respondents, for the time period January 2016 to March 2017; failed to forward to applicants the prescribed application for motor vehicle no-fault benefits within five business days, after receipt of notice of claim at the proper claim processing office; failed to use the exact verbiage of the prescribed no-fault forms; failed to mail verification forms within 10 business days after receipt of no-fault application; failed to timely mail a second application for motor vehicle no-fault benefits to the eligible injured person or such person's attorney within 10 calendar days when such second notice was required; failed to pay or deny claims within 30 calendar days after receipt of proof of claim including all relevant verification requests; failed to pay to applicants, or applicant's assignees, proper interest on overdue personal injury protection benefits; failed to properly calculate payments for loss of earnings from work; failed to send an explanation of benefit as required; failed to document insured's right to receive settlement proceeds in claim file; failed to provide insureds with a written explanation of unresolved claim elements. every 30 days for delays in claim settlement; failed to timely advise affected insureds of the right to be reimbursed for transportation expenses in the event of the theft of the entire vehicle; failed to send claimant a written acknowledgement of the claim within 15 business days of receipt of notice of claim; failed to send notice to policyholder within seven days of receipt of notice of loss, when no notice of the incident has been made, that failure to give notice of the incident may result in the company disclaiming liability and the possibility the policyholder will be personally liable; failed to use the correct verbiage of the prescribed Fraud Warning Statement on its claim forms; and failed to maintain a policy record for each insurance contract or policy for 6 years from the date the policy is no longer in force, or until after the filing of a report on examination whichever is longer. [Consent Order approved December 12, 2022.]</p>		

STIPULATIONS/CONSENT ORDERS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Brendan Timothy Ketcham (Agent)	975 Balltown Road Niskayuna, NY 12309	\$2,500 fine
Respondent failed to supervise an employee who submitted false photographic documentation to an insurer in connection with applications for rental dwelling insurance. [Stipulation approved November 30, 2022.]		

LICENSEE	ADDRESS	PENALTY
Scott Wesley Pugh (Agent and Independent Adjuster)	39 Hadley Dr. Hannacroix, NY 12087	\$2,250 fine
Respondent failed to disclose in three original license applications that in Lenox Town Court, Madison County, State of New York, Respondent was fined in connection with a misdemeanor charge. [Stipulation approved October 28, 2022.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Shana L. Mavrak (Agent)	14 Buxton Court East Amherst, NY 14051	\$1,500 fine
Respondent's appointment was terminated for cause by an insurer for, among other things, submitting, to said insurer, an application for life insurance that was not authorized by the individual named as the insured in said application. [Stipulation approved December 13, 2022.]		

LICENSEE	ADDRESS	PENALTY
WNY Consulting Grp. LLC (Broker)	5385 Main Street Williamsville, NY 14221	\$5,500 fine
Brett J. Prusinski (Agent, Broker, Life Broker and Sublicensee)	Same as above	
Respondent Brett J. Prusinski's appointments were terminated for cause by an insurer, Allstate, for falsifying, in connection with automobile insurance policies, information relating to customers' prior insurance coverage, and for misapplying homeowners and accident prevention discounts in connection with automobile insurance policies. Additionally, Respondents failed to disclose in Respondent WNY Consulting Grp. LLC's original application for a broker's license that Respondent Brett J. Prusinski's appointments were terminated for cause by Allstate, as aforesaid. [Stipulation approved November 24, 2022.]		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Philip Mastrandrea (Agent)	136 Reiss Avenue Massapequa, NY 11762	\$4,150 fine
Respondent's appointments were terminated for cause by an insurer, Allstate, for providing multi-policy discounts to customers who did not qualify for said discounts. Additionally, Respondent failed to disclose the Allstate termination for cause in his original application for a broker's license. [Stipulation approved May 17, 2022.]		

LICENSEE	ADDRESS	PENALTY
Colstan & Associates Inc. (Agent and Broker)	512 Sunrise Highway, Suite B West Babylon, NY 11704	\$1,000 fine
Alfredo Stanco (Sublicensee)	Same as above	
Respondents drafted and presented to an insured, for the insured's signature, a letter that contained incorrect information and that Respondents intended to submit to an insurer in connection with the insured's homeowner's insurance policy. [Stipulation approved October 13, 2022.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Double Eagle Agency Inc. (Agent and Broker)	372 Willis Avenue Mineola, NY 11501	\$2,000 fine
Paul V. Adimando (Agent, Broker, Life Broker and Sublicensee)	Same as above	
Respondents failed to report to the Superintendent within 30 days of the final disposition of each matter that Respondent Double Eagle Agency Inc. was the subject of two administrative actions taken by the Washington Office of the Insurance Commissioner and one administrative action taken by the Indiana Department of Insurance. Additionally, Respondents failed to disclose the two Washington administrative actions in Respondent Double Eagle Agency Inc.'s renewal application for an agent's license and renewal application for a broker's license. [Stipulation approved September 6, 2022.]		

LICENSEE	ADDRESS	PENALTY
Rosario Chavez (Agent, Broker, and Life Broker)	174 Stewart Street Elmont, NY 11003	\$5,000 fine
Respondent's producer appointment was terminated for cause by an insurer, for inappropriately adding drivers during the automobile insurance quoting process. [Stipulation approved October 25, 2022.]		

LICENSEE	ADDRESS	PENALTY
Markendy Fougy (Agent and Broker)	347 Princeton Street Westbury, NY 11590	\$3,500 fine
Respondent's producer appointment was terminated for cause by an insurer, State Farm, for improperly adding drivers to automobile insurance quotes. [Stipulation approved October 3, 2022.]		

LICENSEE	ADDRESS	PENALTY
Roy C. Thomas (Agent and Broker)	267-12 82 nd Avenue Floral Park, NY 11004	\$9,000 fine
Respondent's appointments were terminated for cause by an insurer, Allstate, for, among other things, forging an insured's signature on two Cancellation Request/Policy Release forms. Additionally, Respondent used an unlicensed name in conducting business as an insurance producer in the State of New York. [Stipulation approved September 20, 2022.]		

Region: New York

LICENSEE	ADDRESS	PENALTY
2011 Assurance Solutions Corp. (Broker)	5610 Broadway Bronx, NY 10463	License Revoked
Respondent used an unlicensed name in conducting business as an insurance producer in the State of New York. Additionally, Respondent commingled insurance premium fiduciary funds and business operating expense funds in Respondent's premium bank account, and Respondent violated Regulation 29 (11 NYCRR § 20.3) by failing to appropriately identify its premium bank account. [Stipulation approved December 20, 2022.]		

LICENSEE	ADDRESS	PENALTY
Number 1 Insurance Brokerage Brooklyn Inc. (Broker)	149-23 46 th Avenue Flushing, NY 11355	\$3,500 fine
Jinnie Chean (Broker and Sublicensee)	Same as above	
<p>Respondents failed to disclose in Respondent Number 1 Insurance Brokerage Brooklyn Inc.'s renewal application for a broker's license that an insurer, Allstate, terminated Respondent Jinnie Chean's Allstate exclusive agency agreement for alleged misconduct. Also, Respondent Jinnie Chean failed to disclose the Allstate termination for alleged misconduct in her renewal application for a broker's license. Also, Respondent Jinnie Chean failed to timely respond to Departmental investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved December 21, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Monalisa Crossway (Agent)	9818 Avenue N Brooklyn, NY 11236	\$8,250 fine
<p>Respondent's appointment was terminated for cause by an insurer, UnitedHealthcare, for violating company policy by: (a) enrolling individuals, including deceased individuals, into a nursing home plan without consent; (b) failing to obtain Scopes of Appointment from any alleged meeting with the individuals; and (c) meeting with nursing home residents without an appointment. Additionally, Respondent failed to disclose the UnitedHealthcare termination for cause in her renewal application for an agent's license. [Stipulation approved November 24, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Amwins Brokerage of New York, Inc. (Agent, Broker, and Excess Line Broker)	88 Pine Street New York, NY 10005	\$37,450 fine
Jon Danile (Broker, Excess Line Broker, and Sublicensee)	Same as above	
<p>Respondents, for the time period 2017 to 2021 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 December 23, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Associated Consulting Group Inc. (Agent, Broker, and Life Broker)	147 Union Street Brooklyn, NY 11231	\$5,000 fine
Stephen C. De Maria (Agent, Broker, and Sublicensee)	Same as above	
Respondents deposited, into Respondent Associated Consulting Group Inc.'s premium account, non-insurance related funds that were received from a client, in violation of Section 2120(a) of the Insurance Law and Regulation 29 (11 NYCRR § 20.3). [Stipulation approved November 3, 2022.]		

LICENSEE	ADDRESS	PENALTY
Stirling Insurance Services LLC (Agent and Broker)	55 Broad Street New York, NY 10004	Licenses Revoked
Scott R. Kirtland (Broker and Sublicensee)	Same as above	
Respondent Scott R. Kirtland was arrested and charged pursuant to a Grand Jury indictment with Grand Larceny in the Second Degree, Scheme to Defraud in the First Degree, Offering a False Instrument for Filing in the First Degree, and Falsifying Business Records in the First Degree. The indictment, alleged, inter alia, that Respondent stole funds from Stirling Insurance Services LLC clients by using funds solely intended for insurance premium payments for his own personal purposes; that Respondent created fraudulent certificates of insurance which purported to show insurance coverage in effect for specific period of time when, in fact, no such insurance coverage was in effect; and Respondent failed to report the aforementioned criminal prosecution to the Superintendent within 30 days of the initial pretrial hearing date. [Stipulation approved December 20, 2022.]		

LICENSEE	ADDRESS	PENALTY
Pat Kumparatana (Agent and Broker)	14641 Hawthorne Avenue Flushing, NY 11355	\$98,200 fine
While Respondent was appointed as an agent by an insurer, Allstate, Respondent falsified information on numerous applications for automobile insurance. Additionally, Respondent failed to disclose in three license applications that his agency appointments were terminated for cause by Allstate due to the falsification of the information on the aforementioned applications for automobile insurance. [Stipulation approved October 3, 2022.]		

LICENSEE	ADDRESS	PENALTY
Nelson Fooseng Lai (Agent)	1586 208 th Street Bayside, NY 11360	\$26,000 fine
Respondent acted as an insurance agent in the State of New York for an unauthorized insurer, Cigna Global Insurance Company Limited ("Cigna"), by soliciting and or effectuating numerous health insurance policies on behalf of Cigna, in violation of Section 2117 of the Insurance Law. [Stipulation approved January 3, 2023.]		

LICENSEE	ADDRESS	PENALTY
Northeast Series of Lockton Companies, LLC (Agent, Broker, and Excess Line Broker)	1185 Avenue of the Americas New York, NY 10036	\$4,500 fine
Claudia Mandato (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above	
Respondents, for the approximate time period of January 2017 to January 2019, procured from an unauthorized insurer, coverage which is not a kind of insurance authorized under Section 1113 or other sections of the Insurance Law. Respondents violated Insurance Law Sections 2105 and 2117; and Section 27.11 of Insurance Regulation 41. [Consent Order approved December 23, 2022.]		

LICENSEE	ADDRESS	PENALTY
Snyder Specialty LLC (Agent, Broker, and Excess Line Broker)	9217 Fifth Avenue Brooklyn, NY 11209	\$25,100 fine
Snyder, Lucas S. (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 of New York ("ELANY") for recording and stamping pursuant to Section 2118(b)(1) of the New York Insurance Law; and improperly affixed an ELANY stamp on the declarations page of one specific renewal policy in violation of Section 2110(a)(10) of the New York Insurance Law. [Consent Order approved September 30, 2022.]		

Region: Rochester

LICENSEE	ADDRESS	PENALTY
Rochester Group Inc. (Agent, Broker, and Life Broker)	128 Place One Drive Rochester, NY 14626	\$7,500 fine
Mark R. DiRaddo (Agent, Broker, Life Broker, and Sublicensee)	Same as above	
Respondent Mark R. DiRaddo's producer appointments were terminated for cause by an insurer, Allstate, for, among other things, incorrectly rating insurance policies. Additionally, Respondent Mark R. DiRaddo failed to supervise an employee whose producer appointments were also terminated for cause by Allstate, and Respondents failed to disclose in Respondent Rochester Group Inc.'s supplemental application for an agent's license and supplemental application for a broker's license that Respondent Mark R. DiRaddo's producer appointments were terminated for cause by Allstate, as aforesaid. [Stipulation approved November 15, 2022.]		

Region: Rockland

LICENSEE	ADDRESS	PENALTY
Yaakov Loeffler (Agent)	2 Eisenhower Ave Suite 201 Spring Valley, NY 10977	License Revoked
Respondent, during the period September 18, 2019 through January 15, 2020, then an agent appointed by the New York Life Insurance Company ("New York Life"), impersonated an insured during three phone calls Respondent made to New York Life, and made a premium payment on the insured's insurance policy during each phone call, in violation of New York Life's policy; during the period October 2018 through December 2019, Respondent, then an agent appointed by New York Life, borrowed money from a client insured by New York Life, in violation of New York Life's policy. During the approximate period June 2020 through May 2021, Respondent failed to respond or failed to respond in a complete manner to Department investigatory letters, thereby hampering and impeding the Department's investigation. On or about October 7, 2021, Respondent issued and sent to the Department a check that was dishonored by the bank upon which it was drawn. [Stipulation approved January 3, 2023.]		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
Melissa McBride (Agent)	231 Seymour Street Auburn, NY 13021	\$1,500 fine
<p>Respondent failed to disclose in her relicensing application for an agent's license certified September 24, 2021 that: (a) on or about August 18, 2016, the Department denied Respondent's applications for licenses to act as a broker and as an agent, and denied Respondent's application for consent to engage in the business of insurance pursuant to Title 18, United States Code, Section 1033(e)(2); and (b) on or about December 30, 2011, Respondent was terminated by Royce & Rosenkrans Insurance Agency for alleged misconduct. [Stipulation approved June 30, 2022.]</p>		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Rivertowns Insurance Agency Inc. (Broker)	10 Water Street Tarrytown, NY 10591	\$3,750 fine
Marcella Cofre (Agent, Broker and Sublicensee)	Same as above	
<p>Respondent Marcella Cofre's appointment was terminated for cause by an insurer, Allstate, for, among other things, signing a customer's name on an application for life insurance. Additionally, Respondent Marcella Cofre violated Section 2324(a) of the Insurance Law in that she used her debit card to pay insurance premiums for two Allstate customers' life insurance policies. Additionally, Respondents failed to disclose in Respondent Rivertowns Insurance Agency Inc.'s relicensing application for a broker's license that Respondent Marcella Cofre's appointment was terminated for cause by Allstate, as aforesaid. [Stipulation approved August 15, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Christopher Doherty (Agent)	84 Lookout Circle Larchmont, NY 10538	\$2,000 fine
<p>Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date, in Superior Court, State of Connecticut, that Respondent was the subject of a criminal prosecution. Additionally, Respondent failed to timely respond to Departmental investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved January 3, 2023.]</p>		

LICENSEE	ADDRESS	PENALTY
Premium Adjusters Inc. (Public Adjuster)	PO Box 47 Elmsford, NY 10523	\$2,500 fine
Tori N. Kelly (Public Adjuster and Sublicensee)	Same as above	
Respondent Tori N. Kelly changed his residence and business addresses and failed to notify the Department within 30 days of each change, and Respondents changed Respondent Premium Adjusters Inc.'s business address and failed to notify the Department within 30 days of the change. Additionally, Respondents failed to timely submit to the Department information and documentation that was requested in Departmental investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved December 19, 2022.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
ABD Insurance and Financial Services Inc. (Agent, Broker and Excess Line Broker)	777 Mariners Island Blvd San Mateo, CA 94404	\$352,700 fine
Respondent acted as an insurance broker in the State of New York after its broker's license pursuant to Section 2104 of the Insurance Law expired. Additionally, Respondent acted as a property/casualty insurance agent in the State of New York after its agent's license pursuant to Section 2103(b) of the Insurance Law expired. [Stipulation approved September 13, 2022.]		

LICENSEE	ADDRESS	PENALTY
Adirondack Insurance Exchange	5630 University Parkway Winston Salem, NC 27105	\$9,000 fine
Respondent, for the time period January 2021 to December 2021 failed to comply with the two percent (2%) limitation for private passenger automobile non-renewals in a calendar year pursuant to Section 3425(f) of the New York Insurance Law. [Consent Order approved December 23, 2022.]		

LICENSEE	ADDRESS	PENALTY
Fortress Brokerage Solutions LLC (Agent)	6190 Powers Ferry Road Atlanta, GA 30339	\$1,000 fine
Michael Alfonse Baratta (Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of each matter that Respondent Fortress Brokerage Solutions LLC was the subject of administrative actions taken by the Missouri Department of Commerce and Insurance and the Washington Office of the Insurance Commissioner. [Stipulation approved September 13, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Glenn T. Chavious (Agent, Broker, Life Broker and Excess Line Broker)	12281 NW 73rd Street Parkland, FL 33076	\$1,000 fine
<p>Respondent violated Section 2110(i) of the Insurance Law in that he 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 Indiana Department of Insurance. Additionally, Respondent violated his agreement, in a prior Department Stipulation dated May 20, 2020, that he would take all necessary steps to prevent the recurrence of violations of Section 2110(i) of the Insurance Law. [Stipulation approved December 19, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Amwins Brokerage of New Jersey, Inc. (Agent, Broker, and Excess Line Broker)	105 Fieldcrest Avenue, Raitran Plaza III Edison, NJ 08837	\$13,300 fine
Charles J. Ciccarelli (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above	
<p>Respondents, for the time period 2017 to 2021 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 December 23, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
CoreCap Investments Inc. (Agent and Life Broker)	27777 Franklin Road Southfield, MI 48034	\$1,250 fine
Respondent failed to disclose in its renewal application for an agent's license that at the time of the submission of said license application, Respondent was a party to a Financial Industry Regulatory Authority arbitration. Additionally, 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 California Department of Insurance. [Stipulation approved December 8, 2022.]		

LICENSEE	ADDRESS	PENALTY
RSG Specialty LLC (Agent, Broker, and Excess Line Broker)	180 N. Stetson Avenue, Suite 4600 Chicago, IL 60601	\$24,400 fine
Kieran T. Dempsey (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 December 23, 2022.].		

LICENSEE	ADDRESS	PENALTY
Keaton Dyché (Agent)	1343 240th Avenue Thurman, IA 51654	\$1,000 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 3, 2022.]		

LICENSEE	ADDRESS	PENALTY
Lilliana Esmeralda Estrada (Agent)	2290 E Yeager Dr Chandler, AZ 85286	\$750 fine
Respondent failed to disclose, in the relicensing application for an agent's license that she submitted to the Department on May 11, 2022, that her application for a license to act as an agent was denied by the Department on or about May 5, 2021. [Stipulation approved November 15, 2022.]		

LICENSEE	ADDRESS	PENALTY
Gallagher Voluntary Benefits, LLC (Agent)	545 Metro Place South Dublin, OH 43017	\$4,500 fine
Respondent failed to disclose in its original application for an agent's license that its owner, Gallagher Benefit Services Inc., was the subject of administrative actions taken by the North Dakota Insurance Department, the Utah Insurance Department, the Massachusetts Insurance Division, the Florida Department of Financial Services, the Department and the New Jersey Department of Banking and Insurance. [Stipulation approved September 8, 2022.]		

LICENSEE	ADDRESS	PENALTY
Amwins Access Insurance Services LLC (Agent, Broker, and Excess Line Broker)	One Gresham Landing Stockbridge, GA 30281	\$15,550 fine
James A. Gresham (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above	
Respondents, for the time period 2017 to 2021 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 December 23, 2022.]		

LICENSEE	ADDRESS	PENALTY
Bryson Casualty Insurance Services Inc. (Agent)	3777 Long Beach Blvd Long Beach, CA 90807	\$7,250 fine
Brett Harvey Hlista (Agent, Broker and Sublicensee)	Same as above	
Respondents acted as insurance brokers in the name of Respondent Bryson Casualty Insurance Services Inc. in the State of New York after Respondent Bryson Casualty Insurance Services Inc.'s broker's license pursuant to Section 2104 of the Insurance Law expired. Additionally, Respondents failed to report to the Superintendent within 30 days of the final disposition of each matter that Respondent Bryson Casualty Insurance Services Inc. was the subject of two administrative actions taken by the Washington Office of the Insurance Commissioner. Additionally, Respondents failed to timely submit to the Department information and documentation that was requested in Departmental investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved September 20, 2022.]		

LICENSEE	ADDRESS	PENALTY
Arieh Israel t/b/a Spatium Strategies - Insurance and Financial Services (Agent)	333 Grand Street Jersey City, NJ 07302	License Revoked
While Respondent was appointed as an agent for an insurer, New York Life Insurance Company, Respondent accepted and negotiated for his own benefit a customer's \$3,229.00 check that did not name a payee and that was intended to be payment for the reinstatement of the customer's life insurance policy. Additionally, Respondent failed to timely and completely respond to Departmental investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved September 20, 2022.]		

LICENSEE	ADDRESS	PENALTY
Darin L. Kath (Agent – License Expired)	722 McKinley Street Appleton, WI 54915	\$1,000 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent's application for licensure was denied by the Florida Department of Financial Services. Additionally, Respondent failed to disclose in his original application for an agent's license that his insurance licenses were revoked by the Wisconsin Office of the Commissioner of Insurance. [Stipulation approved December 13, 2022.]		

LICENSEE	ADDRESS	PENALTY
UIC Inc. (Life Consultant and General Consultant)	500 North Franklin Turnpike Ramsey, NJ 07446	\$1,500 fine
Thomas Kovatch (Sublicensee)	Same as above	
Respondents failed to timely respond to Departmental investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved September 21, 2022.]		

LICENSEE	ADDRESS	PENALTY
Krupin Partners Insurance Services LLC (Agent)	9701 Wilshire Blvd Suite 900 Beverly Hills, CA 90212	\$750 fine
Bryan M. Krupin (Agent, Life Broker, and Sublicensee)	Same as above	
<p>Respondents failed to disclose in Respondent Krupin Partners Insurance Services LLC's relicensing application for an agent's license that Respondent Krupin Partners Insurance Services LLC was fined by the Washington Office of the Insurance Commissioner. [Stipulation approved November 16, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Liftman Insurance Agency (Agent and Broker)	101 Federal Street Boston, MA 02110	\$14,000 fine
Theodore Liftman (Broker, Excess Line Broker and Sublicensee)	Same as above	
<p>Respondents used an unlicensed name, Theodore Liftman Insurance Inc., in conducting business as insurance producers in the State of New York. Additionally, Respondents violated Regulation 29 (11 NYCRR § 20.3) in that Respondents deposited insurance premium fiduciary funds into a bank account that was not appropriately identified. [Stipulation approved November 7, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Christopher S. Martin (Agent, Broker, and Excess Line Broker- application pending)	920 2nd Avenue S, Suite 600 Minneapolis, MN 55402	\$3,500 fine
<p>Respondent failed to disclose in his original application for an excess broker's license that he was the subject of administrative actions by the Commonwealth of Virginia, and by the states of Florida, Delaware and Oregon; and Respondent failed to report the above administrative action by the Commonwealth of Virginia to the Department within thirty days of the final disposition of the matter. [Stipulation approved January 3, 2023.]</p>		

LICENSEE	ADDRESS	PENALTY
Khanesia McHudson (Agent)	6800 W 115 th Street Overland Park, KS 66211	License Revoked
Respondent failed to disclose in her original application for an agent's license that she was convicted of crimes in Jackson County, Missouri, on or about March 2, 2005, May 15, 2007, March 13, 2008 and January 15, 2010. Additionally, 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 Georgia Department of Insurance. [Stipulation approved December 19, 2022.]		

LICENSEE	ADDRESS	PENALTY
Metlife Pet Insurance Services LLC f/k/a/ Petfirst Healthcare LLC (Broker)	400 Missouri Ave Jeffersonville, IN 47130	\$129,000 fine
Respondent, during the approximate time period of May 17, 2019 through April 15, 2022, permitted two individuals to act as agents without the benefit of a license and paid said individuals compensation; and during the approximate period November 18, 2020 through December 8, 2022, Respondent acted as a broker without a sublicensee. [Stipulation approved January 3, 2023.]		

LICENSEE	ADDRESS	PENALTY
Emilio Espinoza Portillo (Agent)	7400 Gaylord Parkway Frisco, TX 75034	\$1,500 fine
Respondent failed to disclose, in the renewal application for an agent's license that he submitted to the Department on December 5, 2019, that on or about June 6, 2019, the County Court at Law # 4, Collin County, Texas, deferred adjudication and fined Respondent in connection with a misdemeanor charge. Additionally, Respondent failed to disclose, in the relicensing application for an agent's license that he submitted to the Department on December 18, 2018, that at the time of the submission of said relicensing application, Respondent had pending the aforementioned misdemeanor case in the County Court at Law # 4, Collin County, Texas. [Stipulation approved June 28, 2022.]		

LICENSEE	ADDRESS	PENALTY
Ralph A. Valente (Agent)	704 Passaic Avenue West Caldwell, NJ 07006	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the New Jersey Department of Banking and Insurance took administrative action against Respondent. [Stipulation approved December 19, 2022.]		

LICENSEE	ADDRESS	PENALTY
Global Indemnity Insurance Agency Inc. (Agent and Broker) Timothy J. Wagner (Agent, Broker, Life Broker and Sublicensee)	61 River Avenue Monmouth Beach, NJ 07750 Same as above	\$3,750 fine
<p>Respondents failed to disclose in Respondent Global Indemnity Insurance Agency Inc.'s relicensing application for a broker's license that Respondents were the subjects of an administrative action taken by the New Jersey Department of Insurance. Additionally, Respondent Timothy J. Wagner failed to disclose in his original license applications that he and Respondent Global Indemnity Insurance Agency Inc. were the subjects of the aforementioned administrative action taken by the New Jersey Department of Insurance. [Stipulation approved August 4, 2022.]</p>		

LICENSEE	ADDRESS	PENALTY
Alan J. Zuccari Inc. (Agent, Broker, Life Broker, And Excess Line Broker) Alan James Zuccari Agent, Broker, Life Broker, Excess Line Broker, and Sublicensee)	4100 Monument Corner Drive, Suite 500 Fairfax, VA 22030 Same as above	\$2,000 fine
<p>Respondents failed to report to the Department, within thirty days of the final disposition of the matter of administrative actions taken against Respondent Alan J. Zuccari Inc. by the State of Nevada, Department of Business and Industry and Louisiana Department of Insurance as required; and by failing to timely report the actions, Respondent violated terms of a prior stipulation entered into with the Department on July 31, 2007 wherein they agreed to take the necessary steps to prevent a reoccurrence of similar violations. [Stipulation approved January 3, 2023.]</p>		