

# New York State Department of Financial Services

**ISSUED: May 12, 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.

### **STIPULATIONS/CONSENT ORDERS**

#### **Region: Buffalo**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Xiaoning Zhang (Agent, Broker and Life Broker)	8701 Buffalo Avenue Niagara Falls, NY 14304	\$2,500 fine
Respondent used an unlicensed name in conducting business as an insurance producer in the State of New York. Additionally, Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date, in Niagara Falls City Court, State of New York, that Respondent was the subject of a criminal prosecution. [Stipulation approved January 30, 2023.]		

**Region: Mid-Island**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Levine Group Inc. (Public Adjuster)	23 Chatham Place Dix Hills, NY 11746	\$17,750 fine
Martin Levine (Public Adjuster and Sublicensee)	Same as above	
<p>During the approximate period January 1, 2021 to February 26, 2021, Respondents acted as public adjusters in the name of Respondent Levine Group Inc. in the State of New York while Respondent Levine Group Inc. had no license issued and in force pursuant to the provisions of the Insurance Law. Additionally, Respondents failed to disclose in Respondent Levine Group Inc.'s relicensing application for a public adjuster's license that Respondent Levine Group Inc. acted as a public adjuster in the State of New York after its public adjuster's license expired on December 31, 2020. Additionally, Respondents violated Sections 25.6 and 25.13 of Regulation 10 (11 NYCRR Part 25) in that they utilized a public adjuster compensation agreement that failed to specify A.M. or P.M. in connection with the time of Respondents' initial contact with the insured. [Stipulation approved March 15, 2023.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Justin Vanderbeck (Agent and Broker)	33 Long Street Lake Grove, NY 11755	\$3,000 fine
<p>An insurer terminated Respondent's exclusive agency agreement for cause, on the grounds that during the period of March 2019 through September 2019, Respondent submitted six misstated insurance applications in order to obtain coverage for ineligible clients. [Stipulation approved April 4, 2023.]</p>		

**Region: Nassau**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
RNR Securities LLC (Agent)	1802 Hempstead Turnpike East Meadow, NY 11554	\$2,000 fine
William V. Romeo (Agent and Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent RNR Securities LLC was fined by the Florida Office of Financial Regulation on or about August 30, 2018. Additionally, Respondents failed to disclose in Respondent RNR Securities LLC's renewal application for an agent's license that Respondent RNR Securities LLC was censured and fined by the Financial Industry Regulatory Authority on or about December 15, 2017, and that Respondent RNR Securities LLC was fined by the Florida Office of Financial Regulation on or about August 30, 2018, as aforesaid. [Stipulation approved March 15, 2023.]</p>		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Guardian Group Solutions Inc. (Agent, Broker and Life Broker)	213-16 48 <sup>th</sup> Avenue Bayside, NY 11364	\$3,000 fine
Nina D. Bortolis (Agent, Broker, Life Broker and Sublicensee)	Same as above	
During the approximate periods December 2, 2017 to April 30, 2019 and April 1, 2020 to July 31, 2021, Respondents employed, in the business of insurance, an individual who had been convicted of a criminal felony on or about December 1, 2017, and who did not have the written consent of an insurance regulatory official required by Title 18, United States Code, Section 1033(e). [Stipulation approved March 23, 2023.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Yaneke H. Duncan (Broker)	235-41 147 <sup>th</sup> Drive Rosedale, NY 11422	\$2,750 fine
Respondent's appointments with Allstate Insurance Company and its affiliates ("Allstate") were terminated for cause, in that Respondent falsified prior insurance information and proof of prior insurance documents, in order to provide customers with lower premiums or to enable customers to qualify for Allstate insurance coverage. In addition, Respondent provided a false notarized statement to the Department and failed to disclose on her original application for a broker's license that her appointments with Allstate were terminated for cause as stated above. [Stipulation approved March 28, 2023.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Marsh USA Inc. (Agent, Broker, and Excess Line Broker)	1166 Avenue of the Americas New York, NY 10036	\$123,100 fine
Michelle L. Gaines (Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondents, for the time period 2017 to 2020, failed to timely file documents with the excess line association for recording and stamping pursuant to Insurance Law Section 2118(b)(1). [Consent Order Approved March 29, 2023.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Laura Rodriguez (Agent)	209 East 16th Street Brooklyn, NY 11226	\$1,000 fine
Respondent's appointments with an insurer were terminated for cause, for submitting false and/or inaccurate proof of prior insurance coverage to the insurer in order to qualify a customer for insurance coverage. [Stipulation approved March 28, 2023.]		

**Region: Rochester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Shane M. Shaffer (Agent and Broker)	225 Kenneth Drive Rochester, NY 14623	\$500 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter, an administrative action taken against him by the State of Florida, Department of Financial Services. [Stipulation approved March 28, 2023.]		

**Region: Syracuse**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Alton Christopher Sharlow (Agent)	1039 Holcomb Street Watertown, NY 13601	\$1,500 fine
Respondent failed to disclose in his original application for an agent's license that he was the subject of four New York State Department of Taxation and Finance tax warrants that were docketed in Jefferson County, New York. [Stipulation approved February 1, 2023.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
All Risks, Ltd. (Agent, Broker, and Excess Line Broker)	10150 York Rd., 5th Floor Hunt Valley, MD 21030	\$129,850 fine
Respondent, 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 Insurance Law Section 2118(b)(1). [Consent Order Approved March 29, 2023.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
American Workers Insurance Services Inc. (Agent)	2305 Ridge Road, Suite 205 Rockwall, TX 75087	\$750 fine
Harold L. Brock (Agent and Sublicensee)	Same as above	
Respondents failed to disclose on Respondent American Workers Insurance Services Inc.'s license renewal application that Respondent American Workers Insurance Services Inc. voluntarily entered into a corporate restructuring plan pursuant to Chapter 11 of the Federal Bankruptcy Code. [Stipulation approved March 16, 2023.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ann Geisler (Agent)	2475 Reed Ellis Road Osteen, FL 32764	\$1,500 fine
Respondent failed to disclose in her original application for an agent's license and her renewal application for an agent's license that Southern Cross Insurance Solutions, LLC, a limited liability company of which Respondent is Manager, was fined by the Florida Department of Financial Services. [Stipulation approved March 30, 2023.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jasmine Danielle Harris (Broker)	2112 Tradewind Drive Mesquite, TX 75150	\$1,000 fine
Respondent failed to report to the Department, her criminal prosecution in the State of Iowa, District Court of Polk County, within thirty days of the initial pretrial hearing date. Respondent failed to timely and/or sufficiently respond to two Department investigatory letters, thereby hampering and impeding the Department's investigation. [Stipulation approved April 4, 2023.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Anthony William Jackson (Agent)	c/o Applied Risk Services, Inc. Omaha, NE 68103	\$750 fine
Respondent failed to disclose on his original application to act as an agent his misdemeanor conviction of Theft, effective September 23, 1996, in the State of Iowa, District Court of Woodbury County. [Stipulation approved March 24, 2023.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Collectibles Insurance Services LLC (Broker and Excess Line Broker)	Three Bala Plaza East, Suite 300 Bala Cynwyd, PA 19004	\$750 fine
Andrea K. Lamster-Miloszenski (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above	
<p>Respondents failed to disclose in Respondent Collectibles Insurance Services LLC's renewal application for a broker's license that Shonna Saunders, Assistant Secretary of Respondent Collectibles Insurance Services LLC, was convicted of a misdemeanor on or about September 18, 2006. [Stipulation approved March 21, 2023.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
J.H. Ferguson & Associates LLC (Agent, Broker and Excess Line Broker)	Three Bala Plaza East, Suite 300 Bala Cynwyd, PA 19004	\$4,000 fine
Andrea K. Lamster-Miloszenski (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above	
<p>Respondent Lamster-Miloszenski failed to report to the Superintendent within thirty days of the final disposition of the matter that she was the subject of administrative actions taken by the Kentucky Department of Insurance on or about February 20, 2020 and September 24, 2020. Additionally, Respondents failed to disclose in Respondent J.H. Ferguson's renewal application for an agent's license that Shonna Saunders, Assistant Secretary of Respondent J.H. Ferguson, was convicted of a misdemeanor on or about September 18, 2006, and that Respondent Lamster-Miloszenski was the subject of the aforementioned administrative action taken by the Kentucky DOI on or about February 20, 2020. Additionally, Respondents failed to disclose Shonna Saunders's aforementioned misdemeanor conviction in Respondent J.H. Ferguson's renewal application for a broker's license and renewal application for an excess line broker's license. [Stipulation approved March 21, 2023.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
NCL Bahamas Ltd. (Agent)	7665 Corporate Center Drive Miami, FL 33126	\$1,000 fine
Claudia A. Reutlinger (Agent and Sublicensee)	Same as above	
<p>Respondents failed to report to the Department, within thirty days of the final disposition of each matter as required, administrative actions taken against Respondent NCL Bahamas Ltd., by the State of Washington Office of The Insurance Commissioner, effective August 2, 2021, and February 23, 2022, respectively. [Stipulation approved March 21, 2023.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Twin City Agency LLC (Agent and Broker)	4500 Park Glen Road Minneapolis, MN 55416	\$1,500 fine
Mark R. Sheehan (Agent, Broker, and Sublicensee)	Same as above	
<p>Respondents failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondent Twin City Agency LLC was the subject of an administrative action taken by the Washington Office of the Insurance Commissioner. Additionally, Respondents failed to report to the Superintendent within thirty days of the final disposition of the matter that Respondents were the subjects of an administrative action taken by the Louisiana Department of Insurance. [Stipulation approved March 17, 2023.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Bryant G. Walton (Agent)	1825 Saint Julien Place Columbia, SC 29204	\$750 fine
<p>Respondent failed to disclose in his July 21, 2022 original application for an agent's license that on or about March 24, 1995, he was named as a party in an administrative proceeding before the Chief Insurance Commissioner of the State of South Carolina. [Stipulation approved January 17, 2023.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Haas & Wilkerson Inc. (Agent and Broker)  William R. Wilkerson (Agent, Broker, Excess Line Broker and Sublicense)	4300 Shawnee Mission Pkwy Fairway, KS 66205  Same as above	\$10,000 fine
Respondent Haas & Wilkerson Inc. transacted the business of insurance and generated commissions without the benefit of licenses in the State of New York as a broker and an agent, during the periods November 1, 2018, through November 12, 2021, and July 1, 2021 through October 25, 2021, respectively. [Stipulation approved March 21, 2023].		