

New York State Department of Financial Services

ISSUED: May 20, 2024

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
Cleveland Alan Jackson (Agent)	11348 Breezhill Lane Charlotte, NC 28262	License Revoked
Respondent's appointment as an agent for <i>Anthem</i> , and its subsidiaries, including Anthem Blue Cross Blue Shield and Empire HealthChoice Assurance, Inc., was terminated, effective May 18, 2021 for cause, upon a finding that Respondent had: (1) made materially false and misleading statements to an insured, during the course of selling medical insurance to her over the telephone on November 3, 2020, and (2) enrolled an insured into a medical insurance plan on December 18, 2020, without her knowledge or consent. Respondent failed to respond to Department investigatory letters regarding the aforementioned termination, thereby hampering and impeding the Department's investigation. Respondent failed to report administrative actions taken against him by the State of Indiana Commissioner of Insurance and the Insurance Commissioner of the State of Pennsylvania within 30 days of the final disposition of each matter, and Respondent falsely answered a question on a renewal application submitted to the Department on May 9, 2022. [Order approved December 15, 2023.]		

LICENSEE	ADDRESS	PENALTY
Antonio Turner [Agent]	1677 Alona Drive Columbus, OH 43224	Licensed Revoked
Respondent did not disclose a criminal conviction in his original application for an agent's license submitted to the Department on August 26, 2021. Respondent failed to respond to three Department letters seeking information and documentation into the aforementioned conviction, thereby hampering and impeding the Department's investigation. [Order issued December 6, 2023.]		

STIPULATIONS/CONSENT ORDERS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Northeastern Insurance Agency LLC (Agent and Broker)	1214 Troy Schenectady Road Latham, NY 12110	\$1,000 fine
Michael R. Venezio (Agent, Broker, and Sublicensee)	Same as above	
<p>Respondents posted two advertisements on Facebook that referred to insurers and did not include the name of the city, town, or village in which each insurer has its principal office. [Stipulation approved March 10, 2023.]</p>		

LICENSEE	ADDRESS	PENALTY
Bryan Wheeler (Independent Adjuster – Application Pending)	1835 7 th Street Rensselaer, NY 12144	\$750 fine
<p>Respondent provided materially untrue and incorrect information, on Respondent's original application for an independent adjuster's license, submitted to the Department on or about October 26, 2023, in that Respondent failed to disclose that Respondent was arrested on August 13, 2023, and charged with a misdemeanor by the Village of Scotia, State of New York. [Stipulation approved April 10, 2024.]</p>		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Derek B. Herzer (Agent and Life Broker)	6 Strathmore Lane Babylon, NY 11703	\$3,000 fine
<p>Respondent failed to disclose in Respondent's original application for an agent's license and original application for a life broker's license that Respondent was convicted of a misdemeanor in the Circuit Court for Prince George's County, Maryland. Additionally, Respondent failed to report to the Superintendent, within 30 days of the final disposition of the matter, administrative actions taken against Respondent by the Minnesota Department of Commerce, the Washington Office of Insurance Commissioner and the Kansas Insurance Department on or about November 22, 2021, March 23, 2022, and March 31, 2022, respectively. [Stipulation approved March 28, 2024.]</p>		

Region: New York

LICENSEE	ADDRESS	PENALTY
David E. Alvarado (Agent)	119 Bowery, 4th Floor New York, NY 10002	\$750 fine
Respondent provided materially untrue and incorrection information on Respondent's relicensing application for an agent's license, submitted to the Department on or about November 8, 2023, in that Respondent failed to disclose that on March 21, 2022, Respondent was named as a party to an arbitration proceeding brought before the Financial Industry Regulatory Authority that was related to Respondent's professional license. [Stipulation approved March 26, 2024.]		

LICENSEE	ADDRESS	PENALTY
Lani Contreras (Agent and Broker)	45-30 204th Street Bayside, NY 11361	\$2,000 fine
Respondent's appointments with Allstate Insurance Company and its affiliates were terminated for cause, on or about November 13, 2019, for submitting false and/or inaccurate credit card and banking information on four condominium insurance policies. [Stipulation approved March 22, 2023.]		

LICENSEE	ADDRESS	PENALTY
Yuliya M Jolley (Agent and Sublicensee)	48 Wall Street, Suite 1100 New York, NY 10005	\$750 Fine
IRSUS Inc (Broker, Excess Line Broker, and Reinsurance Intermediary)	Same as above	
Respondents provided materially incorrect and untrue information on Respondent IRSUS Inc.'s relicensing application to act as a reinsurance intermediary, submitted to the Department on or about August 23, 2023, in that Respondents failed to disclose administrative actions taken against Respondent Yuliya M. Jolley by this Department, effective December 29, 2021, and by the North Carolina Department of Insurance, Agent Services Division, effective May 5, 2022. [Stipulation approved April 4, 2024.]		

LICENSEE	ADDRESS	PENALTY
Alex Maffeo (Agent)	22 West 21 st Street New York, NY 10010	\$45,000 Fine
During the period of March 27, 2023 through November 10, 2023, Respondent acted as an insurance producer in the State of New York without the benefit of a license. [Stipulation approved April 9, 2024.]		

LICENSEE	ADDRESS	PENALTY
YZK Financial Services & Insurance LLC (Agent)	500 Bryant Avenue New Hyde Park, NY 11042	\$3,000 fine
Kuldeep Pahuja (Life Broker and Sublicensee)	Same as above	
Respondents' appointments with Allstate Insurance Company and its affiliates ("Allstate") were terminated for cause, effective August 21, 2020, due to Respondent Kuldeep Pahuja engaging in an unapproved ownership interest in another Allstate agency and shifting new business from Respondent YZK Financial Services & Insurance LLC, to the other agency, during the period of November 2018 through December 2019, in order to manipulate Allstate's Enhanced Compensation Plan. [Stipulation approved March 3, 2023.]		

LICENSEE	ADDRESS	PENALTY
Trans World Inc (Broker)	159-11 Hillside Avenue Jamaica, NY 11432	\$10,500 fine
Shoaib Sultan (Broker and Sublicensee)	Same as above	
During the approximate period January 17, 2020 through June 30, 2021, Respondents collected compensation for services from numerous insured without obtaining a written memorandum, signed by each insured, specifying or clearly defining the amount or extent of such compensation; Respondents improperly withheld monies received in the course of business, in that they failed to timely return an insurance premium payment they collected from an insured on or about April 6, 2021; and on or about March 15, 2023, in connection with a Department investigation, Respondents submitted false and/or inaccurate documentation to the Department. [Stipulation approved March 25, 2024.]		

Region: Rockland

LICENSEE	ADDRESS	PENALTY
EWCRS Inc. (Broker)	32 Greenridge Way Spring Valley, NY 10977	\$9,500 fine
Wiener Eliezer a/k/a Eliezer Wiener (Broker and Sublicensee)	Same as above	
Respondent EWCRS Inc., during the approximate period July 1, 2023 to August 10, 2023, 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. Additionally, Respondents, during the approximate period December 10, 2015 to December 5, 2023, used a name that had not been previously approved by the Superintendent, Corporate Risk Solution, in conducting business as insurance producers in the State of New York. [Stipulation approved April 4, 2024.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Indhara M. Amaya (Agent)	1335 North Community Drive Jupiter, FL 33458	\$500 fine
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 against Respondent by the Louisiana Department of Insurance. [Stipulation approved April 16, 2024.]		

LICENSEE	ADDRESS	PENALTY
Amy Katherine Bender (Agent)	6619 Bunker Hill Circle Charlotte, NC 28210	\$1,500 fine
Respondent provided materially incomplete information on Respondent's original application for an agent's license submitted to the Department on or about May 11, 2015, in that Respondent failed to disclose Respondent's criminal conviction in the City Court, City of Tucson, State of Arizona, on or about November 29, 2001. Respondent also provided materially incorrect and untrue information on Respondent's renewal application for an agent's license submitted to the Department on or about September 10, 2015, in that Respondent failed to disclose an administrative action taken against Respondent by the State of Wisconsin Office of the Commissioner of Insurance, effective June 8, 2015. [Stipulation approved March 26, 2024.]		

LICENSEE	ADDRESS	PENALTY
Kimberly D. Brown (Agent)	10961 Country Road Z Nekoosa, WI 54457	\$1,000 fine
Respondent provided materially incorrect and untrue information on Respondent's original application to act as agent in that Respondent failed to disclose that a) on or about November 17, 2003, in the Circuit Court Branch 3, Wood County, Wisconsin, the Respondent was convicted of a Class B Misdemeanor; and (b) an administrative action was taken against Respondent by the State of Wisconsin, Office of the Commissioner of Insurance, effective March 30, 2009. [Stipulation approved March 22, 2024.]		

LICENSEE	ADDRESS	PENALTY
Nathan T. Camp (Broker)	15156 Royal Georgian Rd Orland Park, IL 60462-6701	\$1,500 Fine
Respondent provided materially incomplete information on Respondent's original and renewal applications to act as a broker submitted to the Department on or about November 30, 2021 and January 7, 2022 in that Respondent failed to disclose that on or about July 2, 2022, in the Circuit Court of the Eleventh Judicial Circuit, Ford County, Illinois, the Respondent was convicted of Criminal Damage to Property under \$300, a Class A Misdemeanor. [Stipulation approved April 16, 2024.]		

LICENSEE	ADDRESS	PENALTY
Janae Davis (Agent)	501 N 44th Street, Suite 450 Phoenix, AZ 85008	License Revoked
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date as required, a criminal prosecution taken against Respondent wherein Respondent pled guilty to criminal trespassing in the first degree and paid a fine. [Stipulation approved April 9, 2024.]		

LICENSEE	ADDRESS	PENALTY
Brush Country Claims LP (Independent Adjuster)	109 Houston Loop Liberty Hill, TX 78642	\$800,000 fine
Roch J. Dupre (Sublicensee)	Same as above	
<p>Respondents transacted the business of insurance by adjusting claims in the State of New York without the benefit of a license, in violation of Section 2102(a)(1) of the Insurance Law. In addition, Respondents paid compensation to three unlicensed adjusters, in violation of Section 2108(a)(4) of the Insurance Law. [Stipulation approved November 3, 2023.]</p>		

LICENSEE	ADDRESS	PENALTY
John J. Feitelberg (Agent, Broker, and Life Broker)	222 Milliken Blvd Fall River, MA 02821	\$3,000 fine
<p>Respondent provided materially incorrect and untrue information on Respondent's original applications to act as an agent, as a broker, and as a life broker, submitted to the Department on or about November 7, 2023, in that Respondent failed to disclose an administrative action taken against Respondent by the by the North Carolina Department of Insurance, effective June 4, 2020. [Stipulation approved April 4, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
R.J Galla Co. Inc (Agent and Broker)	42 N Lake St P.O. Box 347 Grayslake, IL 60030	\$2,500 Fine
David G. Galla (Broker and Sublicensee)	Same as above	
Richard G. Galla (Agent and Sublicensee)	Same as above	
<p>Respondents provided materially untrue and incorrect information on Respondent R.J Galla Co. Inc's original application for a broker's license in that Respondents failed to disclose that administrative actions were taken against them by the State of New Jersey Department of Banking and Insurance, effective May 14, 2004, and the State of Washington, Office of the Insurance Commissioner, effective April 6, 2022; Respondent David G. Galla provided materially untrue and incorrect information on the renewal application for a broker's license in that Respondent David G. Galla failed to disclose the aforementioned State of Washington administrative action; Respondents failed to report to the Superintendent, within thirty days of the final disposition of the matter, the aforementioned State of New Jersey and State of Washington administrative actions. [Stipulation approved April 16, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Alasia Reshuan Jones (Agent)	911 Alabama St. N Broxton, GA 31519	\$500 fine
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 against Respondent by the Commissioner of Insurance of the State of Kansas, effective March 8, 2022, and an administrative action taken against Respondent by the Louisiana Department of Insurance, effective September 6, 2022. [Stipulation approved April 9, 2024.]		

LICENSEE	ADDRESS	PENALTY
Vincent E. Kelly (Agent)	12200 W Interstate 10 San Antonio, TX 78230	\$750 fine
Respondent provided materially incorrect and untrue information, on Respondent's original application to act as an agent, submitted to the Department on or about October 30, 2023 in that Respondent failed to disclose an administrative action taken against Respondent by the Insurance Division of the State of Iowa, effective December 7, 1998. [Stipulation approved March 20, 2024.]		

LICENSEE	ADDRESS	PENALTY
Betsi Shae Mathes (Agent)	1111 Northpoint Drive Coppell, TX 75019	\$500 Fine
Respondent provided materially untrue and incorrect information on Respondent's renewal application to act as an agent submitted to the Department on or about March 22, 2022, in that Respondent failed to disclose an administrative action taken against Respondent by the State of California, Department of Insurance, effective December 22, 2021; and Respondent failed to report to the Superintendent the same California administrative action within thirty days of the final disposition of the matter. [Stipulation approved April 4, 2024.]		

LICENSEE	ADDRESS	PENALTY
Pearl Carroll & Associates LLC (Agent, Broker, and Independent Adjuster)	160 Federal Street Boston, MA 02110	\$1,500,000 fine
Gary P. Pearl (Agent, Broker, Excess Line Broker, and Sublicensee)	1200 E. Glen Avenue Peoria Heights, IL 61616	
Gary P. Hickey (Agent, Broker, and Sublicensee)	13 Airline Drive Albany, NY 12205	
<p>Respondents, during the approximate period of November 2014 through May 2018, transacted the business of insurance as a broker and as an independent adjuster in the State of New York without the benefit of a license. In addition, during the approximate period of November 2014 through May 2018, Respondents allowed unlicensed individuals to act as independent adjusters and brokers, and during June 2015, Respondents paid compensation to an unlicensed independent adjuster. [Stipulation approved December 29, 2023.]</p>		

LICENSEE	ADDRESS	PENALTY
Zachary James Romero (Agent)	1466 Venetian Dr SW Atlanta, GA 30311	\$3,750 fine
<p>Respondent failed to disclose a misdemeanor conviction by the Cobb County State Court, State of Georgia, effective June 29, 2011, on Respondent's original, renewal and relicensing applications for an agent's license, submitted to the Department on or about October 7, 2019, November 27, 2019, December 18, 2019, November 30, 2023, and January 12, 2024. [Stipulation approved April 16, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Veracity Insurance Brokerage LLC (Agent, Broker, and Excess Line Broker)	260 S 2500 W Ste 303 Pleasant Grove, UT 84062	\$85,990 fine
Daryle Edwin Stafford, (Agent, Broker, Excess Line Broker, and Sublicensee)	Same as above	
<p>Respondents, for the time period January 2018 to December 2022, 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 April 11, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Tara Valentine (Agent)	George Wood-Lane E, E Jacksonville, FL 32244	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date, in County Court, Duval County, Florida, on October 10, 2022, that Respondent was the subject of a criminal prosecution. [Stipulation approved March 22, 2024.]		

LICENSEE	ADDRESS	PENALTY
Kirsten VanNest (Agent)	851 Pole Lane Rd Twin Falls, ID 83301	\$1,500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was the subject of administrative actions taken by the Florida Department of Financial Services and the Wisconsin Office of the Commissioner of Insurance on or about November 18, 2021 and February 18, 2022, respectively. Additionally, Respondent failed to timely and/or completely respond to Department investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved March 19, 2024.]		

LICENSEE	ADDRESS	PENALTY
Tyler James Wray (Agent – Relicensing Application Pending and Life Broker)	12 Obrion Street Portland, ME 04101	\$1,000 fine
During the approximate period of July 30, 2023, through October 24, 2023, 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 April 16, 2024.]		