

New York State Department of Financial Services

ISSUED: January 26, 2026

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. The actions that are 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

Region: Flushing

LICENSEE	ADDRESS	PENALTY
J & J Coverage LLC (Agent)	136-31 41 st Avenue Flushing, NY 11355	Licenses Revoked
Jonathan Li (Agent, Broker, Life Broker, and Sublicensee)	Same as above	
Respondents' electronic transmissions of premium payments on September 7 and 17, 2021 were dishonored by the bank upon which they were drawn, due to insufficient funds, which Respondents subsequently failed to replace or account for, resulting in financial losses for the insured. Respondents, between the period January 2021, through November 2021, deposited premium funds into a bank account that was not properly labeled as a premium account and made withdrawals that resulted in incurring negative balances, in violation of 11 NYCRR §§ 20.3(b)(1) and 20.3(b)(4). Respondents, while engaged in the business of insurance as a producer, between the period January 2021 through November 2021, commingled premium funds with non-premium funds, in violation of Insurance Law Section 2120(a). Respondents failed to respond to several Department investigatory letters and to fully respond to two other investigatory letters, thereby hampering and impeding the Department's investigation. [Order issued September 5, 2025.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Ching Wong (Agent)	20 Palmer Avenue Scarsdale, NY 10583	License Revoked
<p>Respondent, during the approximate period August 2020 through September 2021, while appointed as an agent of State Farm Mutual Automobile Insurance Company (“State Farm”), improperly withheld and failed to properly account for insurance premiums Respondent had received from several insureds, and failed to timely remit such insurance premiums to State Farm. In Respondent’s renewal application for a license to act as an agent, submitted to the Department on or about May 5, 2023, Respondent failed to disclose that State Farm had terminated Respondent’s appointment as an agent for cause on or about October 14, 2021. Respondent failed to respond to the Department’s investigatory letters dated October 26, 2021, October 4, 2022, December 6, 2022, and May 9, 2023, thereby hampering and impeding the Department’s investigation. [Order issued August 29, 2025.]</p>		

STIPULATIONS/CONSENT ORDERS**Region: Albany**

LICENSEE	ADDRESS	PENALTY
Purshe Kaplan Sterling Investments Inc. (Agent)	80 State Street Albany, NY 12207	\$500 fine
Ryan William D'Antonio (Agent, Life Broker and Sublicensee)	Same as above	
<p>Respondents failed to report an administrative action taken against Respondent Purshe Kaplan Sterling Investments Inc. by the State of Maine Office of Securities, effective August 3, 2023, within thirty days of the final disposition of the matter, in violation of Insurance Law Section 2110(i). [Stipulation approved November 18, 2025.]</p>		

Region: Brooklyn

LICENSEE	ADDRESS	PENALTY
Eric Tabulov (Broker)	4750 Bedford Avenue Brooklyn, NY 11235	\$7,000 fine
Respondent's appointments with Allstate Insurance Company ("Allstate") were terminated for cause for failing to comply with Allstate policies during the approximate period of November 2022 through February 2023. Respondent failed to disclose, on Respondent's renewal applications for a license to act as a broker, submitted to the Department on or about May 12, 2023 and May 9, 2025, the aforementioned termination for cause. Respondent failed to timely and/or sufficiently respond to Department investigatory letters dated May 18, 2023, June 13, 2023, and October 22, 2024, thereby hampering and impeding the Department's investigation. [Stipulation approved December 9, 2025.]		

LICENSEE	ADDRESS	PENALTY
Admiral Insurance Brokerage Corp (Agent, Broker and Excess Line Broker)	6833 Shore Road 1st Fl Brooklyn, NY 11220	\$4,000 fine
Kevin T. Bernsten (Agent and Sublicensee)	Same as above	
During the approximate period of November 2019 through October 2025, Respondents failed to register two satellite offices, one established on or about November 2019 and operating through the present, and the other established on or about January 2022 and operating through the present, in violation of 11 NYCRR 34.4. [Stipulation approved December 11, 2025.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Jason C. Eiss (Independent Adjuster)	99 Canton Street Tonawanda, New York 14150	\$750 fine
Respondent failed to disclose, on Respondent's original application to act as an independent adjuster, submitted to the Department on or about March 18, 2024, that on or about December 22, 1994, in the Niagara Falls City Court, Niagara Falls, New York, Respondent was convicted of a Class A Misdemeanor. [Stipulation approved November 18, 2025.]		

LICENSEE	ADDRESS	PENALTY
Father Son & Associates LLC (Agent and Broker)	16 Lake Avenue Blasdell, NY 14219	\$1,000 fine
Jonathan M. Obstarczyk (Broker and Sublicensee)	Same as above	
<p>During the approximate period of November 8, 2022, through July 20, 2023, Respondents failed to adequately supervise an agency staff member, which resulted in the staff member's termination for cause from Erie Insurance Company and its affiliates, for writing an insurance policy for himself and changing the due date of the policy to avoid making premium payments. [Stipulation approved December 9, 2025.]</p>		

Region: Far Rockaway

LICENSEE	ADDRESS	PENALTY
Ardetta Simone Greene (Agent)	315 Beach 45th Street Far Rockaway, NY 11691	\$1,500 fine
<p>Respondent failed to disclose, on Respondent's original and renewal applications to act as an agent, submitted to the Department on or about January 9, 2023 and February 12, 2024 respectively, that on or about October 6, 1997, in the Superior Court of New Jersey, Respondent was convicted of a Third-Degree Felony. [Stipulation approved November 13, 2025.]</p>		

Region: Flushing

LICENSEE	ADDRESS	PENALTY
VLF Insurance Agency LLC (Broker)	48-44 192 St Fresh Meadows, NY 11365	\$500 fine
Vinod Babu (Agent, Broker and Sublicensee)	Same as above	
<p>Respondents failed to disclose, on Respondent VLF Insurance Agency LLC's original application to act as a broker, submitted to the Department on or about April 22, 2025, an administrative action taken against Respondent Vinod Babu by this Department, effective January 16, 2024. Respondent Vinod Babu violated an agreement, in a prior Department Stipulation dated January 16, 2025, in that Respondent would take all necessary steps to prevent the recurrence of violations of Section 2110(a)(2) and Section 2110(a)(4) of the Insurance Law. [Stipulation approved November 18, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
L and K Agency Inc (Agent and Broker)	1930 124th Street College Point, NY 11356	\$5,000 fine
Lilian Lai Chan (Agent, Broker and Sublicensee)	Same as above	
<p>During the approximate period of September 2022 through November 2022, Respondents submitted automobile insurance policies to Allstate Insurance Company and its affiliates (“Allstate”) that contained false and/or inaccurate information by backdating the inception date on each policy, in order to qualify customers for insurance coverage who otherwise would not qualify. Respondents’ Exclusive Agency Agreement with Allstate was terminated for cause, effective on or about April 17, 2023. [Stipulation approved December 9, 2025.]</p>		

Region: Hicksville

LICENSEE	ADDRESS	PENALTY
Jared Jayson Berrios (Agent)	128 South Clinton Avenue Bay Shore, NY 11806	\$7,500 fine
<p>Respondent’s renewal application to act as an agent, certified and submitted to the Department on or about February 25, 2022, contained false and/or inaccurate information in connection with Respondent having completed fifteen hours of Continuing Education. In fact, Respondent had not taken the required courses, in violation of Insurance Law Section 2132(g). [Stipulation approved November 25, 2025.]</p>		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Steven Aibel (Agent)	6 Sheep Pasture Lane Huntington, NY 11743	\$7,500 fine
<p>Respondent’s renewal application to act as an agent, certified and submitted to the Department on or about April 13, 2023, contained false and/or inaccurate information in connection with Respondent having completed fifteen hours of Continuing Education. In fact, Respondent had not taken the required courses, in violation of Insurance Law Section 2132(g). [Stipulation approved November 25, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
Paragon Abstract Inc. (Title Insurance Agent)	200 Corporate Plaza Islandia, NY 11749	\$1,250 fine
Larry F. Caruso (Sublicensee)	Same as above	
Respondent Paragon Abstract Inc.'s renewal application to act as a title insurance agent, certified on or about June 27, 2025, failed to disclose an administrative action taken against Respondent Paragon Abstract Inc. by the state of Florida Department of Financial Services, effective March 24, 2025. Respondents failed to report to the Superintendent within thirty days of the final disposition of the matter the aforementioned Florida administrative action, in violation of Insurance Law Section 2110(i). [Stipulation approved December 9, 2025.]		

LICENSEE	ADDRESS	PENALTY
The Frisina Agency Inc. (Agent and Broker)	504 South 2nd Street Lindenhurst, NY 11757	\$8,000 fine
Robert Joseph Frisina (Agent, Broker and Sublicensee)	Same as above	
During the approximate period of February 2023 through September 2023, Respondents issued defensive driving course completion documents that contained false and/or inaccurate information on multiple occasions. Respondents failed to report to the Superintendent within thirty days of the final disposition of the matter, an administrative matter taken against them by the New York State Department of Motor Vehicles, wherein Respondents' certifications were revoked effective February 19, 2024, in violation of Insurance Law Section 2110(i). [Stipulation approved December 3, 2025.]		

LICENSEE	ADDRESS	PENALTY
Christopher C. Mancini (Agent, Broker, and Life Broker)	302 Little Plains Road Huntington, NY 11743	\$7,500 fine
Respondent's renewal applications to act as an agent, certified and submitted to the Department on or about November 1, 2022, contained false and/or inaccurate information in connection with Respondent having completed fifteen hours of Continuing Education. In fact, Respondent had not taken the required courses, in violation of Insurance Law Section 2132(g). [Stipulation approved November 20, 2025.]		

LICENSEE	ADDRESS	PENALTY
Joseph K. Mathesen	66 Ocean Ave Center Moriches, NY 11934	\$7,500 fine
Respondent's renewal application to act as an agent, certified and submitted to the Department on or about November 22, 2022, contained false and/or inaccurate information in connection with Respondent having completed fifteen hours of Continuing Education. In fact, Respondent had not taken the required courses in violation of Insurance Law Section 2132(g). [Stipulation approved December 9, 2025.]		

LICENSEE	ADDRESS	PENALTY
David Michael Reyes (Agent)	131 Philadelphia Ave Massapequa Park, NY 11762	\$7,500 fine
Respondent's renewal application to act as an agent submitted to the Department on or about February 17, 2023, contained false and/or inaccurate information in connection with Respondent having completed fifteen hours of Continuing Education, when in fact Respondent had not taken the required courses, in violation of Insurance Law Section 2132(g). [Stipulation approved December 3, 2025.]		

Region: New York

LICENSEE	ADDRESS	PENALTY
Marsh & McLennan Agency LLC (Agent, Broker, Excess Line Broker and Consultant)	1166 Avenue of the Americas New York, NY 10036	\$4,500 fine
William A. Cilente (Agent, Broker, Life Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondents failed to timely register two satellite offices, opened on or about January 2019 and in May 24, 2024, in violation of Insurance Law Section 2129 and Regulation 125 (11 NYCRR 34). [Stipulation approved November 20, 2025.]		

LICENSEE	ADDRESS	PENALTY
<p>Intercare of New York Insurance Services Inc. (Independent Adjuster)</p> <p>William S. Jones (Sublicensee)</p>	<p>64 Beaver Street Suite 131 New York, NY 10004</p> <p>Same as above</p>	<p>\$3,750 fine</p>
<p>Respondent, Intercare of New York Insurance Services Inc., during the approximate period of June 12, 2023 through December 31, 2024, transacted the business of insurance in the State of New York without a designated sublicensee, in violation of Insurance Law Section 2103(c). Respondents failed to disclose, on Respondent Intercare of New York Insurance Services Inc.'s relicensing application to act as an independent adjuster, submitted to the Department on or about January 14, 2025, an administrative action taken against Respondent Intercare of New York Insurance Services Inc. by this Department, effective July 22, 2020. Respondent Intercare of New York Insurance Services Inc. failed to timely and/or sufficiently respond to three Department investigatory letters dated June 10, 2025, July 1, 2025 and August 6, 2025, thereby hampering and impeding the Department's investigation. [Stipulation approved December 4, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
<p>Saavy Business Solutions LLC d/b/a East Harlem Insurance Business and Tax Service (Broker and Life Broker)</p> <p>Tamika Mapp (Life Broker and Sublicensee)</p> <p>Monisha R. Mapp (Agent, Broker, Life Broker, and Sublicensee)</p>	<p>342 East 119th Street New York, NY 10035</p> <p>Same as above</p> <p>Same as above</p>	<p>Licenses Revoked</p>
<p>Respondents transacted business using unlicensed agency names, “East Harlem Insurance Brokerage” and/or “East Harlem Insurance Business and Tax Service”, during the approximate period of October 2010 through January 2024, in violation of Insurance Law Section 2102(f). Respondents used insurer logos on their website without specifying the insurers’ full names and principal places of business, during the approximate period of December 2022 through December 2023, in violation of Insurance Law Section 2122(b). Respondents failed to disclose on Respondent Saavy Business Solutions LLC’s renewal applications to act as a broker, submitted to the Department on or about October 3, 2018, August 19, 2020, and April 24, 2023, and on its original and renewal applications to act as a life broker, submitted to the Department on or about July 14, 2022 and June 20, 2023, respectively, that Respondent Saavy Business Solutions LLC had an outstanding tax liability that was not then the subject of a repayment agreement. [Stipulation approved December 5, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
Anthony Nunez (Agent and Broker)	740 West 192nd Street New York, NY 10040	\$3,500 fine
<p>Respondent, during the approximate period of November 2022 through January 2023, submitted consumer reports that contained false and/or inaccurate information to Allstate Insurance Company (“Allstate”) and failed to properly supervise insurance producers. As a result of the foregoing conduct, Allstate terminated Respondent’s exclusive agency agreement for cause, effective June 21, 2023. Respondent failed to disclose the aforementioned termination for cause on Respondent’s relicensing applications for licenses to act as an agent, submitted to the Department on or about September 23, 2025 and October 1, 2025. By submitting documentation that contained false and/or inaccurate information relating to customers’ prior insurance coverage to an insurer as stated above, Respondent violated the terms of a prior Department stipulation dated April 21, 2023, wherein Respondent agreed to take the necessary steps to prevent the recurrence of similar violations. [Stipulation approved December 12, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
James Wright (Agent)	57 East 73rd Street New York, NY 10021	\$2,250 fine
<p>Respondent’s relicensing applications to act as an agent submitted to the Department on or about October 31, 2018 and December 23, 2024, failed to disclose Respondent’s FINRA’s Acceptance, Waiver and Consent, effective January 11, 2018. Respondent’s relicensing application to act as an agent submitted to the Department on or about October 4, 2022, failed to disclose Respondent’s suspension from the CFP Board, effective August 17, 2021. [Stipulation approved December 4, 2025.]</p>		

Region: Queens

LICENSEE	ADDRESS	PENALTY
Yubao Dai (Agent and Broker)	15 Beach Road Great Neck, NY 11023	\$3,600 fine
<p>During the approximate period of December 27, 2016 through March 16, 2021, Respondent wrote numerous condominium insurance policies that were issued to New York residents using incorrect forms to allow policyholders to receive policy discounts to which they would not otherwise be entitled. As a result of the foregoing conduct, Respondent’s appointments with Farmers Insurance Company was terminated for cause on or about January 30, 2023. [Stipulation approved November 25, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
United Aline Co Ltd. (Agent, Broker, and Excess Line Broker)	103 Cuttermill Road Great Neck, NY 11021	\$2,750 fine
Yunyan Gao (Agent, Broker, Life Broker, and Excess Line Broker)	Same as above	
<p>Respondents failed to disclose an administrative action taken against Respondent United Aline Co Ltd. by the State of Washington Office of the Insurance Commissioner, effective January 31, 2020, on Respondent United Aline Co Ltd.'s renewal applications to act as an agent, as a broker, and as an excess line broker, certified on or about April 23, 2020 and September 18, 2020, respectively. Respondents failed to report to the Superintendent, within thirty days of the final disposition of the matter the aforementioned Washington administrative action, in violation of Insurance Law Section 2110(i). [Stipulation approved November 18, 2025.]</p>		

Region: Staten Island

LICENSEE	ADDRESS	PENALTY
Robert Arthur Farrell, III (Agent, Broker, and Life Broker)	102 Benedict Avenue Staten Island, NY 10314	\$1,000 fine
<p>Respondent, on or about August 30, 2022, misrepresented the terms of an actual or proposed insurance contract, by failing to obtain the IVF coverage for Crystal Tax, LLC under its group plan. [Stipulation approved November 25, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
Chelsea Morgan Securities Inc. (Agent)	242 Main Street Staten Island, NY 10307	\$2,750 fine
Stephen R. Sebold (Agent)	Same as above	
<p>Respondents failed to disclose administrative and/or regulatory actions taken against Chelsea Morgan Securities Inc. by the Montana Commissioner of Securities and Insurance, effective May 24, 2013, the New Jersey Bureau of Securities, effective September 18, 2014, a FINRA Acceptance, Waiver and Consent, effective December 4, 2019, and the Wisconsin Commissioner of Insurance, effective October 28, 2020, on Respondent Chelsea Morgan Securities Inc.'s relicensing application for a license to act as an agent, submitted to the Department on or about July 14, 2025. Respondent Chelsea Morgan Securities Inc., during the approximate period of July 1, 2025 through July 14, 2025, acted as an agent without a license, in violation of Insurance Law Section 2102(a)(1). [Stipulation approved November 18, 2025.]</p>		

Region: Syracuse

LICENSEE	ADDRESS	PENALTY
Thomas Francis Baker Sr. (Agent)	109 Draper Avenue Syracuse, NY 13219	\$3,000 fine
Respondent, during the approximate period of February 11, 2021 through July 28, 2024, transacted the business of insurance in the State of New York in an unlicensed agency name, "Salt City Financial Advisors," in violation of Insurance Law Section 2102(f). [Stipulation approved December 9, 2025.]		

LICENSEE	ADDRESS	PENALTY
John Cook (Independent Adjuster)	231 Salina Meadows Pkwy #105 Syracuse, NY 13212	\$750 fine
Respondent's original application to act as an independent adjuster, submitted to the Department on or about July 10, 2025, failed to disclose that on or about November 7, 1995, in the Verona Town Court, Oneida County, State of New York, Respondent was convicted of a Class A misdemeanor. [Stipulation approved December 9, 2025.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Brian Richard Baine (Agent)	8 Hilltop Place Rye, NY 10580	\$3,250 fine
During the approximate period of April 3, 2023, through June 21, 2023, Respondent submitted non-variable life insurance policy applications to Northwestern Mutual Life Insurance Company ("Northwestern Mutual") that contained false and/or inaccurate information. As a result of the foregoing, Respondent's appointments by Northwestern Mutual and Northwestern Long Term Care insurance company were terminated for cause effective October 17, 2023. Respondent's renewal application to act as an agent submitted to the Department on or about October 10, 2025, failed to disclose the aforementioned termination for cause. [Stipulation approved December 11, 2025.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Kacie Lynn Belmonte (Agent and Broker)	1417 W 78th St Apt 1223 Tulsa, OK 74132	\$750 fine
Respondent's original application to act as a life broker, submitted to the Department on or about April 14, 2025, failed to disclose an administrative action taken against Respondent by the State of Florida Department of Financial Services, effective September 22, 2023. [Stipulation approved November 20, 2025.]		

LICENSEE	ADDRESS	PENALTY
David Brito (Agent)	3209 South 2nd St. Whitehall, PA 18052	\$750 fine
Respondent's original application to act as an agent, submitted to the Department on or about May 20, 2025, failed to disclose an administrative action taken against Respondent by the Commissioner of the Commonwealth of Pennsylvania, effective March 27, 2024. [Stipulation approved November 25, 2025.]		

LICENSEE	ADDRESS	PENALTY
Tobias Michael Charles (Agent)	123 NW 13th St, Ste 101 Boca Raton, FL 33432	\$750 fine
Respondent's relicensing application to act as an agent, submitted to the Department on or about February 27, 2019, failed to disclose an administrative action taken against Respondent by the Commissioner of Securities and Insurance, Montana State Auditor, effective March 22, 2018. [Stipulation approved December 10, 2025.]		

LICENSEE	ADDRESS	PENALTY
Scott Devine (Broker)	8448 Cane Bay Ct Lakewood Ranch, FL 34202	\$2,250 fine
Respondent's relicensing and renewal applications to act as an agent, submitted to the Department on or about August 26, 2022, and April 2, 2024, respectively, failed to disclose an administrative action taken against Respondent by the Commonwealth of Kentucky Department of Insurance, effective March 29, 2022. Respondent's licensing application to act as a broker, submitted to the Department on or about April 10, 2025, failed to disclose administrative actions taken against Respondent by the Indiana Commissioner of Insurance, effective May 12, 2017, by the Louisiana Department of Insurance, effective June 21, 2018, and by the aforementioned Kentucky administrative action. [Stipulation approved November 18, 2025.]		

LICENSEE	ADDRESS	PENALTY
Qiyong David Fan (Agent)	108 Sleepy Hollow Ln Belle Mead, NJ 08502	\$500 fine
Respondent failed to report to the Superintendent that Respondent was the subject of an administrative action taken by the Wisconsin Office of the Commissioner of Insurance, effective September 3, 2020, within thirty days of the final disposition of the matter, in violation of Insurance Law Section 2110(i). [Stipulation approved November 20, 2025.]		

LICENSEE	ADDRESS	PENALTY
Michael A. Ferrone (Life Broker)	34 Shira Lane Manalapan, NJ 07726	\$750 fine
Respondent failed to disclose on Respondent's relicensing application to act as an agent, submitted to the Department on or about December 15, 2024, an administrative action taken by this Department, effective April 21, 2021. [Stipulation approved December 12, 2025.]		

LICENSEE	ADDRESS	PENALTY
Gloria R. Geslak (Agent)	22 New Point Place Amityville, NY 11701	License Revoked
Respondent's renewal application to act as an agent, certified and submitted to the Department on or about August 12, 2022, contained false and/or inaccurate information in connection with Respondent having completed fifteen hours of Continuing Education. In fact, Respondent had not taken the required course, in violation of Insurance Law Section 2132(g). [Stipulation approved December 16, 2025.]		

LICENSEE	ADDRESS	PENALTY
Juan Gonzales Agency Corp. (Agent and Broker)	249 Cypress Avenue Bogota, NJ 07603	\$2,000 fine
Juan Carlos Gonzales (Agent, Broker and Sublicensee)	Same as above	
Respondents, during the approximate period October 6, 2023 through October 24, 2024, submitted four applications for auto insurance policies to the New York Automobile Insurance Plan that contained false and/or inaccurate information. [Stipulation approved December 9, 2025.]		

LICENSEE	ADDRESS	PENALTY
Amber Jean Grayson (Agent)	3950 Country Club Drive Baytown, TX 77521	License Revoked

Respondent failed to disclose on Respondent's original application to act as an agent, submitted to the Department on or about March 27, 2023, that on or about July 9, 2012, in the District Court of Comanche County, the State of Oklahoma, Respondent pled guilty to a felony. Respondent failed to report to the Superintendent an administrative action taken against Respondent by the Indiana Commissioner of Insurance, effective January 24, 2024, within thirty days of the final disposition of the matter, in violation of Insurance Law Section 2110(i). [Stipulation approved November 20, 2025.]

LICENSEE	ADDRESS	PENALTY
Shanon Gut (Agent)	10148 Whisper Ridge Trail Weeki Wachee, FL 34613	\$7,500 fine

Respondent's renewal application to act as an agent, certified and submitted to the Department on or about February 28, 2023, contained false and/or inaccurate information in connection with Respondent having completed fifteen hours of Continuing Education. In fact, Respondent had not taken the required courses, in violation of Insurance Law Section 2132(g). [Stipulation approved December 11, 2025.]

LICENSEE	ADDRESS	PENALTY
Extraordinary Journeys, LLC successor-in-interest to Extraordinary Journeys Inc. (Agent)	1412 E Street SE, Washington, DC 20003	\$15,000 fine
Elizabeth Halliday (Sublicensee)	Same as above	

Respondents, during the approximate period of July 14, 2023 to October 5, 2024, transacted the business of insurance without a license, in violation of Insurance Law Section 2102(a)(1). [Stipulation approved December 3, 2025.]

LICENSEE	ADDRESS	PENALTY
David Hammer (Agent and Broker)	59 Pickwick Drive North Syosset, NY 11791	\$500 fine
Respondent failed to report to the Superintendent, within 30 days of the initial pretrial hearing date of August 17, 2024, that Respondent was the subject of a criminal prosecution in the Nassau District Court, State of New York. [Stipulation approved November 25, 2025.]		

LICENSEE	ADDRESS	PENALTY
Keith Martinez Hernandez (Agent)	13944 Castle Nook Dr Charlotte, NC 28273	\$1,750 fine
During the approximate period of November 2022 through April 2023, Respondent submitted insurance applications to Farmer Insurance Group (“Farmers”) that contained false and/or inaccurate information. As a result of the foregoing, Respondent’s employment with Farmers was terminated for cause effective April 27, 2023. Respondent’s relicensing application for a license to act as an agent, submitted to the Department on or about July 17, 2025, failed to disclose the aforementioned termination for cause. [Stipulation approved December 11, 2025.]		

LICENSEE	ADDRESS	PENALTY
Angela Renea Houser (Agent)	1771 South Paradise Point Inverness, FL 34450	\$15,000 fine
Respondent failed to disclose on Respondent’s original application to act an agent, submitted to the Department on or about March 7, 2025 that: on or about May 29, 1991, in the Circuit County Court of the Thirteenth Judicial Circuit, in and for Hillsborough County, Florida, Respondent pled nolo contendere to two first degree misdemeanors; on or about August 10, 1992, Respondent was found guilty of two first degree misdemeanors; and on or about December 11, 2001, Respondent pled guilty to a third degree felony and first degree misdemeanor; and that an administrative action was taken against Respondent by the Florida Department of Financial Services, effective July 26, 2005. [Stipulation approved December 3, 2025.]		

LICENSEE	ADDRESS	PENALTY
Econ-O-Check Corporation (Agent)	3 Gresham Landing Stockbridge, GA 30281	\$3,500 fine
Jason Hutcheson (Agent and Sublicensee)	Same as above	
<p>Respondents failed to disclose on Respondent Econ-O-Check Corporation's original and renewal applications to act as an agent, submitted to the Department on or about February 25, 2010, November 30, 2011, April 13, 2012 and May 2, 2013, an administrative action taken against Respondent Econ-O-Check Corporation by the Louisiana Department of Insurance, effective September 6, 2002. Respondents failed to report to the Superintendent, within thirty days of the final disposition of the matter, the aforementioned Louisiana administrative action, in violation of Insurance Law Section 2110(i). [Stipulation approved November 18, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
LL Johns Associates Inc. (Agent)	6515 Highland Road, Suite 220 Waterford, MI 48327	\$500 fine
Stephen P. Johns (Sublicensee)	Same as above	
<p>Respondent L. L. Johns & Associates Inc, during the period of July 1 through 11, 2025, transacted the business of insurance without a license, in violation of Insurance Law Section 2102(a)(1). [Stipulation approved December 3, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
Katie King (Agent, Broker, and Excess Line Broker)	c/o Liberty Mutual Insurance 175 Berkeley St Boston, MA 02116-5066	\$2,250 fine
<p>Respondent failed to disclose on Respondent's original application to act as an excess line broker, submitted to the Department on or about January 9, 2025, a termination for cause from State Farm Insurance Company, effective December 30, 2021. Respondent failed to report to the Superintendent, within thirty days of the final disposition of each matter, administrative actions taken against Respondent by the State of Connecticut Insurance Department, effective June 26, 2024, and by the North Carolina Department of Insurance, Agent Services Division, effective February 3, 2025, within thirty days of the final disposition of each matter, in violation of Insurance Law Section 2110(i). By failing to disclose the above referenced termination for cause, Respondent violated the terms of a prior Department stipulation dated July 11, 2023, wherein Respondent agreed to take all necessary steps to prevent the recurrence of similar violations. [Stipulation approved November 18, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
Vicky Xiuming Lin (Agent)	5645 Lilyview Way Elk Grove, CA 95757	\$500 fine
Respondent transacted the business of insurance without a license, in violation of Insurance Law 2102(a)(1). [Stipulation approved November 18, 2025.]		

LICENSEE	ADDRESS	PENALTY
A.G.P./Alliance Global Partners Corp. (Agent)	88 Post Road West - 2nd Floor Westport, CT 06880	\$7,500 fine
Eric Long (Agent and Sublicensee)	Same as above	
Respondent A.G.P./Alliance Global Partners Corp. failed to report to the Superintendent, within thirty days of the final disposition of the matter, an administrative action taken against it by the Insurance Commissioner of the State of California, effective June 13, 2022, in violation of Insurance Law Section 2110(i). During the approximate period of April 2019 through September 2025, A.G.P./Alliance Global Partners Corp.'s website used insurance companies' logos without stating the full name of the insurers and without the city, town, or village of the insurers' principal offices in the United States, in violation of Insurance Law Section 2122(b). Respondents failed to register a satellite office opened on or about February 22, 2018, in violation of Insurance Law Section 2129 and 11 NYCRR 34.4. [Stipulation approved November 25, 2025.]		

LICENSEE	ADDRESS	PENALTY
Lowry & Associates Inc. (Agent)	P.O. Box 30517 Charlotte, NC 28230	\$750 fine
John M. Lowry (Agent, Broker and Sublicensee)	Same as above	
Respondents failed to disclose on Respondent Lowry & Associates Inc.'s original application to act as a broker, certified on or about April 4, 2025, an administrative action taken by the Louisiana Department of Insurance, effective April 27, 2021. [Stipulation approved November 18, 2025.]		

LICENSEE	ADDRESS	PENALTY
Anthony T. Megaro (Agent)	1055 Parsippany Boulevard, Suite 404A Parsippany, NJ 07054	\$3,000 fine
Respondent, during the period May 2022 through November 2022, while an agent appointed by Guardian Life Insurance Company and its affiliates (“Guardian Life”), failed to adequately supervise two employees who utilized copies of signatures or signed insurance and securities-related documents on behalf of several clients, and failed to comply with Guardian Life’s policies and procedures related to document integrity and authenticity, which resulted in Guardian Life terminating Respondents’ appointments for cause, effective December 1, 2022. [Stipulation approved December 3, 2025.]		

LICENSEE	ADDRESS	PENALTY
Philip R. Mercado Jr. (Agent)	101 28th Street North Texas City, TX 77590	\$1,500 fine
Respondent failed to report to the Superintendent that Respondent was the subject of administrative actions taken against Respondent by the South Dakota Department of Labor and Regulation, Division of Insurance, effective August 23, 2018 and October 17, 2022, and by the Indiana Commissioner of Insurance, effective December 29, 2022, within thirty days of the final disposition of each matter, in violation of Insurance Law Section 2110(i). [Stipulation approved November 25, 2025.]		

LICENSEE	ADDRESS	PENALTY
Alexis A. Mesanko (Agent and Broker)	20 Center Ave Ste 1 Atlantic Highlands, NJ 07716	\$4,000 fine
During the approximate period of June 2021 through June 2025, Respondent acted as an insurance producer in the State of New York without a license, in violation of Insurance Law Section 2102(a)(1). During the approximate period of June 2021 through August 2024, Respondent utilized the unlicensed agency names, ‘Mesanko Inc.’ and ‘Mesanko Agency’, in violation of Insurance Law Section 2102(f). During the approximate period of September 2024 through December 2024, Respondent’s website used insurance company logos without stating the full name of insurers, as well as the city, town, or village of the insurers’ principal offices, in violation of Insurance Law Section 2122(b). Respondent failed to respond to three Department investigatory letters, dated September 30, 2024, October 30, 2024, and November 27, 2024, thereby hampering and impeding the Department’s investigation. [Stipulation approved November 20, 2025.]		

LICENSEE	ADDRESS	PENALTY
M Holdings Securities, Inc (Agent)	1125 NW Couch Street, Suite 900 Portland, OR 97209	\$7,500 fine
<p>During the approximate period of January 24, 2024, through April 27, 2024, Respondent acted as an agent without a sublicensee, in violation of Insurance Law Section 2103(c). During the approximate period of July 1, 2023 through October 22, 2023, Respondent acted as a life settlement broker without a license, in violation of Insurance Law Section 2102(a)(1). Respondent failed to report to the Department, within thirty days of the final disposition of the matter, an administrative action taken against it by the Commonwealth of Kentucky, Public Protection Cabinet, Department of Insurance, effective September 18, 2008, in violation of Insurance Law 2110(i). [Stipulation approved November 19, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
United Enrollment Partners LLC (Agent)	5301 N. Federal Highway, Suite 290 Boca Raton, FL 33487	\$4,000 fine
Anthony Napolitana (Agent, Life Broker and Sublicensee)	Same as above	
<p>During the approximate period of August 2022 through March 2024, Respondent Anthony Napolitana transacted the business of insurance through an unlicensed agency name, “United Enrollment Partners LLC”, in violation of Insurance Law Section 2102(f). During the approximate period of August 2022 through March 2024, Respondents’ website posted insurance companies’ logos without the full name of the insurers, and without the city, town, or village of the insurers’ principal offices in the United States, in violation of Insurance Law Section 2122(b). [Stipulation approved December 11, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
Randall W. Peck (Agent, Broker and Life Settlement Broker)	7100 Camino Real, Suite 403 Boca Raton, FL 33433	\$3,000 fine
<p>During the approximate period of March 2023 through September 2025, Respondent utilized an unlicensed agency name, “Peck Financial”, in violation of Insurance Law Section 2102(f). [Stipulation approved December 3, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
Anthony James Pritchett (Agent)	2218 Bell Street Harlingen, TX 78550	License Revoked
Respondent failed to disclose on Respondent's original application to act as an agent, submitted to the Department on or about August 5, 2024, that on or about September 21, 2014, in the Municipal Court, City of Harlingen, Cameron County, Texas, Respondent was convicted of a Class C Misdemeanor. [Stipulation approved December 3, 2025.]		

LICENSEE	ADDRESS	PENALTY
Anthony Redmond III (Agent and Broker)	3141 Fish Hatchery Rd Fitchburg, WI 53713	Licenses Revoked
Respondent's original application to act as an agent, submitted to the Department on or about February 13, 2025, and as a broker and a life broker submitted to the Department on or about April 15, 2025, failed to disclose that on or about July 14, 2008, in the State of Wisconsin, Circuit Court of Dane County, Respondent was convicted of a Class II misdemeanor. On Respondent's original applications to act as an agent, submitted to the Department on or about February 13, 2025, Respondent failed to disclose administrative actions taken against the Respondent by the State of Wisconsin Office of the Commissioner of Insurance, effective December 6, 2021, the State of Washington Office of the Insurance Commissioner, effective April 1, 2022, and the State of Illinois Department of Insurance, effective May 5, 2023. [Stipulation approved December 16, 2025.]		

LICENSEE	ADDRESS	PENALTY
McDowell Insurance Group Agency LLC, f/k/a Kattan-Ferretti Insurance Group Agency LLC (Agent)	327 West Pittsburgh Street Greensburg, PA 15601	\$3,500 fine
Bradley Roth (Agent and Sublicensee)	Same as above	
Respondent McDowell Insurance Group Agency LLC, f/k/a Kattan-Ferretti Insurance Group Agency LLC, during the approximate period of April 10, 2022 through April 16, 2023, acted as an agent without a sublicensee, in violation of Insurance Law Section 2103(c). Respondents, during the approximate period of October 2022 through January 2023, transacted the business of insurance under an unlicensed agency name, "McDowell Associates", in violation of Insurance Law Section 2102(f). Respondents, during the approximate period of February 28, 2024 through December 2, 2024, used insurance companies' logos without stating the full name of the insurers, and without the city, town or village of the insurers' principal offices in the United States, in violation of Insurance Law Section 2122(b). [Stipulation approved November 18, 2025.]		

LICENSEE	ADDRESS	PENALTY
Washington Risk Management LLC (Agent)	12800 Forestview Ct Sykesville, MD 21784	\$1,500 fine
Kevin Edward Rowe (Agent and Sublicensee)	Same as above	
<p>Respondent Kevin Edward Rowe failed to disclose on Respondent Kevin Edward Rowe's original application to act as an agent, submitted to the Department on or about February 4, 2023, that on or about January 4, 2023, in the District Court of Hopkins County, Texas, 8th Judicial District, Respondent Kevin Edward Rowe was charged with a misdemeanor. Respondents failed to disclose, on Respondent Washington Risk Management LLC's original application to act as an agent, certified on or about July 26, 2023, the aforementioned criminal matter, and that on or about June 8, 2023, Respondent Kevin Edward Rowe was charged with a felony in the District Court of Hopkins County, Texas, 8th Judicial District. [Stipulation approved December 9, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
Russo Robert P. Agency (Agent)	208-50 Cross Island Pkwy Bayside, NY 11360	\$1,000 fine
Robert P. Russo (Agent and Sublicensee)	Same as above	
<p>Respondent Robert P. Russo, during the approximate period of January 2022 through August 2023, failed to supervise a licensed agent whose appointment with State Farm was terminated for cause, on or about August 17, 2023. [Stipulation approved December 16, 2025.]</p>		

LICENSEE	ADDRESS	PENALTY
Flavia Pires Dos Santos Silva (Agent)	1466 W 30 th Jacksonville, FL 32209	\$500 fine
<p>Respondent transacted the business of insurance in the State of New York in an unlicensed agency name, "Portugal Agency Inc.," in violation of Insurance Law Section 2102(f). [Stipulation approved November 18, 2025]</p>		

LICENSEE	ADDRESS	PENALTY
Antoinette Michell Stewart (Agent)	140 11th Avenue North Nashville, TN 37203	\$500 fine
Respondent failed to report to the Superintendent that Respondent was the subject of an administrative action taken against Respondent by the State of Florida Department of Financial Services, effective August 22, 2023, within thirty days of the final disposition of the matter, in violation of Insurance Law Section 2110(i). [Stipulation approved December 11, 2025.]		

LICENSEE	ADDRESS	PENALTY
American Senior Benefits LLC (Agent)	1445 Ross Avenue Dallas, TX 75202	\$2,500 fine
Robert Arthur Sweeney (Agent and Sublicensee)	12722 South Blackbob Road Olathe, KS 66210	
Respondent James Arthur Sweeney failed to disclose on renewal applications for a license to act as an agent, submitted to the Department on or about April 14, 2012 and January 24, 2013, respectively, that on or about September 29, 1999 and July 7, 2000, in the District Court of Johnson County, State of Kansas, Respondent was convicted of two misdemeanors. Respondents failed to report to the Superintendent, within thirty days of the final disposition of the matter, an administrative action taken against Respondent American Senior Benefits LLC by the State of Kansas Insurance Department, on or about October 27, 2021, in violation of Insurance Law Section 2110(i). Respondents' website, during the approximate period July 2025 through October 2025, used insurance companies' logos without the full name of the insurers, and without the city, town or village of the insurers' principal offices in the United States, in violation of Insurance Law Section 2122(b). [Stipulation approved November 25, 2025.]		

LICENSEE	ADDRESS	PENALTY
Jeffrey Vaughn (Agent)	6262 Emerald Hills Way Wesley Chapel, FL 33544	\$1,750 fine
Respondent failed to disclose an administrative action taken against Respondent by the Office of the Commissioner of Insurance, State of Georgia, effective January 4, 2013, on Respondent's original application to act as an agent, submitted to the Department on or about March 4, 2017. Respondent failed to timely and/or sufficiently respond to six Department investigatory letters dated May 9, 2017, June 5, 2017, May 14, 2018, June 7, 2018, July 8, 2025, and July 21, 2025, thereby hampering and impeding the Department's investigation. [Stipulation approved November 18, 2025.]		

LICENSEE	ADDRESS	PENALTY
Aaraseli Garcia Velez (Agent)	6314 Stacy Avenue Sacramento, CA 95823	\$500 fine
Respondent failed to report to the Superintendent that Respondent was the subject of an administrative action taken against Respondent by the Kansas Insurance Department, effective June 23, 2023, within thirty days of the final disposition of the matter, in violation of Insurance Law Section 2110(i). [Stipulation approved December 5, 2025.]		

LICENSEE	ADDRESS	PENALTY
Alireza Zafaranchi (Agent)	88 Havenwood Irvine, CA 96214	\$750 fine
Respondent's original application to act as an agent submitted to the Department on or about September 25, 2024, failed to disclose an administrative action taken against Respondent by the State of California Department of Insurance, effective April 9, 2005. [Stipulation approved December 3, 2025.]		