NEW YORK STATE
DEPARTMENT OF FINANCIAL SERVICES
ONE STATE STREET
NEW YORK, NEW YORK 10004

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In the Matter of the Applications of

PATRICK E. UZOEFUNA, aka
PATRICK E. UZOEFUNE,

Applicant.

NOTICE OF HEARING

VIDEOCONFERENCE HEARING
Docket Number: 2025-0013-L

Event Number: 2822 930 2933
Event Password: xhMMZUVH627

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TO THE APPLICANT:

PLEASE TAKE NOTICE THAT, pursuant to your request, a Hearing will be conducted by the New York State Department of Financial Services ("Department"), on the 11th day of June, 2026, at 10:00 a.m., to review the determinations: (1) denying your application for a license to act as an insurance consultant pursuant to Section 2107 of the New York Insurance Law ("Insurance Law"), (2) denying your application for a license to act as an agent pursuant to Section 2103(a) of the Insurance Law, and (3) denying your application for a license to act as an agent pursuant to Section 2103(b) of the Insurance Law. The Hearing will be held via videoconference, via Webex. **The Event Number for this Hearing is 2822 930 2933**, **and the Event Password is xhMMZUVH627**.

Pursuant to the First Amendment to Part 2 of Title 23 of the Official Compilation of Codes, Rules and Regulations of the State of New York (23 NYCRR §2.19), you may object to having the Hearing conducted via videoconference by sending a written notice of the objection to the hearing officer by first class mail or overnight mail to Videoconference Coordinator, Office of General Counsel, New York State Department of Financial Services, One State Street, New York, NY 10004, or via electronic mail to VideoHearings@dfs.ny.gov . The written notice of objection must be received at least five business days before the date set for the hearing. A copy of 23 NYCRR §2.19 is attached to this Notice.

You are instructed to go to the Department's website, at www.dfs.ny.gov/hearings to learn how the hearing will be conducted and what you will need to do in order to appear at your Videoconference Hearing. **At least 48 hours prior to your hearing, you will need to conduct a test to ensure that you can connect to the Videoconference Hearing. Instructions for testing can be found at www.dfs.ny.gov/hearings.**

If you wish to introduce any documents at the Hearing, you must email them at least 24 hours prior to the start of the Hearing to VideoHearings@dfs.ny.gov. and include a brief description of each document and your Event Number. You may also request disclosure of the evidence that the Department will introduce at the Hearing by sending an email to VideoHearings@dfs.ny.gov. Include your name, the date of the Hearing, and your Event Number. The documents will be sent to you via email no later than 7 days prior to the Hearing.

If you have any questions with regard to connecting or are unable to connect to your Videoconference Hearing, call the Department Help Desk at 212-709-7777 or email ServiceDesk@dfs.ny.gov.

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The denial of your applications should be upheld on the grounds that you have demonstrated untrustworthiness and/or incompetence to act as an insurance producer based on the following:

1. On or about July 10, 1996, in the United States District Court, Eastern District of New York, you were convicted, upon plea of guilty, of Fraud by Wire, in violation of Title 18, United States Code, Section 1343, a felony. On or about September 26, 1997, you were sentenced on said felony conviction to imprisonment for a term of time served, 4 months of home detention, and supervised release for 3 years.

2. On or about June 9, 1999, in the United States District Court, Southern District of New York, you were convicted, upon plea of guilty, of Fraud in connection with the Unauthorized Use of An Access Device, in violation of Title 18, United States Code, Section 1029, a felony. On or about October 25, 1999, you were sentenced on said felony conviction to imprisonment for a term of four months, to pay a fine in the amount of $2,000.00, to pay restitution in the amount of $6,488.83, and to supervised release for 3 years.

3. On or about November 14, 2004, all licenses issued to you by the New York State Insurance Department were revoked by order of the Superintendent of Insurance of New York State, who adopted the Findings Conclusions, and Recommendations in a Hearing Officer's Report dated June 16, 2004.

4. In the Hearing Officer's Report referenced in paragraph 3 above, the Hearing Officer found, *inter alia*, that:

(a) in 1996 and 1997, you used an insurance fiduciary account you maintained in the name "Kings Premium Brokerage Service" to pay your personal and business expenses, thereby commingling insurance premium funds with your personal and

business funds, in violation of Section 2120(a) of the Insurance Law and Department Regulation 29 (11 NYRCRR § 20.3);

(b) between September 2001 and January 2003, you engaged in fraudulent and dishonest practices within the meaning of Section 2110(a)(4) of the Insurance Law, in that you conducted insurance business with the New York Automobile Insurance Plan ("NYAIP"), using the identity of Diane Tilley-Gyado (a/k/a Diane Tilley) without her authorization, as the sublicensee of Kings Premium Brokerage Inc. At the time, your producer certification had been revoked by the NYAIP since 1997 and had not been re-instated;

(c) on September 13, 2001, September 19, 2001, and August 6, 2002, you forged the signature of Diane Tilley without her knowledge, permission or consent, on three documents that falsely identified Diane Tilley as a sublicensee and manager of Kings Premium Brokerage Inc. These documents included Kings Premium Brokerage Inc.'s' application for certification as a producer for the NYAIP, and Kings Premium Brokerage Inc.'s renewal license application submitted to the New York State Insurance Department.

(d) on March 19, 2003, in your testimony before the NYAIP Peer Review Panel meeting, you misrepresented that Diane Tilley-Gyado had agreed to become the sublicensee of Kings Premium Brokerage Inc.

5. On or about September 12, 2001, you knowingly and willfully made a materially false statement in a matter within the jurisdiction of the United States Department of the Treasury, Internal Revenue Service, in that you stated and represented on an application to participate in the IRS e-file program, Form 8633, that you had not been convicted of a crime, when in fact, you knew you had been convicted of a crime. As a consequence of the foregoing, on February 9, 2004, in the United States District Court, Eastern District of New York, you were convicted, upon plea of guilty, of Making a False Statement, in violation of Title 18, United States Code, Section 1001(a)(2). On November 19, 2004, you were sentenced on said felony conviction to imprisonment for 4 months, 3 years of supervised release with, a special condition of community confinement for 2 months, and a fine in the amount of $5,000.00.

6. On or about August 16, 2006, in the United States District Court, Eastern District of New York, you were found guilty of violating the terms of your supervised release on the conviction set forth above in paragraph 5 by, *inter alia*, (1) making a materially false statement to a United States probation officer that you possessed a valid New York State broker's license when in fact, your broker's license had been revoked, (2) forging a New York State broker's license, and (3) making a false statement on an application for a passport. On September 20, 2006, you were sentenced on said violations of the terms of your supervised release to imprisonment for 15 months.

7. On or about September 10, 2003, you knowingly and intentionally filed a claim upon the Internal Revenue Service, an agency of the United States, that you knew to be materially false and fraudulent, in that you submitted tax return documents for Kings Premium Brokerage Inc. that fraudulently claimed a refund in the amount of $65,176.00. As a consequence of the foregoing, on or about January 11, 2008, you were convicted,

upon plea of guilty, of False Claims to the Internal Revenue Service, in violation of Title 18, United States Code, Section 287, a felony. On or about July 25, 2008, you were sentenced on said felony conviction to imprisonment for 60 months, to 3 years of supervised release, and to pay restitution to the Internal Revenue Service in the amount of $65,176.00.

8. On your application for an insurance consultant's license pursuant to Section 2107 of the Insurance Law, submitted to the Department on October 10, 2022, you answered No to Question 3, which asked, "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?", when in fact, at the time the application was submitted, you had been convicted of at least four felonies, as set forth in paragraphs 1, 2, 5, and 7 of this Notice of Hearing.

9. On your application for an insurance consultant's license pursuant to Section 2107 of the Insurance Law, submitted to the Department on October 10, 2022, you answered No to Question 5, which asked, "Have you ever been named or involved as a party in an administrative proceeding regarding any professional or occupational license ?" when in fact, at the time the application was submitted, you had been named and involved in an administrative proceeding in 2004 before the New York State Insurance Department, regarding your insurance licenses.

10. You failed to pay taxes owed to the New York State Department of Taxation and Finance for the period ending December 31, 2020. As of April 27, 2026, the amount of the tax, penalty, and interest owed was $4,504.80.

11. You failed to pay taxes owed to the New York State Department of Taxation and Finance for the period ending December 31, 2024. As of April 27, 2026, the amount of the tax, penalty and interest owed was $1,790.43.

12. Such other and further evidence relevant to your qualifications and fitness for the licenses sought as may be presented at the hearing.

PLEASE TAKE FURTHER NOTICE that the Hearing is being held pursuant to Sections 304-a, 305, and 306 of the Financial Services Law and that notice thereof is being given to you in accordance with Section 304 of the Financial Services Law. Your attention is directed to a statement in plain language, attached hereto, entitled "Summary of Hearing Procedures," summarizing the provisions of Title 23, Part 2 of the Official Compilation of Codes, Rules and Regulations of the State of New York (23 NYCRR 2). **This statement contains important information concerning your rights and the Department's hearing procedures and should be read carefully.** A copy of 23 NYCRR §2.19 is attached hereto; a copy of the balance of 23 NYCRR 2 will be furnished upon request. Should you fail to appear at the Department's Virtual Hearing Center at the time fixed for the online virtual hearing, or any adjourned date thereof, your request for a hearing will be deemed withdrawn, and the denial of your applications will be upheld.

Dated: New York, NY
May 8, 2026

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

By: *Michael S. Formichelli*
Michael S. Formichelli
Associate Attorney
(212) 480-5250

BY CERTIFIED MAIL AND REGULAR MAIL:

Patrick E. Uzoefuna
[redacted]

Patrick E. Uzoefuna
[redacted]

BY EMAIL: [redacted].com
[redacted].com
[redacted].com

SUMMARY OF HEARING PROCEDURES

(Summary of Hearing Procedures for Adjudicatory Proceedings Before the Department of Financial Services as Set Forth in Title 23, Part 2 of the Official Compilation of Codes, Rules and Regulations of the State of New York (23 NYCRR 2), and as Required by Section 301(3) of the State Administrative Procedure Act)

1. The Hearing will be conducted and administered in compliance with the State Administrative Procedure Act and the Financial Services Law, and will be held before an impartial hearing officer who will make a Report of findings, conclusions, and recommendations to the Superintendent or the Superintendent's designee.

2. You must be ready, and prepared with your evidence, to present your case on the hearing date.

3. You may be represented by an attorney at the hearing.

4. Interpreter services shall be available to deaf persons upon advance request, at no charge. A request for an interpreter should be made as soon as possible by contacting the Department attorney who signed the Citation/Notice of Hearing.

5. You may file a written answer to the Citation/Notice of Hearing. If you do so, it should be delivered at least two days before the hearing date to the Department attorney who signed the Citation/Notice of Hearing. You will have a full opportunity at the hearing to dispute or explain any charges made against you in the Citation/Notice of Hearing whether or not you file an answer.

6. You may present evidence and have witnesses testify at the hearing. If you believe a Witness will not appear voluntarily and you do not have an attorney representing you, you may request the hearing officer to furnish you with a subpoena to compel the witness' attendance. If the hearing officer issues the subpoena, the service of the subpoena upon the witness and payment of all required fees is your responsibility.

7. You may request a hearing officer's report and an opportunity to comment on it in writing before the Superintendent acts on the report. The request must be made to the hearing officer on the record prior to the close of the hearing.

8. Prior to the commencement, a hearing may be postponed upon your request upon a written application to the Department official who issued the Citation/Notice of Hearing. The application may be granted upon a showing of good cause at the discretion of the Department official who issued the Citation/Notice of Hearing.

9. A hearing in progress may be adjourned by the hearing officer at your request for good cause shown or upon consent of all parties. If you request that a hearing in progress be adjourned for good cause shown, you must present documentary evidence as the hearing officer deems appropriate. The factors to be considered in determining good cause shown include but are not limited to the illness of a party, witness or attorney, the temporary absence of a witness, the opportunity to obtain an attorney, the actual engagement of an attorney in a court proceeding, and the number and nature of previous requests for adjournment.

10. If you do not appear at a hearing requested upon the denial of an application for license, your request for a hearing will be deemed withdrawn.

11. **If you do not appear or are not represented at the hearing on a Citation, the hearing will take place as scheduled and a decision on the charges will be made. The decision may result in the revocation or suspension of your licenses and the denial of any pending applications, and such other action as may be permitted by law, including the imposition of monetary fines.**

12. **If you do not appear** at a hearing, the hearing may be reopened upon a written application, if you satisfy the hearing officer that there are valid reasons for your failure to appear or your failure to request an adjournment or postponement and you have a meritorious case. **If you do appear** at the hearing, the hearing may be reopened on written request to the hearing officer if you can show newly discovered evidence or other compelling reason for such reopening. The application to reopen must be made within one hundred twenty (120) days from the effective date of the Superintendent's or the Superintendent's designee's decision.

13. Once a decision is made against you, you may, if you wish, take an appeal to the courts. This appeal must be made within four months from the date the decision was effective. It should be emphasized that **your right to take an appeal is not connected in any way with your right to reopen the hearing as described in paragraph 12 and an application to reopen does not extend your time to take an appeal to the courts.**

NEW YORK STATE
DEPARTMENT OF FINANCIAL SERVICES
FIRST AMENDMENT TO 23 NYCRR 2

RULES GOVERNING THE PROCEDURES FOR ADJUDICATORY PROCEEDINGS BEFORE THE DEPARTMENT OF FINANCIAL SERVICES

I, Adrienne A. Harris, Superintendent of Financial Services of the State of New York, pursuant to the authority granted by Sections 102, 201, 202, 302 and 305 of the Financial Services Law and Section 301 of the State Administrative Procedure Act, do hereby promulgate the First Amendment to Part 2 of Title 23 of the Official Compilation of Codes, Rules and Regulations of the State of New York, to take effect upon the publication of the Notice of Adoption in the State Register, to read as follows:

(ALL MATTER IS NEW)

Section 2.19 is added to read as follows:

§ 2.19 Hearings conducted by videoconference.

(a) A hearing shall be conducted by videoconference, unless a hearing officer determines at the hearing officer's discretion, or upon a finding of good cause based upon an application submitted in accordance with subdivision (b) of this section, to conduct a hearing where all or some of the parties, witnesses, and the hearing officer are physically present at the same location. When a hearing is conducted by videoconference, the parties, witnesses, and the hearing officer do not need to be physically present at the same location.

(b) A party may object to a hearing being conducted by videoconference by sending a written notice of the objection to the hearing officer by first class mail, overnight mail, or electronic mail to an address designated by the Department and posted on the Department's website. The written notice of objection must be received by the hearing officer within five calendar days prior to the return date set forth in the notice of action or proposed action that was served or issued by a party as provided in Financial Services Law section 304.

(c) The hearing officer may determine not to conduct a hearing or any portion thereof, or not to have a party or witness testify, by videoconference upon a finding that a timely written objection to conducting a hearing pursuant to this Part by videoconference submitted in accordance with subdivision (b) of this section establishes that:

(1) a party's due process rights would be best served by all or some of the parties and witnesses, and the hearing officer being physically present at the same location; or

(2) circumstances render a hearing, or a portion thereof, conducted pursuant to this Part by videoconference impractical.

(d) All provisions of this Part that are not inconsistent with the specific provisions of this section shall apply to hearings conducted by videoconference. For purposes of section 2.14(b) of this Part, the term *hearing room* shall mean videoconference when a hearing is conducted by videoconference.

KATHY HOCHUL
Governor

ADRIENNE A. HARRIS
Superintendent

CERTIFICATION

I, Adrienne A. Harris, Superintendent of Financial Services, do hereby certify that the foregoing is the First Amendment to Part 2 of Title 23 of the Official Compilation of Codes, Rules and Regulations of the State of New York, signed by me on June 7, 2022, pursuant to the authority granted by Financial Services Law Sections 102, 201, 202, 302, and 305 and State Administrative Procedure Act Section 301, to take effect upon publication of the Notice of Adoption in the State Register.

Pursuant to the provisions of the State Administrative Procedure Act, prior notice of the proposed rule was published in the New York State Register on April 6, 2022. No other publication or prior notice is required by statute.

/s/ Adrienne A. Harris

Adrienne A. Harris
Superintendent of Financial Services

Dated: June 7, 2022