

New York State Insurance Department

ISSUED: 12/5/08

FOR IMMEDIATE RELEASE

NEW YORK STATE INSURANCE DEPARTMENT TAKES DISCIPLINARY ACTIONS AGAINST COMPANIES, AGENTS, BROKERS & ADJUSTERS

The New York State Insurance Department has taken disciplinary action against the following licensees. Those categorized as stipulations have been agreed to by the licensee. Department actions that result from Department hearings are subject to judicial review and possible stay of enforcement.

INSURANCE COMPANIES

LICENSEE	ADDRESS	PENALTY
The Union Central Life Insurance Company	PO Box 40888 Cincinnati, OH 45240	\$150,000 fine
Respondent violated Section 53-3.6(d) of Department Regulation No. 74 [11 NYCRR 53-3.6(d)] by failing to provide an adequate notice of an adverse change in non-guaranteed elements to the owners of life insurance policies. [Stipulation approved November 7, 2008.]		

AGENT AND BROKER HEARINGS

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Timothy C. Heaney (Agent)	8 Castle Green Marshfield, MA 62050	License Revoked
Respondent's insurance license was suspended by the Alabama Department of Insurance based upon Respondent's failure to timely disclose a change of address, and Respondent failed to report the Alabama administrative action to the Superintendent within 30 days of the final disposition of the matter. Respondent also failed to notify the Department within 30 days that he changed his business and residence addresses and failed to respond to Departmental investigatory letters. [Order issued November 5, 2008.]		

LICENSEE	ADDRESS	PENALTY
Casey C. Kerr (Agent)	1365 Garden of the Gods Road Colorado Springs, CO 80907	License Revoked
Respondent failed to respond to Departmental investigatory letters and failed to notify the Department within 30 days that she changed her residence address. [Order issued October 24, 2008]		

LICENSEE	ADDRESS	PENALTY
Daniel E. Mikeska (Agent)	14415 South 50 th Street Phoenix, AZ 85044	\$1,000 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that he was fined by the Delaware Insurance Department, the New Hampshire Insurance Department, the Commissioner of Insurance of the State of Mississippi and the Indiana Department of Insurance. [Order issued November 4, 2008.]		

LICENSEE	ADDRESS	PENALTY
Raul Martin Ramos (Agent)	2109 Ocean Side Drive El Paso, TX 79936	License Revoked
Respondent's insurance producer license was suspended by the Alabama Department of Insurance because he failed to provide the Alabama Department of Insurance with notice of his address change, and Respondent failed to report the license suspension to the Superintendent within 30 days of the final disposition of the matter. Respondent also failed to notify the Department within 30 days that he changed his residence and business addresses, and failed to respond to a Departmental investigatory letter. [Order issued October 24, 2008]		

AGENT AND BROKER STIPULATIONS

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Lynne M. Clawson-Woods (Agent)	148 Patrice Terrace Williamsville, NY 14221	\$500 fine
Respondent issued an insurance premium payment transmittal check that was dishonored by the bank upon which it was drawn. Respondent subsequently replaced the dishonored check. [Stipulation approved October 29, 2008.]		

LICENSEE	ADDRESS	PENALTY
Robert C. Shaver (Agent)	485 Norwood Avenue Buffalo, NY 14222	\$1,601 fine
Respondent violated Section 2123(a) of the Insurance Law and Department Regulation 60 (11 NYCRR 51) in connection with the proposed sale of a life insurance policy that involved replacement of the applicant's existing life insurance policy by failing to provide the applicant with a completed Disclosure Statement at or before the time the applicant signed the application. [Stipulation approved October 24, 2008.]		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Anthony Neazer (Agent and Broker)	346 Nassau Road Roosevelt, NY 11575	\$8,000 fine
Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn and allowed the balance in his premium bank account to become negative on numerous occasions. Respondent also violated Section 2120(a) of the Insurance Law and Department Regulation 29 (11 NYCRR § 20.3) by commingling insurance premium fiduciary funds with business operating and/or personal expense funds and used an unapproved name in conducting business as an insurance producer. [Stipulation approved November 13, 2008.]		

LICENSEE	ADDRESS	PENALTY
Constantinos S. Psillis (Agent)	995 Merrick Avenue North Merrick, NY 11566	\$1,250 fine
Respondent failed to comply with Department Regulation 60 in connection with annuity replacement transactions. [Stipulation approved October 28, 2008.]		

Region: New York City

LICENSEE	ADDRESS	PENALTY
Cacchioli General Insurance Agency, Inc. (Broker)	1379 N Street Elmont, NY 11003	\$1,750 fine
Susan Cacchioli (Broker and Sublicensee)	Same as above	
Respondents commingled premium funds and operating expense funds in their bank account, issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn, and violated a prior agreement with the Department. Respondents also failed to timely respond to Department letters of inquiry. [Stipulation approved November 4, 2008.]		

LICENSEE	ADDRESS	PENALTY
Tito Garcia (Broker)	144-21 Jamaica Avenue Jamaica, NY 11435	\$2,500 fine
Respondent issued insurance premium payment transmittal checks that were dishonored by the bank upon which they were drawn and in doing so violated prior stipulations entered into with the Department. [Stipulation approved October 23, 2008.]		

LICENSEE	ADDRESS	PENALTY
Scott Hunnewell (Agent)	58-29 74 th Street Middle village, NY 11379	\$250 fine
Respondent failed to report to the Superintendent within 30 days of his arraignment in Criminal Court of the City of New York, County of Queens that he was the subject of a criminal prosecution. [Stipulation approved November 13, 2008.]		

LICENSEE	ADDRESS	PENALTY
Martha L. Ramos (Broker)	1884 Seward Avenue Bronx, NY 10473	License Revoked
Respondent was decertified as a producer by the New York Automobile Insurance Plan (“NYAIP”) for violating NYAIP rules and Respondent allowed unlicensed individuals to transact insurance business on her behalf. [Stipulation approved November 6, 2008.]		

LICENSEE	ADDRESS	PENALTY
Taylor & Taylor Ltd. (Agent and Broker)	90 Park Avenue New York, NY 10016	\$1,000 fine
Scott Taylor (Agent, Broker and Sublicensee)	Same as above	
Respondents failed to disclose on two original applications for an agent’s license of Respondent Taylor & Taylor Ltd. that the Chairman of Respondent Taylor & Taylor Ltd. was fined by the Department. [Stipulation approved November 13, 2008.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
All Risks Ltd. (Agent, Broker and Excess Line Broker)	1050 York Road Hunt Viley, MD 21030	\$250 fine
Nicholas D. Cortezi (Sublicensee)	Same as Above	
Respondents failed to notify the Department within 30 days that Respondent All Risks, Ltd. was fined by the Commonwealth of Massachusetts Division of Insurance. [Stipulation approved November 7, 2008.]		

LICENSEE	ADDRESS	PENALTY
Armfield, Harrison, & Thomas Inc. (Agent and Broker-License Pending)	20 South King Street Leesburg, VA 20175	\$1,840 fine
John Edward Love (Agent and Sublicensee)	Same as Above	
Alexander G. Green (Agent and Proposed Sublicensee)	Same as Above	
Respondent Armfield, Harrison, & Thomas Inc. acted as a property casualty agent and broker in connection with placement of policies without licenses; Respondents failed to report to the Superintendent within 30 days of the final disposition that the insurance license of Armfield, Harrison, & Thomas Inc. was suspended by the Indiana Commissioner of Insurance; and Respondents Alexander G. Green and Armfield, Harrison, & Thomas Inc. failed to disclose on the relicensing applications of Armfield, Harrison, & Thomas Inc. for an agent's license and a broker's license that Respondent Armfield, Harrison, & Thomas Inc. had transacted insurance business as a property casualty agent and broker after its authority to do so had expired. [Stipulation approved November 7, 2008.]		

LICENSEE	ADDRESS	PENALTY
Daniel Alan Bockhorn (Agent)	c/o Trinity Financial Services LLC 940 Centre Circle Altamonte Springs, FL 32714	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that the Office of the Commissioner of Insurance, State of Georgia issued a Georgia non-resident license to Respondent on a probationary status. [Stipulation approved November 7, 2008.]		

LICENSEE	ADDRESS	PENALTY
William Gallagher Associates Insurance Brokers Inc. (Agent, Broker and Excess Line Broker)	470 Atlantic Avenue Boston, MA 02210	\$4,900 fine
Patrick J. Veale (Agent, Broker, Excess Line Broker and Sublicensee)	Same as above	
Respondents failed to obtain and/or properly complete declinations and certain other required affidavits prior to placing numerous insurance policies in the excess line market. [Stipulation approved October 28, 2008.]		

LICENSEE	ADDRESS	PENALTY
Michael Jermaine Jackson (Agent)	1803 South Meadow Street Richmond, VA 23220	\$250 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that the Office of the Commissioner of Insurance, State of Georgia issued a Georgia non-resident license to Respondent on a probationary status. [Stipulation approved October 27, 2008.]		

LICENSEE	ADDRESS	PENALTY
Gail M. Lingle (Agent - License Pending)	307 Melrose Avenue Kenilworth, IL 60043	\$500 fine
Respondent failed to disclose on her original application for her agent's license that she was fined by the Commonwealth of Massachusetts, Office of Consumer Affairs and Business Regulation, Division of Insurance. [Stipulation approved October 24, 2008.]		

LICENSEE	ADDRESS	PENALTY
James Bartlett Nelson (Agent)	c/o Smith Brothers Insurance 68 National Drive Glastonbury, CT 06033	\$500 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that the State of Connecticut, Insurance Department placed all Connecticut insurance licenses issued to Respondent on a probationary status for a period of one year. [Stipulation approved November 3, 2008.]		

LICENSEE	ADDRESS	PENALTY
Leo M. Rush (Broker)	25 Old Lawrence Road Pelham, NH 03076	License Revoked
Respondent failed to disclose on his renewal application for a broker's license that he was the subject of an administrative proceeding by the Massachusetts Office of Consumer Affairs and Business Regulation, Division of Insurance. Respondent also failed to report to the Superintendent within 30 days of the final disposition that his Massachusetts insurance licenses were revoked by the Massachusetts Office of Consumer Affairs and Business Regulation, Division of Insurance. [Stipulation approved October 24, 2008.]		

LICENSEE	ADDRESS	PENALTY
Sandy K. Sigel f/k/a Sandy K. Huebner (Agent)	6808 Ridgewood Court Black Hawk, SD 57718	\$500 fine
Respondent failed to disclose on her renewal application for her agent's license that she was placed on probation for a period of one year by the State of Alabama, Department of Insurance. [Stipulation approved October 31, 2008.]		

LICENSEE	ADDRESS	PENALTY
Superior Access Insurance Agency Services (Agent)	5 Oldfield Irvine, CA 92618	\$250 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition that it was fined by the State of Nevada, Department of Business and Industry, Division of Insurance. [Stipulation approved October 24, 2008.]		

LICENSEE	ADDRESS	PENALTY
TIO Insurance Office Agency LLC (Agent)	P.O. Box 1343 Norman, OK 73070	License Revoked
Michael Scavuzzo (Agent, Broker and Sublicensee)	Same as above	
Respondents collected an insurance premium payment payable to an insurance company, for an insured and without authority from the insurance company, endorsed the check and deposited it into their bank account; failed to remit or otherwise properly account for the insurance premium payments for two insured; and failed to preserve the premium bank account records for at least a three-year period preceding the latest fiscal year-end. [Stipulation approved November 17, 2008.]		

LICENSEE	ADDRESS	PENALTY
TriPro Managers Inc. f/k/a Insurance Agency InsureHiTech (Broker and Excess Line Broker)	100 Village Boulevard Princeton, NJ 08540	\$1,200 fine
James A. Beurle (Broker, Excess Line broker, and Sublicensee)	Same as Above	
<p>Respondents violated Section 2118 of the Insurance Law and Department Regulation 41 (11 NYCRR 27) by procuring policies providing excess line insurance coverage for which they failed to timely file a declaration page and an accompanying affidavit with the Excess Line Association of New York. [Stipulation approved August 25, 2008.]</p>		

LICENSEE	ADDRESS	PENALTY
Alan J. Zuccari Inc. (Broker, Excess Line Broker, Life Broker-license pending and Agent- license pending)	4100 Monument Corner Drive Fairfax, VA 22030	\$1,820 fine
Alan James Zuccari (Agent, Broker, Life Broker, and Sublicensee)	Same as Above	
<p>Respondent Alan J. Zuccari Inc. acted as a property and casualty agent without having a license; Respondents maintained a website that contained misleading information in that it identified Alan J. Zuccari Inc. as a seller of life insurance when it was not licensed to sell such insurance in this state; Respondents transacted insurance business under an unlicensed name, and in doing so violated a prior stipulation entered into with the Department wherein they agreed to stop transacting insurance business under an unlicensed name. [Stipulation approved November 24, 2008.]</p>		

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