

New York State Department of Financial Services

ISSUED: September 23, 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.

STIPULATIONS/CONSENT ORDERS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Frank J. Coluccio (Agent)	15 Mac Donald Circle Apt 3 Albany, NY 12204	\$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 an administrative action taken against Respondent by the State of Florida, Department of Financial Services, effective July 30, 2004. [Stipulation approved July 26, 2024.]		

Region: Buffalo

LICENSEE	ADDRESS	PENALTY
Kelli Ann Snyder (Independent Adjuster)	236 North Spruce Street Batavia, NY 14020	\$750 fine
Respondent provided materially incorrect and untrue information on Respondent's original and renewal applications to act as an independent adjuster, submitted to the Department on or about October 26, 2023, in that Respondent failed to disclose that on or about January 23, 2007, in the Rochester City Court, New York, the Respondent was convicted of a Class A Misdemeanor. [Stipulation approved August 14, 2024.]		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Kelli A. Grecki (Adjuster and Broker)	156 Fairhaven Blvd Woodbury, NY 11797	\$1,500 fine
Respondent provided materially untrue and incorrect information on Respondent's relicensing application to act as an independent adjuster, submitted to the Department on or about January 19, 2023, and on Respondent's renewal application to act as a broker, submitted to the Department on or about December 5, 2023, in that Respondent failed to disclose an administrative action taken against Respondent by the Department, effective January 3, 2023. [Stipulation approved August 14, 2024.]		

LICENSEE	ADDRESS	PENALTY
Action Claims Inc. (Independent Adjuster)	930 10th Street West Babylon, NY 11704	\$750 fine
Robert P. Johanson (Independent Adjuster and Sublicensee)	Same as above	
Respondents provided materially incorrect and untrue information, on Respondent Action Claims Inc's original application to act as an agent, submitted to the Department on or about September 5, 2023, in that Respondents failed to disclose that on or about April 19, 1988, in the Queens County Supreme Court, Queens New York, Respondent Robert P. Johanson was convicted of four Class A Misdemeanors. [Stipulation approved August 15, 2024.]		

Region: New York

LICENSEE	ADDRESS	PENALTY
Preston Chaplin (Independent Adjuster)	2582 Miles Avenue Bronx, NY 10465	\$1,500 fine
Respondent failed to disclose on the original application for an independent adjuster's license, submitted on or about December 21, 2023, that on or about May 31, 1991 and January 6, 2000, he was convicted of felonies in Bronx Supreme Criminal Court, and that on or about July 29, 1998, August 6, 2008, and May 6, 2015, he was convicted of misdemeanors in Bronx Supreme Criminal Court. [Stipulation approved August 15, 2024.]		

LICENSEE	ADDRESS	PENALTY
Ashley Brooke Hernandez (Agent)	1629 66th Street Brooklyn, NY 11204	Licenses Revoked
Respondent, while working as an agent for State Farm Insurance Company (“State Farm”), during the approximate period December 1, 2021 through January 31, 2023, submitted to State Farm applications for automobile insurance that contained false and/or inaccurate information, which resulted in State Farm terminating Respondent’s appointment as an agent for cause, on or about June 1, 2023. [Stipulation approved July 31, 2024.]		

LICENSEE	ADDRESS	PENALTY
Domenick Salvato (Independent Adjuster)	94-04 149 Ave Ozone Park, NY 11417	\$750 fine
On Respondent’s original application to act as an independent adjuster, submitted to the Department on or about October 14, 2022, Respondent failed to disclose that on or about March 26, 2003, in the Criminal Court of the State of New York, County of Queens, the Respondent was convicted of a Class A Misdemeanor. [Stipulation approved July 23, 2024.]		

LICENSEE	ADDRESS	PENALTY
Joshua A. Shipley (Agent and Life Broker)	725 Fifth Avenue, 23rd Floor New York, NY 10022	\$1,500 fine
Respondent provided materially incomplete information on Respondent’s relicensing application for an agent’s license and on Respondent’s supplemental application for a life broker’s license submitted to the Department, on or about January 29, 2024 and February 22, 2024, respectively, in that Respondent failed to disclose that Respondent was a party to a FINRA arbitration proceeding that commenced on or about October 2, 2023. [Stipulation approved August 15, 2024.]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Michael Daniel Daly (Agent)	2 Stedwell Pl Katonah, NY 10536	\$1,000 fine
During the approximate period October 1, 2021, through December 31, 2021, Respondent backdated two insurance policies to cover gaps in prior coverage, to qualify persons for insurance coverage that they would not otherwise qualify for under Allstate Insurance Company’s underwriting criteria. [Stipulation approved August 14, 2024.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
Tami L. Aloisa (Agent)	1821 Buttermilk Court Virginia Beach, VA 23456	\$1,750 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 October 10, 2018, in that Respondent failed to disclose an administrative action taken against Respondent by the Commonwealth of Virginia State Corporation Commission, effective February 2, 2018. In addition, Respondent failed to report to the Superintendent, within thirty days of the final disposition of each matter, administrative actions taken by the Commonwealth of Virginia State Corporation Commission, effective February 2, 2018 and May 4, 2020. [Stipulation approved August 15, 2024.]		

LICENSEE	ADDRESS	PENALTY
Britainy Renee Boyd (Agent)	21420 Merchants Way Katy, TX 77449	\$750 fine
Respondent failed to disclose on the original application to act as an agent, submitted to the Department on or about November 21, 2023, an administrative action taken by the State of Florida Department of Financial Services, effective August 22, 2023. [Stipulation approved August 12, 2024.]		

LICENSEE	ADDRESS	PENALTY
Sharami-Tara Brown (Agent)	5238 Salinas Valley Drive St. Louis, MO 63128	License Revoked
Respondent provided materially incorrect and untrue information on Respondent's original license application to act as an agent, submitted to the Department on or about March 30, 2022, in that Respondent failed to disclose Respondent's criminal conviction in the State of Missouri, effective September 9, 2013. [Stipulation approved August 12, 2024.]		

LICENSEE	ADDRESS	PENALTY
Vikalp Chopra (Agent and Broker)	28525 Beck Rd, Unit 108 Wixom, MI 48393	\$1,750 fine
Respondent provided materially untrue and incorrect information on Respondent's relicensing application to act as a broker, submitted to the Department on or about October 6, 2023, in that Respondent failed to disclose administrative actions taken against Respondent by the State of Michigan, Department of Insurance and Financial Services, effective December 20, 2019, and by the Insurance Commissioner of the State of California, effective November 5, 2021. Respondent failed to report to the Superintendent, within thirty days of the final disposition of each matter, the aforementioned administrative actions taken by the States of Michigan and California. [Stipulation approved August 14, 2024.]		

LICENSEE	ADDRESS	PENALTY
K2 Placements LLC (Agent and Broker)	354 Eisenhower Pkwy# 1 Livingston, NJ 07039	
Lucas Dietrich (Agent, Broker, Excess Line Broker and Proposed Sublicensee)	Same as above	\$2,750 fine
<p>Respondents failed to disclose in Respondent K2 Placements LLC's relicensing application for an agent's license, submitted to the Department on or about September 12, 2023, an administrative action taken against Respondent K2 Placements LLC on February 10, 2021. Respondent K2 Placements LLC, during the approximate period July 1, 2023 through September 1, 2023, acted as an insurance producer without having authority to do so by virtue of a license issued and in force pursuant to the Insurance Law. [Stipulation approved July 31, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Casheta Pou Ellis (Agent)	2773 Kennerly Rd Orangeburg, SC 29118	\$750 fine
<p>On Respondent's original application for an agent's license, submitted on or about October 2, 2021, Respondent failed to disclose a criminal conviction in St. Matthews Magistrate, State of South Carolina, effective October 27, 2011. [Stipulation approved July 26, 2024 .]</p>		

LICENSEE	ADDRESS	PENALTY
Justin Love Gromley (Agent and Life Broker)	420 SW 2nd Ave Dania Beach, FL 33004	\$1,500 fine
<p>Respondent provided materially incomplete information on Respondent's original application for an agent's license and original application for a life broker's license, submitted to the Department on or about June 14, 2021 and May 26, 2021, respectively, in that Respondent failed to disclose that Respondent was a party to a FINRA arbitration proceeding. [Stipulation approved July 23, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Latasia E. Jackson (Agent)	1733 First Colonial Ct Henrico, VA 23221	\$500 Fine
Respondent failed to report to the Superintendent, within 30 days of the initial pretrial hearing date of April 14, 2024, that Respondent was the subject of a criminal prosecution in the Circuit Court of the County of Chesterfield, Virginia. [Stipulation approved August 12, 2024.]		

LICENSEE	ADDRESS	PENALTY
Jason Christian Kennedy (Agent)	3450 Buschwood Park Drive Tampa, FL 33618	\$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 by the Kansas Insurance Department. [Stipulation approved July 23, 2024.]		

LICENSEE	ADDRESS	PENALTY
Wodala Lowe (Agent)	280 Lakeview Trail Covington, GA 30016	\$750 fine
Respondent provided materially incorrect and untrue information on Respondent's original license application to act as an agent, submitted to the Department on or about August 24, 2023, in that Respondent failed to disclose an administrative action taken against Respondent by the Insurance Department of the State of Georgia, effective August 23, 2023. [Stipulation approved August 12, 2024.]		

LICENSEE	ADDRESS	PENALTY
Roaring Fork Insurance, LLC (Agent)	520 E. Cooper Avenue Aspen, CO 81611	\$750 fine
Timothy Augstell Morgan (Sublicensee)	Same as above	
Respondents provided materially incomplete information on Respondent Roaring Fork Insurance, LLC's original application to act as an agent, submitted to the Department on or about April 13, 2022, in that Respondents failed to disclose administrative actions taken against Clifford Hansen, Member of Roaring Fork Insurance, LLC, by the State of California Department of Insurance, effective November 18, 2014, the North Carolina Department of Insurance, effective March 11, 2015, the Maryland Insurance Administration, effective April 9, 2015, the Commonwealth of Virginia, State Corporation Commission, effective December 10, 2015, the Ohio Department of Insurance, effective April 21, 2016, the State of Wisconsin, Office of the Commissioner of Insurance, effective June 1, 2016, and the Louisiana Department of Insurance, effective July 20, 2016. [Stipulation approved August 14, 2024.]		

LICENSEE	ADDRESS	PENALTY
DeCare Dental Health International LLC (Adjuster) Christine Nabavi (Proposed Sublicensee)	1285 Northland Drive Mendota Heights, MN 55120 Same as above	\$1,250 fine
On Respondent DeCare Dental Health International LLC’s renewal application to act as independent adjuster, submitted to the Department on or about November 7, 2012, Respondent DeCare Dental Health International LLC failed to disclose an administrative action taken against it by the State of Nevada, Department of Division and Industry, Division of Insurance (“Nevada DOI”), effective March 20, 2012, and Respondent DeCare Dental Health International LLC failed to report to the Superintendent the aforementioned administrative action taken against it by the Nevada DOI within thirty days of the disposition of the matter. [Stipulation approved August 12, 2024.]		

LICENSEE	ADDRESS	PENALTY
Jeffrey M. Niro (Agent)	59 Hoadley Creek Cir Guilford, CT 06437	\$500 Fine
Respondent provided materially untrue and incorrect information on Respondent’s original application to act as an agent, submitted to the Department on or about February 15, 2024, in that Respondent failed to disclose an administrative action taken against Respondent by the State of Connecticut Insurance Department, effective November 15, 1996. [Stipulation approved August 14, 2024.]		