

New York State Department of Financial Services

ISSUED: July 19, 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
Yuemei Ding (Agent)	845 Indian Rd Glenview, IL 60025	\$2,000 fine
Respondent failed to report two administrative actions to the Superintendent within thirty days of the final disposition of each matter: an administrative action taken by the Office of the Insurance Commissioner of the State of Wisconsin, and an administrative action taken against Respondent by the Insurance Commissioner of the State of Washington,. Respondent failed to respond to the Department letters, thereby hampering and impeding the Department's investigation. [Order issued March 6, 2024.]		

LICENSEE	ADDRESS	PENALTY
Kylee Glidden (Agent)	5512 E Bollo Street Nampa, ID 83687-7601	License Revoked
Respondent failed to timely respond to several Department letters seeking information about an answer on a licensing application, thereby hampering and impeding the Department's investigation. [Order issued March 1, 2024.]		

LICENSEE	ADDRESS	PENALTY
Lisa N. Mungiovi (Agent)	220 North Poplar Street Massapequa, NY 11758	License Revoked
Respondent failed to timely pay New York State personal income tax, for which a Tax Warrant was filed against Respondent in the office of the clerk of Nassau County, New York on January 31, 2019, until October 4, 2023; Respondent failed to disclose outstanding tax obligation on Respondent's original application for a license to act as an agent, submitted to the Department on October 1, 2020, and on Respondent's renewal application for a license to act as an agent, submitted to the Department on November 18, 2022; and Respondent failed to respond to three Departmental investigatory letters, thereby hampering and impeding the Department's investigation. [Order issued March 5, 2024.]		

COMPANY CONSENT ORDERS

LICENSEE	ADDRESS	PENALTY
Allstate Fire & Casualty Insurance Company	3100 Sanders Road Northbrook, IL 60062	\$80,000 fine
Respondent, for the time period June 2022 to January 2023, failed to charge approved rates and failed to establish adequate procedures to prevent the use of incorrect rates pursuant to Insurance Regulation 57 [11 NYCRR 160]. [Consent Order approved May 23, 2024.]		

STIPULATIONS/CONSENT ORDERS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Lisa Rivera (Agent)	13 Airline Drive Albany, NY 12205	\$1,500 fine
Respondent acted as an insurance producer in the State of New York without a license during the approximate period November 1, 2023 through January 1, 2024. [Stipulation approved June 4, 2024.]		

LICENSEE	ADDRESS	PENALTY
Michael Ashley Tario (Public Adjuster)	3512 Rosendale Rd Schenectady, NY 12309	\$500 Fine
On Respondent's original application for a public adjuster's license, submitted to the Department on or about October 13, 2023, Respondent failed to disclose Respondent's misdemeanor conviction in Rensselaer County Court, State of New York, effective August 27, 2007. [Stipulation approved May 29, 2024.]		

Region: Mid-Island

LICENSEE	ADDRESS	PENALTY
Ari Drucker (Agent)	384 New York Ave Huntington, NY 11743	\$3,000 fine
Respondent's appointment with Allstate and its affiliates was terminated for cause, effective December 7, 2022, for submitting, to Allstate or its affiliates, applications for insurance that contained false and/or inaccurate information in order to provide customers with a more favorable premium. [Stipulation approved June 11, 2024.]		

LICENSEE	ADDRESS	PENALTY
Christian I. Jacobs (Agent)	2882 Judith Drive Bellmore, NY 11710	\$750 fine
Respondent failed to disclose in Respondent's original application for an agent's license that Respondent was convicted of a crime in the County Court of the County of Suffolk, State of New York, on or about January 10, 2006. [Stipulation approved June 11, 2024.]		

LICENSEE	ADDRESS	PENALTY
Argelis Santiago Ins. Agcy Inc. (Agent)	19 Brook Lane Smithtown, NY 11787	\$30,000 fine
Argelis Santiago (Agent, Broker, and Sublicensee)	Same as above	
<p>During the approximate period January 1, 2021 to September 28, 2021, while Respondents were appointed as agents by an insurer, State Farm, Respondent Argelis Santiago improperly signed customers' names on State Farm insurance applications. Additionally, Respondents violated Section 2114(a)(2) of the Insurance Law in that during the approximate period April 1, 2021 to July 31, 2021, Respondents paid, to staff members, compensation for services in obtaining life insurance policies, while said staff members were not licensed as life insurance agents pursuant to Section 2103(a) of the Insurance Law. Additionally, Respondents failed to supervise a staff member, Romah Pirzada, whose agency appointment was terminated for cause by State Farm on or about November 22, 2021. Lastly, on or about January 5, 2022, Respondents' agency appointments were terminated for cause by State Farm. [Stipulation approved May 29, 2024.]</p>		

Region: Nassau

LICENSEE	ADDRESS	PENALTY
Brian Vincent Engbarth (Agent, Broker and Life Broker)	123 Charles St East Williston, NY 11596	\$5,500 fine
<p>Respondent's producer appointment was terminated for cause by an insurer, State Farm, for, among other things, adding, to automobile insurance quotes, drivers who were not exposures for the households in question. Additionally, Respondent failed to disclose the State Farm termination for cause in Respondent's original application for a broker's license and Respondent's original application for a life broker's license. [Stipulation approved June 11, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Maria D. Ferraz (Agent)	410 Pennsylvania Ave Mineola, NY 11501	\$4,000 Fine
<p>On or about December 6, 2021, Respondent's producer appointments were terminated for cause by an insurer, Allstate, in connection with applications for insurance that contained false and/or inaccurate information. [Stipulation approved May 29, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Rockville Agency- Goosehead Insurance LLC (Agent) Sean E. Kelly (Agent, Broker and Sublicensee)	122 Roxen Rd Rockville Centre, NY 11570 Same as above	\$19,250 Fine
<p>During the approximate period November 13, 2020 through December 18, 2020, while Respondent Sean E. Kelly was appointed as an agent for Allstate Insurance Company (“Allstate”), said Respondent submitted to Allstate numerous insurance applications containing false and/or inaccurate information, which resulted in Allstate terminating said Respondent’s appointment as an agent for cause on or about December 7, 2021. During the approximate period November 13, 2020 through December 18, 2020, Respondent Sean E. Kelly failed to supervise two employees who submitted insurance applications to Allstate. In Respondent Rockville Agency-Goosehead Insurance LLC’s original application for an agent’s license submitted to the Department on or about July 5, 2023, Respondents failed to disclose that Respondent Sean E. Kelly had a business relationship with Allstate Insurance Company terminated for alleged misconduct. [Stipulation approved May 24, 2024.]</p>		

Region: New York

LICENSEE	ADDRESS	PENALTY
McLarens Young International Inc. (Independent Adjuster)	One Battery Park Plaza, 7th Floor, 24 State Street New York, NY 10004	\$110,000 Fine
<p>Respondent violated Section 2102(a)(1) of the Insurance Law in that during the approximate period November 1998 to March 2023, Respondent allowed five employees to act as independent adjusters in the State of New York, while said employees had no license to act as an independent adjuster pursuant to Section 2108 of the Insurance Law. Additionally, during the approximate period June 2014 to March 2024, Respondent used three unlicensed names in conducting business as an independent adjuster in the State of New York. [Stipulation approved May 1, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
LJ Insurance Agency Inc. (Agent and Broker) Lakhwinder Singh (Broker and Sublicensee)	123-12 Jamaica Ave Richmond Hill, NY 11418 Same as above	\$2,000 fine
<p>Respondents violated Section 2324(a) of the Insurance Law in that Respondents gave inducements to customers in connection with the sale of automobile insurance. Additionally, Respondents violated Section 2122(b) of the Insurance Law in that Respondents utilized, in advertisements on Respondent LJ Insurance Agency Inc.'s website, insurers' logos, without setting forth the full name of each insurer and the name of the city, town or village in which each insurer has its principal office in the United States. [Stipulation approved June 10, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Elements Coverage Inc. (Agent and Broker – License Applications Pending) Elements Coverage Group, Inc. (Broker and Life Broker) Siulai Wang (Agent, Title Insurance Agent, Broker, Life Broker, Sublicensee of Elements Coverage Inc. and Sublicensee of Elements Coverage Group, Inc.)	5415 8 th Avenue Brooklyn, NY 11220 Same as above Same as above	\$3,000 fine
<p>During the approximate period of July 1, 2023, through August 16, 2023, Respondents acted as insurance producers in the State of New York without the benefit of a license, in violation of Section 2102(a)(1) of the Insurance Law. [Stipulation approved May 29, 2024.]</p>		

Region: Rockland

LICENSEE	ADDRESS	PENALTY
Strongside Equities Group (Agent)	34 Bethune Blvd Spring Valley, NY 10977	\$2,250 fine
Jonathan Fontain (Agent and Sublicensee)	Same as above	
Respondents failed to disclose in Respondent Strongside's original application for an agent's license that Respondent Fontain was the subject of a New York State Department of Taxation and Finance tax warrant that was docketed in Kings County, New York. Additionally, Respondent Fontain failed to disclose in two of Respondent Fontain's renewal applications for an agent's license that Respondent Fontain was the subject of the aforementioned New York State Department of Taxation and Finance tax warrant. [Stipulation approved May 16, 2024.]		

LICENSEE	ADDRESS	PENALTY
Chaim Zanvil Heftler (Agent)	302 Blauvelt Rd 201 Monsey, NY 10952	\$98,900 fine
During the approximate period August 2020 to June 2021, while Respondent was working for insurance agencies, Respondent used other agents' computer log-in information to submit to an insurer, applications for automobile insurance that contained false and/or inaccurate information. Additionally, during the approximate period August 2020 to June 2021, Respondent added to applications for automobile insurance, drivers who were unrelated to the applicants, in order to qualify the applicants for automobile insurance policies that the applicants would not otherwise be qualified to obtain. Lastly, during the approximate period August 2020 to June 2021, Respondent imported, to applications for automobile insurance, the current carrier report information for individuals who were unrelated to the applicants, in order to qualify the applicants for automobile insurance policies that the applicants would not otherwise be qualified to obtain. [Stipulation approved April 26, 2024]		

Region: Westchester

LICENSEE	ADDRESS	PENALTY
Donna Susan Gage (Agent and Broker)	51b Lafayette Ave Suffern, NY 10601	\$5,500 Fine
On numerous occasions, Respondent paid compensation to persons who were not licensed insurance agents for referrals, and the compensation for each referral was based on the purchase of insurance. [Stipulation approved May 16, 2024.]		

Region: Out of State

LICENSEE	ADDRESS	PENALTY
John Adams (Agent)	1600 Woodlake Dr Ne Palm Bay, FL 32905	\$1500 Fine
On Respondent's applications for agent's license submitted to the Department on or about October 23, 2019 and April 20, 2023, Respondent failed to disclose a misdemeanor conviction in Brevard County Court, State of Florida, effective April 29, 2008. [Stipulation approved June 6, 2024.]		

LICENSEE	ADDRESS	PENALTY
Robert E. Armstrong Jr. (Agent)	8429 Lorraine Rd #419 Lakewood Ranch, FL 34202	License Revoked
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date, in the County Court of the Twelfth Judicial Circuit, Manatee County, Florida, that Respondent was the subject of a criminal prosecution. [Stipulation approved June 6, 2024.]		

LICENSEE	ADDRESS	PENALTY
Amber Jane Dellinger (Agent and Life Broker)	43 Lawrence Lane Huntsville, TX 77320	Licenses Revoked
<p>Respondent failed to report to the Superintendent, within 30 days of the final disposition of each matter, that Respondent was the subject of two administrative actions taken by the Kansas Insurance Department on or about September 17, 2021 and December 22, 2021, and that Respondent was the subject of administrative actions taken by the South Dakota Division of Insurance and the California Department of Insurance on or about March 8, 2021 and June 29, 2021, respectively. Additionally, Respondent failed to disclose the South Dakota and California administrative actions in Respondent's original application for a life broker's license, and Respondent failed to disclose the September 17, 2021 Kansas administrative action in Respondent's supplemental application for an agent's license. Lastly, Respondent violated Section 2134 of the Insurance Law and Regulation 6 (11 NYCRR § 22.3) in that Respondent changed Respondent's residence and business addresses on or about March 5, 2023 and failed to notify the Department within 30 days of the change. [Stipulation approved June 5, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Leslie M. Fontenot (Agent)	7153 Boston Dr New Orleans, LA 70127	License Revoked
<p>Respondent failed to disclose on original and renewal applications for an agent's license, submitted on March 3, 2022 and October 6, 2022, respectively, that Respondent was the subject of an administrative action taken by the Louisiana Department of Insurance, effective February 9, 2022. Respondent failed to disclose on the original application for an agent's license, submitted on March 3, 2022, that Respondent was convicted of felonies on February 26, 2007, in the 179th District Court, Harris County, State of Texas, and on December 20, 2004, in the 208th District Court, Harris County, State of Texas, and of a misdemeanor on February 18, 2004, in the Criminal Court at Law No. 12, Harris County, State of Texas. Respondent failed to report to the Superintendent, within thirty days of the final disposition of the matter as required, an administrative action taken by the North Carolina Department of Insurance, effective October 10, 2022. [Stipulation approved May 29, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Simone R. Gittens (Agent and Life Broker)	10903 Melwood Park Place Upper Marlboro, MD 20772	\$1,000 fine
During the approximate period January 1, 2023 to January 1, 2024, Respondent acted as a life insurance agent in the State of New York, while Respondent was not licensed as a life insurance agent pursuant to Section 2103(a) of the Insurance Law. [Stipulation approved June 6, 2024.]		

LICENSEE	ADDRESS	PENALTY
Frank A. Gutta (Agent and Life Broker)	100 Nighthawk Avenue Plantation, FL 33324	\$1,000 fine
Respondent failed to report to the Superintendent, within 30 days of the final disposition of the matter, administrative actions taken against Respondent by the North Carolina Department of Insurance and the Louisiana Department of Insurance on or about March 16, 2023 and January 26, 2024, respectively. [Stipulation approved June 6, 2024.]		

LICENSEE	ADDRESS	PENALTY
Blue Ridge Risk Partners LLC f/k/a Keller-Stonebraker Insurance Agency (Agent)	1120 C Professional Court Hagerstown, MD 21740	\$4,000 fine
Michael Thomas Kohlenstein (Broker, Life Broker, Agent and Sublicensee)	Same as above	
Respondents failed to disclose in two of Blue Ridge Risk Partners LLC's license applications and one of Keller-Stonebraker Insurance Agency's license applications that Blue Ridge Risk Partners LLC was the subject of two administrative actions taken by the Pennsylvania Insurance Department ("Pennsylvania ID") on or about December 16, 2021 and October 13, 2022, and that Blue Ridge Risk Partners LLC and Michael Thomas Kohlenstein were the subjects of an administrative action taken by the Louisiana Department of Insurance ("Louisiana DOI") on or about March 11, 2022. Additionally, Respondent Michael Thomas Kohlenstein failed to disclose in one of Respondent Michael Thomas Kohlenstein's license applications that Michael Thomas Kohlenstein and Blue Ridge Risk Partners LLC were the subjects of the aforementioned administrative action taken by the Louisiana DOI. Lastly, Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter, that Blue Ridge Risk Partners LLC and Michael Thomas Kohlenstein were the subjects of the aforementioned administrative action taken by the Louisiana DOI, and that Blue Ridge Risk Partners LLC was the subject of the aforementioned administrative action taken by the Pennsylvania ID on or about December 16, 2021. [Stipulation approved March 22, 2024]		

LICENSEE	ADDRESS	PENALTY
Stephen L. Miller (Agent)	8113 W Farm Road 84 Willard, MO 65781	\$500 fine
Respondent failed to report to the Superintendent, within 30 days of the final disposition of the matter, an administrative action taken against Respondent by the Louisiana Department of Insurance on or about March 16, 2022. [Stipulation approved June 11, 2024.]		

LICENSEE	ADDRESS	PENALTY
Laura Rodriguez (Agent)	5450 Bruce B Downs Blvd, Ste 173 Wesley Chapel, FL 33544	\$1,500 Fine
Respondent's appointment with Humana Insurance Company and its affiliates was terminated for cause for submitting an application without the consent of the beneficiary, and Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter, that Respondent was subject of an administrative action, taken against Respondent by the Indiana Department of Insurance, effective January 25, 2024. [Stipulation approved May 29, 2024.]		

LICENSEE	ADDRESS	PENALTY
Floodsimple Insurance Services (Broker)	44000 Diamondback Way Steamboat Springs, CO 80487	\$1,500 fine
Stephen Schramke (Agent - Broker and Sublicensee)	Same as above	
Respondents failed to report to the Department, within thirty days of the final disposition of each matter, an administrative action taken against Respondent Stephen Schramke by the State of South Carolina, Department of Insurance, effective December 11, 2019, an administrative action taken against Respondent Floodsimple Insurance Services by the Pennsylvania Insurance Department, effective November 2, 2022, and an administrative action taken against Respondent Floodsimple Insurance Services by the Kansas Insurance Department, effective February 28, 2023. [Stipulation approved June 6, 2024.]		

LICENSEE	ADDRESS	PENALTY
Travis Edward Scribner (Agent)	8906 Spanish Ridge Ave., Ste. 110 Las Vegas, NV 89418	\$500 Fine
Respondent failed to report to the Superintendent, within 30 days of the final disposition of the matter, an administrative action taken against Respondent by the Nevada Division of Insurance. [Stipulation approved June 4, 2024.]		

LICENSEE	ADDRESS	PENALTY
US Risk LLC (Agent, Broker, Excess Line Broker and Reinsurance Intermediary)	601 Union Street, Ste 1000 Seattle, WA 98101	\$53,500 fine
Respondent, during the approximate period January 1, 2024 through February 9, 2024, acted as an insurance producer in the State of New York without a sublicensee; and Respondent failed to disclose administrative actions taken against it by the North Dakota Insurance Department on or about July 27, 2016 and August 2, 2016 in original applications for broker, excess line broker and agent licenses submitted to the Department on or about October 8, 2021, and on an original application for a reinsurance intermediary license submitted to the Department on October 27, 2021. [Stipulation approved May 21, 2024.]		

LICENSEE	ADDRESS	PENALTY
Ramona Medel Webster (Agent)	20919 Cullen Ranch Rd Katy, TX 77449-2171	\$1,000 Fine
Respondent provided materially incorrect and untrue information on Respondent's original and renewal application to act as an agent, submitted to the Department on or about September 15, 2021 and October 5, 2021 respectively, in that Respondent failed to disclose that (a) on or about September 20, 1991, in the 337 th District Court of Harris County, Texas, she was convicted of a Felony; (b) on or about September 26, 2001, in the District Court County Criminal Court at Law #8 of Harris County, Texas, she was convicted of a misdemeanor; and (c) on or about January 21, 2005, in the District Court County Criminal Court at Law #12 of Harris County, Texas, she was convicted of a misdemeanor. [Stipulation approved May 21, 2024.]		