

# New York State Department of Financial Services

ISSUED: April 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
Andrew M. Fagan (Agent)	4136 S Fireside Drive Buffalo, NY 14221	Licenses Revoked
<p>During the approximate period of May 2015 through November 2016, while engaged in the business of insurance as an agent for State Farm Insurance Company ("State Farm"), Respondent: (a) purposely and knowingly submitted materially misleading information to State Farm, consisting of online computer images offered in connection with applications for property insurance, giving the appearance that said properties had been physically inspected by an employee of Respondent's insurance agency while operating under Respondent's direction and control, when in fact said properties were not so physically inspected; (b) purposely and knowingly created and then submitted to State Farm, fraudulent customer banking information, (including fictitious bank account and routing numbers), for the purpose of giving the appearance that said customers had made direct premium payments to State Farm, when in fact they had not; (c) purposely and knowingly permitted one or more of Respondent insurance agency employees to sell State Farm insurance policies in a negligent manner by selling policies that failed to provide insureds with adequate protection from risks to which they were exposed; and (d) purposely and knowingly permitted the personal information of State Farm customers, (including driver's license and social security numbers), to be stored at Respondent's insurance agency location, absent the utilization of privacy and cyber security safeguards as required by State Farm.</p> <p>Respondent violated a prior Stipulation Respondent had entered into with the Department in 2014, wherein Respondent agreed to take all necessary steps to prevent the recurrence of similar violations, in that Respondent, during September 2017, failed to properly supervise an employee of Respondent insurance agency who submitted four automobile insurance applications to State Farm that the employee knew contained false underwriting information.</p>		

On September 28, 2019, Respondent was driving Respondent's Toyota automobile without insurance when Respondent was involved in an automobile crash with another vehicle insured by Travelers Indemnity Company ("Travelers"). Thereafter, on or about September 30, 2019, while engaged in the business of insurance as an agent for Travelers, Respondent added Respondent and Respondent's Toyota automobile to a Travelers automobile insurance policy belonging to another insured, without the insured's knowledge or consent. Furthermore, Respondent backdated the policy to September 5, 2019, therein attempting to obtain insurance coverage for Respondent and Respondent's Toyota automobile, before the crash, under the insured's Traveler's policy. Thereafter, in consequence of Respondent actions involving fraud, Travelers terminated Respondent's agent's appointment for cause effective February 4, 2020. [Order issued May 3, 2021.]

### COMPANIES CONSENT ORDERS

LICENSEE	ADDRESS	PENALTY
Allianz Life Insurance Company of New York	5901 Golden Hills Drive Minneapolis, MN 55416	\$577, 250 fine
Respondent, for the time period 2014 to 2017; failed to examine and ascertain that the Disclosure Statement was accurate and complete; failed to make available in the Disclosure Statement full and clear information on which applicants for life insurance or annuities can decide in their own best interest; and failed to furnish the insurer whose coverage is being replaced with a copy of any proposal, including the sales material used in the sale of the proposed life insurance policy or annuity contract, and the completed Disclosure Statement within ten days of receipt of the application or delivery of the contract pursuant to 11 NYCRR 51 [Department Regulation 60]. [Consent Order approved February 26, 2024.]		

### STIPULATIONS/CONSENT ORDERS

Region: Albany

LICENSEE	ADDRESS	PENALTY
Karen M. Lancto (Agent)	604 Solomon Ave Clifton Park, NY 12065	\$1,500 fine
Respondent admits demonstrating untrustworthiness and/or incompetence, in that on or about August 27, 2018, Respondent submitted three life insurance applications to Bankers Conseco Life Insurance Company without authentic insureds' signatures, within the meaning of Section 2110(a)(10) of the Insurance Law. [Stipulation approved March 6, 2024.]		

**Region: Buffalo**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Scott C. Ockler (Agent and Broker)	8061 Cole Rd Colden, NY 14033	\$750 fine
Respondent failed to disclose in the original application for an agent's license that Respondent was fined by the Department on or about May 2, 2023. [Stipulation approved March 7, 2024.]		

**Region: Nassau**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Bruce Katz (Agent and Broker)	230 West Broadway Long Beach, NY 11561	\$1,500 fine
During the period March 2021 through April 2021, Respondent submitted to State Farm Insurance Company five applications for insurance containing the names of five persons as applicants, without first speaking with or otherwise communicating with the persons named as applicants. [Stipulation approved March 12, 2024.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ana Maria Martins (Agent)	110 Stewart Avenue, Suite 3 Garden City, NY 11530	\$2,000 fine
Respondent demonstrated untrustworthiness and/or incompetence in that: on December 2, 2020, while employed at an insurance agency, Respondent's credentials were used to submit an insurance application that contained false and/or inaccurate information; and on or about December 6, 2021, as a result of the foregoing conduct, Respondent's appointments with Allstate Insurance Company were terminated for cause. [Stipulation approved February 28, 2024.]		

LICENSEE	ADDRESS	PENALTY
Almonte Agency Corp. (Broker)	491 Merrick Road Oceanside, NY 11572	
Madeline Peralta (Agent, Broker, Life Broker, and Sublicensee)	Same as above	\$9,500 fine
<p>Respondent Peralta's producer appointments were terminated for cause by an insurer, Farmers Insurance, for providing discounts to customers who were not entitled to said discounts, and for using incorrect email address information when applying said discounts to said customers' accounts. Additionally, Respondents failed to disclose the aforementioned for cause termination of Respondent Peralta's appointments in Respondent Almonte's original application for a broker's license, and Respondent Peralta failed to disclose the aforementioned for cause termination of Respondent Peralta appointments in four license renewal applications that Respondent Peralta submitted to the Department. Additionally, Respondent Peralta failed to timely and/or sufficiently respond to Department investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved February 9, 2024.]</p>		

**Region: New York**

LICENSEE	ADDRESS	PENALTY
Patricia A. Lawrence (Agent)	873 E 28 <sup>th</sup> Street Brooklyn, NY 11210	\$4,500 fine
<p>Respondent submitted, to an insurer, an application for life insurance on which Respondent signed the name of Respondent's ex-husband, the proposed insured, without Respondent's ex-husband's knowledge or consent. Additionally, Respondent entered on the aforementioned application for life insurance, an inaccurate description of Respondent's relationship to Respondent ex-husband. [Stipulation approved February 29, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Romah A. Pirzada (Agent and Broker)	195-10H Peck Avenue Fresh Meadows, NY 11365	\$7,250 fine
<p>On or about November 22, 2021, Respondent's producer appointment was terminated for cause by an insurer, State Farm, for, among other things, improperly referring State Farm customers to a company offering defensive driving training. Additionally, Respondent violated Section 2102(a)(1) of the Insurance Law in that in or about July 2021, while Respondent had no license to act as a life insurance agent pursuant to Section 2103(a) of the Insurance Law, Respondent collected commissions for acting as a life insurance agent in the State of New York. Additionally, Respondent failed to disclose in Respondent's relicensing application for a broker's license and Respondent's relicensing application for an agent's license that Respondent's producer appointment was terminated for cause by State Farm, as aforesaid. [Stipulation approved February 6, 2024.]</p>		

**Region: Rockland**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Town Real Estate Center LLC (Title Insurance Agent)	2 Bank Street Warwick, NY 10990	
Robert E. Krahulik (Title Insurance Agent and Sublicensee)	Same as above	\$14,000 fine
Respondents, during the approximate period July 1, 2023 to November 13, 2023, acted as insurance producers in the State of New York without having authority to do so by virtue of a license issued and in force pursuant to the provisions of the Insurance Law. [Stipulation approved February 28, 2024.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ryan James Banasky (Agent)	10307 S Royal Meadows Ct South Jordan, UT 84905	\$500 fine
Respondent admits that Respondent violated the Insurance Law, in that 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 Utah Insurance Department, effective October 21, 2021. [Stipulation approved March 6, 2024.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Ryan Francis Barradas (Agent)	2398 E Camelback Road, Suite 320 Phoenix, AZ 85016	\$1,000 fine
Respondent failed to report to the Superintendent, within thirty days of the final disposition of the matter, that Respondent was the subject of two administrative actions taken against Respondent by the Nevada Department of Business and Industry, Division of Insurance, effective October 25, 2021, and February 18, 2022. [Stipulation approved March 11, 2024.]		

LICENSEE	ADDRESS	PENALTY
Lamar M. Benner (Agent and Broker – License Pending)	310 Historic Dr Strasburg, PA 17579	\$750 fine
Respondent admits providing materially incorrect and untrue information, on Respondent's original application to act as a broker, in that Respondent failed to disclose an administrative action taken against Respondent by the Commonwealth of Pennsylvania Insurance Department, effective November 28, 2006. [Stipulation approved March 6, 2024.]		

LICENSEE	ADDRESS	PENALTY
Tyrre Andre Burks (Agent, Broker and Excess Line Broker)	16164 Harvard Ln Lakeville, MN 55044	\$2,250 fine
Respondent admits providing materially incomplete information on the relicensing application to act as an excess line broker in that Respondent failed to disclose administrative actions taken against Respondent by the Commonwealth of Kentucky, Department of Insurance, effective March 18, 2021, and by the Commissioner of Insurance of the State of Kansas, effective July 7, 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 Kentucky and Kansas, as well as administrative actions taken against Respondent by the State of Washington, Office of the Insurance Commissioner, effective November 30, 2021, and the Kansas Insurance Department, effective March 31, 2022. [Stipulation approved March 6, 2024.]		

LICENSEE	ADDRESS	PENALTY
William Boyd Crisler (Life Settlement Agent)	2992 Renatta Drive Belleair Bluffs, FL 33770	\$750 fine
Respondent provided materially incorrect and untrue information on Respondent's original application to act as a life settlement broker, submitted to the Department on or about September 5, 2023, in that Respondent failed to disclose administrative actions taken against Respondent by the Louisiana Department of Insurance, effective July 28, 2016, and by the Kansas Insurance Department, effective November 23, 2022 and May 17, 2023. [Stipulation approved March 6, 2024.]		

LICENSEE	ADDRESS	PENALTY
Guillermo Cruz (Agent)	662 Military Trail Deerfield Beach, FL 33442	\$500 fine
Respondent admits failing 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 against Respondent by the Office of the Commissioner of Insurance, State of Wisconsin, effective October 25, 2022. [Stipulation approved March 7, 2024.]		

LICENSEE	ADDRESS	PENALTY
Gregory W. Drake (Broker)	54 Bothfeld Road Newton Centre, MA 02459	\$3,000 fine
Respondent provided materially untrue and incorrect information on Respondent's original application for a broker's license, submitted to the Department on or about May 15, 2016 and on subsequent renewal applications submitted to the Department on or about January 5, 2017, January 7, 2019, and August 5, 2020 in that Respondent failed to disclose that Respondent was the subject of administrative action taken against Respondent by the Commonwealth of Massachusetts, Division of Insurance, effective December 16, 2009. [Stipulation approved March 11, 2024.]		

LICENSEE	ADDRESS	PENALTY
Amir H. Eftekhari (Agent)	10836 Leaping Deer Lane Eden Prairie, MN 55344	\$1,500 fine
Respondent admits demonstrating incompetence, in that 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 against Respondent by the Wisconsin Office of the Commissioner of Insurance, effective August 17, 2021, and Respondent failed to timely and/or sufficiently respond to the Department's investigatory letters dated June 14, 2023 and July 5, 2023, thereby hampering and impeding the Department's investigation. [Stipulation approved February 28, 2024.]		

LICENSEE	ADDRESS	PENALTY
Jimmy D. Greer [Agent]	140 11 <sup>th</sup> Avenue N Nashville, TN 37203	\$750 Fine
Respondent admits that he provided materially incorrect and untrue information on Respondent's original application to act as an agent, submitted to the Department on or about November 13, 2012, in that Respondent failed to disclose that on or about December 7, 1993, in the State of Tennessee, County of Davidson in the Metropolitan General Sessions Court, the Respondent was convicted of Criminal Trespass, a Class C misdemeanor. [Stipulation approved February 28, 2024.]		

LICENSEE	ADDRESS	PENALTY
Jason Hill (Agent)	8600 Miralago Way Parkland, FL 33076	\$3,500 fine
<p>Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that on or about July 30, 2018, the State of Florida Office of Financial Regulation ordered Respondent to pay an administrative fine, pursuant to a stipulation and consent agreement; during the approximate period August 2020 through July 2022, Respondent conducted a business using a name that had not been previously approved by the Superintendent; during the approximate period August 2020 through July 2022, Respondent referred to insurers in advertisements on a website, without setting forth in the advertisements the name in full of each insurer referred to and the city, town, or village in which each insurer had its principal office in the United States. [Stipulation approved March 8, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
BB Brokerage LLC (Broker)	1059 Via Bianca Dr Davenport, FL 33896	\$3,750 fine
Soraya C. Johnson (Agent, Broker and Sublicensee)	Same as above	
<p>Respondent Johnson failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Johnson was fined by the Florida Department of Financial Services ("Florida DFS") on or about February 15, 2022. Additionally, Respondent Johnson failed to disclose in the original application for an agent's license that Respondent Johnson was fined by the Florida DFS on or about February 15, 2022, as aforesaid, and was fined by the New York Insurance Department on or about November 15, 2007. Additionally, Respondent Johnson failed to disclose in the relicensing application for a broker's license that Respondent Johnson was fined by the Florida DFS on or about February 15, 2022, as aforesaid, and Respondents failed to disclose in Respondent BB Brokerage LLC's relicensing application for a broker's license that Respondent Johnson was fined by the New York Insurance Department on or about November 15, 2007, as aforesaid. [Stipulation approved February 29, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Jessica L. Kromm (Independent Adjuster)	912 Manchester Course Geneva, IL 60134	\$500 fine
<p>Respondent failed to report to the Superintendent, within 30 days of the initial pretrial hearing date of April 14, 2021, that Respondent was the subject of a criminal prosecution in the Circuit Court of the Eighteenth Judicial Circuit, DuPage County, State of Illinois. [Stipulation approved March 6, 2024.]</p>		

LICENSEE	ADDRESS	PENALTY
Sammy Martinez (Agent)	2116 86th Street Brooklyn, NY 11214	\$5,000 fine
Respondent failed to supervise four employees, whose producer appointments were terminated for cause by an insurer, State Farm, during the approximate period April 9, 2020 to May 27, 2020, for improperly adding, to automobile insurance quotes, drivers who were not exposures on the vehicles. [Stipulation approved March 5, 2024.]		

LICENSEE	ADDRESS	PENALTY
Yenisey Iglesias Miranda (Agent)	304 Eastwood Flats Dr Katy, TX 77493	\$1,000 fine
Respondent failed to timely respond to Department investigatory letters, and thereby hampered and impeded the Department's investigation. [Stipulation approved March 14, 2024.]		

LICENSEE	ADDRESS	PENALTY
Aaron Alexander Moton (Agent)	10122 Destiny Mountain Court Spring Valley, CA 91978	\$500 fine
Respondent admits failing 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 against Respondent by the North Carolina Department of Insurance, effective May 11, 2023. [Stipulation approved March 11, 2024.]		

LICENSEE	ADDRESS	PENALTY
Liberty United Insurance Services Inc. (Agent and Broker)	704 S Victory Blvd, Suite 204 Burbank, CA 91502	
Samuel Muradyan (Sublicensee)	Same as above	\$2,000 fine
Respondents failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent Liberty United Insurance Services Inc. was the subject of two administrative actions taken by the Washington Office of the Insurance Commissioner on or about April 1, 2022 and July 29, 2022, and that Respondent Liberty United Insurance Services Inc. was the subject of administrative actions taken by the Virginia State Corporation Commission and the Delaware Insurance Department on or about October 27, 2021 and January 21, 2022, respectively. [Stipulation approved February 29, 2024.]		

LICENSEE	ADDRESS	PENALTY
Carole Jeanne Stratte f/k/a Carole Jeanne Steen (Agent and Broker)	28825 IH 10 West Borne, TX 78006	\$2,250 fine

Respondent failed to disclose in Respondent's relicensing application for an agent's license that Respondent was the subject of administrative actions taken by the Virginia State Corporation Commission and the Kansas Insurance Department on or about June 15, 2018 and May 31, 2023, respectively. Additionally, Respondent failed to disclose the Virginia administrative action in Respondent's original application for a broker's license. [Stipulation approved March 7, 2024.]