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Pennsylvania Insurance Department Releases 2nd Quarter Enforcement Action Results

Department Concluded 35 Enforcement Actions, 17 Market Conduct Examinations

HARRISBURG, Pa. Aug. 11 /PRNewswire-USNewswire/ -- Insurance Commissioner Joel Ario today announced the results of the department's 2nd quarter enforcement actions for 2008 against entities and individuals who were found guilty of violating insurance laws. The actions --- through penalties and restitution --- total nearly \$600,000.

"Insurance is a promise of protection and the Insurance Department's most important function is to protect insurance consumers," Ario said. "We continually monitor the insurance marketplace for unlawful behavior, and when we find individuals or entities who are not following insurance laws, or who are operating without an insurance license, we take action against them."

An enforcement action, by definition, is the result of an investigation or examination that reveals a violation of Pennsylvania insurance law. Actions can result in fines, restitution, cease and desist orders, license supervision or a revocation/surrender of a license.

A comprehensive list of all enforcement actions and market conduct examinations from 1998, as well as a glossary of commonly used enforcement terminology, can be found at www.insurance.state.pa.us (keyword: enforcement). Each entry is listed alphabetically and includes the findings of fact, the violation(s) of insurance law that occurred and the order issued by the department.

Consumers with questions about their insurance coverage or anyone who suspects any wrongdoing on the part of their insurance company or agent should contact any of the department's Bureau of Consumer Services' regional offices: (717) 787-2317, Harrisburg; (215) 560-2630, Philadelphia; or (412) 565-5020, Pittsburgh.

EDITOR'S NOTE: The following is a list of enforcement actions concluded by the Pennsylvania Insurance Department in the second quarter of 2008, by county. In some cases, the parties referenced did not admit any liability. Those interested in seeking additional information are encouraged to review the actions in their entirety at www.insurance.state.pa.us, (keyword: enforcement)

Allegheny

Terence Young -- Pittsburgh -- Prior felony conviction; indefinite license supervision granted with approved § 1033 waiver application

Adams

Richard B. Hopwood, Hopwood Insurance Agency -- Gettysburg -- Failed to advise client her home coverage was declined or return premium; license revocation, \$5,000 penalty and five-year future license supervision

Armstrong

Ronald W. George-- Leechburg -- Plead guilty in 2008 to 20 counts of felony mail fraud; license revocation

Chester

Joseph H. Maertzig -- Norristown -- Prior felony conviction; § 1033 waiver; indefinite supervision of producer license

Dauphin

Ramona B. Ferrer Bianchi -- Harrisburg -- Failure to report 2007 felony arrest for Access Device Fraud; Revocation

Delaware

Lawrence Cowan -- Garnet Valley -- Failed to disclose two felony and two misdemeanor convictions on six occasions and on initial producer application, used Social Security Number of a deceased person; Revocation

Lancaster

Albert J. Karpinski -- Lancaster -- Prior felony conviction; § 1033 waiver; Indefinite supervision of producer license

Lehigh

Paul J. Cmil -- Allentown -- Prior felony conviction; § 1033 waiver; Indefinite supervision of producer license
 Kimani McIntosh -- Allentown -- Failed to report misdemeanor convictions; Five-year license supervision
 Craig H. Reinhad and The IDPM Group Inc. -- Allentown -- Misappropriated \$15,000 premium payment and did not procure insurance, company made insured whole; Revocation

Monroe

Thomas Mullins -- Stroudsburg -- 2007 misdemeanor conviction which he failed to report to the department, Surrender of producer license

Northampton

David Lebowitz -- Bethlehem -- Criminal history; Appeal of denial of Producer License; May reapply for license 11/4/2011, three-year future license supervision

Philadelphia

Linda Chester, D&L Business Services and Worldwide Ins Systems Enterprises -- Philadelphia -- Failed to satisfy fiduciary duties to company; failed to forward premium; failed to cancel coverage; Cease and desist, restitution to AIG, \$3,500 penalty, five-year license supervision
 Thomas M. Cipriano -- Philadelphia -- Prior felony conviction, § 1033 waiver;

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