

**BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS**

**IN THE MATTER OF  
WOODOLPH ROMEO  
LICENSE NO. 348502**

**A.I.D. NO. 2009- 079**

**REVOCATION ORDER**

On this day, the matter of Woodolph Romeo ("Respondent") came before Jay Bradford, Arkansas Insurance Commissioner ("Commissioner"). The Arkansas Insurance Department ("Department") is represented by Associate Counsel, Amanda Capps Rose, in this matter. From the facts and law before the Hearing Officer, he finds as follows:

**FINDINGS OF FACT**

1. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103.
2. Respondent's Arkansas Non-Resident Producer License No. 348502 was placed on emergency suspension on August 27, 2009 pursuant to A.I.D. Order No. 2009-067.
3. As required by Ark. Code Ann. § 23-64-216(e), a hearing on the emergency suspension was promptly instituted and scheduled for September 17, 2009. The Notice of Hearing was mailed via certified mail to the Respondent, who received it on August 31, 2009.
4. William R. Lacy, Director of the Department's Property and Casualty Division, served as the duly appointed Hearing Officer. Respondent failed to appear at the September 17, 2009 hearing and has not made any contact with the Department following the emergency suspension of his license. A record was made concerning the reasons for the emergency suspension of the Respondent's license and the Department's intent to revoke the license.
5. Respondent's last known address is 2270 Baylis Avenue, Elmont, New York 11003.

6. The Department's License Division received correspondence from Philip E. Teseo Sr. Insurance, Respondent's former employer, dated August 3, 2009 regarding the recent termination of the Respondent's employment following an internal investigation. The correspondence contains the following information:

(a) That a background check performed by the State of Michigan revealed a criminal history that the Respondent had failed to disclose, despite being asked by his employer "at least three times" if he had a criminal background; and

(b) That the correspondence from the State of Michigan stated that the Respondent had been convicted of "Promoting Prostitution" and "Profit from Prostitution of a Person less than Sixteen Years Old" in the State of New York.

7. The Department has since located two (2) press releases from the Queens, New York District Attorney's Office that offer more information regarding the felony convictions. The press releases are dated January 14, 2005 and June 20, 2005 and contain the following information:

(a) That the Respondent was prosecuted, along with a co-defendant, in 2004 for prostituting two girls, ages thirteen (13) and fourteen (14), who had run away from home;

(b) That "[t]he victims were lured with the promise of shelter and food, raped and sodomized, put on the street the following day and forced to perform hundred[s] of sexual acts for money with males and to give all the proceeds to the defendants;"<sup>1</sup> and

(c) That the Respondent pled guilty to the felony of Promoting Prostitution and received a sentence of up to six (6) years in state prison.

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<sup>1</sup> Queens District Attorney Press Release, June 20, 2005, regarding "Operation Guardian" to combat sexual exploitation of children.

8. Respondent was sentenced on January 14, 2005 and was conditionally released on July 22, 2008 pursuant to a Certificate of Release to Parole Supervision. Respondent remains on parole until July 10, 2010.

9. Following his release from prison, the Respondent applied for an Arkansas Non-Resident Producer License and failed to disclose his criminal history or the existence of any felony convictions. Respondent received his Arkansas Non-Resident Producer License on March 19, 2009.

### CONCLUSIONS OF LAW

Based upon the above and foregoing Findings of Fact and the evidence before him, the Hearing Officer concludes as follows:

10. Pursuant to Ark. Code Ann. § 23-64-512(a)(1), (3), (6), and (8), the Commissioner may revoke an insurance producer's license for any one (1) or more of the following reasons:

- (a) Providing incorrect, misleading, incomplete, or materially untrue information in an application for a license;
- (b) Obtaining a license through misrepresentation or fraud;
- (c) Having been convicted of a felony; and
- (d) Demonstrating a lack of good personal or business reputation.

11. Respondent's felony conviction, the nature of the crime, and his failure to disclose it on his license application are sufficient to justify the revocation of the Respondent's Arkansas Non-Resident Producer License pursuant to Ark. Code Ann. § 23-64-512(a).

12. Further, the Respondent's failure to appear at the September 17, 2009 hearing is a violation of Ark. Code Ann. § 23-64-512(a)(17), which is an additional ground for revocation.

**RECOMMENDATIONS OF THE HEARING OFFICER**

WHEREFORE, based upon the foregoing Findings of Fact, Conclusions of Law, and other matters before him, the Hearing Officer recommends:

13. Based upon the nature of the Respondent's crimes, his failure to report them, and his failure to appear at the September 17, 2009 hearing, I recommend immediate revocation of his Arkansas Non-Resident Producer License No. 348502.



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WILLIAM R. LACY  
DIRECTOR, PROPERTY AND  
CASUALTY DIVISION and  
HEARING OFFICER

**CERTIFICATION**

I, Jay Bradford, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendations of the Hearing Officer were made by and under my authority and supervision by William R. Lacy, Director of the Property and Casualty Division and Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law, and Recommendations in full and enter this Order.

THEREFORE, it is hereby ORDERED that the Respondent's Arkansas Non-Resident Producer License No. 348502 is revoked.

IT IS SO ORDERED THIS 30<sup>th</sup> DAY OF SEPTEMBER, 2009.



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JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS