

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

\_\_\_\_\_  
Proceedings by the Commissioner of )  
Banking and Insurance, State of New Jersey,) )  
to fine, suspend, and/or revoke the )  
insurance licenses of Dennis F. Bellezza, )  
Reference No. 1033387; Vito A. Bellezza, )  
Reference No. 1288947; I Insure 65, )  
Reference No. 11520258; and MPC )  
Insurance & Financial Services, LLC, )  
Reference No. 1436477 )  
\_\_\_\_\_

**ORDER TO SHOW CAUSE**

TO: Dennis F. Bellezza  
9070 Kimberly Blvd., Unit 49  
Boca Raton, FL 33434

Vito A. Bellezza  
7975 Rockford Road  
Boynton Beach, FL 33472

I Insure 65  
17 Furler Street  
Totowa, NJ 07512

MPC Insurance & Financial Services LLC  
9070 Kimberly Blvd., Unit 49  
Boca Raton, FL 33434

THIS MATTER, having been opened by Richard J. Badolato, Commissioner,  
New Jersey Department of Banking and Insurance ("Commissioner"), upon information that  
Dennis F. Bellezza, Vito A. Bellezza, and MPC Insurance & Financial Services LLC, all

currently licensed as nonresident insurance producers pursuant to N.J.S.A. 17:22A-34, and I Insure 65, currently licensed as a resident insurance producer pursuant to N.J.S.A. 17:22A-32, (collectively “Respondents”) may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Respondents are subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 et seq. (“Producer Act”), the regulations governing Insurance Producer Standards of Conduct, N.J.A.C. 11:17A-1.1 et seq., and other New Jersey regulations; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(2), an insurance producer shall not violate any insurance law, regulation, subpoena or order of the Commissioner or of another state’s insurance regulator; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(8), an insurance producer shall not use fraudulent, coercive or dishonest practices, or demonstrate incompetence, untrustworthiness or financial irresponsibility in the conduct of the insurance business in this State or elsewhere; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(10), an insurance producer shall not forge another’s name to an application for insurance or to any document related to an insurance transaction; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(16), an insurance producer shall not commit any fraudulent act; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(17), an insurance producer shall not knowingly facilitate or assist another person in violating any insurance laws; and

WHEREAS, pursuant to N.J.A.C. 11:2-11.2, health insurance advertisements shall be truthful and not misleading in fact or in implication; and

WHEREAS, pursuant to N.J.A.C. 11:4-17.4(a), no person shall engage in any unfair, deceptive, misleading, or unreasonably confusing practice in the promotion, solicitation or sale of individual health insurance; and

WHEREAS, pursuant to N.J.A.C. 11:4-17.4(b)4, failure to disclose upon initial contact with a prospective applicant the licensee's affiliation with an insurance company shall be deemed prima facie evidence of unfair and deceptive acts and of demonstrated unworthiness on the part of any licensee or insurer; and

WHEREAS, pursuant to N.J.A.C. 11:17A-4.10, an insurance producer acts in a fiduciary capacity in the conduct of his or her insurance business; and

#### **ALLEGATIONS COMMON TO ALL COUNTS**

IT APPEARING that, Dennis Bellezza was first licensed as a non-resident insurance producer in the State of New Jersey on February 10, 2005 and resided in Pennsylvania and at all relevant times; and

IT FURTHER APPEARING that, Vito Bellezza was first licensed as a non-resident insurance producer in the State of New Jersey on September 30, 2010 and resided in Florida at all relevant times; and

IT FURTHER APPEARING that, Vito Bellezza is the father of Dennis Bellezza; and

IT FURTHER APPEARING that, MPC was first licensed as a non-resident insurance producer in the State of New Jersey on September 12, 2012; and

IT FURTHER APPEARING that, at all relevant times, Dennis Bellezza was, and remains, the Designated Responsible Licensed Producer and President of MPC; and

IT FURTHER APPEARING that, prior to March 29, 2013, Dennis Bellezza was appointed to sell insurance for United Healthcare Insurance Company (“United”); and

IT FURTHER APPEARING that, on or about March 29, 2013, United terminated Dennis Bellezza’s appointment because he sold a prescription drug plan to a New York resident while not licensed to do so; and

IT FURTHER APPEARING that, on April 8, 2013, I Insure 65 was first licensed as a resident insurance producer in the State of New Jersey; and

IT FURTHER APPEARING that, at all relevant times, Vito Bellezza was, and remains, the Designated Responsible Licensed Producer for I Insure 65; and

IT FURTHER APPEARING that, at all relevant times, I Insure 65 operated its business, in part, at 17 Furler Street, Totowa, New Jersey, and

IT FURTHER APPEARING that, on April 16, 2013, Vito Bellezza and I Insure 65 were appointed by United to sell United insurance products; and

IT FURTHER APPEARING that, on or about August 19, 2014, consumer G.C., a New Jersey resident, completed and signed an application to enroll in an AARP Medicare Complete plan insured through United; and

IT FURTHER APPEARING that, G.C.’s enrollment application was stamped with Vito Bellezza’s signature as the licensed sales agent; and

IT FURTHER APPEARING that, G.C.’s enrollment application was faxed to United by Dennis Bellezza; and

IT FURTHER APPEARING that, G.C. met with Dennis Bellezza in New Jersey regarding her enrollment application; and

IT FURTHER APPEARING that, G.C. never met with Vito Bellezza; and

IT FURTHER APPEARING that, on or about May 14, 2014, consumer F.P. completed and signed an application to enroll in a AARP MedicareComplete plan through United; and

IT FURTHER APPEARING that, F.P.'s enrollment application was stamped with Vito Bellezza's signature as the licensed sales agent; and

IT FURTHER APPEARING that, F.P. spoke with Dennis Bellezza in regard to her enrollment application, and mailed her enrollment application to Dennis Bellezza's office; and

IT FURTHER APPEARING that, F.P. never met with or spoke to Vito Bellezza in regard to her enrollment application; and

IT FURTHER APPEARING that, on or around October 24, 2014, MPC advertised United products on its website, represented to users that MPC was appointed to sell United products, and linked users to United contracts; and

#### **COUNT ONE**

IT FURTHER APPEARING that, Dennis Bellezza and MPC sold, solicited and/or negotiated AARP MedicareComplete plans on behalf of United, when they were not authorized to do so, utilizing the appointments of Vito Bellezza and I Insure 65, in violation of N.J.S.A. 17:22A-40a(2), (8), (10), (16), and (17), N.J.A.C. 11:17A-4.10, and N.J.A.C. 11:4-17.4(a) and (b)4; and

**COUNT TWO**

IT FURTHER APPEARING that, Vito Bellezza and I Insure 65 allowed Respondents Dennis Bellezza and MPC to use their appointments to sell United Products, when Dennis Bellezza and MPC were not authorized to do so, in violation of N.J.S.A. 17:22A-40a(2), (8), (16), and (17); and

**COUNT THREE**

IT FURTHER APPEARING that, Dennis Bellezza and MPC published, disseminated and/or circulated before the public advertisements reflecting that MPC was appointed to sell and solicit United products, in violation of N.J.S.A. 17:22A-40a(2), (8), and (16), and N.J.A.C. 11:2-11.2;

NOW, THEREFORE, IT IS on this 9<sup>th</sup> day of May, 2017

ORDERED, that each of the Respondents appear and show cause why their New Jersey insurance producer licenses shall not be suspended or revoked pursuant to N.J.S.A. 17:22A-40a; and

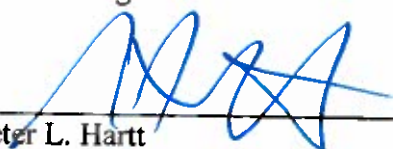
IT IS FURTHER ORDERED, that each of the Respondents appear and show cause why the Commissioner should not assess a civil penalty of up to \$5,000.00 for the first violation and \$10,000.00 for each subsequent violation of the Producer Act pursuant to the provisions of N.J.S.A. 17:22A-45c; and

IT IS FURTHER ORDERED, that each of the Respondents appear and show cause why they should not be required to reimburse the Department of Banking and Insurance for the cost of the investigation and prosecution, as authorized pursuant to N.J.S.A. 17:22A-45c; and

IT IS PROVIDED that, Respondents have the right to request an administrative hearing, to be represented by counsel or other qualified representative, at their own expense, to take testimony, to call or cross-examine witnesses, to have subpoena and subpoena duces tecum issued and to present evidence or argument if a hearing is requested; and

IT IS FURTHER PROVIDED that, unless a request for a hearing from each Respondent is received within twenty (20) days of the service of this Order to Show Cause, the right to a hearing in this matter shall be deemed to have been waived by each Respondent and the Commissioner shall dispose of this matter in accordance with law. A hearing may be requested by mailing the request to Virgil Downtin, Chief of Investigations, New Jersey Department of Banking and Insurance, P.O. Box 329, Trenton, N.J. 08625 or by faxing the request to the Department at (609) 292-5337. A copy of the request for a hearing shall also be sent to Deputy Attorney General Kevin McGowan at fax number (609) 777-3503. The request shall contain:

- (a) Respondent's full name, address, and daytime telephone number;
- (b) A statement referring to each charge alleged in this Order to Show Cause and identifying any defense intended to be asserted in response to each charge. Where the defense relies on facts not contained in the Order to Show Cause, those specific facts must be stated;
- (c) A specific admission or denial of each fact alleged in this Order to Show Cause. Where the Respondent has no specific knowledge regarding a fact alleged in the Order to Show Cause, a statement to that effect must be contained in the hearing request. Allegations of this Order to Show Cause not answered in the manner set forth above shall be deemed to have been admitted; and
- (d) A statement requesting the hearing.

  
\_\_\_\_\_  
Peter L. Hart  
Director of Insurance