

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. 1520258; )  
and MPC Insurance & Financial Services )  
LLC, Reference No. 1436477 )

CONSENT ORDER

TO: Dennis F. Bellezza  
2065 Riverland Road  
Fort Lauderdale, FL 33312

Vito Bellezza  
3041 SE Darian Road  
Port St. Lucie, FL 34952

MPC Insurance & Financial Services LLC  
17 Furler Street  
Totowa, NJ 07512

I Insure 65  
17 Furler Street  
Totowa, NJ 07512

This matter, having been opened by the Commissioner of Banking and Insurance ("Commissioner"). State of New Jersey, upon information that Dennis F. Bellezza, Vito A. Bellezza, I Insure 65, and MPC Insurance & Financial Services LLC ("MPC") (collectively, "Respondents"), may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Dennis F. Bellezza is currently licensed as a non-resident insurance producer pursuant to N.J.S.A. 17:22A-32a; and

WHEREAS, MPC is currently licensed as a business entity insurance producer pursuant to N.J.S.A. 17:22A-32b, with Dennis F. Bellezza serving as the designated responsible licensed producer ("DRLP") of MPC; and

*DM* 5/13/19  
*[Signature]* 5/13/19

WHEREAS, Vito A. Bellezza was licensed as a non-resident insurance producer pursuant to N.J.S.A. 17:22A-32a, until his license was surrendered on December 17, 2018; and

WHEREAS, I Insure 65 was licensed as a business entity insurance producer pursuant to N.J.S.A. 17:22A-32b, with Vito A. Bellezza serving as DRLP of I Insure 65, until its license was deemed cancelled effective December 17, 2018; and

WHEREAS, Respondents are subject to the provisions of the New Jersey Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 to -48 ("Producer Act"), and the regulations governing Insurance Producer Standards of Conduct, N.J.A.C. 11:17A-1.1 to 11:17D-2.8; 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 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, advertisements shall be truthful and not misleading in fact or in implication; and

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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

WHEREAS, pursuant to N.J.S.A. 17:22A-45c, any person violating the Producer Act is subject to a penalty not exceeding \$5,000.00 for the first offense and not exceeding \$10,000.00 for each subsequent offense; moreover, the Commissioner may order restitution of moneys owed any

person and reimbursement of costs of the investigation and prosecution; and

WHEREAS, the Commissioner issued Order to Show Cause E17-32 on May 9, 2017, alleging violations of New Jersey insurance laws by Respondents as set forth in the following Counts:

**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 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

*DR* 5/13/19

*AB* 5/13/19

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


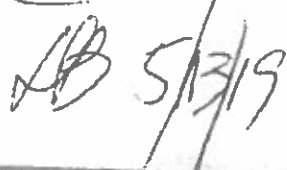
IT FURTHER APPEARING that, on or about August 19, 2014, consumer G.C., a New Jersey resident, completed and signed an application to enroll in an AARP Medicare Complete plan insured through United; and

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

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IT FURTHER APPEARING that, on or about May 14, 2014, consumer F.P. completed and signed an application to enroll in a AARP Medicare Complete 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 Medicare Complete 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

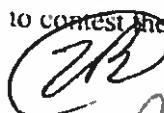
IT FURTHER APPEARING that, Vito Bellezza and I Insure 65 allowed Respondents Dennis Bellezza and MPC to use their appointments to sell United Products, when Dennis Bellezza and MPC were not authorized to do so, in violation of N.J.S.A. 17:22A-40a(2), (8), (16), and (17); and


#### 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; and

WHEREAS, Respondents were given notice of the aforesaid allegations and an opportunity

to contest them at a hearing; and

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WHEREAS, on April 20, 2018, Vito Bellezza and I Insure 65 filed an Answer and Request for a Hearing; and

WHEREAS, on April 23, 2018, Dennis Bellezza and MPC filed an Answer and Request for a Hearing; and

WHEREAS, on June 27, 2018, this matter was transmitted to the Office of Administrative Law for a hearing; and

WHEREAS, Respondents acknowledge that their conduct violated the above cited statutes and regulations; and

WHEREAS Respondent Vito Bellezza asserts that he served his clients admirably throughout his insurance career in New Jersey and consents to this settlement now in order to bring the matter to closure and to avoid strife and contention; and

WHEREAS, this matter should be resolved upon the consent of the parties without resort to a formal hearing on the aforementioned violations; and

WHEREAS, Respondents have waived their right to a hearing; and

WHEREAS, this Consent Order encompasses and resolves the violations stated in the Order Show Cause E17-32; and

NOW, THEREFORE, IT IS on this 10<sup>th</sup> day of June, 2019;

IT IS ORDERED AND AGREED, that the insurance producer license of Dennis F. Bellezza, Reference No. 1033387, is revoked pursuant to N.J.S.A. 17:22A-40; and said license shall immediately be returned to the Department of Banking and Insurance ("Department") upon execution of this Consent Order by Dennis F. Bellezza; and

IT IS FURTHER ORDERED AND AGREED, that the insurance producer license of MPC Insurance & Financial Services LLC, Reference No. 1436477, is revoked pursuant to N.J.S.A.

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LB 5/13/19

17:22A-40, and said license shall immediately be returned to the Department upon execution of this Consent Order by MPC Insurance & Financial Services LLC; and

IT IS FURTHER ORDERED AND AGREED, that the insurance producer license of Vito A. Bellezza, Reference No. 1288947, is revoked pursuant to N.J.S.A. 17:22A-40, and said license shall immediately be returned to the Department upon execution of this Consent Order by Vito A. Bellezza; and

IT IS FURTHER ORDERED AND AGREED, that the insurance producer license of I Insure 65, Reference No. 1520258, is revoked pursuant to N.J.S.A. 17:22A-40, and said license shall immediately be returned to the Department upon execution of this Consent Order by I Insure 65; and

IT IS FURTHER ORDERED AND AGREED, that Respondents shall never reapply for insurance producer licenses in this State; and

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IT IS FURTHER ORDERED AND AGREED, that Respondents shall cease and desist from engaging in the conduct that gave rise to this Consent Order; and

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute final resolution of the violations against Respondents contained herein.

  
Marlene Curide  
Commissioner

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CONSENTED AS TO FORM, CONTENT, AND ENTRY:

  
Dennis F. Bellezza

Dated: 5-13-19

  
MPC Insurance & Financial Services LLC  
By: Dennis F. Bellezza

Dated: 5-3-19

  
Vito A. Bellezza

Dated: 5-13-19

  
I Insure 65  
By: Vito A. Bellezza

Dated: 5-13-19

GUBRIR S. GREWAL  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for the Commissioner

By:   
Garen Gazaryan  
Deputy Attorney General

Dated: 5/13/2019