



# Globe Life – Can't Seem to Quit

Globe Life operates a revolving door for agents accused of sexual assault, impersonating licensed physicians and fraudulently writing policies.

## PLEASE READ IMPORTANT DISCLAIMER – PAGE 8

**June 7, 2024** – Former agents have informed Viceroy of several agents who continue to work for American Income Life subsequent to for-cause termination, writing fraudulent policies, or fraudulently recruiting agents. This includes agents who stand accused of multiple sexual assaults from multiple sources, an agent who pretended to be a licensed physician to clients and agents who wrote multiple fraudulent policies.

Viceroy previously reported on the accepted practice of terminated AIL agents setting up dummy companies and continuing to work for AIL. You can find this report and all of our previous work [here](#).

Michael Russin, the former AIL RGA named defendant in the Zinsky sexual assault case, now runs Russin Financial, a recruiting agency for AIL<sup>1</sup>. Forum posts say Russin is still recruiting for AIL under the names KLC Staffing, GDB Staffing and RSK Staffing<sup>2</sup>. This is just the tip of the iceberg.

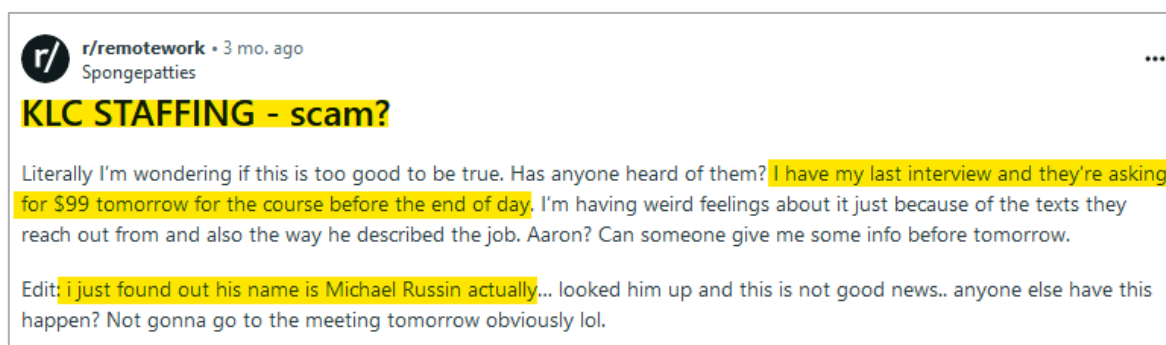


Figure 1 – Reddit post “KLC Staffing – scam?”

## Richard Zuccato

Richard Zuccato formed a dummy company Millennial Consultants LLC after his apparent termination from the Giglione Ackerman agency<sup>3</sup>. Zuccato is named in a case brought by Jadi Ruiz alleging multiple violent sexual assaults, retaliation and verbal and physical attacks.

10. As a result of the decision not to transfer her from Defendant Lobello's team, Plaintiff was later threatened, stalked, menaced, choked and repeatedly forcibly raped by General Agent Defendant Zuccato who reported to Defendant Lobello.
11. Defendant Zuccato's predatory approach to female employees was open, notorious, and accepted by Corporate Defendants and principals.
12. Later when Defendant Lobello verbally attacked and menaced Plaintiff in a fit of rage, no action was taken against Defendant Lobello.

Figure 2 – Ruiz v. American Income Life

Zuccato is also named in at least two other suits for sexual harassment, racial discrimination, sexual assault and retaliation, among other Giglione Ackerman agents including the co-founders Eric Giglione and David Ackerman.

<sup>1</sup> [Archived russinfinancial.com site](#) the website is no longer online. Russin appears to no longer have a valid Pennsylvania insurance license.

<sup>2</sup> [Reddit - KLC Staffing scam?](#)

<sup>3</sup> [Millennial Consultants website](#)



On the surface, Zuccato appears to no longer work for Giglione Ackerman. This is not the case.

Millennial Consultants shares an office with top-3 AIL agency, GA Gerstein organization and their indeed.com profile prominently features photos of GA Gerstein and its agents<sup>4</sup>.



**450 Raritan Center Parkway, Edison NJ Suite A 08837**  
[richardzuccato@millennial-consultants.com](mailto:richardzuccato@millennial-consultants.com)  
(201) 312-8465



**450 RARITAN CENTER PARKWAY, SUITE A,**  
**EDISON, NJ, 08837**



**(732) 225-6190**

GA GERSTEIN ORGANIZATION


Figures 3 & 4 – Millennial Consultants & GA Gerstein addresses

Millennial Consultants is staffed by Zuccato and his downline using their AIL ranks<sup>5,6,7</sup>.


### Join our vibrant team

Ready to be part of a groundbreaking job opportunity in insurance?  
Millennial Consultants is seeking dynamic individuals who aren't afraid of challenges and are driven to excel.


We value hard work and a positive mindset. If you're looking to make waves in your career and help families secure their futures, we want to hear from you!




**Richard Zuccato**  
CEO



**Lucius Manocchio**  
General Agent



**Alyssa Da Silva**  
General Agent



**McKerlyn Vilsaint**  
General Agent

Figure 5 – Millennial Consultants website

<sup>4</sup> [Indeed - Millennial Consultants](#)

<sup>5</sup> [Lucius Manocchio LinkedIn profile](#)

<sup>6</sup> Spotlight Magazine July 2023

<sup>7</sup> [McKerlyn Vilsaint LinkedIn profile](#)



Zuccato is still listed as an MGA under the Giglione Ackerman agency in the April 2024 edition of AIL's internal Spotlight magazine<sup>8</sup>.

MGA					
NAME	#	SGA	NAME	#	SGA
Astrid Gomez Castrillon	13	AO	Nicklaus Boker	4	S-S-Parks-Salvaggi
Steven Pavel	8	Phillip Waisman	Jordan Hamrick	4	Matthew Turnquist
Clayton Slaughter	7	Michael Vasu	Luis Almaguer	4	Michael Vasu
Mark Neilson	6	AO	Jillian Getz	3	AO
Isabella Chadin	6	Zaida Ferrer	Hermerson Gonzalez	3	AO
Mohamed Aljahmi	5	AO	Bobby Hamilton	3	AO
Mauro Capozucca	5	AO	Carrington Hanna	3	AO
Kevin Swiatek	4	Arias-Dlabik	Ashlynn Orng	3	AO
Carol Fernandez	4	Sergio Carta	Mark Bernsdorff	3	Simon Arias
Lubaska Iguaro	4	Georgetown Latino Divison	Brian Colarusso	3	Simon Arias
Daniela Rangel	4	Walter Icaza	Arcelia Zizumbo	3	Cohen-Velasquez
Zach Otto	4	Sabrina Lloyd	Richard Zuccato	3	G-A-Gerstein
Jake Gelb	4	Moore-Sodan	William Parmeter	3	Brett Gryska
Ana Machado Rodriguez	4	Quintero-Vidal	Maria Bonilla Borrego	3	Walter Icaza
			Jusem Hajali	3	Walter Icaza
			Angel Marquez	3	Walter Icaza
			Aaron Piotrowski	3	Sabrina Lloyd
			Victoria Lewis	3	Ashley Moss
			Kais Mbuyi	3	Duni Olusegun
			Daniel Pacheco	3	Beto Quintero
			Stephen Davis	3	Albert Serur
			Kian Frost	3	S-S-Bendure-Hartwig
			Steven Counts	3	S-S-Parks-Salvaggi
			Troy Henderson	3	S-S-Parks-Salvaggi
			Jacob Krieger	3	S-S-Parks-Salvaggi
			Blake McClain	3	S-S-Parks-Salvaggi
			Jordan Stelzer	3	Matthew Turnquist
			Jesse Englert	3	Michael Vasu

Figure 6 – Spotlight Magazine April 2024

Zuccato is still listed as an authorized producer for AIL on the NAIC website with an effective date of May 2, 2024<sup>9</sup>.

Appointments						
Company Name	NAIC CoCode	License Type	Line of Authority	Appointment Date	Effective Date	Expiration Date
AMERICAN INCOME LIFE INSURANCE COMPANY	60577	Insurance Producer		06/18/2018	05/02/2024	05/01/2025

Figure 7 – Spotlight Magazine April 2024

It's unrealistic that Globe Life and AIL are not aware that Zuccato, who stands accused in at least 3 cases of repeated and consistently abhorrent behaviour, is still working for the company and writing policies.

<sup>8</sup> [Spotlight Magazine April 2024](#)

<sup>9</sup> [NAIC license search](#) New Jersey license number 1637689





## Ryan Parrish

Parrish is another Arias agency alumnus who apparently left to form his own recruiting agency sometime in 2023 after at least 3 EEOC complaints were made about Parrish's behaviour. Former agents state that Parrish remains involved in hiring for AIL.

Parrish was accused of sexual harassment, abuse, discrimination based on sex and disability, and creating a hostile work environment. The complaints detail this behaviour up to May 2023. Complaints include the accusations of insurance fraud which by now have become commonplace at AIL.

Respondents' hostile work environment included a culture fraught with unethical and illegal business practices. I frequently witnessed Parrish and Respondents' other male managers engage in unethical and/or illegal insurance fraud. For example, Parrish fraudulently misrepresents himself as a licensed medical physician to potential new hires and AIL clients, which was encouraged by AIL's top leaders, including but not limited to Simon Arias. Similarly, Parrish Arias and other leaders ignored and/or concealed multiple reports of sexual harassment, sexual assault, and fraud on a systemic basis. On or about May 2022, I was constructively discharged since the hostile work environment became so unbearable that I was unable to perform my day to day job duties in a productive manner.

I frequently witnessed Parrish and Respondents' managers engage in unethical and/or illegal insurance fraud. For example, Parrish fraudulently misrepresents himself as a physician to clients, which was encouraged by Respondent. When I would report Respondents' discriminatory, unethical, and fraudulent conduct, Parrish would prohibit me from speaking up, withhold my sales leads, and/or pass me over for promotions and other business opportunities. During my career with Respondent, I was subjected to a hostile and toxic work environment.

Figure 8 & 9 – Morton & Rogers EEOC complaints <sup>10</sup>

The complaints include the allegation that Parrish represented himself as a licensed medical physician to recruits and clients. We can find no evidence that Parrish has ever been a licensed medical physician although he did have a car salesman license in 2019<sup>11</sup>.

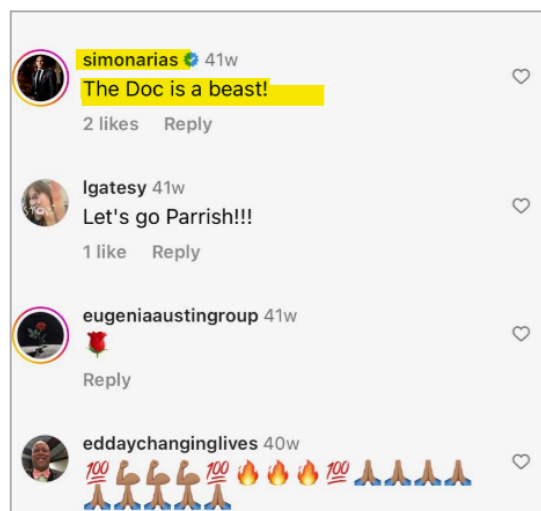
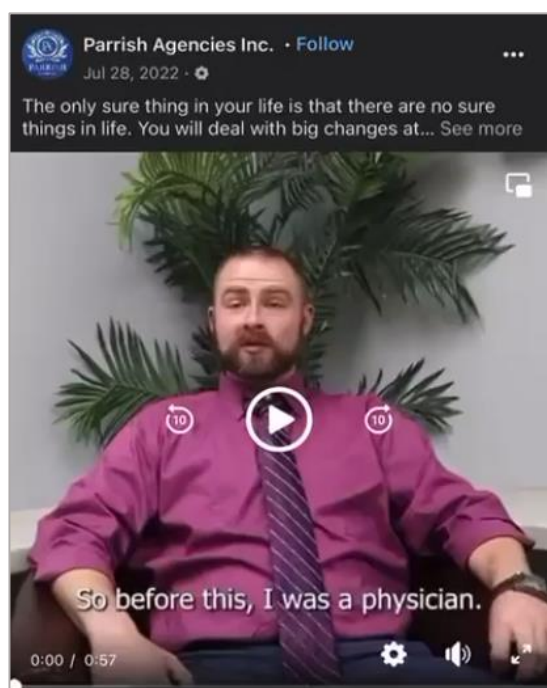


Figure 10 & 11 – Parrish Agencies Facebook.com video and Instagram comments

We note that Parrish has no active insurance appointments in Virginia or Maryland according to the NAIC database<sup>12,13</sup>.

<sup>10</sup> [SOURCE]

<sup>11</sup> [Pennsylvania Licensing System](#) license number MV263242

<sup>12</sup> [NAIC license search](#) Maryland license number 3001032404

<sup>13</sup> [Virginia Insurance License Search](#)







## Nesmar Vielma

Former agents have also detailed the practice of fake coding. In effect, a policy sold by one agent is assigned to another agent's code. In some cases, this is because the writing agent has been terminated for cause or had their license revoked. We were reliably informed that Nesmar Vielma, a former SA is part of the current practice.

Vielma was terminated for cause by the AIL sometime after December 2021 when she stops appearing in Spotlight magazine. She was listed in the December 2021 issue as the no. 4 "top latino market supervising agent".

TOP LATINO MARKET SUPERVISING AGENTS: YTD						
Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Edgar Velasquez Romero	\$297,260	\$319,063	100	Helgi Bistochett Navarro	Richardson Latino Division
2	Luis Barbaresco Garcia	\$235,552	\$271,512	100	Yania Tineo Soto	Richardson Latino Division
3	Juan Guzman Aular	\$219,253	\$292,731	99		Jesus Romero
4	Nesmar Vielma	\$162,722	\$222,503	92	Solgeis Cardozo Mijares	Hemerson Gonzalez

Figure 14 – Spotlight Magazine December 2021

Insurance license searches in Texas and Florida show that Vielma has no current appointments in either state. Her inactive AIL appointment in Florida has a status date of January 6, 2022, and overlaps with several other appointments for competitors<sup>16</sup>.

Inactive Appointments			
LIFE INCL VAR ANNUITY & HEALTH (0215)			
Company Name	Issue Date	Exp Date	Status Date
AMERICAN GENERAL LIFE INSURANCE COMPANY	11/29/2021	10/31/2024	6/15/2022
AMERICAN INCOME LIFE INSURANCE COMPANY	12/13/2020	10/31/2023	1/6/2022
BRIGHT HEALTH INSURANCE COMPANY OF FLORIDA	4/15/2022	10/31/2024	5/2/2023
UNITED OF OMAHA LIFE INSURANCE COMPANY	12/2/2021	10/31/2024	8/19/2023
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	1/4/2022	10/31/2024	4/19/2022

Figure 15 – Nesmar Vielma Florida Insurance Appointment history

Despite not being appointed to represent AIL for all of 2023 her Instagram profile shows her attending the AIL 2024 Hawaii convention, a reward typically for premiums written. To be clear, Vielma was never appointed to write AIL policies at any point in 2023.



Figure 16 & 17 – AIL Hawaii 2024 convention photo (Vielma far right)

The former agents informed us that Vielma is writing policies under other agents' codes, at least one of which is Roderick Papa Sr who first appears in Spotlight in December 2023<sup>17</sup>.

<sup>16</sup> [Nesmar Vielma Florida Insurance License](#)

<sup>17</sup> [Roderick Papa Florida Insurance License](#)



## Amy Shui

Amy Shui, an agent of Giglione-Ackerman was fined \$25,000 in May 2023 for what appears to amount to insurance fraud, whereby a consent order citing N.J.S.A 17:22A-40a(8) and N.J.S.A 17:22:a 40a(7) allowing a third party to sign for the insured, a breach of the New Jersey Insurance Producer Licensing Act<sup>18,19,20</sup>.

WHEREAS, Respondent completed and submitted a Whole Life insurance policy application to American Income Life for W.J. without meeting the insured, by misstating the owner Y.M.'s insurable interest for W.J. and allowed Y.M to sign for the insured, W.J, on the application, in violation of N.J.S.A. 17:22A-40a(2), (7) and (8); and

Figure 18 – Excerpt from Shui consent order

Despite this Shui is still working for the Giglione Ackerman agency and appears on the Spotlight magazine rankings showing she was still writing policies in January 2024. Our sources indicate that Shui is still working for Giglione Ackerman, and as of the date of writing, had written ~\$27,000 in ALP so far this year.

1,218 Stephen Boone	1,153 Kevin Ishikane	1,107 Nicole Hinz
1,216 Alexandria Morales	1,153 Jacob Carter	1,107 Luke Reiter
1,211 David Bilotti	1,152 Amy Shui	1,107 Doris Diaz De Davila
1,207 Maria Cisneros Bestene	1,152 Jennifer Pecora	1,101 Chris Gellings

Figure 19 – Spotlight Magazine January 2024, World's Greatest Bonus

## Key takeaways

It's clear that Globe Life and AIL have no interest in vetting their existing agents, let alone ensuring that those who are submitting fraudulent policies and sexually assaulting other agents are no longer involved with the company. Not only is this a complete failure of governance, its further proof of the at-all-cost sales structure at AIL.

The most egregious examples of Russin and Parrish would have been dismissed long ago by any reputable organization instead of being used to recruit more agents.

We were informed by former agents of far more instances of this happening, and it appears to be a widespread practice. Rainmakers, whether through legitimate means or not, are given a carte blanche to game the system.

As always, more to come.

<sup>18</sup> [Shui Consent Order](#)

<sup>19</sup> 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;

<sup>20</sup> pursuant to [N.J.S.A. 17:22A-40a\(7\)](#), an insurance producer shall not commit any insurance unfair trade practice or fraud;



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