

# New York State Department of Financial Services

ISSUED: December 20, 2019

## NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES TAKES DISCIPLINARY ACTIONS AGAINST LICENSEES OR REGISTRANTS UNDER THE INSURANCE LAW

The New York State Department of Financial Services has taken disciplinary action against the following licensees and registrants. Those categorized as stipulations or consent orders have been agreed to by the licensee or registrant. Department actions that result from Department hearings are subject to judicial review and possible stay of enforcement.

### STIPULATIONS/CONSENT ORDERS

#### Region: Albany

LICENSEE	ADDRESS	PENALTY
Michael P. Bradley (Independent Adjuster)	5 Huntington Drive Schenectady, NY 12309	\$750 fine
Respondent failed to disclose in his original application for an independent adjuster's license that he had been convicted of a misdemeanor. [Stipulation approved October 31, 2019.]		

LICENSEE	ADDRESS	PENALTY
Thomas F. Fredricks (Independent Adjuster)	2106 NY Route 2 P.O. Box 111 Grafton, NY 12082	\$1,500 fine
Respondent failed to disclose in his original application for an independent adjuster's license that he was convicted of a misdemeanor in East Greenbush Town Court, Rensselaer County, State of New York, and that he was convicted of a misdemeanor in Albany City Court, County of Albany, State of New York. [Stipulation approved October 23, 2019.]		

**Region: Buffalo**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mark B. Kostrzewski (Agent)	120 West Tupper Street Buffalo, NY 14201	\$3,000 fine
Respondent violated Section 2117(a) of the Insurance Law in that he acted as an insurance agent for an unauthorized insurer in the State of New York by soliciting, negotiating and/or effectuating annuity contracts on behalf of the unauthorized insurer in the State of New York. Respondent also submitted to the unauthorized insurer applications for the aforementioned annuity contracts that falsely stated that the applications were signed by the owner in the State of Pennsylvania, when in fact the applications were signed by the owner in the State of New York. [Stipulation approved October 17, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Steven B. Levy t/b/a Amherst Bail Bonds (Bail Bond Agent)	110 Roxbury Park East Amherst, NY 14221	\$4,000 fine
Respondent employed in his bail bond business an individual who was convicted of a criminal felony and who did not have the written consent of an insurance regulatory official as required by Title 18, United States Code, Section 1033(e). [Stipulation approved October 15, 2019.]		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sonia Diaz (Life Broker)	286 South Street New York, NY 10002	License Revoked
Respondent was convicted in Supreme Court of the State of New York, New York County, of Grand Larceny in the Fourth Degree, a class E felony, and Official Misconduct, a class A misdemeanor. Additionally, Respondent failed to disclose in license applications submitted to the Department that she was convicted of Grand Larceny in the Fourth Degree and Official Misconduct as aforesaid, and that she was convicted of a misdemeanor in Criminal Court of the City of New York, County of New York. Additionally, Respondent, after she was convicted of Grand Larceny in the Fourth Degree as aforesaid, worked in the insurance industry without having the written consent of an insurance regulatory official as required by 18 U.S.C § 1033(e). [Stipulation approved October 28, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Dinosaur Financial Group LLC (Agent – License Pending)	470 Park Avenue South New York, NY 10016	\$1,000 fine
Respondent acted as an insurance agent in the State of New York without a sublicense. [Stipulation approved October 15, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Claudia Liliana Gonzalez (Agent and Life Broker)	141-38 219th Street Springfield Gardens, NY 11413	\$250 fine
Respondent failed to disclose in her original application for a life broker’s license and her original application for an agent’s license that the New York State Department of Taxation and Finance filed a tax warrant against Respondent. [Stipulation approved November 6, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Lemonade Insurance Agency LLC (Agent)	5 Crosby Street, 3 <sup>rd</sup> floor New York, NY 10013	\$50,000 fine
Respondent acted as an insurance producer in the State of New York without having authority to do so by virtue of a license issued and in force pursuant to the provisions of the Insurance Law. [Stipulation approved October 15, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Kathleen P. Marren (Title Insurance Agent)	c/o Titlevest 110 East 42nd Street, 10th Floor New York, NY 10017	\$1,750 fine
Respondent acted as an insurance producer in the State of New York without having authority to do so by virtue of a license issued and in force pursuant to the provisions of the Insurance Law. [Stipulation approved October 15, 2019.]		

**Region: Rochester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Steven F. Coffey (Agent)	80 Armbruster Road Rochester, NY 14623	\$1,250 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that the South Carolina Department of Insurance revoked Respondent's nonresident producer license. Respondent also failed to disclose in his renewal application for an agent's license that the South Carolina Department of Insurance revoked his nonresident producer license as aforesaid, and that the Financial Industry Regulatory Authority ("FINRA") barred Respondent in all capacities from associating with any FINRA member. [Stipulation approved October 30, 2019.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Michael E. Carpenter (Independent Adjuster)	241 Maine Avenue Cherry Hill, NJ 08003	\$1,500 fine
Respondent acted as an independent adjuster in the State of New York after his license to act as an independent adjuster expired. Respondent also failed to disclose in his relicensing application for an independent adjuster's license that Respondent, as aforesaid, had acted as an independent adjuster in the State of New York after his license to act as an independent adjuster expired. [Stipulation approved October 15, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Rae Exume (Agent)	1726 Flat River Drive Charlotte, NC 28262	License Revoked
Respondent was convicted of a felony within the meaning of Section 2110(a)(7) of the Insurance Law in that he was convicted of Wire Fraud in United States District Court, Southern District of Florida. Respondent also failed to disclose the aforementioned felony conviction in his original and relicensing applications for an agent's license. [Stipulation approved November 6, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Daniel Michael Feigenbaum (Agent, Broker and Life Broker)	P.O. Box 1650 Hallandale, FL 33008	\$1,500 fine
Respondent failed to disclose in his relicensing and renewal applications for an agent's license and in his renewal application for a life broker's license that a corporation of which Respondent is an officer was fined by the Florida Department of Financial Services. [Stipulation approved November 14, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gregory Otis Hunter (Agent, Broker, and Excess Line Broker)	9 Minebrook Road Sudbury, MA 01776	\$1,000 fine
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was the subject of administrative action taken by the Indiana Commissioner of Insurance; and Respondent was the subject of administrative action by the Louisiana Department of Insurance. [Stipulation approved October 15, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Antwine Lamar Luke (Agent)	1254 East Broadway Road Mesa, AZ 85204	License Revoked
Respondent failed to disclose on his renewal application for an agent's license that he was the subject of administrative action by the State of California Department of Insurance wherein his application for a non-resident property broker-agent and casualty broker-agent license was denied; and Respondent failed to report the within 30 day so the final disposition of the matter the aforementioned administrative action by the State of California Department of Insurance. [Stipulation approved October 15, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Kevin McKenna (Agent)	6131 Carversville Road Carversville, PA 18913	\$750 fine
Respondent failed to disclose in his original application for an agent's license that: (a) in 2003, the Wisconsin Office of the Commissioner of Insurance denied Respondent's application for an agent's license; and (b) in 2004, the Wisconsin Office of the Commissioner of Insurance denied Respondent's application for an agent's license for 31 days. [Stipulation approved October 17, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Daniel Robles (Agent-License Application pending)	2706 Fallon Circle Simi Valley, CA 93065	\$1,000 fine
Respondent failed to disclose in his original application for an agent's license that he was the subject of administrative action by the State of California Department of Insurance and that he was convicted of a misdemeanor. [Stipulation approved October 17, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Sarah S. Somsky (Agent)	c/o SKAL & COMP LLC 325 Passaic Avenue Lodi, NJ 07644	\$1,500 fine
Respondent failed to disclose in SKAL & COMP LLC's relicensing application for a broker's license that she and SKAL & COMP LLC were fined by the New Jersey Department of Banking and Insurance on or about September 14, 2017. Respondent also failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was fined by the New Jersey Department of Banking and Insurance on or about September 14, 2017 as aforesaid. [Stipulation approved October 17, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Karen D. Woodard (Independent Adjuster)	8722 Avocado Court Jacksonville, FL 32244	\$750 fine
Respondent failed to disclose in her original application for an independent adjuster's license that she was convicted of a misdemeanor. [Stipulation approved November 4, 2019.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Angela Danielle York (Agent- license application pending)	2613 52nd Avenue Sacramento, CA 95822	\$750 fine
Respondent failed to disclose in her original application for an agent's license that she was the subject of an administrative action taken by California Department of Insurance. [Stipulation approved October 15, 2019.]		