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# NEWS

## Illinois Department of Insurance

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**FOR IMMEDIATE RELEASE:**

Monday, January 28, 2013

## Illinois Department of Insurance Disciplinary Report for November & December 2012

**CHICAGO - January 28, 2013.** The Illinois Department of Insurance today announced the following disciplinary orders:

**Gregory K. Bell, Northbrook** - Insurance producer license application denial effective December 20, 2012. Mr. Bell's application for a license was denied as a result of an investigation which revealed that he had felony convictions (Robbery) in 2001 and (Aggravated Domestic Battery) in 2006.

**Ryan Disselhorst, Crystal Lake** - A Director's Order issued regarding the denial of Mr. Disselhorst's application for a producer's license effective November 14, 2012. The Order, from Hearing #12-HR-0355, superseded the previously issued Letter of Denial to allow that he is issued a producer's license. The Order also required Mr. Disselhorst to pay hearing costs of \$649.05.

**Michelle M. Green, Schaumburg** - Insurance producer license revoked effective November 14, 2012. Ms. Green had been licensed to sell fire and casualty insurance since January 10, 2003. The license was revoked pursuant to a Director's Order resulting from Hearing #12-HR-0265. The hearing was held regarding a previously issued Order of Revocation after an investigation revealed Ms. Green created and mailed fraudulent letters to Illinois consumers. The Order, which sustained the previous order to revoke her license, required Ms. Green pay hearing costs of \$222.45.

**Marc Koch, Antioch** - A Director's Order issued regarding the denial of Mr. Koch's application for a producer's license effective December 6, 2012. The Order, from Hearing #12-HR-0457, superseded the previously issued Letter of Denial to allow that he is issued a producer's license. The Order also required Mr. Koch pay hearing costs of \$428.30.

**Adam Morrow, Decatur** - A Director's Order issued regarding the denial of Mr. Morrow's application for a producer's license effective December 7, 2012. The Order, from Hearing #12-HR-0458, sustained a previously issued Letter of Denial. The denial was the result of an investigation which revealed that he had a felony conviction (conspiracy to manufacture methamphetamine) in 2002. The Order also required Mr. Morrow to pay hearing costs of \$218.40.

**Todd A. Piper, Mt. Vernon** - A Stipulation and Consent Order issued regarding the producer license effective October 2, 2012. Mr. Piper has been licensed to sell life, health, fire and casualty lines of insurance since 2002. The Order, which included a \$2,000 civil penalty and corrective orders, alleged Mr. Piper forged a name to an application of insurance.

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**Charles P. Raleigh, Elmhurst** - A Stipulation and Consent Order issued regarding the producer license effective November 1, 2012. Mr. Raleigh has been licensed to sell life and variable lines of insurance since August 11, 2000. The Order, which included a \$1,000 civil penalty and a corrective order, alleged that Mr. Raleigh submitted an application to an insurer that was not authorized by the consumer.

**Anthony S. Ramirez, Oak Forest** - A Director's Order issued regarding the denial of Mr. Ramirez's application for a producer's license effective October 30, 2012. The Order, from Hearing # 12-HR-0570, which also required he pay hearing costs of \$396.25, sustained a previously issued Letter of Denial. The denial was based on information indicating Mr. Ramirez had been convicted of a felony (Mail Fraud) in 1998.

**Roman Ramos, Belleville** - Insurance producer license suspended effective November 5, 2012. Mr. Ramos had been licensed to sell life, health, fire and casualty lines of insurance since July 16, 2008. The license was suspended based on a certification from the Department of Healthcare and Family Services that Mr. Ramos was more than 30 days delinquent in complying with a child support order. The suspension will remain in effect until Mr. Ramos proves that he is not more than 30 days delinquent in paying his child support.

**Victoria W. Ross, Arlington Heights** - Insurance producer license revoked effective November 16, 2012. Ms. Ross had been licensed to sell life, health and variable lines of insurance since March 1, 1985. Ms. Ross was licensed to sell life, health and variable lines of insurance. The license was revoked as a result of an investigation which revealed she submitted insurance related documents to an insurer that contained non-genuine signatures of consumers. The Order of Revocation also included a \$5,000 civil penalty.

**Joseph A. Salsbery, Oswego** - Insurance producer license application denial effective October 19, 2012. Mr. Salsbery's license application was denied as a result of an investigation which revealed he had been convicted of a felony (Unlawful Possession of Cannabis with Intent to Deliver) in 2006.

**Senior Financial Strategies, Inc. and Thomas N. & Susan B. Cooper, Champaign** - Insurance producer licenses revoked effective December 3, 2012. Mr. Cooper had been licensed to sell life and health lines of insurance since May 12, 2000. Ms. Cooper had been licensed to sell life, health, casualty, and variable lines of insurance since March 1, 1985. The licenses were revoked based on an investigation that revealed fraudulent and dishonest practices, demonstrations of incompetence, untrustworthiness and financial irresponsibility in the transactions of business in this state. The Order of Revocation included a \$10,000 civil penalty.

**Spectrum Insurance Agency Inc., Rockford and Bruce A. Graham, Belvidere** - A Stipulation and Consent Order issued regarding the producer license effective November 8, 2012. Mr. Graham is the designated producer for the business entity Spectrum Insurance Agency. The Order, which included a \$2,000 civil penalty and corrective orders, alleged Mr. Graham prematurely submitted a change to an employer's benefit plan deductible that resulted in the employer incurring a higher out of pocket expense.

**Superior Benefits Corporation and Christine M. Scaturro, Granite City** - A Stipulation and Consent Order issued effective November 9, 2012. Ms. Scaturro is the designated producer for the business entity Superior Benefits Corporation. The Order, which included a \$1,000 civil penalty and corrective orders, alleged that Superior Benefits Corporation and Ms. Scaturro sent out a mass mailing insurance advertisement prior to having proper approval from the insurance company.

**Bruce Townsend, Elgin** - A Director's Order issued regarding the denial of Mr. Townsend's application for a producer's license effective November 15, 2012. The Order, from Hearing #12-HR-0394, superseded the previously issued Letter of Denial to allow that he is issued a producer's license. The Order also required Mr. Townsend to pay hearing costs of \$238.25.

**Mark Tyus, Decatur** - Insurance producer license revoked effective December 5, 2012. Mr. Tyus, who accepted the Voluntary Revocation Order, had been licensed to sell life and variable lines of insurance since December 8, 1985. Mr Tyus is no longer able to effect insurance transactions in the state, without violating Illinois Insurance Code and facing felony charges.

**Kimberly A. Van Raalte, Shannon** - Insurance producer license revoked effective October 12, 2012. Ms. Van Raalte had been licensed to sell fire and casualty insurance since December 3, 2004. The license was revoked as a result of an investigation which revealed her license had been revoked in the State of Kentucky and she failed to reveal the revocation on her application for a license in Illinois. The Order of Revocation also included a \$3,000 civil penalty.

**Cynthia Woodley-King, Chicago** - A Director's Order issued regarding the denial of Ms. Woodley-King's application for a producer's license effective December 6, 2012. The Order, from Hearing #11-HR-0603, sustained a previously issued Letter of Denial. The denial was the result of an investigation which revealed she tried to obtain a producer's license through misrepresentation and that she failed to inform the Department that her license had been previously revoked. The Order also required Ms. Woodley-King pay a civil penalty of \$2,000 and hearing costs of \$346.15.

More Information

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Illinois Department of Insurance assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's web site at [insurance.illinois.gov](http://insurance.illinois.gov) or call our toll-free hotline at (866) 445-5364.

For individual disciplinary orders, please visit [insurance.illinois.gov/orders](http://insurance.illinois.gov/orders).

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