



**BRUCE RAUNER**  
Governor  
**JENNIFER HAMMER**  
Director

# NEWS

## Illinois Department of Insurance

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FOR IMMEDIATE RELEASE:  
March 13, 2017

### Illinois Department of Insurance Disciplinary Report for February 2017

**SPRINGFIELD – March 13, 2017.** The Illinois Department of Insurance today announced the following disciplinary actions:

#### **Suspension:**

**Richard A. Ceranek, Maple Park** – Insurance producer's license suspended effective February 3, 2017. Mr. Ceranek had been licensed to sell health and life insurance since 2000. The suspension was based on a certification from the Department of Revenue that Mr. Ceranek has failed to pay state income tax and interest to the Department of Revenue.

**Robert E. Shannon, Clinton** – Insurance producer's license suspended effective February 3, 2017. Mr. Shannon had been licensed to sell life, health, fire, and casualty insurance since 2005. The suspension was based on a certification from the Department of Revenue that Mr. Shannon has failed to pay state income tax and interest to the Department of Revenue and failed to file tax returns due to the Department of Revenue.

#### **Denials:**

The Department denied licenses to the following individuals in January of 2017:

Todd J. Fendler           (Insurance Producer)  
Derek Ratulowski       (Insurance Producer)

#### **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 website at [insurance.illinois.gov](http://insurance.illinois.gov) or call our toll-free hotline at (866) 445-5364.

For individual disciplinary orders, please visit <http://insurance2.illinois.gov/applications/DirectorsOrders/>.



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March 13, 2017

### Illinois Department of Insurance Disciplinary Report for January 2017

**SPRINGFIELD – March 13, 2017.** The Illinois Department of Insurance today announced the following disciplinary actions:

#### **Revocation:**

**V. Amir Muhammad (AKA Verdis A. Muhammad), Chicago** - Director's Order of Revocation signed January 10, 2017. Mr. Muhammad had been licensed to sell casualty, fire, health, life, and casualty insurance since 2009. Mr. Muhammad had been previously licensed to sell insurance under the name Verdis Muhammad. Mr. Muhammad's license was revoked after the Department proved he submitted numerous producer license applications to the Department that contained false information as to his identity and failed to disclose a felony conviction (Second Degree Murder). Mr. Muhammad also provided false information concerning his identity and background to several insurance companies and lied to Department personnel about one such company being aware of his criminal background. Based upon these facts, Mr. Muhammad was found to have been convicted of a felony; to have provided incorrect, misleading, incomplete, or materially untrue information in his license application; and to have obtained or attempted to obtain a license through misrepresentation or fraud. The Order of Revocation also assessed a civil penalty of \$10,000.00 and hearing costs of \$375.30.

#### **Denials:**

The Department denied licenses to the following individuals in December of 2016:

Edward M. Collins (Insurance Producer)  
Johnathon K. Pearson (Insurance Producer)  
Zachary M. Smalley (Public Adjuster)

#### **More Information:**

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