



BRUCE RAUNER
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NEWS

Illinois Department of Insurance

FOR IMMEDIATE RELEASE:

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Illinois Department of Insurance Disciplinary Report for January 2015

SPRINGFIELD – March 9, 2015. The Illinois Department of Insurance today announced the following disciplinary actions:

Aziz Ali, Wheeling -- Insurance producer license revoked effective January 26, 2015 pursuant to a Director's Order from Hearing No. 14-HR-0349. Mr. Ali had been licensed to sell life insurance since 2008. Mr. Ali's license was revoked after an investigation revealed he allegedly fraudulently represented himself as a consumer to an insurer's underwriting personnel to confirm information provided on life insurance applications. The Order also assessed a civil penalty of \$3,000.

Darin Anderson, Elgin – Illinois insurance producer license denied effective January 9, 2015. Mr. Anderson's application for a license was denied pursuant to a Director's Order from Hearing No. 14-HR-0580 after an investigation which revealed that in 1999 he pled guilty to two (2) felonies (Unlawful Possession with Intent to Deliver Cannabis) and (Unlawful Possession of a Controlled Substance). The investigation also revealed in 2003 Mr. Anderson was convicted of three (3) felonies (Unlawful Possession of a Controlled Substance with Intent to Deliver while within 1000 feet of the Real Property of a Church), (Manufacture of Delivery of Cannabis) and another for (Unlawful Possession of a Controlled Substance with Intent to Deliver while within 1000 feet of the Real Property of a Church). The Order, which sustained a previously issued letter of denial, also required that he pay \$352.00 in hearing costs.

Towana Barron, Burnham – Insurance producer license revoked effective January 2, 2015. Ms. Barron had been licensed to sell life, health, fire and casualty insurance since 2011. Ms. Barron's license was revoked after an investigation revealed she allegedly failed to remit insurance premiums collected from consumers. The Order also assessed a civil penalty of \$2,000.

Sean Chamizo, Carrollton, Texas – Insurance producer license voluntarily revoked effective December 3, 2014. Mr. Chamizo had been licensed to sell life, health and variable insurance since 2007.

Thomas Chinburg, Chicago -- Insurance producer's license suspended effective January 3, 2015. Mr. Chinburg had been licensed to sell life and health insurance since 2013. The suspension was based on a certification from the Department of Healthcare and Family Services that Mr. Chinburg was more than 30 days delinquent in complying with a child support order in the amount of \$7,202.66. The suspension will remain in effect until Mr. Chinburg proves to the satisfaction of the Department that he is not more than 30 days delinquent in paying his child support.

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Theodore Colbert, Jr., Justice – Insurance producer license revoked effective January 1, 2015. Mr. Colbert had been licensed to sell life and health insurance since 2013. Mr. Colbert license was revoked after an investigation revealed he allegedly collected insurance premiums in the amount of \$285.63 that were not forwarded to the insurer. The Order of Revocation also assessed a civil penalty of \$500.

David Del Muro, Glenview – Insurance producer license revoked effective January 1, 2015. Mr. Del Muro had been licensed to sell life and health insurance since 2012. Mr. Del Muro's license was revoked after an investigation revealed he allegedly forged consumers' names and information to insurance related documents. The Order of Revocation also assessed a civil penalty of \$5000.

Leslie R. Ellis, Matteson – Insurance producer license revoked effective January 16, 2015. Mr. Ellis had been licensed to sell life, health, fire and casualty insurance since 2005. Mr. Ellis' license was revoked after an investigation revealed he allegedly failed to remit insurance premiums collected from consumers. The Order also assessed a civil penalty of \$2,000.

Steven B. Froehlich and Froehlich & Coyle Inc., Algonquin — Stipulation and Consent Order issued effective December 31, 2014. Mr. Froehlich has been licensed since 1985 to sell life, health, fire, casualty and variable insurance. Froehlich & Coyle, Inc. has been a licensed business entity since 1993. The Order, which includes a \$1,000 civil penalty and corrective orders, alleges that Mr. Froehlich and Froehlich & Coyle, Inc. submitted an insurance related document to an insurer that contained the non-genuine signature of a consumer.

Joyce Gibbs, DeSoto – Insurance producer license revoked effective January 9, 2015. Ms. Gibbs had been licensed to sell life and health insurance since 2010. Ms. Gibbs' license was revoked after an investigation revealed she was terminated from an insurer for alleged theft of consumer funds.

Solomon S. Gross, Lake Villa – Insurance producer license revoked effective January 27, 2015 pursuant to Director's Order No. 14-HR-1279 after an investigation which revealed that in 1995 he was convicted of five (5) felony counts (Wire Fraud and Bank Fraud), had his non-resident producer's license permanently barred in Florida and provided incorrect information on his Illinois producer license renewal application. Mr. Gross had been licensed to sell life insurance since 2011. The Order of Revocation also assessed a civil penalty of \$6,000.

David Hajduch, Plainfield – Insurance producer license revoked and prohibited from reinstating his license effective January 21, 2015, pursuant to a Director's Order from Hearing No. 14-HR-0352. Mr. Hajduch had been licensed to sell life and health insurance since 2009. Mr. Hajduch's license was revoked after an investigation revealed that he allegedly submitted fraudulent insurance applications and related documents non-genuine signatures to insurers, submitted insurance application documents without the consumer's signature; fraudulently signed as the Collector/Agent on an Oral Fluid Authorization form for an insured, and authorized electronic withdrawal payments from a consumer's checking account without the insured's consent. The Order included a civil penalty of \$4,000 and hearing costs of \$602.00 due within 35 days.

Robert A. Kay, Northbrook -- Stipulation and Consent Order issued effective November 26, 2014. Mr. Kay has been a licensed public adjuster since 2007. The Order includes allegations that Mr. Kay failed to disclose a 2011 misdemeanor conviction (Electronic Harassment) on an application for a Public Adjuster license. The Order also assessed a civil penalty of \$2500.

Robert J. Kelliher, Park Ridge – Illinois insurance producer license denied effective January 1, 2015. Mr. Kelliher's application for a license was denied after an investigation which revealed that in 2004 he was convicted of five (5) counts of Income Tax Evasion and two (2) counts of making a False Claim to the Internal Revenue Service in Northern District of Illinois.

Agnieszka Kopec, West Dundee – Illinois insurance public adjuster license denied effective January 1, 2015. Ms. Kopec's application for a license was denied after an investigation revealed that in 2012 she pled guilty to a misdemeanor (Possession of Drug Paraphernalia). Ms. Kopec also failed to report the misdemeanor on the application for a public adjuster's license, thereby being assessed a civil penalty of 1,000.00 to be paid within 30 days.

Dennis W. McCabe, Cary -- Insurance producer license revoked effective December 14, 2014. Mr. McCabe had been licensed to sell life, health, fire and casualty insurance since 1985. Mr. McCabe's license was revoked after an investigation revealed he allegedly collected client funds, deposited them into his personal account and did not remit them to the insurer in a timely manner. Mr. McCabe was also transacting business under the assumed name of McCabe & Associates. The Order also assessed a civil penalty of \$10,000.

Cory W. Margetts, Fresno, California – Insurance producer license voluntarily revoked effective December 3, 2014. Mr. Margetts had been licensed to sell life and health insurance since 2012.

Gregory J. Pickett, Chicago -- Stipulation and Consent Order issued effective November 20, 2014. Mr. Pickett has been licensed to sell life, health, fire and casualty insurance since 1998. The Order includes allegations that Mr. Pickett failed remit premiums in the amount of \$1665.35 to an insurer. The Order also assessed a civil penalty of \$2000.

Andrzej Pozniak and Midwest Public Adjuster Group, LLC, Chicago – Stipulation and Consent Order issued effective January 27, 2015. Mr. Pozniak has been a licensed public adjuster since 2012. Midwest Public Adjuster Group, LLC has been a licensed public adjuster business entity since 2013. The Order includes allegations that Mr. Pozniak and Midwest Public Adjuster Group, LLC used a public adjuster contract without prior approval from the Director. The Order also assessed a civil penalty of \$2500.

Julie A. Reichel, Washington -- Stipulation and Consent Order issued effective December 17, 2014. Ms. Reichel was licensed between 2003 through 2007 and currently effective 2014 to sell life and health insurance. The Order includes allegations of Ms. Reichel's failure to pay unearned commissions, charge backs, non-remitted premiums to the insurers; failure to remit collected premiums to the insurer and failed to reimburse the insurer for the refunded premium to the consumer. It is also alleged that Ms. Reichel submitted a fraudulent application and check to the insurer.

David I. Robertson, Indialantic, FL – Stipulation and Consent Order issued effective January 30, 2015. Mr. Robertson has been licensed to sell life, health, fire and casualty insurance since 1990. The Order includes allegations that Mr. Robertson failed to reveal a Voluntary Revocation of his producer's license in Florida in 2002 on six (6) Illinois producer applications. The Order assessed a civil penalty of \$3000 and indicates Mr. Robertson is never allowed to apply for a resident or non-resident producer license in Illinois.

Mark Roller, Oak Brook – Illinois insurance producer license denied effective January 12, 2015. Mr. Roller's application for a license was denied after an investigation which revealed that in 2006 he was convicted of a felony (Exploit Child <13/Expose Self).

Justin Seyl, Libertyville – Illinois insurance limited lines license denied effective January 28, 2015. Mr. Seyl's application for a license was denied pursuant to a Director's Order from Hearing No. 14-HR-0964 after an investigation which revealed that in 2010 he had an insurance producer license denied and revoked in Tennessee. The Order, which sustained a previously issued letter of denial, also required that he pay \$313.50 in hearing costs.

Jeremy Smith, Quincy – Insurance producer license revoked effective January 3, 2015. Mr. Smith had been licensed to sell fire and casualty insurance since 2012. Mr. Smith's license was revoked after an investigation revealed that in 1997 he pled guilty to a felony (Criminal Sexual Assault) and failed to reveal the felony on insurance producer applications in 2012 and 2014.

Ronald J. Stoller, Deerfield -- Stipulation and Consent Order issued effective January 27, 2015. Mr. Stoller has been licensed to sell life and health insurance since 2002. The Order includes allegations that Mr. Stoller submitted insurance documents with non-genuine signatures of consumers. The Order also assessed a civil penalty of \$3,000.

Patrick L. Thomas, Chicago – Insurance producer license revoked effective January 1, 2015. Mr. Thomas had been licensed to sell life and health insurance since 2012. Mr. Thomas' license was revoked after an investigation revealed he allegedly collected insurance premiums in the amount of \$904.05 that were not forwarded to the insurer. The Order of Revocation also assessed a civil penalty of \$2000.

Debra Townsend, Belleville – Illinois insurance producer license denied effective January 26, 2015. Ms. Townsend's application for a license was denied based on her license an Order of Revocation issued in Missouri in 2012. The Missouri Consent Order indicated the Applicant obtained a client's bank account information and used the information to write fraudulent insurance policies.

Michael R. Volts, Weston, FL – Insurance producer license revoked effective January 1, 2015. Mr. Colbert had been licensed to sell life and health insurance since 2012. Mr. Volts' license was revoked after an investigation revealed he allegedly failed to reveal a criminal conviction on the application for an insurance license and his producer license was revoked or suspended in other states. The Order of Revocation also assessed a civil penalty of \$2000.

Ryan Young, Quincy -- Insurance producer license suspended effective January 17, 2015. Mr. Young had been licensed to sell life, health, property and casualty insurance since 2013. The suspension was based on a certification from the Department of Healthcare and Family Services that Mr. Young was more than 30 days delinquent in complying with a child support order in the amount of \$54,016.06. The suspension will remain in effect until Mr. Young proves to the satisfaction of the Department that he is not more than 30 days delinquent in paying his child support.

Mohammad M. Zegar, Frankfort -- Stipulation and Consent Order issued effective December 17, 2014. Mr. Zegar has been licensed to sell life and health insurance since 2007. The Order includes allegations that Mr. Zegar failed to sign his name and signature on two annuity applications as the soliciting and writing producer. The Order also assessed a civil penalty of \$1000.

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 or call our toll-free hotline at (866) 445-5364.

For individual disciplinary orders, please visit
<http://insurance.illinois.gov/APPS/ElectronicFiling/DOIdocuments/SearchForDocuments.aspx>.

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