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NEWS

Illinois Department of Insurance

FOR IMMEDIATE RELEASE:

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Illinois Department of Insurance Disciplinary Report for July 2013

CHICAGO - August 30, 2013. The Illinois Department of Insurance today announced the following disciplinary actions:

Roman S. Andreiw, Itasca - Insurance producer license revoked effective July 12, 2013. Mr. Andreiw had been licensed to sell life, health, fire, and casualty lines of insurance since 1997. The license was revoked as a result of an investigation which revealed Mr. Andreiw failed to remit collected premiums to the insurer and failed to facilitate and aid the Director in the investigation. The Order of Revocation includes a \$10,000 civil penalty.

Wojciech Bielaszka, Des Plaines - Stipulation and Consent Order issued effective July 12, 2013. Mr. Bielaszka has been licensed to sell life, health, fire, casualty, and variable lines of insurance since 2004. The Order, which includes a \$5,000 civil penalty and corrective orders, alleges that Mr. Bielaszka misrepresented the actual or proposed terms of insurance applications.

Michael A. Dabney, Jr., Kankakee - Insurance producer license application denied effective July 11, 2013. Mr. Dabney's application for license was denied as a result of an investigation which revealed that he was convicted of a felony (Unlawful Possession of a Controlled Substance with the Intent to Deliver) in March 2007.

Cheryl Dunham, Macomb - Insurance producer license revoked effective August 11, 2013. Ms. Dunham had been licensed to sell life, health, fire, casualty and variable lines of insurance since 1987. The license was revoked as a result of an investigation which revealed Ms. Dunham submitted annuity withdrawal forms that contained altered information. The Order of Revocation includes a \$3,000 civil penalty.

J & W Financial Services, Inc., South Holland, and Derek J. Woods, Flossmoor - Insurance producer license and the business entity license revoked effective July 25, 2013. Mr. Woods had been licensed to sell life, health, and variable contracts lines of insurance since 2003. J & W Financial Services, Inc. had been a licensed business entity since 2007. Both licenses were revoked as a result of an investigation which revealed the Illinois Department of Securities issued an order permanently prohibiting the producer and business entity from offering or selling securities in Illinois, and the licensees failed to reveal the action to the Department of Insurance. The Order of Revocation includes a \$14,000 civil penalty.

Lewis A. Kaplan, Deerfield, and Wellington Insurance Services Ltd., Deerfield - Insurance producer license and the business entity license revoked effective August 1, 2013. Mr. Kaplan had been licensed to sell life, health, fire, and casualty lines of insurance since 1985. Wellington Insurance Services had been a licensed business entity since 1998. Both licenses were revoked as a result of an investigation, which resulted in Mr. Kaplan entering into a Voluntary Revocation of his insurance producer license. He is no longer able to effect insurance transactions in the state without violating Illinois Insurance Code and facing felony charges.

Howard B. Labow, Highland Park and National Enrollment Services, Northbrook - Stipulation and Consent Order issued effective July 16, 2013. Mr. Labow has been licensed to sell life, health, and variable lines of insurance since 1985. National Enrollment Services has been a licensed business entity since 1985. The Order, which includes a \$3,000 civil penalty and corrective orders, alleges that Mr. Labow disseminated misleading advertisement for the purpose of inducing a policyholder to lapse, forfeit/change insurance, and failed to obtain the approval from the insurer before disseminating the advertisement.

Daniel Albert Nathan, Chicago - Insurance producer license revoked effective July 11, 2013. Mr. Nathan had been licensed to sell life, health, fire, and casualty lines of insurance since 2010. The license was revoked as a result of an investigation which revealed Mr. Nathan was terminated by an insurer for improperly withholding, misappropriating or converting monies received in the course of doing business. He also failed to facilitate and aid the Director in the investigation. The Order of Revocation includes a \$1,000 civil penalty.

Marlon L. Underwood, Harvey - Insurance producer license application denied effective July 13, 2013. Mr. Underwood's application for license was denied as a result of an investigation which revealed he solicited, wrote, and negotiated insurance in this state without a license; did not sign life insurance applications he solicited/wrote; and used personal information received from an insurance client to make withdrawals from an annuity and then deposited those monies into his own account. Mr. Underwood also incurred a \$25,000 civil penalty.

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

For individual disciplinary orders, please visit insurance.illinois.gov/orders.

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