



**PAT QUINN**  
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Director

# NEWS

## Illinois Department of Insurance

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**FOR IMMEDIATE RELEASE:**

Wednesday, January 29, 2014

## Illinois Department of Insurance Disciplinary Report for November 2013

**SPRINGFIELD - January 29, 2014.** The Illinois Department of Insurance today announced the following disciplinary actions:

**Michael A. Davis and Davis Schryver Insurance Agency Inc., Polo** - Stipulation and Consent Order issued effective November 21, 2013. Mr. Davis has been licensed since 1985 to sell life, health, fire, and casualty lines of insurance. Davis Schryver Insurance Agency Inc. has been a licensed business entity since 1985. The order, which includes an \$8,200 civil penalty and corrective orders, alleges Mr. Davis misappropriated monies required to be held in a fiduciary capacity, improperly withheld collected premiums due to an insurer or licensee, forwarded premiums to insurers prior to the date the monies were deposited, and had negative running balances in the Premium Fund Trust Account.

**John Goodale, Galva** - Stipulation and Consent Order issued effective October 31, 2013. Mr. Goodale has been licensed to sell life, health, fire, and casualty lines of insurance since 1985. The order, which includes a \$2,000 civil penalty and corrective orders, alleges Mr. Goodale violated the Disclosure Law by failing to sign as the writing agent on two applications he solicited, and represented himself to be an agent for an insurer for which he was not contracted.

**Jefferson Hardin, Chicago** - Insurance producer license suspended effective November 20, 2013. Mr. Hardin has been licensed since 2011. The license was suspended based on a certification from the Department of Healthcare and Family Services that Mr. Hardin was more than 30 days delinquent in complying with a child support order. The suspension will remain in effect until Mr. Hardin proves that he is not more than 30 days delinquent in paying his child support.

**Tina Ledbetter and T & J's Insurance Agency, Smithton** - Insurance producer and business entity licenses revoked effective November 10, 2013. Ms. Ledbetter had been licensed to sell life, health, fire and casualty since 2003. T & J Insurance Agency had been a licensed business entity since 2004. The licenses were revoked as a result of an investigation, which revealed that Ms. Ledbetter failed to forward premiums to an insurer and failed to facilitate and aid the Director in the investigation. The Order of Revocation included a \$10,000 civil penalty

**Carolyn A. Loebach and Loebach & Associates Insurance Services, Inc., Spring Valley** - Stipulation and Consent Order issued effective October 1, 2013. Ms. Loebach has been licensed to sell life, health, fire, and casualty lines of insurance since 1989. Loebach & Associates Insurance Services has been a licensed business entity since 2003. The order, which includes an \$18,000 civil penalty and corrective orders, alleges Ms. Loebach misappropriated monies required to be held in a fiduciary capacity, improperly withheld collected premiums due to an insurer, made improper disbursements from the Premium Fund Trust Account (PFTA), maintained negative balances in the PFTA; failed to deposit all premiums received into the PFTA, and submitted insurance related documents to an insurer that contained the non-genuine signature of a consumer.

**Nhan Thai Nguyen, Gurnee** - Insurance producer license application denied effective November 3, 2013. Mr. Nguyen's application for license was denied as a result of an investigation which revealed that he was convicted of a felony (Larceny in a Building) in January 2000.

**Charles Purtscher, Henry** - Insurance producer license revoked effective November 6, 2013. Mr. Purtscher had been licensed to sell life and health lines of insurance since 2006. The license was revoked pursuant to a Director's Order from Hearing No. 13-HR-0221 that sustained a previously issued Order of Revocation. Mr. Purtscher's license was revoked as a result of an investigation which revealed he knowingly accepted insurance business from a previously revoked and unlicensed individual and failed to notify the Department of an assumed name prior to doing business under the assumed name. The order also required he pay a \$20,000 civil penalty and \$852.75 in hearing costs.

**Dariusz Pryc and Ready Home Inc., Schaumburg** - Public adjuster business entity license application denied effective November 24, 2013. The license application for Ready Home was denied as a result of an investigation which revealed the individual listed on the application, Dariusz Pryc, is not a licensed public adjuster.

**Raymond F. Snyder, Leawood, KS, Snyder Insurance Services & Insurasset-Com, Inc., Overland Park, KS** - Stipulation and Consent Order issued effective October 30, 2013. Mr. Snyder has been licensed to sell life, health, fire, and casualty lines of insurance since 1989. Snyder Insurance Services & Insurasset-Com has been a licensed business entity since 2009. The order, which includes a \$12,000 civil penalty and corrective orders, resolves all matters pertaining to a previously issued Order of Revocation.

**Rasmieh Joseph Steve aka Rasmieh Jousef Odeh, Evergreen Park** - Navigator In-Person Counselor Certificate revoked effective November 24, 2013. Ms. Steve's Navigator Certification was revoked based on an investigation which revealed that she had been convicted in Israel for her role in the bombings of a supermarket and the British Consulate in Jerusalem and failed to reveal the conviction on her application for certification.

**Chakera Washington, Chicago** - Navigator In-Person Counselor Certificate application denied effective November 17, 2013. Ms. Washington's application for certification was denied based on an investigation which revealed that she had been convicted of a felony (Manufacture/Deliver of a Controlled Substance) in March 2008.

#### 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

<http://insurance.illinois.gov/APPS/ElectronicFiling/DOIdocuments/SearchForDocuments.aspx?>

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