



BRUCE RAUNER
Governor
Anne Melissa Dowling
Acting Director

NEWS

Illinois Department of Insurance

FOR IMMEDIATE RELEASE:
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Illinois Department of Insurance Disciplinary Report for November 2015

SPRINGFIELD – December 22, 2015. The Illinois Department of Insurance today announced the following disciplinary actions:

Revocation:

Mark Vaughan, Littleton, CO – Director's Order of Revocation signed September 21, 2015. Mr. Vaughan had been licensed to sell casualty and fire insurance since 2006. Mr. Vaughan's license was revoked after an investigation revealed he failed to reveal actions from other states, thereby providing incorrect, misleading, incomplete, or materially untrue information on a license application and obtaining a license through misrepresentation or fraud. The Order included a civil penalty of \$2,000.00.

Amiben Patel, Schaumburg – An Order of Voluntary Revocation was signed November 3, 2015. Mr. Patel had been licensed to sell health and life insurance since 2012. Mr. Patel's Voluntary Revocation included a penalty of \$2,500.00.

Stipulation and Consent Order:

Beatriz Lopez, Chicago / James L. Sandner, Chicago / Jonathan W. Wilcox, Chicago / The Sandner Group Insurance Program Managers, Chicago – Stipulation and Consent Order signed October 21, 2015. Ms. Beatriz has been licensed to sell casualty, fire, health, and life insurance since 1991, Mr. Sandner has been licensed to sell casualty, fire, health, and life insurance since 1994. Mr. Wilcox has been licensed to sell casualty, and fire insurance since 2004. The Sandner Group Insurance Program Managers has been a licensed business entity since 2004. The Order includes allegations that the Licensees and Business Entity did not allow the Department to conduct an onsite examination. The Order also assessed a civil penalty of \$5,000.00.

James L. Sandner, Chicago / Jonathan W. Wilcox, Chicago / Brokers' Risk Placement Service, Inc., Chicago – Stipulation and Consent Order signed October 22, 2015. Mr. Sandner has been licensed to sell casualty, fire, health, and life insurance since 1994. Mr. Wilcox has been licensed to sell casualty, and fire insurance since 2004. Brokers' Risk Placement Service has been a licensed Business Entity since 1985. The Order includes allegations that the Licensees and Business Entity did not allow the Department to conduct an onsite examination. The Order also assessed a civil penalty of \$5,000.00.

James L. Sandner, Chicago / Davide G. Tomei, Naperville / James K. Woodard, Chicago / The Sandner Group Alternative Risk Solutions, Inc., Chicago – Stipulation and Consent Order signed October 22, 2015. Mr. Sandner has been licensed to sell casualty, fire, health, and life insurance since 1994. Mr. Tomei has been licensed to sell casualty, fire, health, and life insurance since 2009. Mr. Woodard has been licensed to sell casualty and fire insurance since 2004. The Sandner Group Alternative Risk Solutions, Inc. has been a licensed Business Entity since 1994. The Order includes allegations that the Licensees and Business Entity did not allow the Department to conduct an onsite examination. The Order also assessed a civil penalty of \$5,000.00.

Marshall D. Eccher, Milstadt / Shelley L Eccher, Milstadt / Eccher & Associates Insurance Agency Inc., Millstadt – Stipulation and Consent Order signed October 23, 2015. Mr. Eccher has been licensed to sell casualty, fire, health, life, and variable contracts since 1987. Ms. Eccher has been licensed to sell casualty, fire, health, and life insurance since 2002. Eccher & Associates Insurance Agency Inc. has been a licensed business entity since 1999. The Order includes allegations that the Licensees' and Business entity's Premium Fund Trust Account (PFTA) balance was deficient with respect to the premium monies, had negative balances, and incurred bank service fees; that transfer from the PFTA to the Operating Account did not match commissions earned; that they improperly withheld collected premiums due an insurer or other Licensee; that they forwarded premium payments for two consumers to insurers prior to the date the premium monies was deposited in the PFTA account; and that the Business Entity and Licensees failed to repay a premium overpayment to the insured within the allotted time after receipt of the premium overpayment check from the insurer. The Order also assessed a civil penalty of \$10,000.00.

Steve P Kaufmann, Peru / Kaufmann Ins Agency, LLC, Peru. – Stipulation and Consent Order signed November 4, 2015. Mr. Kaufmann has been licensed to sell casualty, fire, health, life, and variable contracts since 1996. Kaufmann Ins Agency. LLC has been a licensed business entity since 2012. The Order includes allegations that Mr. Kaufmann and Kaufmann Ins Agency, LLC had a deficient balance in the Business Entity's PFTA, including negative balances, unlawfully transferred funds from the PFTA to the Operating Account and the Licensee's personal account, failed to deposit all premium received into the PFTA, failed to consistently maintain a Cash Receipts Register, failed to maintain a bond in compliance, and failed to submit required paperwork to an insurer on behalf of a consumer. The Order also assessed a civil penalty of \$5,000.00.

Shell Brown, Chicago – Stipulation and Consent Order signed November 13, 2015. Ms. Brown has been licensed to sell casualty, fire, health, and life insurance since 2007. The Order includes allegations that the Licensee did not maintain records needed to complete a fiduciary review, failed to maintain a Cash Disbursement Register, and transacted business under a name not registered with the Department of Insurance. It is also alleged the Licensee had negative balances, made unlawful withdrawals, failed to deposit a premium, and failed to correctly label the PFTA. The Order also assessed a civil penalty of \$10,000.00.

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 Departments website at 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/>.