

Illinois Department of Insurance Disciplinary Report for February 2010

SPRINGFIELD—February 10, 2010. The Illinois Department of Insurance announced today that Director of Insurance Michael T. McRaith issued the following disciplinary orders:

- **TDPI, Inc. a/k/a Pirpiris Insurance Agency, Inc. and Ted D. Pirpiris, Park Ridge**—Stipulation and Consent Order issued regarding the insurance producer licenses of TDPI, Inc. a/k/a Pirpiris Insurance Agency, Inc. (TDPI) and Mr. Pirpiris, effective November 30, 2009. TDPI and Mr. Pirpiris have been licensed since June 17, 2008, and December 28, 1987, respectively, to sell life, accident, health, fire, and casualty insurance. The Stipulation and Consent Order, which includes \$8,829.65 in restitution to a premium finance company, a \$10,000 civil forfeiture, and corrective orders, alleges that TDPI and Mr. Pirpiris failed to properly return premiums and violated a previous Director's Order.
- **Malgorzata Karwinski, Chicago**—Stipulation and Consent Order issued regarding the insurance producer license of Ms. Karwinski, effective December 1, 2009. Ms. Karwinski has been licensed to sell life, accident, health, property and casualty insurance since April 12, 2006. The Stipulation and Consent Order, which includes a \$3,000 civil forfeiture and corrective orders, alleges that Ms. Karwinski submitted falsified applications for insurance to an insurance company and received advance commissions for such applications. Ms. Karwinski returned the commissions to the insurer at the direction of the Department.
- **Richard F. Kappel, Schaumburg**—Stipulation and Consent Order issued regarding the insurance producer license of Mr. Kappel, effective December 16, 2009. Mr. Kappel has been licensed to sell life, accident, health, property, casualty and variable insurance since February 19, 1988. The Stipulation and Consent Order, which includes a \$1,000 civil forfeiture and corrective orders, alleges that Mr. Kappel submitted a falsified insurance document to an insurer.
- **Roland Perpignon, Chicago**—Application for insurance producer license denied, effective December 17, 2009. Mr. Perpignon's application for a limited lines producer license was denied as result of his failure to facilitate and aid the Director in an examination.
- **Estefania Valencia Huaracha, Streamwood**—Application for insurance producer license denied, effective January 19, 2010. Ms. Huaracha's application for a license to sell life, property, and casualty insurance was denied as a result of an investigation which revealed that she had previously committed insurance fraud.
- **Theodore L. Orzechoskie, Crystal Lake**—Stipulation and Consent Order issued regarding the insurance producer license of Mr. Orzechoskie, effective June 15, 2009. Mr. Orzechoskie is licensed to sell life, accident, health, property, casualty, and variable insurance. The Stipulation and Consent Order, which includes a \$1,100 civil forfeiture and corrective orders, alleges that Mr. Orzechoskie sold an insurance policy to an Illinois consumer while not properly licensed.

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 Department assists consumers with all insurance complaints, including health, auto, life and homeowners. 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. If you would like individual disciplinary orders, please call or e-mail Anjali Julka at anjali.julka@illinois.gov or Louis G. Pukelis at louis.pukelis@illinois.gov.