



PAT QUINN
Governor

MICHAEL T. McRAITH
Director

NEWS

Illinois Department of Insurance

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Illinois Department of Insurance Disciplinary Report for November 2010

CHICAGO - The Illinois Department of Insurance announced today that Director of Insurance Michael T. McRaith issued the following disciplinary orders:

- **Adele M. Cowell, Red Bud** - Stipulation and Consent Order, effective October 6, 2010. Ms. Cowell has been licensed to sell life, accident, health, property, and casualty insurance since December 9, 1986. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that Ms. Cowell offered rebates to Illinois consumers for the purchase of insurance.
- **Michael G. Camerano, Springfield** - Stipulation and Consent Order, effective September 22, 2010. Mr. Camerano has been licensed to sell life insurance since December 26, 2006. The Stipulation and Consent Order, which includes a \$3,000 civil forfeiture and corrective orders, alleges that Mr. Camerano signed a life insurance application that did not contain the signature of the soliciting agent.
- **Edward K. Miller, Darien** - Stipulation and Consent Order, effective November 8, 2010. Mr. Miller has been licensed to sell property and casualty insurance since June 14, 2007. The Stipulation and Consent Order, which includes a \$5,000 civil forfeiture and corrective orders, alleges that Mr. Miller was: convicted of a felony in 2006; failed to provide felony documentation in accordance with the law; and failed to reveal two denials of previous applications for a license on his 2007 and 2009 renewals.
- **Ghafran Chishti, Schaumburg & Total Insurance Solutions, Des Plaines** - Stipulation and Consent Order, effective October 8, 2010. Mr. Chishti and Total Insurance Solutions have been licensed to sell life, accident, health, fire, casualty and variable insurance since November 23, 2005 and February 15, 2007, respectively. The Stipulation and Consent Order, which includes a \$10,000 civil forfeiture and corrective orders, alleges that Mr. Chishti and Total Insurance Solutions: failed to hold premium monies in trust; failed to remit premiums timely to insurer; failed to deposit premiums prior to forwarding to insurer; issued fraudulent certificate of insurance; had unlawful withdrawals from the Premium Fund Trust Account (PFTA); failed to charge service fee properly; had negative balances in the PFTA; failed to properly label the PFTA; failed to maintain a cash receipts and disbursements register for the PFTA; and failed to reconcile PFTA bank records.
- **Sheldon Brown, Springfield** - Insurance producer license revoked, effective October 10, 2010. Mr. Brown had been continuously licensed to sell limited lines since March 25, 2010. His license was revoked as a result of an investigation, which revealed that the Licensee had failed to abide by a Director's Order by failing to pay the civil forfeiture of \$1,000 within 45 days and the \$165.50 of hearing costs within 30 days as required by the Director's Order. Additionally, the Licensee failed to facilitate and aid the Director in the investigation. The Revocation includes a \$3,000 civil penalty. The licensee may request an administrative hearing on the revocation. The administrative hearing decision may be appealed to the Illinois circuit courts.

- **Nader Musa, Belleville** - Insurance producer license revoked, effective November 18, 2010. Mr. Musa was licensed to sell life, accident, health and variable insurance since October 18, 1991. His license was revoked as a result of an investigation, which culminated in Mr. Musa entering in to a Voluntary Revocation of his insurance producer license.
- **Dragan Djordjevic, Northbrook** - Stipulation and Consent Order, effective November 4, 2010. Mr. Djordjevic has been licensed to sell life, accident, health, property, casualty and variable insurance since May 19, 1995. The Stipulation and Consent Order, which includes a \$1,000 civil forfeiture and corrective orders, alleges that Mr. Djordjevic failed to reveal a South Dakota denial of an application for a license on his 2008 renewal.
- **Mark J. Strong, Chicago and Geo F. Brown & Sons, Inc., Chicago** - Insurance producer licenses revoked, effective November 8, 2010. Mr. Strong and Geo F. Brown & Sons, Inc. had been licensed to sell fire and casualty insurance since March 4, 2003 and September 10, 1985, respectively. The licenses were revoked as a result of an investigation, which revealed that the Licensee had: improperly withheld premiums of \$16,936 from an insurer; made 87 unlawful withdrawals out of the Premium Fund Trust Account(PFTA); improperly withdrew commissions from the PFTA; solicited business for a company that he had no permission to solicit on their behalf; failed to facilitate and aid the Director in an examination; did not maintain positive running balance in the PFTA; did not have proper company authorization to invest premiums; did not maintain cash register receipts; and did not label PFTA correctly. The Order requires Mr. Strong and Geo F. Brown & Sons, Inc. to pay restitution of \$16,936 to an insurer and a \$100,000 civil penalty within 30 days of the entry day of the Order. The licensee may request an administrative hearing on the revocation. The administrative hearing decision may be appealed to the Illinois circuit courts.
- **Seaton Insurance Company, Warwick, RI** – Certificate of Authority to transact insurance business in Illinois revoked, effective October 15, 2010. Seaton, a Rhode Island-domiciled insurer, had its Certificate of Authority revoked after the Department found that further transaction of business by Seaton in Illinois would be hazardous to policy holders and creditors in this State and to the public. The licensee may request an administrative hearing on the revocation. The administrative hearing decision may be appealed to the Illinois circuit courts.

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 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.

If you would like individual disciplinary orders, please visit insurance.illinois.gov/orders or call or e-mail Anjali Julka at anjali.julka@illinois.gov or Louis G. Pukelis at louis.pukelis@illinois.gov.

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