



PAT QUINN
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NEWS

Illinois Department of Insurance

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Illinois Department of Insurance Disciplinary Report for January and February 2011

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

- **Charles Hadley, Calumet City** - Public adjuster license application denied effective January 11, 2011. Mr. Hadley's license application was denied as a result of an investigation which revealed that the he was convicted of felony Manufacturing and Delivering Cocaine in April of 1993 and felony Possession of a Counterfeit Credit Card in November of 2003.
- **Angela M. Borrelli, Flora** - Stipulation and Consent Order, effective December 10, 2010. Ms. Borrelli has been licensed to sell life, accident, health, property, casualty and variable insurance since May 8, 1998. The Stipulation and Consent Order, which includes a \$1,000 civil forfeiture and corrective orders, alleges that Ms. Borrelli failed to remove personal information from a workstation which allowed the information to be released to a consumer during the quoting process.
- **W.A. Muehler Agency, Inc. and Brian G. Metrick, Beecher** - Stipulation and Consent Order, effective January 10, 2011. W.A. Muehler Agency, Inc. and Mr. Metrick have been licensed to sell life, accident, health, property, and casualty insurance since 1985 and 1973, respectively. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that W.A. Muehler Agency, Inc. and Mr. Metrick offered rebates as an inducement for Illinois consumers to purchase insurance.
- **Amigo Insurance Agency, Berwyn; and Carlos M. Santiago, Westmont** - Stipulation and Consent Order, effective January 10, 2011. Amigo Insurance Agency and Mr. Santiago have been licensed to sell property, casualty and motor vehicle insurance since February 2009 and October 2006, respectively. The Stipulation and Consent Order, which includes a \$1,500 civil forfeiture and corrective orders, alleges that Amigo Insurance Agency and Mr. Santiago failed to reinstate an insured in a timely manner even though they had received the insured's payment.
- **Kenneth Ko, Arlington Heights** - Application for insurance producer license denied effective January 11, 2011. Mr. Ko, who was applying for a license to sell life, accident, health, property and casualty insurance, was denied following a hearing on the Department's Letter of Denial dated August 19, 2010. The Letter of Denial was issued as a result of an investigation revealing Mr. Ko had been convicted of felony Obstruction of Justice in 2006.
- **Ryan M. Poss, Collinsville** - Stipulation and Consent Order, effective January 3, 2011. Mr. Poss has been licensed to sell life, accident, health and variable insurance since February 9, 2006. The Stipulation and Consent Order, which includes a \$1,000 civil forfeiture and corrective orders, alleges that Mr. Poss failed to comply with replacement regulations.

- **Yesenia H. Luna and Primex, Waukegan** - Insurance producer license and business entity license revoked effective February 8, 2010. Ms. Luna and Primex were licensed to sell fire and casualty insurance since November 2006 and December 2007, respectively. The licenses of Ms. Luna and Primex were revoked following a hearing on the Department's Order of Revocation dated March 2, 2010. The Order of Revocation was issued as a result of an investigation revealing that Ms. Luna and Primex failed to maintain a cash receipts and cash disbursements registers for the Premium Fund Trust Account (PFTA); failed to maintain positive running balances in the PFTA; and failed to reconcile the PFTA monthly.
- **Jason A. Hale, Chicago** - Insurance producer license revoked effective January 11, 2011. Mr. Hale was licensed to sell life, accident, health, property, casualty, and variable insurance since April 8, 1998. Mr. Hale's license was revoked following a hearing on the Department's Order of Revocation dated June 24, 2010. The Order of Revocation was issued as a result of an investigation revealing Mr. Hale submitted 17 fraudulent applications for insurance to an insurer, thereby defrauding the insurer of commissions paid to him for those policies, and failed to timely file and/or pay his Illinois income taxes from 1999-2008. The Director's Order also required a civil forfeiture of \$10,000 and hearing costs of \$275.15 to be paid to the Department of Insurance.
- **Melissa Ann Temen, Lombard** - Insurance producer license revoked effective February 7, 2011. Ms. Temen was applying for a license to sell life, accident, health, fire, and casualty insurance. Her license was denied as a result of an investigation which revealed that the Applicant was convicted of felony Possession of a Controlled Substance in 2006 and felony Retail Theft in 2008.
- **Louis E. Golden, Jr., Clinton** - Stipulation and Consent Order issued, effective January 6, 2011. Mr. Golden has been licensed to sell life, accident and health insurance since May 29, 2008. The Stipulation and Consent Order, which includes a \$1,000 civil forfeiture and corrective orders, alleges that Mr. Golden transacted business through an unlicensed insurance agency.
- **Patricia M. Grothaus, Collinsville** - Stipulation and Consent Order issued, effective January 11, 2011. Ms. Grothaus has been licensed to sell life, accident, and health insurance since May 30, 2003. The Stipulation and Consent Order, which includes a \$4,000 civil forfeiture and corrective orders, alleges that Ms. Grothaus represented that she was a representative of the State of Illinois to four Illinois consumers while soliciting insurance.
- **Michael R. Scaturro, Granite City** - Stipulation and Consent Order issued, effective January 28, 2011. Mr. Scaturro has been licensed to sell life insurance since November 24, 2004. The Stipulation and Consent Order, which includes a \$4,000 civil forfeiture and corrective orders, alleges that Mr. Scaturro failed to reveal a consumer's health problems on two applications for life insurance; failed to comply with the replacement regulation regarding two life insurance applications; and failed to notify the Department of an address change within 30 days of the move.

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.