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NEWS

Illinois Department of Insurance

FOR IMMEDIATE RELEASE:

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Illinois Department of Insurance Disciplinary Report for February, March & April 2012

CHICAGO – May 31, 2012. The Illinois Department of Insurance today announced the following disciplinary orders:

Pro Insurance Agency, Inc., Chicago, On Track Associates, LTD, Chicago, & Barbara D. Siver, Glenview - The business entities and insurance producer licenses revoked effective March 23, 2012. Pro Insurance Agency, On Track Associates and Ms. Siver had been licensed to sell life, health, casualty, variable, and fire insurance since September 19, 1994 and July 29, 1996, respectively. The licenses were revoked as a result of an investigation which revealed the business entities and Ms. Siver had not deposited all premiums received in a Premium Fund Trust Account (PFTA), did not maintain a positive running balance and made unlawful withdrawals from the PFTA; failed to reconcile the PFTA monthly and and improperly labeled the PFTA; improperly withheld more than \$17,000 in premiums from an insurer; failed to return premiums to consumers in a timely manner; failed to properly document commission withdrawals; and failed to maintain a sufficient bond as required by law. The Order of Revocation includes more than \$22,000 in restitution to consumers and a premium finance company and a \$100,000.00 civil penalty.

Zuhair Barakat, Burr Ridge - Stipulation and Consent Order issued regarding the insurance producer license effective January 27, 2012. Mr. Barakat had been licensed to sell life, fire, casualty, variable and health insurance since September 27, 2006. The Stipulation and Consent Order, which includes a \$2,500 civil forfeiture and corrective orders, alleges that Mr. Barakat attempted to fraudulently obtain discounts for consumers who did not qualify for the discounts.

Edgar Perez, Chicago – Insurance producer license revoked effective March 28, 2012. Mr. Perez had been licensed to sell fire and casualty insurance since August 16, 2006. Mr. Perez's license was revoked as a result of an investigation, which revealed a felony conviction of Aggravated Driving under the Influence of Alcohol in 2009. Mr. Perez failed to notify the Department of his felony conviction within 30 days of the judgment. The Order of Revocation includes a \$2,500 fine.

Thomas F. Utley, Morton – Insurance producer license revoked effective March 29, 2012. Mr. Utley had been licensed to sell life and health insurance since June 27, 2008. Mr. Utley's license was revoked as a result of an investigation, which revealed his securities license was permanently prohibited yet he sold two inappropriate and unsuitable annuities totaling more than \$1,235,000 to a consumer. The Order of Revocation includes a \$10,000 fine.

Susan Marshall, Chicago - Insurance producer license application denial effective April 3, 2012. Ms. Marshall's application for a license to sell life and health insurance was denied as a result of an investigation which revealed she was convicted of felony Retail Theft in July of 2006; felony Unlawful Possession of a

Controlled Substance in November 2006; felony Unlawful Possession of a Controlled Substance in March of 2007; and felony Unlawful Possession of a Controlled Substance in February 2009.

Patrick J. Cunningham, Flossmoor - Stipulation and Consent Order issued regarding the insurance producer license effective September 22, 2011. Mr. Cunningham had been licensed to sell fire and casualty insurance since June 22, 2009. The Stipulation and Consent Order, which includes a \$15,000 civil forfeiture and corrective orders, alleges that Mr. Cunningham misappropriated premiums in the Premium Fund Trust Account (PFTA); had negative balances and improper disbursements in the PFTA; failed to return 14 premiums timely; and withdrew commissions improperly.

Thomas E. Ratcliff, Chicago – Limited lines insurance producer license application denied effective March 29, 2012. Mr. Ratcliff's application for a limited lines insurance producer license was denied as a result of an investigation, which revealed that he was convicted of two drug related felonies in 2001.

Sandra M. Hagemann, Galesburg - Stipulation and Consent Order issued regarding the insurance producer license effective December 20, 2011. Ms. Hagemann had been licensed to sell life, health, fire, casualty and variable insurance since September 22, 1998. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that Ms. Hagemann instructed agents that worked for her to go door-to-door to sell Medicare plans which is against the rules of the U.S. Centers for Medicare and Medicaid Services. Additionally, she failed to properly complete insurance related applications and applicable forms.

Mitchell H. Pomper, Chicago - Stipulation and Consent Order issued regarding the insurance producer license effective March 2, 2012. Mr. Pomper had been licensed to sell life, health, fire, casualty and variable insurance since April 7, 1992. The Stipulation and Consent Order, which includes a \$2,500 civil forfeiture and corrective orders, alleges that Mr. Pomper accessed confidential information from a consumer reporting agency without consumer authorization.

Jimmie Smith, Dolton - Insurance producer license application denial effective April 13, 2012. Mr. Smith's application was denied pursuant to Director's Order from Hearing #11 HR 0872. The hearing was held regarding the Department's Letter of Denial dated June 14, 2011 after an investigation revealed Mr. Smith had been convicted of two felonies involving drugs in 1999 and 2003.

Marcus Jackson - A Director's Order regarding the hearing request of insurance producer Marcus Jackson from Hearing No. 11-HR-1441 was issued effective March 27, 2012. This Order, which supersedes the previously issued Order of Revocation, still requires Mr. Jackson to pay \$493.15 in hearing costs and a \$5000.00 civil penalty but allows his producer license to remain in effect.

Kobosi Insurance Group, Inc., Chicago & George John Gikopoulos, DesPlaines - The business entity and insurance producer licenses revoked effective April 23, 2012. Kobosi Insurance Group and Mr. Gikopoulos had been licensed to sell life, fire, health, and casualty insurance since May 14, 2009 and May 13, 2009, respectively. The licenses were revoked as a result of an investigation, which revealed the licensees failed to comply with a Director's Order. The Order of Revocation includes a \$2,000 civil penalty.

Mitchell S. Wolf, Prairie View - Stipulation and Consent Order issued regarding the insurance producer license effective January 27, 2012. Mr. Wolf's application for an insurance producer license was denied pursuant to Director's Order from Hearing #11-HR-1061. (The previously issued Letter of Denial remains in effect.) The Stipulation and Consent Order, which includes a \$1,000 civil forfeiture and corrective orders, alleges that Mr. Wolf failed to reveal four administrative actions in his application for a license.

Leondra Mahomes, Riverdale - Insurance producer license application denial effective April 22, 2012. Mr. Mahomes' application was denied based on an income tax liability due the Department of Revenue. The denial will remain in effect until Mr. Mahomes proves to the satisfaction of the Department that he has complied with the Illinois Income Tax Act.

Dakota Street Insurance, LLC, of Spring Valley & Shelly A. Samolinski, of LaSalle - Stipulation and Consent Order issued regarding the producer licenses effective May 3, 2012. Ms. Samolinski is the designated producer for the business entity Dakota Street. The Stipulation and Consent Order, which includes a \$2,500 civil forfeiture and corrective orders, alleges Dakota Street and Ms. Samolinski violated the rebate statute.

Donna Glowczak, Orland Park - Stipulation and Consent Order issued regarding the application for a public adjuster license effective May 3, 2012. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that Ms. Glowczak, acting as President, Secretary and Director of a licensed public adjusting entity, was not properly licensed as a public adjuster as required by statute. The Order also allowed the issuance of a public adjuster license to Ms. Glowczak.

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 or call our toll-free hotline at (866) 445-5364.

For individual disciplinary orders, please visit insurance.illinois.gov/orders.

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