



Illinois Department of Financial and Professional Regulation

Division of Insurance

ROD R. BLAGOJEVICH
Governor

FERNANDO E. GRILLO
Secretary

DEIRDRE K. MANNA
Acting Director
Division of Insurance

November 5, 2005

Howard H. Chow
14001 E. Evergreen Drive, Apt. 204
Palatine, IL 60074

Re: Request for License

Dear Mr. Chow:

This letter is in response to your request to obtain a license. The Division of Insurance received your resident insurance producer application on July 20, 2004. A copy of your validated application is enclosed with this letter. Section 500-30 of the Illinois Insurance Code (215 ILCS 5/500-30) requires, in part, "...before approving the application, the Director must find that the individual...has not committed any act that is ground for denial, suspension, or revocation set forth in Section 500-70 of the Illinois Insurance Code (215 ILCS 5/500-70)."

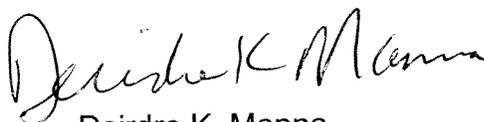
On August 16, 1995, in the Circuit Court of Cook County, Illinois, you were convicted of Aggravated Criminal Sexual Abuse, Case No. 94 CR 25760. Therefore, you have been convicted of a felony, which is a ground for denial pursuant to Section 500-70(a)(6) of the Illinois Insurance Code (215 ILCS 5/500-70(a)(6)).

Your request for a license is being denied based upon the information previously stated.

If you wish a refund of your application fee, return the copy of the validated application with a letter asking for a refund to the Division to the attention of David Murphy, Licensing Supervisor, Illinois Department of Financial and Professional Regulation, Division of Insurance, 320 West Washington Street, Springfield, Illinois 62767-0001.

You have the right to a formal hearing on this matter if your written request is filed with the Division within 30 days of the date of mailing of this correspondence.

Sincerely,

A handwritten signature in black ink, appearing to read "Deirdre K. Manna". The signature is written in a cursive style with a large initial "D".

Deirdre K. Manna
Acting Director of Insurance

DKM:lc
Enclosure
Certified Mail
Return Receipt Requested