



PAT QUINN
Governor

MICHAEL T. McRAITH
Director

Illinois Department of Insurance

NEWS

FOR IMMEDIATE RELEASE:

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Illinois Department of Insurance Disciplinary Report for September 2009

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

- **Vincent R. Bailey, Elburn, and Flexible Financial Marketing, Inc., Geneva** – Stipulation and Consent Order issued regarding the insurance producer license of Flexible Financial Marketing, Inc. and Vincent R. Bailey effective May 19, 2009. Flexible Financial Marketing, Inc. has been licensed since July 7, 1987. Flexible Financial Marketing, Inc. and Mr. Bailey are licensed to sell life, accident, health, property, casualty, and variable insurance. The Stipulation and Consent Order, which includes a \$5,000 civil forfeiture and corrective orders, alleges that Flexible Financial Marketing, Inc. and Mr. Bailey made misleading misrepresentations to insureds for the purpose of inducing them to change and surrender their insurance and that they failed to properly identify themselves in their advertisements.
- **Bonnie A. Kehlring, North Aurora** – Stipulation and Consent Order regarding the insurance producer license of Bonnie A. Kehlring effective May 21, 2009. Ms. Kehlring has been licensed since August 27, 2003, to sell property and casualty variable insurance. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that Ms. Kehlring forged a consumer's signature to a declination of terrorism rider without the consumer's knowledge or consent. The terrorism coverage was in place with another insurer.
- **Douglas K. Throneburg, St. Charles** – Stipulation and Consent Order issued regarding the insurance producer license of Douglas K. Throneburg, effective May 29, 2009. Mr. Throneburg has been licensed since May 29, 2002, to sell life, accident, health, and variable insurance. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that Mr. Throneburg was suspended and fined by NASD for the misrepresentation of material facts in the sale of securities to Illinois consumers.
- **Aaron James Meade, Brandon, Florida** – Insurance producer license revoked of Aaron James Meade, effective June 4, 2009. Mr. Meade had been licensed since November 18, 2002, to sell life, accident, and health insurance. Mr. Meade's license was revoked as a result of an investigation which revealed that he had sold an insurance policy to an Illinois consumer without a valid Illinois insurance producer license.

- **Miguel J. Oliva, East Moline** – Insurance producer license application denied for Miguel J. Oliva, effective June 10, 2009. Mr. Oliva was applying for a limited lines producer license. His license application was denied as a result of an investigation which revealed that he was delinquent in paying child support, convicted of felony unlawful possession of cannabis on May 7, 2001, and failed to facilitate and aid the Director in an examination.
- **Robert F. Walsh, Clarendon Hills, and Benefits to Benefit, Inc., Hinsdale** – Stipulation and Consent Order issued regarding the insurance producer licenses of Benefits to Benefit, Inc. and Robert F. Walsh, effective June 15, 2009. Benefits to Benefit, Inc. has been licensed since August 5, 2004, and Mr. Walsh has been licensed since April 5, 1991, to sell life, accident, health, property, casualty and variable insurance. The Stipulation and Consent Order, which includes a \$3,000 civil forfeiture and corrective orders, alleges that Benefits to Benefit, Inc. and Mr. Walsh paid rebates as an inducement for Illinois consumers to purchase insurance.
- **Eunice Esther Halfhill, Pembroke Pines, Florida** – Stipulation and Consent Order issued regarding the insurance producer license of Eunice Esther Halfhill, effective June 15, 2009. Ms. Halfhill has been licensed since January 25, 2006, to sell accident and health insurance. The Stipulation and Consent Order, which includes a \$1,100 civil forfeiture and corrective orders, alleges that Ms. Halfhill sold an insurance policy to an Illinois consumer while not properly licensed.
- **John R. Williams, Springfield** – Application for a license to sell property and casualty insurance denied effective June 23, 2009. A hearing was held regarding the Department's Letter of Denial dated February 17, 2009, following an investigation which revealed that Mr. Williams had been convicted in 1989 of felony murder in the second degree.
- **William L. Nakulski, Yorkville** – Public adjuster license application denied effective July 6, 2009, as a result of an investigation which revealed that Mr. Nakulski was convicted of felony disorderly conduct and felony unlawful use of a weapon on June 24, 2005.
- **Terese Marie Harkins, Gurnee** – Stipulation and Consent Order issued regarding the insurance producer license of Terese Marie Harkins, effective July 9, 2009. Ms. Harkins has been licensed since May 4, 2009, to sell life, accident, health, property and casualty insurance. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that Ms. Harkins wrote business in North Carolina for an unauthorized insurer and voluntarily surrendered her North Carolina license based on that fact. Additionally, she failed to notify the Department of an address change within 30 days as required by law.
- **Richard J. Kohrmann, Germantown** – Stipulation and Consent Order issued regarding the insurance producer license of Richard J. Kohrmann, effective July 9, 2009. Mr. Kohrmann has been licensed since September 2, 2006, to sell life, accident, and health insurance. The Stipulation and Consent Order, which includes a \$5,000 civil forfeiture and corrective orders, alleges that Mr. Kohrmann failed to forward premiums to an insurer and misrepresented facts to the Department in the course of the investigation.
- **Robert G. Pratt, Inverness, and Benefit Brokers & Consultants, Inc., Hinsdale** – Stipulation and Consent Order issued regarding the insurance producer licenses of Benefit Brokers & Consultants, Inc. and Robert G. Pratt, effective July 9, 2009. Benefit Brokers & Consultants, Inc. has been licensed since October 19, 1989, and Mr. Pratt has been licensed since 1972, to sell life, accident, and health insurance. The Stipulation and Consent Order, which includes a \$10,000 civil forfeiture and corrective orders, alleges that Benefit Brokers & Consultants, Inc. and Mr. Pratt violated the terms of a service fee agreement they had entered with an Illinois consumer by accepting more than \$500,000 in commissions in violation of said agreement.

- **Linda D. Lawrence, Sugar Grove** – Insurance producer license of Linda D. Lawrence revoked effective July 27, 2009. Ms. Lawrence had been licensed since May 15, 1989, to sell life, accident, health, property, and casualty insurance. Her license was revoked as result of an investigation which revealed that she improperly withheld \$14,167 in premiums due an insurer, collected \$1,673 in premium payments and then remitted NSF checks for the premium payments to an insurer, and failed to facilitate and aid the Director in an examination.
- **Carl Louis Cormeny, Oakley** – Mr. Cormeny was applying for a license to sell life, accident, health, property, casualty, and variable insurance. His license application was denied, effective July 27, 2009, as a result of an investigation which revealed that he was convicted of felony aggravated battery in 2000.
- **Richard K. Beltz, Harrisburg** – Insurance producer license of Richard K. Beltz revoked effective July 27, 2009. Mr. Beltz had been licensed since November of 1978, to sell life, accident, and health insurance. His license was revoked as result of an investigation which revealed that he made misleading representations to an Illinois consumer and failed to facilitate and aid the Director in an examination.
- **William Christian Juenger, Fenton, Missouri** – Insurance producer license of William Christian Juenger revoked effective July 27, 2009. Mr. Juenger had been licensed since April 16, 2007, to sell life, accident, health, and variable insurance. His license was revoked as a result of an investigation which revealed that he had sold an insurance policy to an Illinois consumer while he was not properly licensed.
- **Michael John Ripsch, Bloomington** – Insurance producer license of Michael John Ripsch revoked effective July 27, 2009. Mr. Ripsch had been licensed since February 15, 2008, to sell life, accident, and health insurance. His license was revoked as result of an investigation which revealed that he failed to facilitate and aid the Director in an examination.
- **Donald W. Kissel, Normal** – Mr. Kissel was applying for a license to sell life, accident and health insurance. His license application was denied, effective July 27, 2009, as a result of an investigation which revealed that Mr. Kissel was convicted of felony burglary in April 2003 and felony unlawful delivery of a controlled substance in February 2004. The 2004 conviction violated the applicant's 2003 probation sentence.
- **Robert Edward Moll, St. Louis, Missouri** – Insurance producer license of Robert Edward Moll revoked effective July 27, 2009. Mr. Moll had been licensed since July 16, 2007, to sell life, accident, health, property, casualty and variable insurance. The license was revoked as a result of an investigation which revealed that Mr. Moll had sold an insurance policy to an Illinois consumer while he was not properly licensed.
- **Dannette Elise Morgan, Dallas, Texas** – Insurance producer license of Dannette Elise Morgan was revoked effective July 30, 2009. Ms. Morgan had been licensed since April 20, 2006, to sell life, accident, health, fire, casualty, and personal lines insurance. Her license was revoked as a result of an investigation which revealed that Ms. Morgan had her insurance licenses revoked in Florida and Arizona.
- **Mark A. Kluemke, Sherman** – Stipulation and Consent Order regarding the insurance producer license of Mark A. Kluemke, effective July 31, 2009. Mr. Kluemke has been licensed since April 2, 2001, to sell life, accident, health, property, casualty and variable insurance. The Stipulation and Consent Order, which includes a \$1,500 civil forfeiture and corrective orders, alleges that Mr. Kluemke signed an annuity application as the writing agent that he did not solicit.

- **Russ Palermo, Huntley** – Insurance producer license of Russ Palermo revoked effective August 5, 2009. Mr. Palermo had been licensed since July 18, 2000, to sell life, accident, health, fire, casualty and variable insurance. His license was revoked as a result of an investigation which revealed that Mr. Palermo’s securities license was revoked by the NASD (now known as FINRA), and that he improperly withheld more than \$6,000 in premiums, issued an NSF check to an insurer, and failed to facilitate and aid the Director in an examination. The Order of Revocation includes a \$10,000 civil penalty.
- **Barrington Elgin Forrest, Pembroke Pines, Florida** – Insurance producer license of Barrington Elgin Forrest revoked effective August 13, 2009. Mr. Forrest had been licensed since February 17, 2006, to sell life, accident, and health insurance. The license was revoked as a result of an investigation which revealed that Mr. Forrest had sold an insurance policy to an Illinois consumer without a valid Illinois insurance producer license and failed to facilitate and aid the Director in an examination.
- **Cesar E. Martinez, Miami, Florida** – Insurance producer license of Cesar E. Martinez revoked effective August 13, 2009. Mr. Martinez had been licensed since July 10, 2007, to sell life, accident, and health insurance. The revocation was the result of an investigation which revealed that Mr. Martinez had sold an insurance policy to an Illinois consumer without a valid Illinois insurance producer license and failed to facilitate and aid the Director in an examination.
- **Barney Hellenbrand, Simi Valley, California, and HBW Securities, LLC, Simi Valley, California** – Stipulation and Consent Order regarding the insurance producer licenses of HBW Securities, LLC. and Barney Hellenbrand, effective August 18, 2009. HBW Securities, LLC. and Mr. Hellenbrand have been licensed since March 13, 2006, and February 6, 1998, respectively, to sell accident, health, and variable insurance. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that HBW Securities, LLC. and Barney Hellenbrand sold an insurance policy to an Illinois consumer while not properly licensed.
- **Flore D. Lewiel, Chicago** – Insurance producer license of Flore D. Lewiel revoked effective August 25, 2009. Mr. Lewiel had been licensed since October 28, 2005, to sell life, accident, health, property and casualty insurance. The licenses were revoked as a result of an investigation which resulted in the Licensee signing a voluntary revocation.
- **Peter Golucki, Glenview, and Excel Insurance Brokers, Inc., Chicago** – Stipulation and Consent Order regarding the insurance producer licenses of Excel Insurance Brokers, Inc. and Peter Golucki, effective August 25, 2009. Excel Insurance Brokers, Inc. has been licensed since May 17, 1996, and Mr. Golucki has been licensed since June 19, 1987, to sell life, accident, health, property, casualty and variable insurance. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that Excel Insurance Brokers, Inc. and Mr. Golucki issued an invalid certificate of insurance to an Illinois consumer.

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 and homeowners. Consumers in need of information or assistance should visit the Department’s web site at <http://insurance.illinois.gov> or call our toll-free hotline at (877) 527-9431.

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.

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