



**PAT QUINN**  
Governor

**MICHAEL T. McRAITH**  
Director

**Illinois Department of Insurance**

# NEWS

**FOR IMMEDIATE RELEASE:**

June 29, 2009

**CONTACTS:**

Anjali Julka (312) 814-0093

Louis G. Pukelis (312) 814-0778

## **Kankakee insurance agent charged with bilking 13 suburban and downstate businesses and Bourbonnais Township**

***Illinois Department of Insurance investigation leads to arrest for fraudulent insurance scheme totaling nearly \$370,000***

CHICAGO – Larry Chouinard of Kankakee was arrested last week by Bradley police after the Illinois Attorney General unsealed a 19-count indictment alleging that Chouinard engaged in a 5-year scheme through which he collected and personally used tens of thousands of dollars intended for insurance premiums, including payments from Bourbonnais Township and 13 area businesses, the Illinois Department of Insurance announced today.

Chouinard, an insurance agent licensed in Illinois by the Department, operated Bradley-based Chouinard Agency. Department investigators coordinated efforts with both the Bradley Police Department and the Illinois Attorney General's Office, which drafted the indictment alleging that, beginning in 2003, Chouinard accepted nearly \$370,000 in payments from clients that he then converted for personal use. Chouinard also forged insurance documents provided to customers, misleading them to believe they had purchased valid insurance coverage.

“Workers’ compensation fraud imposes unnecessary costs on employers and employees, and will be investigated and prosecuted to the fullest extent of the law,” said Michael T. McRaith, Director of the Department. “We commend the professionals at the Bradley Police Department and the Illinois Attorney General’s Office for the great work and successful collaboration that led to the indictment.”

Chouinard's scheme began to unravel in February 2008 when Bourbonnais Township filed a civil suit against Chouinard for alleged insurance fraud. On February 21, 2008, Chouinard falsely reported that he was the victim of an armed robbery at his Bradley office. Two days later, Chouinard was arrested and charged with felony disorderly conduct for filing a false police report. This week’s arrest is based on Chouinard’s alleged insurance fraud scheme.

The Department’s workers’ compensation fraud unit was created after the workers’ compensation reform law passed in 2005. Throughout the State, Department investigators work with local law enforcement and prosecutors, as well as the Attorney General’s Office. The objective of the Department’s investigative efforts is to reduce the instances of workers’ compensation fraud, thereby improving both the cost of premiums for employers and the claims-settlement process for injured workers.

###