



Illinois Department of Insurance

PAT QUINN
Governor

Jack Messmore
Acting Director

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Illinois Department of Insurance Disciplinary Report for September 2011

CHICAGO - October 19, 2011. The Illinois Department of Insurance today issued the following disciplinary orders from Acting Director Jack Messmore:

- **Erik John Molter, Wood Dale, IL** – Insurance producer license has been revoked effective August 8, 2011. Mr. Molter had been licensed since February 9, 2011 to sell fire, and casualty insurance. The licenses were revoked as a result of an investigation, which revealed that the Licensee failed to submit automobile insurance application to an insurer for a consumer and the consumer had a loss which the Licensee paid for; and the Licensee deposited premiums in to an account that was not labeled properly. Additionally, the Revocation includes a \$6,000.00 civil penalty that was due to be paid by August 8, 2011.
- **David Lee, Plano, IL** - Insurance producer license application has been denied for David Lee of Plano, Illinois effective August 8, 2011. Mr. Lee was applying for an insurance license to sell life and health insurance. His license application was denied as a result of an investigation, which revealed that the Applicant was convicted of felony Aggravated DUI in 2010.
- **Ramza Insurance Group, Inc. and Craig Stephen Ramza, Streator, IL** –Stipulation and Consent Order has been issued effective August 16, 2011. Ramza Insurance Group, Inc. and Mr. Ramza have been licensed since February 16, 2000 and July 22, 1978 respectively. Ramza Insurance Group, Inc. and Mr. Ramza are licensed to sell life, health, fire, casualty and variable insurance. The Stipulation and Consent Order, which includes a \$1,500 civil forfeiture and corrective orders, alleges that Ramza Insurance Group, Inc. and Mr. Ramza violated various advertising rules in the solicitation of Illinois consumers.
- **Daniel J. Russell, Schaumburg, IL** –Insurance producer license revoked effective August 24, 2011. Mr. Russell had been licensed since June 10, 2003. Mr. Russell was licensed to sell life, health, and variable insurance. His license was revoked as result of an investigation, which revealed that the Licensee failed to facilitate and aid the Director in an examination.

- **Richella S. Goeloe, Broadview, IL** - Insurance producer license application denied effective August 24, 2011. Ms. Goeloe was applying for a property and casualty insurance license. Her license application was denied as a result of an investigation, which revealed that the Applicant was convicted of felony Bank Larceny in April of 2010.
- **Associated Specialty Insurance Service Inc. and Kenneth H. South, Jr., Palos Hills, IL** Insurance producer license revoked effective September 13, 2011. Associated Specialty Insurance Services, Inc. and Mr. South had been licensed since January 8, 1993 and June 4, 1987 respectively. Associated Specialty Insurance Services, Inc. and Mr. South were licensed to sell life, health, fire and casualty insurance. The licenses were revoked as a result of an investigation, which culminated in Mr. South entering in to a Voluntary Revocation of his insurance producer license and the license of his business entity.
- **Neil Nielsen, Springfield, IL** –Insurance producer license revoked effective August 24, 2011. Mr. Nielsen had been licensed since April 19, 2010. Mr. Nielsen was licensed to sell life and health insurance. His license was revoked as result of an investigation, which revealed that the Licensee failed to provide required application documentation and failed to facilitate and aid the Director in an examination.

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.

For individual disciplinary orders, please visit insurance.illinois.gov/orders or contact Anjali Julka at anjali.julka@illinois.gov or Milly Santiago at milly.santiago@illinois.gov.