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NEWS

Illinois Department of Insurance

FOR IMMEDIATE RELEASE:

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Illinois Department of Insurance Disciplinary Report for November 2011

CHICAGO – January 10, 2012. The Illinois Department of Insurance announced today the following disciplinary orders:

- **Sherri Ellen Granat, Oak Lawn** - Stipulation and Consent Order issued regarding the insurance producer license effective October 17, 2011. Ms. Granat has been licensed to sell casualty and fire insurance since February 6, 2009. The Stipulation and Consent Order, which includes a \$1,000 civil forfeiture and corrective orders, alleges that Ms. Granat engaged in untrustworthy behavior with an insurance consumer.
- **Paul R. Schultz, Vernon Hills** - Stipulation and Consent Order issued regarding the insurance producer license effective October 21, 2011. Mr. Schultz has been licensed since August 5, 1986 to sell life, health, casualty, and fire insurance. The Stipulation and Consent Order, which includes a \$2,000 civil forfeiture and corrective orders, alleges that Mr. Schultz misrepresented a consumer's information on an application to the insurer for automobile insurance.
- **Tiffany Lynn Lewis, Dallas, TX** - Insurance producer license revoked effective October 18, 2011. Ms. Lewis had been licensed to sell health insurance since October 4, 2010. Ms. Lewis' license was revoked after an investigation revealed failure to disclose a felony conviction of 'Misapplication of Fiduciary Property' on her initial license application and failure to respond to department inquiries. Ms. Lewis' license has been revoked in Oklahoma, Idaho and Arkansas as well. The revocation includes a \$20,000 civil penalty.
- **Ross A. Brady, Orland Park** - Insurance producer license revoked effective November 23, 2011. Mr. Brady was licensed to sell fire, life, health and casualty insurance since April 19, 2010. His license was revoked as a result of an investigation, which revealed a 2007 felony conviction of criminal trespass to residence and failure to reveal the felony on her license application. The revocation included a \$2,000 civil penalty.
- **Marisol Balderas, Chicago** - Insurance producer license revoked effective November 18, 2011. Ms. Marisol Balderas had been licensed to sell life, health, casualty, and fire insurance since April 8, 2003. The license was revoked as a result of an investigation, during which Ms. Balderas admitted to forging eight consumers' signatures to 36 insurance related documents. The revocation includes a \$10,000 civil penalty.

- **Patricia Mital, Lake Ville** - Insurance producer license revoked effective November 21, 2011. Ms. Patricia Mital had been licensed to sell fire, life, health, and casualty insurance since September 25, 2009. The license was revoked as a result of an investigation which revealed that Ms. Mital wrote five separate life insurance policies without the consumers' consent or knowledge; kept personal auto insurance in force without making payments; failed to notify the Department of an address change; failed to facilitate and aid the Director in the investigation. The revocation includes a \$26,000 civil penalty that was to be paid no later than November 21, 2011.
- **Casey O. Sargent, Westerville, OH** - Limited lines insurance producer license application denied effective November 21, 2011. Mr. Sargent's application for a license to sell limited lines insurance was denied after an investigation revealed that Mr. Sargent is more than 30 days delinquent in complying with a child support order in the amount of \$17,757.42, per the Illinois Department of Healthcare and Family Services (HFS).
- **Shirley G. Miller, Wheeling** - Insurance producer license revoked effective December 13, 2011. Ms. Miller was licensed to sell life and health insurance since February 27, 1990. Ms. Miller's license was revoked as a result of an investigation, which resulted in Ms. Miller entering in to a Voluntary Revocation of her insurance producer license.
- **Candice M. Razo, Orland Park** - Insurance producer license revoked effective December 12, 2011. Ms. Razo was licensed to sell life, health, variable, casualty and fire insurance since October 3, 2002. Ms. Razo's licenses were revoked as a result of an investigation which revealed that Ms. Razo had ordered credit information on an Illinois consumer without the consumer's consent or knowledge. The revocation includes a \$2,000 civil penalty.
- **Gregory Pedrola, Aurora** - Stipulation and Consent Order regarding the insurance producer license effective December 13, 2011. Mr. Pedrola is licensed to sell life and health insurance since October 10, 2007. The Stipulation and Consent Order, which includes a \$1,000 civil forfeiture and corrective orders, alleges that Mr. Pedrola solicited Medicare Advantage plans door to door in violation of Center for Medicaid and Medicare Services rules.
- **Raul Gomez, Chicago** - Insurance producer license application denied effective December 12, 2011. Mr. Gomez' application for a license to sell casualty insurance was denied as a result of an investigation, which revealed that Mr. Gomez was convicted of felony, Aggravated Battery/Great Bodily Harm in November of 2005.
- **Clifford A. Hime, St. Charles** - Stipulation and Consent Order issued effective December 13, 2011. Mr. Hime has been licensed to sell life, health, fire, casualty and variable insurance since June 10, 1999. The Stipulation and Consent Order, which includes a \$1,000 civil forfeiture and corrective orders, alleges that Mr. Hime submitted an application for life insurance to an insurer that contained a non-genuine signature.
- **Roderick L. Nelson, Collinsville** - Stipulation and Consent Order issued effective November 10, 2011. Mr. Nelson has been licensed to sell life and health insurance since November 3, 2006. The Stipulation and Consent Order, which includes a \$2,000

civil forfeiture and corrective orders, alleges that Mr. Nelson wrote two Medicare Advantage Prescription Drug Plans on consumers that were deceased.

- **Robert D. Hewitt, Hudson** - Stipulation and Consent Order issued effective December 7, 2011. Mr. Hewitt has been licensed to sell life, variable, fire, casualty, and health insurance since February 14, 1989. The Stipulation and Consent Order, which includes a \$4,500 civil forfeiture, restitution to six consumers and corrective orders, alleges that Mr. Hewitt misrepresented consumer risks to an insurer, which resulted in six of the nine consumers involved being overcharged premiums.

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.

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