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# NEWS

## Illinois Department of Insurance

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**FOR IMMEDIATE RELEASE:**

July 31, 2012

## Illinois Department of Insurance Disciplinary Report for June 2012

**CHICAGO - July 31, 2012.** The Illinois Department of Insurance today announced the following disciplinary orders:

**Ali Abusharif, Belleville** - Insurance producer license revoked effective June 8, 2012. Mr. Abusharif's license was revoked as a result of an investigation, which revealed he failed to comply with a Director's Order. The Order alleged Mr. Abusharif submitted two applications to an insurer that did not contain the genuine signatures, violated the disclosure statute, and submitted an application to an insurer prior to his appointment with the insurer. The Order of Revocation includes a \$5,000 civil penalty.

**American Benefit Consultants, Inc., Plainfield and Andrew Boyd Carver, Naperville** - Stipulation and Consent Order issued regarding the producer licenses effective May 9, 2012. Mr. Carver is the designated producer for the business entity American Benefit Consultants. The Order, which includes a \$4,000 civil penalty and corrective orders, alleges Mr. Carver conducted business without a license, conducted business under a name not licensed with the Department of Insurance, failed to maintain service fee agreements and had recordkeeping violations for the Premium Fund Trust Account (PFTA.)

**Michael L. Broadus, Chicago** - Insurance producer license suspended effective June 11, 2012. Mr. Broadus had been licensed to sell life, health and variable lines of insurance since 1983. The license was suspended based on certification from the Department of Healthcare and Family Services that Mr. Broadus was more than 30 days delinquent in complying with two separate child support orders. The suspension remained in effect until he proved that he was not more than 30 days delinquent in paying his child support. Mr. Broadus' license was reinstated effective 7/17/2012.

**Demian M. Craig, St. Charles** - Insurance producer license application denial effective June 12, 2012. Mr. Craig's application for insurance producer license was denied as a result of a Director's Order regarding Hearing No. 12-HR-0061. The Order, which required Mr. Craig to pay \$139.50 in hearing costs, sustained a previously issued Letter of Denial based on an investigation that Mr. Craig had been convicted of a felony (Unlawful Possession of a Controlled Substance) in 2002.

**Danny Douglas, Urbana** - Insurance producer license application denial effective June 7, 2012. Mr. Douglas's application for insurance producer license was denied as a result of an investigation, which revealed he had been convicted of a felony (Aggravated Battery of a Child) in 1995.

**Robert L. Fowler, Jr., South Holland** - Insurance producer license revoked effective June 11, 2012. Mr. Fowler had been licensed to sell life and health insurance since October 25, 2010. The license was revoked as the result of an investigation, which revealed he owed an insurer more than \$4200. Additionally, Mr. Fowler failed to facilitate and aid the Director in the investigation. The Order of Revocation includes a \$2000 civil penalty and restitution to the insurer.

**Robert Harman, Chicago** - Insurance producer license granted effective June 12, 2012. Mr. Harman was granted a producer license as a result of a Director's Order regarding Hearing No. 11-HR-1340. The Order, which superseded a previously issued Letter of Denial, includes \$526.60 in hearing costs.

**Lisa Howard, Chicago** - Insurance producer license revoked effective June 12, 2012. Ms. Howard's license was revoked as a result of a Director's Order regarding Hearing No. 11-HR-1265. Ms. Howard failed to pay a civil penalty as required by a previous Stipulation and Consent Order. The Order of Revocation includes \$226.40 in hearing costs and a \$1,000 civil penalty.

**Patrick Kimble, Joliet** - Insurance producer license application denial effective June 18, 2012. Mr. Kimble's application for insurance producer license was denied as a result of an investigation, which revealed he had been convicted of three felonies (Possession of Cocaine, Possession of Marijuana, and Theft by Receiving Stolen Property), in 2003.

**Cedric C. Lewis II, Chicago** - Insurance producer license suspended effective June 7, 2012. Mr. Lewis had been licensed to sell life and health insurance since May 5, 2010. The license was suspended based on certification from the Department of Healthcare and Family Services that Mr. Lewis was more than 30 days delinquent in complying with a child support order. The suspension will remain in effect until Mr. Lewis proves that he is not more than 30 days delinquent in paying his child support.

**Dorothy L. Ligeza, Huntley** - Insurance producer license revoked effective May 31, 2012. Ms. Ligeza had been licensed to sell life, health, fire, casualty and variable lines of insurance since June 17, 1999. The license was revoked as a result of an investigation, in which she failed to facilitate and aid the Director in an examination of her insurance records. The Order of Revocation includes a \$5,000 civil penalty.

**Jeffery Lovett, Chicago** - Insurance producer license suspended effective June 7, 2012. Mr. Lovett had been licensed to sell the life line of insurance since March 9, 2007. The license was suspended based on certification from the Department of Healthcare and Family Services that Mr. Lovett was more than 30 days delinquent in complying with three separate child support orders. The suspension will remain in effect until Mr. Lovett proves that he is not more than 30 days delinquent in paying his child support.

**Morrow Insurance and David Griffith Morrow, Decatur** - The business entity and insurance producer licenses revoked effective June 8, 2012. Morrow Insurance and Mr. Morrow had been licensed to sell life, health, fire and casualty insurance since April 30, 2003 and February 3, 2003, respectively. The licenses were revoked as a result of an investigation, which revealed the issuance of a fraudulent certificate of insurance, a fraudulent insurance binder, fraudulent auto insurance cards to consumers, misappropriation of fiduciary monies, and record keeping violations in the Premium Fund Trust Account (PFTA.) The Order of Revocation includes a \$28,500 civil penalty.

**Thomas E. O'Brien III, University Park** - Insurance producer license revoked effective May 31, 2012. Mr. O'Brien had been licensed to sell life and health insurance since August 5, 2008. Mr. O'Brien's license was revoked as a result of an investigation, which revealed he owed an insurer more than \$1,300. Additionally, Mr. O'Brien failed to facilitate and aid the Director in regard to the above referenced investigation. The Order of Revocation includes a \$2000 civil penalty and restitution to the insurer.

**Gale L. Singleton, Calumet City** - Insurance producer license revoked effective May 24, 2012. Ms. Singleton had been licensed to sell life and health variable lines of insurance since June 10, 2008. The license was revoked as a result of an investigation, which alleged she submitted 17 fraudulent applications to an insurer. The Order of Revocation includes a \$17,000 civil penalty.

**Robert R. Sperling, Wauconda** - Insurance producer license granted effective March 27, 2012. Mr. Sperling was granted a producer license as a result of a Director's Order regarding Hearing No. 11-HR-1275. The Order, which superseded a previously issued Letter of Denial, includes \$268 in hearing costs.

**Stephen Walker, Rock Island** - Insurance producer license application denial effective June 1, 2012. Mr. Walker's application for insurance producer license was denied as a result of an investigation which revealed he had his Securities license revoked by the Illinois Secretary of State Department of Securities in 2010

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 Illinois Department of Insurance 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](http://insurance.illinois.gov) or call our toll-free hotline at (866) 445-5364.

For individual disciplinary orders, please visit [insurance.illinois.gov/orders](http://insurance.illinois.gov/orders).

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