



PAT QUINN  
Governor

ANDREW BORON  
Director

# NEWS

## Illinois Department of Insurance

---

**FOR IMMEDIATE RELEASE:**

Thursday, August 22, 2013

### Illinois Department of Insurance Disciplinary Report for May 2013

**CHICAGO - August 22, 2013.** The Illinois Department of Insurance today announced the following disciplinary orders:

**John Barringer, Lakewood Ranch, Florida** - A Stipulation and Consent Order issued regarding the producer license effective October 29, 2012. Mr. Barringer has been a licensed to sell life and health lines of insurance since 2012. The Order, which includes a \$5,000 civil penalty and corrective orders, alleges that Mr. Barringer represented a company unauthorized to conduct business in Illinois and transacted business under an assumed name.

**Brenda R. Castanos, Hoffman Estates** - Insurance producer license revoked effective May 23, 2013. Ms. Castanos had been licensed to sell life and health lines of insurance since 2007. The license was revoked as a result of an investigation which revealed Ms. Castanos failed to repay monies borrowed from a consumer and failed to facilitate and aid the Department in its investigation regarding the loan. The Order of Revocation included a \$5,000 civil penalty.

**Jeffrey Davis, Edwardsville** - Insurance producer license revoked effective May 3, 2013. Mr. Davis had been licensed to sell life, health, variable lines of insurance since 2007. The license was revoked as a result of an investigation revealing he allegedly submitted fraudulent insurance applications to an insurer and failed to facilitate and aid the Department in its investigation. The Order of Revocation included a \$5,000 civil penalty.

**Employ Source Inc., Oswego** - A Stipulation and Consent Order issued regarding the producer license effective May 24, 2013. The Order, which includes a \$10,000 civil penalty and corrective orders, alleges Employ Source has been providing human resource services since 2011, but was not properly licensed until May 2012.

**Jose Frias, Bloomingdale** - Public Adjuster license application denial effective May 31, 2013. Mr. Frias's application was denied as a result of an investigation which revealed he had been convicted of misdemeanors (Petty Larceny and Disorderly Conduct-Breach of Peace) in 2007 and 2010. Mr. Frias was assessed a \$1,000 civil penalty for failing to disclose the convictions on his application.

**Joseph Jamison, Savoy** - Insurance producer license application denied effective May 23, 2013. Mr. Jamison's application was denied as a result of an investigation which revealed that he had a felony conviction (Burglary) in 2011.

**Pierre J. Jones, Chicago** - Insurance producer license suspended effective May 9, 2013. Mr. Jones has been licensed since 2003. The license was suspended based on a certification from the Department of Healthcare and Family Services that Mr. Jones was more than 30 days delinquent in complying with a child support order. The suspension will remain in effect until Mr. Jones proves that he is not more than 30 days delinquent in paying his child support.

**Lewis O. Joseph, Algonquin** - A Stipulation and Consent Order issued effective January 23, 2013. Mr. Joseph has been licensed to sell life and health lines of insurance since 1998. The Order, which includes a \$3,000 civil penalty and corrective orders, alleges that Mr. Joseph instructed consumers to make misstatements on health insurance applications.

**Jason R. Locke, Naperville** - A Stipulation and Consent Order issued effective April 25, 2013. Mr. Locke has been licensed to sell life, health and variable lines of insurance since 2008. The Order, which includes a \$1,500 civil penalty and corrective orders, alleges that Mr. Locke provided the answers to another producer for a Long Term Care continuing education course and was sanctioned by the Financial Industry Regulatory Authority (FINRA).

**Timothy Loving, East Galesburg** - A Stipulation and Consent Order issued effective May 1, 2013. Mr. Loving has been a licensed insurance producer to sell life, health and variable lines of insurance since 1988. The Order, which includes a \$5,000 civil penalty and corrective orders, alleges Mr. Loving violated annuity replacement regulations by failing to provide correct information to the insurer on applications for replacement policies.

**Andrew A. Nowak, Norridge** - A Stipulation and Consent Order effective March 26, 2013. Mr. Nowak has been licensed to sell life, health, fire and casualty lines of insurance since 2004. The Order, which includes a \$3,000 civil penalty and corrective orders, alleges that Mr. Nowak improperly withheld premiums from the insurer and failed to deposit all premiums, as required, into the Premium Fund Trust Account (PFTA).

**Tammy Sutton, Alton** - A Director's Order issued regarding the denial of Ms. Sutton's application for a producer license effective April 18, 2013. The Order, from Hearing No. 13-HR-0008, rescinds a previously issued Letter of Denial. The denial was the result of an investigation which revealed Ms. Sutton had been convicted of a felony (Conspiracy) in 1986. The Order, which allowed Ms. Sutton to receive a producer's license, also required she pay \$296.65 in hearing costs.

**Robert Tepper, Frankfurt** - A Stipulation and Consent Order issued effective December 19, 2012. Mr. Tepper has been a licensed insurance producer to sell life, health, property and casualty lines of insurance since 1985. The Order, which includes a \$1,000 civil penalty and corrective orders, alleges Mr. Tepper knowingly accepted business from an individual who was not licensed for the line of authority for which the application was written.

**Jensen Ware, Chicago** - Insurance producer license suspended effective May 5, 2013. Mr. Ware has been licensed to sell life and health lines of insurance since 2012. The license was suspended based on a certification from the Department of Healthcare and Family Services that Mr. Ware was more than 30 days delinquent in complying with a child support order. The suspension will remain in effect until Mr. Ware proves that he is not more than 30 days delinquent in paying his child support.

#### 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).

###