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# NEWS

## Illinois Department of Insurance

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**FOR IMMEDIATE RELEASE:**

Thursday, January 16, 2014

## Illinois Department of Insurance Disciplinary Report for October 2013

**CHICAGO - January 16, 2014.** The Illinois Department of Insurance today announced the following disciplinary actions:

**Prentiss L. Allison, Chicago** - Insurance producer license revoked effective October 21, 2013. Mr. Allison had been licensed to sell life, health, fire, and casualty insurance since 1985. The license was revoked pursuant to a Director's Order resulting from Hearing No. 13-HR-0471 after an investigation which revealed Mr. Allison failed to refund advance premium checks to consumers, forged signatures on refund checks, and provided fraudulent insurance documents to the Department. The order also required he pay a \$6,000 civil penalty.

**Louis David Delpierre, Sr., Naperville** - Insurance producer license revoked effective October 9, 2013. Mr. Delpierre had been licensed to sell life, health, and variable lines of insurance since 1985. The license was revoked pursuant to a Director's Order from Hearing No. 10-HR-1249 after an investigation which revealed Ms. Delpierre transacted business on behalf of unauthorized insurers, received premiums and membership fees on behalf of unauthorized insurers, and had multiple Premium Fund Trust Account record keeping violations. The order also required he pay a \$15,000 civil penalty and \$616.65 in hearing costs.

**Juan J. Isabelle, Calumet City** - Insurance producer license revoked effective October 8, 2013. Mr. Isabelle had been licensed to sell life, health, fire, and casualty insurance since 2008. The license was revoked based on an investigation which revealed Mr. Isabelle submitted insurance applications for consumers that did not authorize transactions and were unaware that the insurance applications were submitted. He also completed fraudulent loan documents on behalf of a consumer without the consumer's knowledge and improperly withheld insurance premiums. The Order of Revocation also included a \$5,000 civil penalty.

**Rodney A. Misiak, O'Fallon** - Insurance producer license revoked effective October 9, 2013. Mr. Misiak had been licensed since 2003. The license was revoked pursuant to a Director's Order from Hearing No. 12-HR-0957 after an investigation which revealed he submitted health insurance applications without the insureds' signatures, submitted applications on consumers who had not applied for coverage, and omitted health history and listed other inaccurate information on applications for insurance. The investigation revealed Mr. Misiak was also convicted of a felony (Domestic Battery) in 2012. The order also included a \$10,000 civil penalty and \$748.00 in hearing costs.

**Lino Padilla, Chicago** - Insurance producer license application denied effective October 26, 2013. Mr. Padilla's application for license was denied as a result of an investigation which revealed that he was convicted of a felony (Possession of a Controlled Substance) in July 2005.

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**Charles Pribich, Chicago** - Insurance producer license application denied effective October 21, 2013. Mr. Pribich's application for license was denied pursuant to a Director's Order regarding Hearing No. 13-HR-0122 after an investigation which revealed he was convicted of felonies (Possession of Cannabis with Intent to Deliver) in 1994 and 2011. The Order also required he pay \$358.75 in hearing costs.

**Nicole Falco Watson and Precise Benefit Service LLC, Bloomington** - Stipulation and Consent Order issued effective October 31, 2013. Ms. Watson has been licensed to sell life and health insurance since 2011. Precise Benefit Service has been licensed business entity since 2012. The Order, which includes a \$4,000 civil penalty and corrective orders, alleges that Ms. Watson failed to establish, maintain, and label the business entity's Premium Fund Trust Account, made non-compliant withdrawals from accounts where premium monies were deposited and failed to maintain adequate books and records.

**Stephen Welsch, Waukegan** - Insurance producer license application denied effective October 25, 2013. Mr. Welsch's application for license was denied as a result of an investigation which revealed that he was convicted of a felony (Aggravated Driving Under The Influence/Driving While License Suspended) in March 2011 and while previously licensed he failed to notify the director of the felony conviction within 30 days as required.

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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