



Illinois Department of Financial and Professional Regulation

Division of Insurance

ROD R. BLAGOJEVICH
Governor

FERNANDO E. GRILLO
Secretary

Michael T. McRaith
Director
Division of Insurance

April 12, 2005

Chris M. Cordes
12418 Ellwood Greens Rd.
Genoa, IL 60135

Re: Request for License

Dear Mr. Cordes:

This letter is in response to your request to obtain a license. The Division of Insurance received your resident insurance producer application on July 12, 2004. A copy of your validated application is enclosed with this letter. Section 500-30 of the Illinois Insurance Code (215 ILCS 5/500-30) requires, in part, "...before approving the application, the Director must find that the individual...has not committed any act that is ground for denial, suspension, or revocation set forth in Section 500-70 of the Illinois Insurance Code (215 ILCS 5/500-70)."

You have presented a fraudulent copy of an insurance producer license to a business entity alleging you were licensed. Division of Insurance records reveal you have not previously been licensed and you are not currently licensed in the State of Illinois. By these actions, you have used fraudulent and dishonest practices and demonstrated incompetence and untrustworthiness, which are grounds for denial pursuant to Section 500-70(a)(8) of the Illinois Insurance Code (215 ILCS 5/500-70(a)(8)).

Your request for a license is being denied based upon the information previously stated.

If you wish a refund of your application fee, return the copy of the validated application with a letter asking for a refund to the Division to the attention of David Murphy, Licensing Supervisor, Illinois Department of Financial and Professional Regulation, Division of Insurance, 320 West Washington Street, Springfield, Illinois 62767-0001.

You have the right to a formal hearing on this matter if your written request is filed with the Division within 30 days of the date of mailing of this correspondence.

Sincerely,

A handwritten signature in black ink that reads "Michael T. McRaith". The signature is written in a cursive style with a large, stylized "M" and "R".

Michael T. McRaith
Director of Insurance

MTM:lc
Enclosure
Certified Mail
Return Receipt Requested