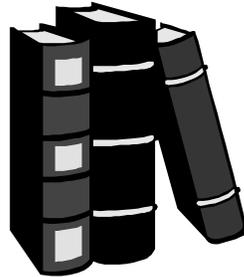


Executive Actions





Regulatory Developments and Trends

For more than a century, OCI has regulated Wisconsin's insurance industry, meeting the challenges and opportunities of evolving financial markets and technological innovations. In all lines of insurance, market demands and consumer preferences have forced regulators, policymakers and industry representatives to rethink many ways of doing business.

During 2002, OCI was involved in many significant events throughout all areas of the regulatory process. In the progressive Wisconsin tradition, much was accomplished to improve upon our mission of protecting Wisconsin insurance consumers and efficiently performing our regulatory function.

Health care reform continues to influence insurance discussions as escalating health care costs and problems with health care accessibility have become the core problem facing Wisconsin's employers and families. OCI was involved in discussions with policymakers, health care providers and insurers that focused on employee wellness, Medicare reimbursements, health care purchasing, workforce shortages; health care data; and innovation and collaboration.

Wisconsin has some of the strongest laws in the country protecting our managed care consumers. A very important part of the state's consumer protection net was secured when OCI certified two independent review organizations to provide external review services. Wisconsin residents with health insurance are now able to appeal denials of their claims to an external third party.

One of the best indications of a state's ability to create an insurance market that positively serves insurance consumers is the cost of insurance policies to its residents. Wisconsin continues to have among the lowest automobile and homeowner insurance rates in the country.

Educating and Informing the Insurance Consumer

OCI has had a long-standing policy of providing information to consumers on insurance products and issues through consumer publications. A knowledgeable consumer is key to assuring the consumer is purchasing products that meet their needs. In 2002 the office added two new brochures to its extensive list of consumer publications including *Understanding How Insurance Companies Use Credit Information* and *Fact Sheet on Credit Insurance*.

The Internet offers unique opportunities in our continued efforts to increase our education and outreach efforts to small employers. In 2002 OCI developed small employer Web pages to assist small employers become more informed insurance customers and make wise choices regarding their insurance needs. The small employer Web pages will give small employers another reference, available 24 hours a day, to help them maneuver successfully through a sometimes complicated health care system, learn what insurance products are available for small business owners and tips on what to look for when buying an insurance policy.

Protecting the Public

OCI fulfills its regulatory responsibilities concerning the fair treatment of policyholders, claimants, and insurers in a number of ways. One way for the office to assess whether or not consumers are treated fairly and equitably, is through the complaint process. In 2002 OCI investigated and resolved approximately 9,000 written consumer complaints recovering over \$4.4 million for Wisconsin consumers from insurers.

Another important regulatory tool available to OCI is the market conduct examination. In response to technological advances in the business world OCI has continued to work with other states to achieve more uniformity in the examination process across states. Some of the proposals include calling all examinations in the NAIC Examination Tracking System, working with other states on common areas of concern, using uniform data calls, standardizing the examination selection and report process, and publishing adopted examination reports on the OCI Web site.

Enhancing Industry Professionalism

As part of its mission to foster a competitive market-based economy, OCI has been involved in a number of efforts to enhance the ability of insurance professionals to efficiently and fairly provide a range of business services. Efforts in 2002 included:

- Implementation of a requirement that licensed insurers provide electronic appointment and termination requests rather than paper filings. This new system provides immediate updates to agent records allowing them to practice immediately.

- Involvement with the NAIC in the enhancement of the National Insurance Producer Registry (NIPR). The database is speeding up and simplifying the licensing process and provides benefits to both regulators and industry.
- Wisconsin began accepting electronic nonresident license applications and electronic payments for service requests. These options provide faster turnaround in the licensing process.

Regulating the Business of Insurance

The financial services marketplace is changing rapidly and insurance companies need the flexibility to respond to those changes. Insurers are looking for ways to raise capital, to bring new products to its customers, and react to the ever-changing face of the insurance marketplace. The increasing complexities of financial regulation of insurers require OCI to continually develop and enhance the existing analysis and examination process. Among the major accomplishments in 2002 were:

- Development of automated applications used in financial analysis and examinations through the use of TeamMate 2000 (an electronic workpaper software) and ACL (an audit software tool).
- Enhancement of a process for insurance companies to file Wisconsin-specific forms electronically with OCI.
- Use of the NAIC I SITE program to improve and expedite access by examiners to the NAIC database through applications that produce reports for financial analysis and examinations.

Regulatory Trends

Health care reform will continue to be a major focus of OCI. The rapid rise in the cost of health insurance will continue to be the public policy issue for governments, business and consumers as they search to find a solid solution.

The business of insurance is primarily regulated by state governments. OCI will continue to work collaboratively with other state regulators to be responsive to consumers and adapt to meet the changing needs the market brings.

The insurance industry is financially strong and growing and is a significant part of the state's economy. OCI will continue to work cooperatively with all our partners—governors, legislators, the NAIC, consumers and other state regulators—to promote effective and efficient state regulation while continuing to protect consumers. OCI is well positioned to continue its long record of service and is committed to ensuring that this tradition continues.

Legislation

During 2002, the Governor signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Revisor of Statutes, 1 E. Main St. (Lower Level), Madison, WI 53703, or by calling (608) 266-2011.

Legislative material also can be found on the Internet at <http://www.legis.state.wi.us/>

The list of Wisconsin laws follows:

2001 Act 52 – Practice of Nurse-Midwifery

Section: ss. 655.001 (7t) and 655.005 (2) (a), Wis. Stat.

Adds the practice of nurse-midwifery to the definition of health care practitioner for the Patients Compensation Fund (PCF). Also, does not require nurse-midwives to be covered by the PCF if they are not in collaboration with a physician or under the direction of a physician or nurse anesthetist.

Effective November 1, 2002

2001 Act 65-Various Changes to Insurance Law

Section: s. 600.03 (19) (b) 1, Wis. Stat.

Changes the definition of extraordinary dividend to include total net income instead of the total net gain from operations.

Section: s. 601.41 (3) (b), Wis. Stat.

Allows the commissioner to adopt standards of the National Association of Insurance Commissioners by incorporating by reference in rules promulgated by the commissioner without reproducing the standards in full.

Section: s. 604.04 (8), Wis. Stat.

Allows managers of state insurance funds to refuse to disclose and may prevent any other person from disclosing any personally identifiable information in the course of administering the funds.

Section: s. 612.33 (2) (a) and (b), Wis. Stat.

Allows the commissioner to specify the amount of stop-loss reinsurance to be carried by a town mutual that provides coverage against windstorm or hail, or other perils designated by the commissioner by rule. Also allows the commissioner to require other reinsurance by rule.

Section: s. 618.39 (3), Wis. Stat.

Allows the office to promulgate standards for establishing that a person should know that the result of insurance business is or might be illegal placement of insurance with an unauthorized insurer or the servicing of an illegally placed policy.

Section: s. 618.43 (7), Wis. Stat.

Removes the requirement that premium taxes collected by an agent, broker, or insurer, be kept in a separate account.

Section: s. 628.09, Wis. Stat.

Extends the period of a temporary license as an intermediary to 12 months to the personal representative of a deceased or mentally disabled intermediary or otherwise disabled or on active duty in the U.S. armed forces. The temporary license is not renewable.

Section: s. 628.46, Wis. Stat.

Removes the requirement for timely payment of chiropractic claims (30 days) from worker's compensation and any line of property and casualty insurance except disability insurance. Disability insurance does not include uninsured motorist, underinsured motorist or medical payment coverage.

Section: s. 632.68, Wis. Stat.

Requires that a viatical settlement provider or broker's license be renewed annually on July 1st of each year.

Section: s. 632.835, Wis. Stat.

Permits an insurer to provide notice to an insured of right of independent review of adverse determination once the internal grievance process has been completed.

Section: s. 655.27, Wis. Stat.

Requires any claim against the Patients Compensation Fund to be commenced within the same time limitation within which the action against a health care provider or employee of the health care provider must be commenced.

Effective April 24, 2002

2001 Wisconsin Act 82 – Coverage of prescriptions to treat diabetes

Section: s. 632.895 (6), Wis. Stat.

Adds prescription medication as covered expense in the treatment of diabetes.

Effective January 1, 2003

Section: s. 641.19 (4), Wis. Stat.

Provides that any person who intentionally violates or permits to violate any provision of ch. 641, Wis. Stat., intentionally makes a false statement, false representation of material fact in any examination, or fails to disclose a material fact, or embezzles, steals or otherwise appropriates any funds from an employee welfare fund is guilty of a Class H Felony.

Effective February 1, 2003

2001 Wisconsin Act 109 – Budget Repair Bill

Section: s. 149.143, Wis. Stat.

Reduces the premium percentage for eligible participants in the Health Insurance Risk Sharing Plan to 140% of the rate that a standard risk would be charged under an individual policy providing substantially the same coverage that is being provided under the plan.

Section: s. 601.34, Wis. Stat.

Transfers \$850,000 to general fund from OCI operations budget as a loan and provides provisions for repayment of the loan.

Section: s. 601.41(8), Wis. Stat.

Requires OCI to promulgate a rule that creates a uniform employee application form that a small employer insurer must use when a small employer applies for coverage under a group health benefit plan offered by a small employer insurer.

Section: s. 601.41,(9), Wis. Stat.

Requires OCI to develop, by rule, a uniform claims processing form by December 31, 2003, if the federal government does not develop a uniform claims processing form by July 1, 2003. The claims form will be used by all health care providers for submitting claims to insurers and used by insurers to process claims.

Section: s. 601.64 (4), Wis. Stat.

Provides that any person who intentionally violates or permits to violate any insurance statute or order of the commissioner is guilty of a Class I Felony, unless otherwise provided for in the statutes.

Effective February 1, 2003

Effective July 30, 2002 (unless otherwise noted)

Administrative Rules

In 2002, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 3.37, Wis. Adm. Code—Relating to Revision of Transitional Treatment Arrangements

Section 632.89 (4), Wis. Stat., requires the OCI to define services for which insurance coverage applies to various transitional treatment of mental health and alcohol and other drug abuse treatment services. Due to recent changes in regulations issued by the Department of Health and Family Services (DHFS), several cross reference cites within s. Ins 3.37, Wis. Adm. Code, are invalid and require amendment and modification.

In addition, developments in mental health treatment options have created additional transitional treatment options, including crisis intervention, that should be incorporated within the scope of services covered under transitional treatment. Coordinated emergency mental health intervention treatment provides immediate treatment options to persons experiencing a mental health crisis or are in a situation that if left untreated would likely become a crisis if proper support is not provided. These coordinated emergency mental health treatment services are not provided within a hospital setting, rather the treatment and intervention occurs where the crisis is occurring. If the person is at risk for repeated need for intervention, intervention plans would be developed with the goal of decreasing the frequency and intensity of future crises. Coordinated emergency mental health programs, also known as crisis intervention programs, have been found to be effective both in terms of care to consumers and as a cost efficient alternative to traditional urgent or emergency treatment.

Crisis intervention programs must be certified by the DHFS and may be utilized by insurers as an alternate transitional treatment program.

Effective January 1, 2003

Ins 6.50, 6.57, 6.58, 6.59, 6.595, 6.61, 6.63, 26 & 28, Wis. Adm. Code—Relating to Revising Wisconsin Agent Licensing Rules to be Reciprocal and More Uniform Under Gramm Leach Bliley Act and the NAIC Producer Model

Under the recently enacted federal Gramm Leach Bliley Act (the “GLBA”), Wisconsin and other states

must become reciprocal or uniform in certain licensing practices. These changes would accomplish reciprocity.

The changes would also attempt to make insurance producer licensing more uniform and simplify multi-state licensing. If Wisconsin and at least 27 other states do not enact “reciprocal” or “uniform” rules regarding licensing, a federal licensing body similar to the “National Association of Securities Dealers” would be created to take over insurance agent licensing functions from the states. The National Association of Insurance Commissioners (the “NAIC”) model Producer Act was developed by state insurance regulatory bodies to accomplish this and this rule adopts many provisions of the NAIC model.

Effective February 1, 2002

Ins 6.60, Wis. Adm. Code—Agents Financial Transactions with Customers

In general insurance agents occupy a position of trust and credibility with their customers. Customers permit these agents to enter their homes and to acquire financial and other personal information. Most agents merit this trust and respect the responsibility it engenders. Unfortunately a few agents abuse this confidence and engage in noninsurance transactions with customers that are not in the customer’s best interest.

There are recent examples of this type of abuse:

Out of state promoters of illegal “corporate promissory note” programs have specifically recruited insurance agents (most not licensed as securities agents) to illegally market millions of dollars in illiquid unregistered securities to their customers in Wisconsin. These programs resulted in devastating financial loss to Wisconsin citizens who placed their trust in the agents relying in part on their status as licensed insurance agents.

Several insurance agents have sold investments in viatical settlements to their customers for commissions without exploring or understanding the risks and securities law implications of these sales.

Several agents borrowed money from customers or encouraged customers to invest in businesses controlled by the agents. Often the funds loaned

or invested are derived from life insurance settlements or liquidated annuities.

Wisconsin and federal securities law prohibits certain personal financial transactions with customers by securities agents as “dishonest or unethical business practices” or “taking unfair advantage of a customer.” This conduct includes borrowing from a customer and acting as custodian for money or securities of a customer. Securities agents are required to disclose all securities transactions to their employing broker-dealers and obtain the broker-dealer’s written authorization for any “off the books” transactions. Some insurers also prohibit their listed insurance agents from borrowing from customers. The proposed rule incorporates normal standards of ethical behavior that prudent agents practice and their customers deserve and expect. This rule does not place an unnecessary burden on the legitimate business of insurance.

Section 628.10 (2) (b), Wis. Stat., allows the commissioner to “. . . revoke, suspend, . . . the license of any intermediary if the commissioner finds that the licensee is unqualified as an intermediary, is not of good character or has repeatedly or knowingly violated an insurance statute or rule . . . of the commissioner . . . , or if the intermediary’s methods and practices in the conduct of business endanger, or financial resources are inadequate to safeguard, the legitimate interests of customers and the public” The proposed rule will specifically prohibit conduct that falls within the proscriptions of this statute without limiting the types of conduct that constitute grounds for license sanction. The rule will assist agents and others to determine when conduct with customers is prohibited and places an agent’s insurance license at risk.

The rule defines personal financial transactions and prohibits agents from engaging in such transactions with persons with whom they have conducted insurance business within 3 years prior to the transaction. Transactions with relatives and bona fide business transactions with customers are allowed as long as there are sufficient safeguards to protect the customer’s interests. The rule incorporates violations of state and federal securities and other related laws and prohibits misleading statements regarding an agent’s training and qualifications.

This proposed rule incorporates specific guidelines concerning insurance agents who engage in sales of illegal multiple employer welfare trusts and other forms of group health insurance by unauthorized insurers. Typically conducted under the false guise of being

“ERISA” or federally-governed and thus exempt from state regulation these plans frequently are self-funded and fail, leaving unpaid claims and lost premiums. OCI has held agents who participate in these programs to strict standards of accountability. This rule codifies the position of OCI that agents may not escape responsibility by citing their reliance on the pronouncements of the promoters that the program is “exempt from state regulation” under ERISA. This strict standard is in keeping with the professional standards that everyone expects from their insurance professionals. This rule makes it clear that an agent who participates in sales of these illegal plans commits an unfair trade practice in violation of s. 628.34 (12), Wis. Stat., and violates s. 618.39, Wis. Stat., by assisting an unauthorized insurer.

Section 628.34, Wis. Stat., defines and prohibits unfair marketing (trade) practices. Sub. (11) prohibits “other unfair trade practices” including “any other unfair or deceptive act or practice in the business of insurance, as defined in sub. (12).” Sub. (12) allows the commissioner to define additional “specific unfair trade practices by rule, after a finding that they are misleading, deceptive, unfairly discriminatory, provide an unfair inducement, or restrain competition unreasonably.” This is the statutory authority for the proposed rule. While the conduct proscribed by this rule may involve misrepresentation or unfair inducement as described in s. 628.34 (1) and (2), Wis. Stat., it also constitutes unfair trade practices and unfair or deceptive acts or practices in the business of insurance within the meaning of s. 628.34 (11), Wis. Stat.

The commissioner finds that the conduct prohibited by this rule is misleading, deceptive, unfairly discriminatory, provides an unfair inducement and restrains competition unreasonably within the meaning of s. 628.34 (12), Wis. Stat., and finds further that sales of unauthorized insurance as ERISA-exempt in violation of s. 618.39, Wis. Stat., are harmful to the public and that agents who become involved in the marketing or placement of these plans must be held strictly accountable for their actions.

Effective February 1, 2002

Ins 8.52, Wis. Adm. Code—Relating to Publication of Health Insurance Premium Rates for Small Employers

Analysis: Section 635.12, Wis. Stat., (2001 Wisconsin Act 16) requires every small employer insurer to annually publish current new business premium rates in the manner and according to categories required by rule of the commissioner. The purpose of this proposed

rule is to comply with this legislative mandate. The commissioner has determined that the most practical method of accomplishing this is to require small employer insurers to annually report their rates to the commissioner based on uniform criteria reported in a consistent format. Therefore the commissioner will provide a form for the small employer insurers to report rates. The form will follow the reporting criteria specified in this rule. The commissioner will publish the information gathered from all small employer insurers in a manner that will assist small employers to readily compare the rates. This publication will, by placing the information on OCI's Web site and in pamphlet form, be similar to other rate comparison documents currently in use for other forms of insurance. Small employer insurers who file rates with the commissioner as described in this rule will be in compliance with the requirements of s. 635.12, Wis. Stat., and need not publish the rates themselves.

Effective November 1, 2002

Ins 17.01(3), 17.25(3)(d)3 and 4 and 17.28(6) and (6a), Wis. Adm. Code—Relating to Annual Patients Compensation Fund and Mediation Fund Fees for Fiscal Year Starting July 1, 2002, and Primary Limits for the Wisconsin Health Care Liability Insurance Plan

The commissioner of insurance, with the approval of the board of governors (board) of the Patients Compensation Fund (fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the fund. This rule establishes those fees for the fiscal year beginning July 1, 2002. These fees represent a 5% decrease compared with fees paid for the 2001-02 fiscal year. The board approved these fees at its meeting on February 27, 2002, based on the recommendation of the board's actuarial and underwriting committee.

The board is also required to promulgate by rule the annual fees for the operation of the patients compensation mediation system, based on the recommendation of the director of state courts. This rule implements the funding level recommendation of the board's actuarial and underwriting committee by establishing mediation panel fees for the next fiscal year at \$19.00 for physicians and \$1.00 per occupied bed for hospitals, representing a 50% decrease from 2001-02 fiscal year mediation panel fees.

This rule also amends s. Ins 17.25(3)(d), Wis. Adm. Code, to reflect the increased primary limit of \$1,000,000/\$3,000,000 for occurrences on and after July 1, 1997, for the Wisconsin Health Care Liability

Insurance Plan as required by s. 655.23 (4) (b), Wis. Stat.

Effective October 1, 2002

In 2002, OCI had the following emergency rules in effect:

Ins 3.39, Wis. Adm. Code—Relating to Medicare Supplement Insurance Policies

Due to changes in federal law as a result of the Medicare, Medicaid and SCHIP Benefits Improvement and Protection Act ("BIPA"), amendments are necessary in order that Wisconsin Medicare supplement insurance regulation is in compliance with the National Association of Insurance Commissioners ("NAIC") Medicare supplement insurance minimum standards model act modifications.

Under the previous federal law and model act a potential timing gap was created such that persons who were provided notice of cessation or termination of employee welfare benefit plans in excess of 63 days were put in an untenable position of withdrawing early from the employee welfare benefit plan that may have attractive insurance features (such as more comprehensive coverage) and switching to the Medigap policy so as not to risk losing their guaranteed issue rights as they are unable to simultaneously keep a Medigap application current and delay the effective date of the policy beyond the 63-day window. The modifications to BIPA and the NAIC model act, and regulation and as reflected in the changes made to s. Ins 3.39, Wis. Adm. Code, altered time periods to provide the broadest application of when and how the guaranteed issue period is triggered and calculated for eligible persons as defined within s. Ins 3.39 (34) (b), Wis. Adm. Code, to alleviate most of the potential problems.

Specifically, s. Ins 3.39 (34) (c), Wis. Adm. Code, as newly created, provides that the guaranteed issue period for persons enrolled in an employee welfare benefit plan begins on the later of two dates: (1) the date the individual receives a notice of termination or cessation of all supplemental health benefits and ends 63 days after the date of termination of the coverage. Or, (2) if the individual was not directly notified, the date the individual received notice that a claim has been denied because the plan terminated or ceased offering insurance and ends 63 days after the date of the actual notice of the denied claim.

Section Ins 3.39 (34) (b), Wis. Adm. Code, describes several additional distinct groups of persons who may

be eligible for guaranteed issue of Medicare supplement or Medigap coverage. Several subsections within s. Ins 3.39 (34) (b), Wis. Adm. Code, were modified slightly without significant changes. Section Ins 3.39 (34) (c), Wis. Adm. Code, as newly created, references the different groups of eligible persons and specific situations that then trigger guaranteed issue rights and provide time periods specific to each situation.

Modifications were also made for extended Medicare supplement insurance guaranteed issue as a result of interrupted trial periods. Section Ins 3.39 (34) (d), Wis. Adm. Code, as newly created, describes the circumstances of how and when such an extension is applicable for eligible persons who had a Medicare supplement policy and subsequently enrolled, for the first time, in a Medicare+Choice or other described plan under s. Ins 3.39 (34) (b) 5. and 6., Wis. Adm. Code, the manner in which the guaranteed issue period of time will be treated.

Other modifications made in this proposed rule include clarification of eligible expenses that are to include outpatient services paid under the prospective payment system and correcting references to Medicare supplement insurance and federal provisions.

Effective December 16, 2002

Ins 17.01(3), 17.25(3)(d)3, 17.25(3)(d)4, 17.28(6), and 17.28(6a), Wis. Adm. Code—Relating to Annual Patients Compensation Fund and Mediation Fund Fees for the Fiscal Year Beginning July 1, 2002, and Relating to the Wisconsin Health Care Liability Insurance Plan Primary Limits

The commissioner of insurance, with the approval of the board of governors (board) of the Patients Compensation Fund (fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the fund. This rule establishes those fees for the fiscal year beginning July 1, 2002. These fees represent a 5% decrease compared with fees paid for the 2001-02 fiscal year. The board approved these fees at its meeting on February 27, 2002, based on the recommendation of the board's actuarial and underwriting committee.

The board is also required to promulgate by rule the annual fees for the operation of the patients compensation mediation system, based on the recommendation of the director of state courts. This rule implements the funding level recommendation of

the board's actuarial and underwriting committee by establishing mediation panel fees for the next fiscal year at \$19.00 for physicians and \$1.00 per occupied bed for hospitals, representing a 50% decrease from 2001-02 fiscal year mediation panel fees.

This rule also amends s. Ins 17.25 (3) (d), Wis. Adm. Code, to reflect the increased primary limit of \$1,000,000/\$3,000,000 for occurrences on and after July 1, 1997, for the Wisconsin Health Care Liability Insurance Plan as required by s. 655.23 (4) (b), Wis. Stat.

Effective June 19, 2002

The Wisconsin Administrative Code - Rules of the Office of the Commissioner of Insurance and the Wisconsin Administrative Register are available from the Wisconsin Department of Administration - Document Sales at (608) 266-3358 and available on the Internet at: <http://www.legis.state.wi.us/rsb/code/ins/ins.html>. Information regarding the status and text of OCI rules pending or promulgated is available on the Internet at: <http://oci.wi.gov/ocirules.htm>.

National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2002 Commissioner O'Connell and her representatives were members of the following committees, task forces, and working groups of the NAIC.

Committees

Financial Condition (E) Committee
Market Conduct & Consumer Affairs (D) Committee
NAIC/CMS Liaison Committee (Vice Chair)
NAIC/Industry Liaison Committee
NAIC/State Legislative Liaison Committee

Legal Issues Ad Hoc Group
Life Accident & Health Product Coding Subgroup
National Treatment of Companies Working Group
Privacy Issues Working Group
Review Standards Checklists Subgroup
SERFF Enhancements Subgroup (Co-Chair)

Task Forces

Accounting Practices & Procedures (E) Task Force
Examination Oversight (E) Task Force (Vice Chair)
Financial Services Modernization (G) Task Force
Health Insurance (B) Task Force
International Holocaust Commission (H) Task Force
Market Regulation (D) Task Force
Regulatory Framework (B) Task Force (Chair)
Risk-Based Capital (E) Task Force
Senior Issues (B) Task Force (Chair)

Financial Condition (E) Committee

Confidentiality Issues Subgroup
Insurance Holding Company Working Group
Insurance Group Review Subgroup
Rating Agency Working Group
Risk Assessment Working Group

Financial Services Modernization (G) Task Force

Coordinating with the Federal Regulators Working Group
Functional Regulation Working Group

Health Insurance & Managed Care (B) Committee

ERISA Working Group (Chair)

NAIC Working/Study Groups/Sub Groups

Accounting Practices & Procedures (E) Task Force

Emerging Accounting Issues Working Group
Property and Casualty Reinsurance Study Group
Statutory Accounting Principles Working Group

Information Systems (G) Task Force

Financial Data Repository (FDR) Working Group
Strategic Systems Planning Working Group

Examination Oversight (E) Task Force (Vice Chair)

Analyst Team System Oversight Working Group
Audit Software Subgroup
Audit Software Working Group
Financial Analysis Working Group (Chair)
Financial Analysis Handbook Working Group (Chair)
Financial Analysis Research & Development Working Group (Chair)
Financial Examiners Handbook Technical Group
General Handbook Revisions Subgroup
Health Entities Working Group

Market Conduct & Consumer Affairs (D) Committee

Agent Licensing Working Group
Credit Scoring Working Group
Market Analysis Working Group
Resource Guidelines Working Group
Self Critical Analysis Working Group
Uniformity Working Group

Regulatory Framework (B) Task Force (Chair)

Managed Care Organization Working Group
Pharmaceutical Issues Working Group

Executive (EX) Committee

CARFRA Working Group
Consumer Protections Working Group
Database Subgroup
Filing Submission Uniformity/Metrics Subgroup (Chair)
Improvements to State-Based Systems Working Group
Interstate Compact Working Group (Vice Chair)

Risk-Based Capital (E) Task Force

Ad Hoc Subgroup of the Risk Based Capital (E) Task Force
Health Risk-Based Capital Working Group
Property and Casualty Risk-Based Capital Working Group

Senior Issues (B) Task Force (Chair)

Medicare Supplement Working Group
Senior Counseling Activities Working Group

Advisory Boards and Councils

Wisconsin law, s. 15.04, Wis. Stat., provides that heads of independent agencies may create and appoint such councils and committees as the operation of the agency requires. The insurance law, s. 601.20, Wis. Stat., authorizes the Commissioner to create advisory councils and committees to assist in dealing with regulatory problems. The Commissioner is to provide by rule for the creation, governance, duties, and termination of any council or committee that is established. The expert advice provided the Commissioner through these councils results in more efficient regulation of the insurance industry to the benefit of insurance consumers and insurers.

The Commissioner and staff members also serve on various councils and boards and thus aid Wisconsin residents by providing advice and suggestions on matters related to insurance regulation.

A description of the various councils and boards with which OCI is involved follows:

Group Insurance Board (Board)

Section 15.165 (2), Wis. Stat., created a Group Insurance Board in the Department of Employee Trust Funds. The Commissioner or designee is a member of the Board. The Group Insurance Board is authorized to enter into contracts with insurers to provide group insurance plans or to provide the benefits on a self-insured basis. It also provides general administrative policy for the group insurance programs for health care, income disability benefits, and life insurance authorized for state and other public employees under ch. 40, Wis. Stat. The specific powers of the Board are enumerated under s. 40.03 (6), Wis. Stat.

Insurance Security Fund Board (Board)

This Board administers the Insurance Security Fund established by ch. 646, Wis. Stat., to provide a mechanism for protecting insureds in the event of liquidation of insurers and to assess the cost of such protection among insurers. The Commissioner, along with the Attorney General, and the State Treasurer, are members of this Board and serve with ten representatives of insurers appointed by the Commissioner upon consideration of the recommendation of insurance organizations.

Patients Compensation Fund Board (Board)

The Board was created by s. 619.04 (3), Wis. Stat. It is a 13-member Board that consists of 3 insurance industry representatives, a member named by the Wisconsin Academy of Trial Lawyers, a member named by the State Bar Association, 2 members named by the State Medical Society of Wisconsin, a member named by the Wisconsin Hospital Association, 4 public members appointed by the Governor, and the Commissioner who serves as the chair. The members as of December 31, 2002, were:

Mark Adams, State Medical Society
Mark Femal, Public Member
Barbara Kuhl, Public Member
David Maurer, Industry Representative
Paul Mestelle, Industry Representative
Walter Moritz, M.D., State Medical Society
Kermit Newcomer, M.D., Public Member
George Quinn, Wisconsin Hospital Association
Dennis Robertson, Wisconsin Academy of Trial
Lawyers
Joan Schmit, Public Member
Christopher Spencer, Industry Representative
Donald Taitelman, State Bar Association

Wisconsin Retirement Board

The Wisconsin Retirement Board is created in the Department of Employee Trust Funds by s. 15.165 (3) (b), Wis. Stat. It is a nine-member Board. Six members represent employers or employees who participate in the Wisconsin retirement system, one is a participating state employee, one is a public member, and one is the Commissioner or an experienced actuary in OCI. The Board studies and recommends alternative administrative policies, authorizes and terminates disability annuity payments, and considers administrative rules that relate to participants in the retirement system other than teachers.

Council on Fire Service Training Programs

This body, authorized by s. 15.947, Wis. Stat., functions under the State Board of Vocational, Technical and Adult Education, and furnishes advice and guidance to the Board in the establishment and maintenance of training programs in fire prevention and protection. The council is comprised of representatives from the Division of Emergency Government (Bureau of Civil Defense and Disaster Control), the Department of Workforce Development, and OCI, together with six members of fire departments appointed by the Governor for staggered six-year terms.

Joint Survey Committee on Retirement Systems

This committee performs duties mandated under s. 13.50, Wis. Stat. The committee is comprised of two majority party senators, one minority party senator, two majority party representatives to the assembly, one minority party representative to the assembly, an assistant attorney general, a member of the public selected by the Governor, the Commissioner or a designated experienced actuary in OCI, and the Secretary of the Department of Employee Trust Funds.

This committee evaluates all legislative proposals that would create or modify any system of retirement for public officers or employees. No such bill may be acted upon by the legislature until it has been referred to this committee for preparation of a written report. The report must indicate the probable cost involved, the effect of the proposal upon the actuarial soundness of existing retirement systems, and the desirability of the proposal as a matter of public policy.

Retirement Research Committee

This committee performs duties mandated under s. 13.51, Wis. Stat. Its membership represents employee and employer groups having vested interests in various state retirement programs. The committee has investigatory powers over all state retirement systems for public employees. In addition, it may require any public pension or retirement system to furnish it with periodic financial reports and records. The committee conducts a continuous review of retirement benefits afforded to public employees under the existing state system. It maintains a current reference library of all public employee pension and retirement plans throughout the United States and makes its findings and recommendations available to the Governor and the legislature.

Life and Disability Advisory Council

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of life and disability insurance. The council has four insurance company members, two agent members, and three public members. The members during 2002 were:

Russ Cain, Madison
Steve Frankel, Northwestern Mutual Life Ins. Co.,
Milwaukee
Robert Palmer, Dean Health Plan, Madison
Roberta Riportella-Muller, UW Dept. of Consumer
Sciences, Madison
John Sheski, Wisconsin Physicians
Service Insurance Corporation, Madison
Arvid Tillmar, T. E. Brennan, Madison
Carol Trocinski, Midwest Security Ins. Co.,
Onalaska
Robert Walker, Madison
Barbara Zabawa, Center for Public Representation,
Madison

Property and Casualty Advisory Council

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council has four insurance company members, two agent members, and three public members. The members during 2002 were:

James Thomas, Society Insurance a Mutual
Company, Fond du Lac, Chair
Jeffrey Cole, Wausau Insurance Companies, Wausau
Doug Dittmann, The Neckerman Agency, Madison
John Duwell, West Bend Mutual Insurance Company,
West Bend
Lemuel Eaton, Neighborhood Housing Services,
Milwaukee
Mary Kaiser, RJF Agencies Inc., Eau Claire
Bill Smith, National Federation of Independent
Business, Madison
Steve Tauke, Marshall & Ilsey Corporation,
Milwaukee
Joseph Zwettler, American Family Mutual
Insurance Company, Madison

Bulletins to Insurers

March 27, 2002: To all insurers licensed to transact business in Wisconsin regarding electronic appointment/termination of insurance agents. This bulletin advises insurers that beginning on July 1, 2002, the Office of the Commissioner of Insurance (OCI) will only accept insurance agent appointments and terminations electronically. The OCI is making an exception to this requirement for those companies that annually appoint and terminate, in the aggregate, 25 or fewer agents. Additionally, companies that do not meet the foregoing exception and are unable to meet the July 1 implementation date should contact the OCI to request an extension.

April 11, 2002: To all insurers authorized to do business in the State of Wisconsin regarding the "Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001" (the Act). The purpose of this bulletin is to advise insurers of important new responsibilities under the Act. In particular, s. 352 of the Act amends the Bank Secrecy Act ("BSA") to require that all financial institutions establish an anti-money laundering program, and s. 326 amends the BSA to require the Secretary of the Treasury (Treasury) to adopt minimum standards for financial institutions regarding the identity of customers that open accounts.

April 26, 2002: To all insurers licensed to do health insurance business in Wisconsin regarding ch. Ins 18, Wis. Adm. Code, Health Benefit Plan Grievances and Independent Review Organizations (IRO) Certification and Review Procedures. This bulletin informs insurers that the commissioner has certified an IRO and highlights the requirements that insurers must use to establish internal grievance procedures and independent review procedures. This bulletin also discusses the section of 2001 Wisconsin Act 65 (Act 65) that amended s. 632.835 (2), Wis. Stat., and has an effective date of April 24, 2002.

May 3, 2002: To all insurers offering HMO plans in Wisconsin regarding data collection. On November 10, 2000, the office issued a bulletin that outlines the data collection requirements for calendar year 2001, which must be submitted to the OCI no later than June 17, 2002. This bulletin responds to insurers' requests for clarification on the data requirements. As stated in the November 10, 2000, bulletin, the Health Employer Data and Information Set (HEDIS) data should be collected according to HEDIS guidelines, although an independent audit of the HEDIS data is not required. The HMO should either follow

National Committee for Quality Assurance (NCQA) guidelines for the Consumer Assessment of Health Plans (CAHPS) survey, or report any variations in its survey process.

June 21, 2002: To all Wisconsin licensed property and casualty insurers regarding mold coverage. This bulletin advises insurers of the standards that the office will use when reviewing personal lines and commercial lines policies under s. 631.20 (2) (a) 1., Wis. Stat., with respect to mold coverage in property and casualty insurance policies.

September 25, 2002: To all insurers authorized to write credit life and/or credit accident and sickness insurance regarding revised prima facie credit life and credit accident and sickness insurance rates. This bulletin advises insurers pursuant to s. Ins 3.25 (13) (c), Wis. Adm. Code, on or before October 1, 1990, and each three years after that, the commissioner shall give written notice to all authorized insurers specifying the prima facie credit life and credit accident and sickness rates to be effective for the three-year period beginning on the next January 1. The periodic adjustments of the credit life rates are only based on differences in claim costs. The result is a new basic loss ratio that fulfills the presumption that benefits are reasonable to the premiums charged, as required by s. 424.209 (1), Wis. Stat. Therefore, this bulletin should be considered as written notice of the new basic loss ratio of 38% for credit life insurance and the new prima facie rates for credit life and credit accident and sickness insurance to become effective for the three-year period beginning on January 1, 2003.

October 9, 2002: To all insurers writing small employer group health insurance in Wisconsin regarding the publication of small employer insurers' current new business premium rates. This bulletin advises insurers that s. 635.12, Wis. Stat., requires every small employer insurer to annually publish the small employer insurer's current new business premium rates in the manner and according to categories required by rule under s. 635.05 (7), Wis. Stat. Small employer insurers who complete form OCI 26-500 as required by s. Ins 8.52 (4), Wis. Adm. Code, and who return it to the OCI on or before December 1, each year, will be in compliance with the requirements of s. 635.12, Wis. Stat., and need not publish the rates themselves. The commissioner will publish the information gathered from all small employer insurers on the OCI's Web site and in pamphlet form, to assist small employers in comparing the rates.

October 16, 2002: To all insurers licensed to transact the business of health insurance in Wisconsin regarding equipment and supplies for the treatment of diabetes, s. 632.895(6), Wis. Stat. 2001 Wisconsin Act 82 amended s. 632.895(6), Wis. Stat., to include prescription drugs for the treatment of diabetes. In addition, the words “exclusions” and “limitations” were added to the second sentence of the statute. The amendments become generally effective on January 1, 2003.

to inform insurers of a voluntary procedure this office will implement in order to expedite the filing and timely review of policy language and the applicable rates that are discussed in the Act. The use of disclosure notices is also discussed.

Copies of the bulletins are available on OCI’s Web site at <http://oci.wi.gov/bulletin.htm>.

November 25, 2002: To all insurers licensed to transact the business of health insurance in Wisconsin regarding amendments to s. Ins 3.37, Wis. Adm. Code, regarding transitional treatment arrangements. Effective January 1, 2003, insurers offering group health insurance products will be required to provide coverage for emergency mental health services under a coordinated emergency mental health services plan. Insurers should carefully review the new law and this memorandum to determine whether the law applies to them. It is each insurer’s responsibility to ensure that its policy forms and procedures are in compliance with the new law. Insurers may obtain copies of the new law from Legislative Documents, 1 East Main Street, Madison, Wisconsin 53703, (608) 266-2400. Copies of legislation are also available on the Internet at <http://www.legis.state.wi.us>.

December 19, 2002: To all Wisconsin licensed property and casualty insurers regarding updated guidance on coverage issues concerning mold. On June 21, 2002, the OCI issued a bulletin concerning coverage for mold in property and casualty insurance policies. The bulletin can be found on OCI’s Web site at <http://oci.wi.gov/bulletin/0606mold.htm>. The purpose of the bulletin was to provide information to insurers on what guidelines the office was using in its review of property and casualty policy form filings relating to mold. Since the OCI issued its June 21 bulletin, the office has obtained additional information concerning the issue of coverage for mold in personal lines property and casualty policies. The purpose of this bulletin is to clarify the OCI’s June 21 bulletin on this topic based on this additional information.

December 20, 2002: To all Wisconsin licensed property and casualty insurers regarding expedited filing procedures for compliance with the Terrorism Risk Insurance Act of 2002 (the Act). This federal law provides a federal backstop for defined *acts of terrorism* and imposes certain obligations on insurers. The intent of this bulletin is to advise insurers of certain provisions of the Act that may require insurers to submit a filing in Wisconsin and

Administrative Actions

(As Reported by the Legal Unit)

In many of the proceedings listed below, the Respondent denied the allegations but consented to the action taken.

Allegations and Actions Against Agents:

Jeffrey J. Adamec

4010 S. Katherine Dr., New Berlin, WI 53151

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Mark J. Anderson

316 Shelley Dr., Racine, WI 53405

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Mark R. Anderson

3640 Flynn Pl., Eau Claire, WI 54703

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jerome A. Andryczak

3620 E. Layton Ave., Ste. 17, Cudahy, WI 53110

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Debra J. Arnold

5300 W. Hemlock Rd., Milwaukee, WI 53223

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Alan W. Authier

P.O. Box 2593, Appleton, WI 54913

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Tyson A. Ballos

7207 N. Tichigan Rd., Waterford, WI 53185

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal background. August 2002

Jason R. Bartlein

1447 S. 73rd St., Milwaukee, WI 53214

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal background. August 2002

Brian D. Bates

5103 N. 21st St., Milwaukee, WI 53209

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. November 2002

Scott W. Baumann

220 S. Van Buren St., Apt. 2, Green Bay, WI 54301

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Simone Bell

511A W. Maple, Milwaukee, WI 53204

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. December 2002

Joel R. Bement, Sr.

E19835 County Rd. ND, Augusta, WI 54722

Paid a forfeiture of \$250.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Joel R. Bement, Sr.

N7035 Hwy. 27 North, Black River Falls, WI 54615

Agreed to surrender his insurance agent's license. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

James J. Bethel

P.O. Box 451, Spooner, WI 54801

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. Bethel did not appear at the hearing or prehearing. January 2002

Kathleen A. Bierman
W4449 Countryview Dr., Appleton, WI 54915
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Brian H. Blacher
8940 N. Regent Rd., Milwaukee, WI 53217
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Christina L. Blake
2802 Jason Ave., Apt. 2, Schofield, WI 54476
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Kevin J. Blake
2802 Jason Ave., Apt. 2, Schofield, WI 54476
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Delisa M. Bond
4892 N. 24th Pl., Milwaukee, WI 53209
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Robert B. Boust III
5335 Walnut St., Philadelphia, PA 19139
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearage and nondisclosure of previous Wisconsin action. November 2002

Gerald Wayne Bradford
751 Adams St., Rockton, IL 61072
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to report actions against him by the state of Illinois and the National Association of Securities Dealers (NASD). February 2002

Denise Marie Bretz
2351 W. Sonoma Ave., Stockton, CA 95204
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment of bankruptcy. January 2002

Patrick J. Bulman
310 Rose Ct., Horicon, WI 53032
Agreed to a revocation of his insurance license. This action was based on allegations of utilizing premiums for his own use and not submitting applications to the insurer. September 2002

Joy Theresa Callahan
5424 W. 129th Pl., Crestwood, IL 60445
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI. November 2002

Robert J. Campbell
2444 Wander Ct., Eau Claire, WI 54703
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Gino J. Carini
Lawyers Title, 21075 Swenson Dr. #900
Waukesha, WI 53186
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a criminal conviction. January 2002

Mary Kaye Carroll
391 17th Ave. N., Wisconsin Rapids, WI 54495
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Kevin Eugene Chambers
8218 Solano Bay Loop #628, Tampa, FL 33635
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license application. January 2002

Matthew A. Chromey
2412 Pine Ridge Rd., Apt. 6, Eau Claire, WI 54701
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application and conviction of a crime substantially related to insurance marketing type activities. September 2002

Jeremy J. Claxton
1130 Weatheridge Rd., Apt. 4
Chippewa Falls, WI 54729
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. November 2002

John S. Clayton
2114 Laura Ln., Waukesha, WI 53186
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Harry E. Coombs
207 Maple Ave., Clinton, WI 53525
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jeffrey P. Couper
127 S. Stephenson Ave., Iron Mountain, MI 49801
Paid a forfeiture of \$500.00 and has had his license suspended for 60 days. This action was based on allegations of failure to report a state of Michigan administrative action based on utilizing premiums for his own use and failing to submit premiums to the insurer. September 2002

Jimmy L. Covington
6810 N. Barien St., Apt. 4, Milwaukee, WI 53209
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2002

Thomas L. Croft
902 Gerald Ave., Beloit, WI 53511
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Patrick J. Cunningham
1043 W. 185th Pl., Naperville, IL 60430
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Indiana on an insurance license application and failing to respond to a request for information. January 2002

David Russell Delozier
13451 Bryson, Van Nuys, CA 91402
Paid a forfeiture of \$200.00 and has had his insurance license revoked. This action was based on allegations of failing to report a felony criminal conviction on his original application. Delozier did not appear at the hearing or prehearing. February 2002

Garrett J. Downs
N51 W14266 Lancaster Ave.
Menomonee Falls, WI 53051
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal background. August 2002

Heather A. Drake
1815 E. Becker Rd., Marshfield, WI 54449
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Michael J. Dwyer
6876 S. 109th St., Franklin, WI 53132
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Darline Easter
235 Beaver Creek Dr., Bolingbrook, IL 60490
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. September 2002

Scott E. Eiting
8 Easthaven Ct., Apt. 10, Appleton, WI 54915
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Anne Eliason
2531 W. Kathleen Rd., Phoenix, AZ 85023
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Eugene A. Eusanio
5565 Westfall Rd. SW, Lancaster, OH 43130
Has had his application for an insurance license denied. This action was based on allegations of administrative

actions taken by the state of Ohio Division of Securities and the National Association of Securities Dealers (NASD). October 2002

Kenneth R. Fischer
825 Wesley Ct. #3, West Bend, WI 53095
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Doris M. Fisher
P.O. Box 1076, Green Bay, WI 54302
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Angela Brooke Fisk
819 9th St., Beloit, WI 53511
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Loren S. Fix
1013 Pasadena Pkwy., Waunakee, WI 53597
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Mary K. Foss
2801 W. 5th St., Marshfield, WI 54449
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Peter V. Foster
3965 N. 71st St., Milwaukee, WI 53216
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Vicky Fox
P.O. Box 104, Burlington, WI 53105
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Ross Sean Freedman
5505 Royce Dr., Duluth, MN 30097
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to report administrative actions taken by the state of Georgia on an insurance license application. September 2002

Robert N. Froment
19275 Stone Oak Pky., P.O. Box 817
San Antonio, TX 78258
Has had his application for an insurance license denied. This action was based on allegations of failing to pay past child support due and no response to a request for information. January 2002

Maureen Gallagher
6513 Basswood Dr., Troy, MI 48098
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Michigan on an insurance license application. August 2002

Richard N. Gardner
P.O. Box 342, Mukwonago, WI 53149
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Shari J. Gartzke
2119 Kilps Dr., Waukesha, WI 53188
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Melissa Ann Garza
503 Terra Cotta, San Antonio, TX 78253
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action by the state of New Jersey on an insurance license application. December 2002

James E. Geib
W7270 CTH F, Cascade, WI 53011
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jane A. Gerbig
W12379 Gerbig Rd., Marion, WI 54950
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Harvey J. Goldstein
230 W. Suburban Ct., Milwaukee, WI 53217
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2002

Igor A. Golovin
209 Williamsburg Dr., Apt. 8, Thiensville, WI 53092
Has had his application for an insurance license denied. This action was based on allegations of failing to respond to a request for information relating to felony or misdemeanor convictions. January 2002

Edwin Robert Haag III
650 N. 11th St., Breese, IL 62230
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose two administrative actions taken by Illinois on an insurance license application. July 2002

Robert Edward Haley
6801 Rivulet, San Antonio, TX 78239
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearage. April 2002

Anna T. Harbort
1983 N. Summit Ave. #B-1, Milwaukee, WI 53202
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2002

James V. Harpold
W1256 Foster Rd., Oostburg, WI 53070
Was ordered to not apply for any Wisconsin insurance license before October 11, 2007, and surrendered his insurance agent's license. This action was based on allegations of knowingly submitting a disability application that misrepresented the date on which it was signed and forging a signature on a separate application for insurance. October 2002

Maurice O. Hart
841 W. Morton #23, Jacksonville, IL 62650
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all written inquiries from OCI. This action was based on allegations of a criminal conviction and no response to request for information. February 2002

Alan J. Harvey
3900 Vinburn Rd., De Forest, WI 53532
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Clementine Ross Haynes
5847 N. 40th St., Milwaukee, WI 53209
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Corey Hedgspeth
4265 Van Buren St., Gary, IN 46408
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of previous Wisconsin administrative action. January 2002

James Robert Heineman
1962 Waterbury Dr. SE, Kentwood, MI 49508
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. July 2002

John R. Heintzkill
W220 S1417 Springdale Rd. #3, Waukesha, WI 53186
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Robert Thomas Heusinkveld
5508 Cavendish Cir., Plano, TX 75093
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Virginia, Texas and Georgia on an insurance license application. April 2002

Vernon F. Hickman
10315 Within Heights Dr., Bakersville, CA 93311
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose 1995 state of Illinois administrative action for failing to pay taxes. May 2002

Lonnie L. Hiley
540 Normandin Ct., Sun Prairie, WI 53590
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Dennis H. Hoelzel
W5861 Manitowoc Rd., Appleton, WI 54915
Was ordered to pay a forfeiture of \$5,000.00 and has had his insurance license revoked. This action was based

on allegations of assisting an unauthorized insurer and making false or misleading statements to OCI. April 2002

Jeff A. Huston

60686 CSAH 28, Litchfield, MN 55355

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Minnesota on an insurance license application. February 2002

John P. Illian

N62 W15679 Skyline Dr., Menomonee Falls, WI 53051

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Amy S. Imhoff

130 Kent St., Wausau, WI 54403

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. May 2002

David H. Janson

4202 Summerfield Rd., Champaign, IL 61822

Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the United States Commodity Futures Brokers. September 2002

Thomas M. Jaworski

6715 Hwy. 153, Hatley, WI 54440

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Steve M. Jenkins

1012 W. Capitol Dr., Milwaukee, WI 53206

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Collin D. Jeschke

492 S. Lake Dr., Watertown, SD 57201

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to an insurance marketing type activity and failing to respond to a request for information. January 2002

James Jimenez

9216 S. Roadrunner St., Highlands Ranch, CO 80129

Paid a forfeiture of \$250.00 and was ordered to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment for overdue monies or bankruptcy. March 2002

Erica M. Johnson

4700 W. Villard Ave., Milwaukee, WI 53218

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Linda Y. Kearney

13984 Settlement Acres Dr., Brook Park, OH 44142

Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. April 2002

Andre T. Keller

11653 Main St., P.O. Box 138, Stitzer, WI 53825

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Linda Kirkpatrick

2006 Porter, Beloit, WI 53511

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

John T. Krezowski

3435 Fairfax St. # 20, Eau Claire, WI 54701

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Carrie J. Kroll

1317 McKinley Ave., Beloit, WI 53511

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Dennis Joseph Kyne, Jr.

305 E. Empire St., San Jose, CA 95112

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license application. October 2002

Mark R. Laemmrich

1856 Cricket Ct., Neenah, WI 54956

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type activities and administrative action taken by the state of Wisconsin, Department of Regulation and Licensing, Funeral Director Examining Board, and not promptly responding to an OCI request for information. March 2002

Carissa M. Laksbergs

4601 Dezavala Rd. #918, San Antonio, TX 78249

Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a New Jersey administrative action on an insurance license application. December 2002

Natie N. Lancaster

905 N. Walnut Ave., Marshfield, WI 54449

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type activities and administrative action taken by Wisconsin Department of Health and Family Services, Caregiver Misconduct Registry. January 2002

Maryjo L. Landwehr

R5348 Sahara Dr., Ringle, WI 54471

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Nicole J. Laux

4832 Indian Hills Dr. #201, Racine, WI 53406

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Alan C. Ledesma

1901 S. 93rd St., West Allis, WI 53227

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Raymond A. Levy

4034 N. Elmhurst Rd., Milwaukee, WI 53216

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Susan A. Liebert

245 Longwood Dr., Janesville, WI 53545

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. July 2002

Nicolas A. Liogas

34181 N. Rt. 45, Grayslake, IL 60030

Agreed to pay a forfeiture of \$250.00 and agreed to report any administrative action regarding an occupational license as required by s. Ins 6.61(16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by Illinois in 1999. January 2002

Timothy R. Lloyd

6913 W. Herbert Ave., Milwaukee, WI 53218

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. November 2002

Joseph Lopez-Wilson

1004 Day Dr., Bellevue, NE 68005

Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the Supreme Court of Nebraska suspending his law license for 2 years. October 2002

Richard D. Lundy

P.O. Box 1988, Waukesha, WI 53187

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Melyssa J. Maciejczak

11314 N. Glenwood Cir., West Bend, WI 53090

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Cynthia A. Macklin

8030 S. Champlain Apt. 1, Chicago, IL 60619

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding overdue monies due to an insurer, insured, or producer. April 2002

Laquanda A. Madison
2927 N. Holton St., Milwaukee, WI 53212
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal conviction. August 2002

Donald Joseph Magdon, Jr.
15837 S. 13th Way, Phoenix, AZ 85048
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of California on an insurance license application. July 2002

David H. Maiman
10625B N. Ivy Ct. #60, Mequon, WI 53092
Agreed to pay a forfeiture of \$500.00 and agreed to respond promptly to all future requests for information from the commissioner and maintain detailed records of insurance sales. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Herschell Edward Manning
90 Yale Ave., Frostproof, FL 33843
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI to a Florida administrative action, child support obligations, judgments for overdue monies, and information about lawsuits. April 2002

Timothy James Manson
130 N. River Park Dr., Guttenberg, IA 52052
Has had his application for an insurance license denied. This action was based on allegations of signing signatures on documents without proper authority and administrative action taken by the National Association of Security Dealers (NASD). December 2002

William J. Martin
W338 S5048 Fox Hollow Dr., Dousman, WI 53118
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Charles E. Mason
2740 N. 37th St., Milwaukee, WI 53210
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal conviction. November 2002

Felicia Lynne McAllister
82 Lane Rd., Mechanics Falls, ME 04256
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal arrests/convictions. August 2002

Kathleen Ann McGrath
31 Country Walk, Cherry Hill, NJ 08003
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application. August 2002

Linda McKenna
2319 W. Tripoli Ave., Milwaukee, WI 53221
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Thomas L. McMahan
1645 Preble Ave., Green Bay, WI 54302
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Mark A. Meglic
2646 Van Beek Rd., Green Bay, WI 54311
Paid a forfeiture of \$1,000.00 and has had his license suspended for 15 days. This action was based on allegations of having another agent sign a Medicare supplement application when the agent did not make the sale and respondent was not properly appointed with the insurer. August 2002

Craig A. Mengeling
12139 Meadow Ct., Wauwatosa, WI 53222
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Roland F. Montezon
P.O. Box 426, Eagle River, WI 54521
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Sally Muholland
952 S. 56th St., Milwaukee, WI 53214
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2002

Jeffrey P. Murphy

4028 Amherst, Janesville, WI 53546

Has had his license summarily suspended. This action was based on allegations of misappropriating of premiums from customers. January 2002

Jeffrey P. Murphy

6320 Monona Dr. #206A, Madison, WI 53716

Has had his insurance license revoked. This action was based on allegations of theft from customers and utilizing premiums for own use. May 2002

Blake S. Murray

474 Cardinal Oaks Ct., Lake Mary, FL 32746

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by the state of Florida Department of Banking and Finance. November 2002

Christopher A. Musso

3013 Fairfax St., Eau Claire, WI 54701

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Charlene I. Nasgovitz

W8417 County Rd. Q, Pound, WI 54161

Has had her application for an insurance license denied. This action was based on allegations of administrative actions taken by the state of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board. December 2002

Leroy Nichols Sr.

4661 N. 27th St. #101, Milwaukee, WI 53209

Has had his application for an insurance license denied. This action was based on allegations of failing to pay state of Wisconsin taxes, a criminal conviction substantially related to insurance marketing type conduct, and not reporting a criminal conviction within 30 days. Nichols did not appear at the hearing or prehearing. August 2002

Rolland E. Nielson

14010 W. Park Ave., New Berlin, WI 53151

Paid a forfeiture of \$1,000.00. This action was based on allegations of doing business as Aim Institute of Money Management, American Finance, and Tax & Investment Advisory, licensed in securities with Innovative Securities Inc, selling viaticals to 11 persons, receiving an order from Wisconsin Division of Securities

Department of Financial Institutions on January 18, 2001, and failing to report this action to OCI. April 2002

Jessica C. Nowicki

P.O. Box 426, Fox Lake, WI 53933

Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to report a previous Wisconsin administrative action on an insurance license application. December 2002

Anthonia C. Nwagbaraocha

4528 N. 84th St., Milwaukee, WI 53225

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Gloria A. Olson

2122 Edgewood Dr., Grafton, WI 53024

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2002

Christopher S. Parnham

14 Powers Ave., Madison, WI 53714

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Roger S. Patovisti

2389 Omro Rd., Oshkosh, WI 54904

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Todd E. Patten

W237 N6520 Orchard Dr., Sussex, WI 53089

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Judy C. Paul

1924 River Park Ct., Wauwatosa, WI 53226

Has had her license summarily suspended. This action was based on allegations of utilizing premiums for own use and not submitting applications to the insurer. January 2002

Judy C. Paul

1924 River Park Ct., Wauwatosa, WI 53266

Was ordered to pay a forfeiture of \$500.00 and has had her insurance license revoked. This action was based

on allegations of utilizing premiums for own use and not submitting applications to the insurer. December 2002

Bernard E. Perez

1365 17th Ave., Grafton, WI 53024

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Joseph P. Perry

6179 Marshview Ct., Hartford, WI 53027

Paid a forfeiture of \$4,000.00 jointly with FHK Corporation and was ordered to cease and desist from referencing the SeniorCare prescription drug program in any and all solicitations, including telemarketing and direct mail, and shall clearly identify the agency for which he works by name and state that the purpose of the solicitation is to sell insurance, including the product to be solicited. This action was based on allegations of using telemarketers and other representatives who failed to indicate that insurance would be solicited, made misleading references to a government program, SeniorCare, and misrepresented that OCI had approved the telemarketing script. September 2002

Shirley A. Pitts

4437 N. 64th St. Apt. Lower, Milwaukee, WI 53218

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

John J. Poehling

5708 Pembroke, Madison, WI 53711

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Dianna Dale Poindexter

RR 1 Box 502, East Lynn, WV 25512

Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by Iowa on an insurance license application and nonresponse to OCI's request for information. April 2002

Terry M. Poquette

2991 Caravan Ct., Green Bay, WI 54313

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy proceedings. December 2002

Barbara J. Porter

1530 E. 8th St., Superior, WI 54880

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Carol V. Preszler

127131 W. Bridge Rd., Aberdeen, SD 57401

Was ordered to pay a forfeiture of \$250.00 and has had her insurance license revoked. This action was based on allegations of failing to report an administrative action taken by Mississippi. Preszler did not appear at the hearing or prehearing. June 2002

Maria C. Pullara

11321 N. Shore Cliff Ln., Mequon, WI 53092

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Randall A. Rathburn

1008 Willard Dr., Apt. 11, Green Bay, WI 54304

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Cherryl L. Redding

11901 W. Lynx Ave., Milwaukee, WI 53225

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Eddie G. Reiersen

1920 Wilson Ave., Oshkosh, WI 54903

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Penny C. Reiss

N5904 Pioneer Rd., Plymouth, WI 53073

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2002

Curt W. Richason

P.O. Box 18263, Milwaukee, WI 53218

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Kelly S. Roberts

2435 N. 52nd St., Milwaukee, WI 53210

Has had her application for an insurance license denied. This action was based on allegations of failing to respond

promptly to inquiries from OCI regarding criminal convictions. November 2002

Donald R. Rose
501 Polzin Rd., Cornell, WI 54732
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Douglas P. Saeger
410 5th St. N., Wisconsin Rapids, WI 54494
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Leonard Carlos Salazar
16650 Huebner #1633, San Antonio, TX 78248
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application. December 2002

Julie L. Samuels
2732 Allouez Ave., Green Bay, WI 54311
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Douglas L. Sanford
1309 N. 21st St., Bismarck, ND 58503
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of South Dakota on an insurance license application. January 2002

Jeffery William Schlitz
1824 75th St., Kenosha, WI 53143
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Bruce C. Schroeder
620 N. Spring St. #1, Port Washington, WI 53074
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Steven R. Schude
544 N. Ogden Ave., Apt. 155, Milwaukee, WI 53202
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Chris N. Schwarck
13597 Thrush Ave., Mason City, IA 50401
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of administrative actions taken by the states of Colorado and Iowa on an insurance license application. January 2002

Michael A. Sebald
1610 S. Wisconsin Dr., Howards Grove, WI 53083
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Peter L. Serwe
1200 Richardine Ct., Green Bay, WI 54304
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jeffrey D. Seymour
2019 N. Farwell Apt. 110, Milwaukee, WI 53202
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Barney Sidler
2453 Seville Cir., Northbrook, IL 60062
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of administrative actions taken by the states of Wisconsin and Illinois. November 2002

David N. Silk
2123 Ginger Creek Dr., Palatine, IL 60074
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI's request for information. July 2002

Latosha C. Skinner
7847 S. Yale Ave. #D, Tulsa, OK 74136
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2002

Henry L. Smith
5871 N. 65th St., Milwaukee, WI 53218
Has had his application for an insurance license denied. This action was based on allegations of a criminal

conviction substantially related to insurance marketing type conduct. August 2002

Mamie Smith

9010 W. Portage St., Milwaukee, WI 53224

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Paula Marie Snowden

4196 Vilas Rd. #2, Cottage Grove, WI 53527

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Earle Solomonson

8933 W. Phillips Dr., Littleton, CO 80128

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to lawsuit or arbitration. November 2002

Mark D. Sommers

9000 N. White Oak Ln., Milwaukee, WI 53217

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Gerald E. Sonneson

N2873 County B, Kewaunee, WI 54216

Has had his license suspended for 180 days. This action was based on allegations of failing to report two Wisconsin Department of Financial Institutions administrative orders to OCI, selling unregistered securities of Capital Acquisitions, Inc. (promissory notes), PCO, Inc. (viatical settlements), LASCO (promissory notes), and Inrock (promissory notes), and assisting an unauthorized insurer, New England International Surety, totaling \$700,000. All investments failed or were frauds. Sonneson invested and lost his own money in LASCO with his compensation being sales commissions. He was also sued by some customers. May 2002

Brian J. Stauff

W239 N2374 Pewaukee Rd., Waukesha, WI 53188

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Brian P. Stedl

805 Keyes St., Menasha, WI 54952

Has had his insurance license revoked. This action was

based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Francis L. Steinbrecher

1499 Plymouth Ln. Apt. D, Green Bay, WI 54303

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Robert J. Stellflue

6054 Blaska Dr., Sun Prairie, WI 53590

Paid a forfeiture of \$250.00 and has had his license suspended for 14 days. This action was based on allegations of failing to accurately and fully respond to inquiries from OCI. May 2002

James D. Stevenson

12629 Fillyside, Dunlap, IL 61525

Agreed to pay a forfeiture of \$250.00 and agreed to report any administrative action regarding an occupational license as required by s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by Illinois in 1999. January 2002

Orlando L. Stokes

714 W. Vliet St. #335, Milwaukee, WI 53205

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a criminal conviction. August 2002

James R. Stolz

961 Shelly Ct., Oconomowoc, WI 53066

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Teresa A. Tanking

6327 27th Ave., Kenosha, WI 53143

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and her Huber privileges having been revoked. September 2002

Bruce P. Tatera

W5247 Wisconsin Dr., Elkhorn, WI 53121

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. December 2002

John William Tesseyman III
1680 Frostwood Dr., Tyler, TX 75703
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding Texas administrative action. August 2002

Michael Thomas Thompson
135 Southmayd Rd., Waterbury, CT 06705
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support obligations. November 2002

John A. Titterington Sr.
10897 Pinewood Dr., Parker, CO 80138
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of Wisconsin, Idaho, Nebraska, and Iowa on an insurance license application. January 2002

William T. Tucker
12901 W. Wyndridge Dr. #104, New Berlin, WI 53151
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Thomas J. Utecht
971 Armour Rd., Oconomowoc, WI 53066
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Jason A. Vansleet
1218 Prospect Ave., Wausau, WI 54403
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal conviction. November 2002

Reynaldo X. Velez Jr.
1145 W. Baseline Rd. # 1037, Tempe, AZ 85283
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support obligation arrearage. January 2002

Paul A. Venema
4155 Finch Ln., Delavan, WI 53115
Has had his application for an insurance license denied. This action was based on allegations of a criminal

conviction substantially related to insurance marketing type conduct. February 2002

Lawrence L. Ventresca
3627 N. Pacific Ave., Chicago, IL 60634
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. April 2002

Lee A. Volz
P.O. Box 1214, Appleton, WI 54912
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Gregory J. Walsh
3002 164th Pl. N., Clearwater, FL 33760
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of administrative action taken by the state of Florida on an insurance license application. January 2002

Lynn S. Weis
31029 Bushnell Rd., Burlington, WI 53105
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

John A. White
805 S. 7th St., P.O. Box 3233, La Crosse, WI 54602
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding civil judgments or bankruptcy. January 2002

Rufus D. Wilkerson
8737 W. Dogwood St., Milwaukee, WI 53224
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. December 2002

Gary L. Wilson
P.O. Box 39, Coon Valley, WI 54623
Paid a forfeiture of \$500.00 and was ordered to truthfully answer all questions on insurance applications. This action was based on allegations of failing to disclose a 1976 criminal conviction on an insurance application. February 2002

Terry E. Wiseman
637 10th Ct., Onalaska, WI 54650
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2002

Michael J. Wolters
9242 W. National Ave., West Allis, WI 53277
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal background substantially related to insurance type activities. Wolters did not appear at the hearing or prehearing. October 2002

Barry M. Wood
3210 E. Parkside Blvd., Apt. 6, Appleton, WI 54915
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Maggie Young
8253 N. Teutonia Ave., Milwaukee, WI 53209
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

David B. Ziegahn
640 E. Johnson St. # 7, Madison, WI 53703
Paid a forfeiture of \$250.00 and was ordered to avoid the use of misleading terms in connection with insurance business and has had his license suspended for 45 days. This action was based on allegations of signing or stamping another agent's name on annuity applications when he had not witnessed the applicant's signatures and using a misleading marketing term of "senior advisor" in his insurance business. December 2002

Allegations and Actions Against Companies:

1Source Auto Warranty Com, Inc.
5600 S. Quebec St., Ste. 300B
Greenwood Village, CO 80111
Agreed to pay a forfeiture of \$7,500.00 and agreed to provide the information requested and cease and desist from issuing extended warranties in Wisconsin unless and until it has obtained a limited certificate of authority to solicit warranty business in Wisconsin. This action was based on allegations of failing to respond promptly to inquiries from OCI and doing a warranty business without proper authority. December 2002

Allstate Indemnity Company
3075 Sanders Rd. Ste. H1B, Northbrook, IL 60062
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2002

American Bankers Insurance Company of Florida
11222 Quail Roost Dr., Miami, FL 33157
Was ordered to comply with previous examination order. This action was based on allegations of failing to comply with a previous examination order. November 2002

American Bankers Life Assurance Company of Florida
11222 Quail Roost Dr., Miami, FL 33157
Paid a forfeiture of \$71,173.00 and was ordered to comply with previous examination order. This action was based on allegations of failing to comply with a previous examination order. November 2002

American Investors Life Insurance Company, Inc.
555 S. Kansas Ave., Topeka, KS 66601
Was ordered to accept business only from a properly appointed agent and to properly represent information to insureds regarding its products. This action was based on allegations of accepting business from an unappointed agent who misstated terms of an annuity, omitted material information, and converted a policy without consent. September 2002

AMEX Assurance Company
3500 Packerland Dr., DePere, WI 54115
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing nonrenewal notices less than 60 days prior to the renewal date. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. April 2002

Aon Home Warranty Services, Inc.
1000 Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2002

Aon Innovative Solutions
1000 Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Automotive Warranty Services, Inc.

1000 Milwaukee Ave., Glenview, IL 60025

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2002

Benmark, Inc.

1100 Circle 75 Pky., Ste. 320, Atlanta, GA 30339

Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken against Stephen D. Whipple by the state of South Dakota on an insurance license application. September 2002

Brown & Brown of Lehigh Valley Inc.

3893 Adler Pl., Bethlehem, PA 18017

Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against William Lehr by the states of Massachusetts and Wisconsin on an insurance corporation license application. November 2002

Butlerandco Com Inc.

3144 Country Rd. S, Little Suamico, WI 54141

Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2002

Commercial Union Insurance Company

One Beacon St., Boston, MA 02108

Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from agents until they have been properly appointed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. June 2002

Compare Health Services Insurance Corp.

20855 Watertown Rd. Ste. 140, Waukesha, WI 53186

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. September 2002

Connecticut General Life Insurance Company

900 Cottage Grove Rd., Hartford, CT 06152

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Conseco Life Insurance Company

P.O. Box 1970, Carmel, IN 46032

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Conseco Senior Health Insurance Company

11815 N. Pennsylvania St., Carmel, IN 46032

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Consumer Program Administrators, Inc.

1000 Milwaukee Ave., Glenview, IL 60025

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Continental Casualty Company

CNA Plaza, Chicago, IL 60685

Agreed to pay a forfeiture of \$2,500.00 and agreed to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order. January 2002

Continental Casualty Company

CNA Plaza, 333 S. Wabash, Chicago, IL 60685

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Continental Casualty Company

CNA Plaza, Chicago, IL 60685

Paid a forfeiture of \$4,000.00 and was ordered to provide the information requested and to promptly reply in the future to information requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2002

Continental Casualty Company

CNA Plaza, Chicago, IL 60685

Paid a forfeiture of \$10,000.00 and was ordered to provide the requested information and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Economy Premier Assurance Company
385 Washington St., St. Paul, MN 55102
Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Eldorado Claims Services, Inc.
5353 N. 16th St. #100, Phoenix, AZ 85016
Paid a forfeiture of \$500.00 and was ordered to provide the information requested within ten days and promptly reply in writing to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

Employee Benefit Plan Administration, Inc.
263 Drakeside Rd., Hampton, NH 03842
Agreed to pay a forfeiture of \$500.00. This action was based on allegations of failing to respond promptly to OCI regarding the cancellation of their performance bond and failing to obtain and maintain a performance bond. February 2002

FHK Corporation
5990 N. Green Bay Ave., Milwaukee, WI 53209
Paid a forfeiture of \$4,000.00 jointly with Joseph Perry and was ordered to cease and desist from referencing the SeniorCare prescription drug program in any and all solicitations, including telemarketing and direct mail, and shall clearly identify the agency by name and state that the purpose of the solicitation is to sell insurance, including the product to be solicited. This action was based on allegations of using telemarketers and other representatives who failed to indicate that insurance would be solicited, made misleading references to a government program, SeniorCare, and misrepresented that OCI had approved the telemarketing script. September 2002

Fidelity and Guaranty Life Insurance Company
1001 Fleet St. 7th Fl., Baltimore, MD 21202
Paid a forfeiture of \$500.00 and was ordered to comply with s. Ins 25.30 (1), Wis. Stat. and demonstrate what corrective action has been taken. This action was based on allegations of disclosure of an insured's nonpublic financial information. September 2002

Frascona Buick
11221 W. Burleigh St., Wauwatosa, WI 53222
Paid a forfeiture of \$500.00 and was ordered to cease and desist from soliciting and submitting insurance applications for Wisconsin residents until the dealership has a properly licensed agent employed. This action

was based on allegations of doing an insurance business without proper authority. September 2002

Future Benefits of Wisconsin, Inc.
P.O. Box 7, Oregon, WI 53575
Was ordered to cease and desist conducting an insurance business and cease from associating with Jeffrey Murphy and Future Benefits of Wisconsin, Inc. This action was based on allegations of marketing firm associated with theft from customers and misappropriation of premiums. January 2002

GE Warranty Management Inc.
Appliance Park AP6-218, Louisville, KY 40225
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2002

GEICO Casualty Insurance Company
One GEICO Plaza, Washington, DC 20076
Agreed to pay a forfeiture of \$4,000.00 and agreed to accept applications only from properly appointed agents. This action was based on allegations of allowing agents to submit applications prior to appointing the agent. June 2002

GEICO General Insurance Company
One GEICO Plaza, Washington, DC 20076
Agreed to pay a forfeiture of \$10,000.00 and agreed to accept applications only from properly appointed agents. This action was based on allegations of allowing agents to submit applications prior to appointing the agent. June 2002

GEICO Indemnity Insurance Company
One GEICO Plaza, Washington, DC 20076
Agreed to pay a forfeiture of \$2,000.00 and agreed to accept applications only from properly appointed agents. This action was based on allegations of allowing agents to submit applications prior to appointing the agent. June 2002

General Electric Capital Assurance Company
P.O. Box 320, Lynchburg, VA 24505
Paid a forfeiture of \$1,500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

General Insurance Company of America
P.O. Box 34920, Seattle, WA 98124
Paid a forfeiture of \$500.00 and was ordered to cease

and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. May 2002

Globe American Casualty Company
350 E. 96th St., Indianapolis, IN 46206

Was ordered to cease and desist from returning a premium that is less than the pro rata unearned premium without providing proper notice to policyholders. This action was based on allegations of issuing an improper refund for an insurance policy. May 2002

Golden Rule Insurance Company
712 11th St., Lawrenceville, IL 62439

Paid a forfeiture of \$10,000.00 and was ordered to comply with the multi-state examination settlement agreement. This action was based on allegations contained in a multi-state market conduct examination settlement agreement. November 2002

Government Employees Insurance Company
One GEICO Plaza, Washington, DC 20076,
Agreed to pay a forfeiture of \$1,000.00 and agreed to accept applications only from properly appointed agents. This action was based on allegations of allowing agents to submit applications prior to appointing the agent. June 2002

Great American Insurance Company
580 Walnut St. 10th Fl., Cincinnati, OH 45202
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Ideal Electronics of Wisconsin, Inc.
621 Ridgeway Dr., Hartland, WI 53029
Was ordered to cease and desist from issuing warranties in Wisconsin until it has obtained a limited certificate of authority to solicit warranty business. This action was based on allegations of doing an insurance business without proper authority. June 2002

Illinois National Insurance Company
Connell Corporate Center 1, One Connell Dr.
Berkeley Heights, NJ 07922
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Interstate Fire and Casualty Company
55 E. Monroe St. Ste. 3300, Chicago, IL 60603
Agreed to pay a forfeiture of \$1,000.00 and agreed to cease and desist from issuing a policy without an approved form and without filing certificate of insurance with the Patients Compensation Fund and agreed to file the policy forms for OCI approval. This action was based on allegations of failing to have approved medical malpractice policy form and failing to file a certificate of insurance with the Patients Compensation Fund. November 2002

Kenosha County Mutual Insurance Company
P.O. Box 115, Bristol, WI 53104
Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing policies unless a proper nonrenewal notice is sent at least 60 days prior to the expiration date. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. May 2002

Lawyers Title Insurance Corporation
P.O. Box 27567, Richmond, VA 23261
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Life Insurance Company of Georgia
P.O. Box 105006, Atlanta, GA 30348
Was ordered to comply with a multi-state regulatory settlement agreement specifying relief for policyholders. This action was based on allegations of using discriminatory race-based underwriting procedures in life insurance. November 2002

Lincoln Benefit Life Company
P.O. Box 80469, Lincoln, NE 68501
Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Lincoln Benefit Life Company
P.O. Box 80469, Lincoln, NE 68501
Agreed to pay a forfeiture of \$3,500.00 and agreed to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to comply promptly with an order. July 2002

Lincoln Benefit Life Company
P.O. Box 80469, Lincoln, NE 68501

Paid a forfeiture of \$5,000.00 and was ordered to provide the requested information and in the future to promptly reply in writing to all requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

Lincoln Heritage Life Insurance Company
4343 E. Camelback Rd., Phoenix, AZ 85018

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. May 2002

Massachusetts Mutual Life Insurance Company
1295 State St., Springfield, MA 01111

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Metropolitan Insurance and Annuity Company
P.O. Box 350, Warwick, RI 02887

Paid a forfeiture of \$2,500.00 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order. January 2002

Metropolitan Life Insurance Company
334 Madison Ave., P.O. Box 633
Convent Station, NJ 07961

Paid a forfeiture of \$2,500.00 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order. January 2002

Metropolitan Life Insurance Company
334 Madison Ave., P.O. Box 633
Convent Station, NJ 07961

Paid a forfeiture of \$1,000.00 and was ordered to reply promptly in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Metropolitan Property and Casualty Insurance Company
P.O. Box 350, Warwick, RI 02887

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of intermediary agent who is not properly listed. This action was based

on allegations of allowing an agent to submit applications prior to appointing the agent. April 2002

MONY Life Insurance Company of America
1740 Broadway, New York, NY 10019

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Mt. Morris Mutual Insurance Company
N1211 Cty. Rd. B, Coloma, WI 54930

Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

National Auto Care Corp.

101 Green Meadows Dr. S., Westerville, OH 43081

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. December 2002

National Union Fire Insurance Company of Pittsburgh
70 Pine St., New York, NY 10270

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and reply promptly in writing to all requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

National Union Fire Insurance Company of Pittsburgh
70 Pine St., New York, NY 10270

Paid a forfeiture of \$1,500.00 and was ordered to provide the requested information and reply promptly in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

National Union Fire Insurance Company of Pittsburgh
70 Pine St., New York, NY 10270

Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information and reply promptly in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

Nationwide Mutual Insurance Company
1 Nationwide Plaza, Columbus, OH 43215

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Native American Insurance Company, Inc. N\K\A Native American Mutual Insurance
897 Chelsea Rd., Poplar, MT 59255

Was ordered to cease and desist from soliciting any investment, contribution, or subscription until an organization permit is obtained from the commissioner. This action was based on allegations of doing an insurance business without proper authority. June 2002

Network Health Plan of Wisconsin, Inc.
1570 Midway Rd., Menasha, WI 54952

Paid a forfeiture of \$10,000.00. This action was based on allegations of failing to comply with a previous examination order. August 2002

Nissan Motor Ins. Services Corp.
18501 S. Figueroa St., Gardena CA 90248

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. December 2002

Nissan North America, Inc.
18501 S. Figueroa St., Gardena, CA 90248

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. December 2002

North Central Life Insurance Company
1000 Woodfield Rd, Schaumburg, IL 60173

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly licensed. This action was based on allegations of utilizing the services of an unlicensed agent. September 2002

North River Insurance Company, The
P.O. Box 1943, Morristown, NJ 07960

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2002

NWC Service Corporation
616 N. Eckhoff St., Orange, CA 92868

Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and provide proof of financial security for the in-force contracts. This action was based on allegations of doing a warranty business without proper authority. July 2002

Old Republic Insurance Company
P.O. Box 789, Greensboro, PA 15601

Paid a forfeiture of \$1,000.00 and was ordered to provide

the information requested and promptly reply to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2002

OneBeacon Midwest Insurance Company
One Beacon St., Boston, MA 02108

Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from agents until they have been properly appointed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. June 2002

PHL Variable Insurance Company
One American Row, Hartford, CT 06115

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Pre-Paid Legal Casualty, Inc.
P.O. Box 145, Ada, OK 74820

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent for types of insurance that the agent is not authorized to solicit. This action was based on allegations of allowing an agent to submit applications for types of insurance that the agent was not authorized to solicit. September 2002

Principal Life Insurance Company
711 High St., Des Moines, IA 50392

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and reply promptly in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Progressive Casualty Insurance Company
6300 Wilson Mills Rd. W33, Mayfield Village, OH 44143

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2002

Progressive Halcyon Insurance Company
6300 Wilson Mills Rd. #W33, Mayfield, OH 44143

Paid a forfeiture of \$3,500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to comply promptly with an order issued. September 2002

Protective Life Insurance Company
P.O. Box 2606, Birmingham, AL 35223
Paid a forfeiture of \$500.00 and was ordered to cease and desist from using the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. September 2002

Prudential Insurance Company of America, The
213 Washington St., 9th Fl., Newark, NJ 07102
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2002

Prudential Insurance Company of America, The
213 Washington St., 9th Fl., Newark, NJ 07102
Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2002

Royal & SunAlliance Personal Insurance Company
P.O. Box 1000, Charlotte, NC 28201
Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Royal & SunAlliance Personal Insurance Company
P.O. Box 1000, Charlotte, NC 28201
Paid a forfeiture of \$2,000.00 and was ordered to provide the requested information and promptly reply in writing to future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI and failed to promptly comply with an order issued by OCI. December 2002

Royal Indemnity Insurance Company
P.O. Box 1000, Charlotte, NC 28201
Paid a forfeiture of \$5,000.00 and was ordered to continue the policy issued to Gorman & Company, Inc. because of an improper cancellation notice and to provide the information requested. This action was based on allegations of issuing improper mid-term cancellations of an insurance policy and failing to promptly respond to request for information. May 2002

Royal Warranty Services, Inc.
9300 Arrowpoint Blvd., Charlotte, NC 28273
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. October 2002

Safeco Life Insurance Company
10785 Willows Rd. NE, Bldg. D, Redmond, WA 98052
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Secura Insurance, A Mutual Company
P.O. Box 819, Appleton, WI 54912
Agreed to pay a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous examination order. October 2002

Sentry Insurance a Mutual Company
1800 N. Point Dr., Stevens Point, WI 54481
Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply in writing to future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Shell Motorist Club, Inc.
P.O. Box 8610, Elmhurst, IL 60126
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and respond promptly to all future inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2002

Southland Life Insurance Company
P.O. Box 105006, Atlanta, GA 30348
Paid a forfeiture of \$1,000.00 and was ordered to comply with a multi-state regulatory settlement agreement specifying relief for policyholders. This action was based on allegations of using discriminatory race-based underwriting procedures in life insurance. November 2002

Standard Guaranty Insurance Company
260 Interstate N. Cir. NW, Atlanta, GA 30339
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and respond promptly to all future requests for information from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2002

Sun Life Assurance Company of Canada (US)
12 Worcester St., P.O. Box 9133
Wellesley Hills, MA 02481
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

SunAmerica Life Insurance Company
1 SunAmerica Center, Los Angeles, CA 90067
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Travelers Life and Annuity Company, The
1 Tower Square, Hartford, CT 06183
Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. April 2002

Travelers Life and Annuity Company, The
1 Tower Sq., Hartford, CT 06183
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Tridell Financial, Inc.
400 N. Central Ave., Ste. 104, Phoenix, AZ 85004
Was ordered to cease and desist from advertising, doing, or purporting to do, an insurance business in Wisconsin unless it obtains a certificate of authority. This action was based on allegations of doing an insurance business without proper authority. May 2002

Ultimate Warranty Corporation
21360 Center Ridge Rd., Rocky River, OH 44116
Paid a forfeiture of \$7,500.00 and was ordered to cease and desist from issuing vehicle service contracts in Wisconsin until it has obtained proper authority to solicit warranty business. This action was based on allegations of doing insurance business without proper authority and failure to respond to request for information. June 2002

United Healthcare Insurance Company
450 Columbus Blvd., Hartford, CT 06103
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

United States Life Insurance Company in the City of New York
P.O. Box 1580, Neptune, NJ 07754
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

United Wisconsin Insurance Company
P.O. Box 2013, Milwaukee, WI 53201
Paid a forfeiture of \$500.00 and was ordered to cease and desist from canceling worker's compensation policies mid-term unless the reason for cancellation falls within one of the acceptable grounds set forth in ch. Ins 21, Wis. Adm. Code, and is accurately stated in the notice. This action was based on allegations of issuing an improper mid-term cancellation of a worker's compensation insurance policy. May 2002

Universal Surety Company
P.O. Box 80468, Lincoln, NE 68501
Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. August 2002

USAA Casualty Insurance Company
9800 Fredericksburg Rd., San Antonio, TX 78288,
Agreed to pay a forfeiture of \$500.00 and agreed to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2002

Vehicle Protection Plus, LLC
268 Christian Church Rd., Ste. 1
Johnson City, TN 37615
Paid a forfeiture of \$1,300.00 and was ordered to cease and desist from using forms unless and until they have been approved for use in Wisconsin. This action was based on allegations of using unapproved policy forms. August 2002

Warranty Gold, Ltd.

7501 Hwy. 290E, Ste. #101, Austin, TX 78723

Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from issuing vehicle service contracts in Wisconsin until it has obtained a limited certificate of authority to solicit warranty business and provide proof of financial security for the in-force service contracts. This action was based on allegations of doing an insurance business without proper authority. June 2002

Wausau Benefits, Inc.

115 W. Wausau Ave., Wausau, WI 54401

Agreed to pay a forfeiture of \$500.00 and agreed to provide the requested information and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

WEA Insurance Corporation

P.O. Box 7338, Madison, WI 53707

Was ordered to cease and desist from changing an insured's rating basis from pool to individual as a direct consequence of the request of the insured to obtain claims data. This action was based on allegations of violating group health insurance laws. May 2002

Webster Insurance

112 S. Turnpike Rd., Wallingford, CT 06492

Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against John Klecha by the states of Kansas and Oklahoma on an insurance license application. July 2002

Western Diversified Life Insurance Company

P.O. Box 770, Deerfield, IL 60015

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. September 2002

Western National Mutual Insurance Company

5350 W. 78th St., Edina, MN 55439

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. June 2002

Wisconsin A.U.L. Inc.

1325 Imola Ave. W. PMB 318, Napa, CA 94559

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. September 2002

Wolf Financial Services Inc.

6822 W. North Ave., Wauwatosa, WI 53213

Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Copies of administrative actions taken by the Office of the Commissioner of Insurance on insurance companies and agents starting in the year 2002 can be viewed and printed from OCI's Web site at <http://oci.wi.gov/admact/admact.htm>. For older actions, contact records @oci.state.wi.us.

