

Executive Initiatives





Regulatory Developments and Trends

The Wisconsin insurance marketplace has been healthy and successful for a long time. The insurance industry is financially strong and growing and is a significant part of the state's economy. Wisconsin is the home for many large insurance companies that are national industry leaders in their product markets and are expanding their nationwide operations. More than 87,000 agents are licensed to do business in Wisconsin.

Wisconsin continues to lead the way for savings in worker's compensation insurance premiums. In 2004, Governor Jim Doyle announced a 4.15 % decrease in the overall worker's compensation rate. The rate change is the fifth worker's compensation rate decrease since July 1, 1997. The first state to protect workers with compensation insurance in 1911, Wisconsin combines decades of experience with an advisory process that incorporates voices from business, labor and insurance to respond to marketplace needs. The state's mix of experience and planning produces incremental rather than dramatic changes in the overall rate level that allows employers to better plan and manage their expenses from year-to-year.

The success of Wisconsin's insurance marketplace can be attributed to effective enforcement tools, efficient regulation, and an effective solvency regulation program. Activities during the past year reflect OCI's commitment to ensuring that the insurance industry responsibly and adequately meets the insurance needs of Wisconsin citizens.

Effective Enforcement Tools

As regulators, one of our missions is to protect consumers from insurance transactions where the potential of abuse and harm to the consumer is great. During the past year a major focus of OCI has been to develop new and strengthen existing measures to protect insurance consumers. The emphasis of many of these programs has been products marketed to the elderly. This is because of the explosion of novel products in this area, the complexity of the insurance issues involved, and the evidence of abuse of consumers in these areas.

In 2004 Governor Jim Doyle signed new legislation that will assist OCI in protecting senior citizens from questionable or unsuitable sales of annuity and life insurance products by unscrupulous agents and insurers. Wisconsin is the first state in the country to provide these significant protections for senior citizens.

The pilot program initiated in 2003 to investigate and prevent marketing abuses relating to insurance products sold to the elderly has increased the number of administrative actions against agents. In many cases these enforcement actions are able to bring about a correction to the consumer's problem.

One of the most important roles OCI provides to Wisconsin citizens is the handling of their insurance complaints. In 2004, OCI fielded approximately 35,000 general inquiries from the public regarding insurance and insurance-related questions. We also investigated over 8,000 formal written complaints filed by Wisconsin consumers. These efforts helped recover almost \$4 million for insurance policyholders.

Health care costs continued to rise dramatically, often at double-digit growth rates. As a result, the number and scope of unauthorized health plans in the state were on the rise in every line of insurance with Wisconsin consumers footing the bills in unpaid claims. Our state became a national leader in identifying and taking action against these illegal plans.

Efficient Regulation

An important regulatory tool available to OCI is the market conduct examination. Market conduct examinations focus on the business practices of insurers and producers and are designed to monitor marketing, advertising, policyholder services, underwriting, rating, and claims practices. In response to the efforts to modernize state regulation and to achieve an efficient regulatory system, OCI has continued to work with other states to achieve more uniformity in the market conduct examination process across states. Efforts undertaken to ensure reasonable, efficient and effective market regulation include:

- Participated in the first national market analysis program that resulted in reviews of companies representing 85% of the market for five key lines of business and coordinated with other states to identify companies for further action. The increased focus on market analysis resulted in a nationwide reduction of 16% in the number of market conduct examinations in 2004.
- Continued to improve the market conduct examination program by working with other states through the NAIC Market Analysis Working Group to coordinate examinations, improve uniformity in

the process and shorten the timelines to complete and adopt examination reports.

- Participated in the Market Conduct Annual Statement (MCAS) project. The MCAS is an analysis tool that states can use to review market activity of the entire insurance marketplace in a consistent manner and to identify companies whose practices are outside normal ranges.

Financial Solvency Regulation

In 2003 OCI successfully completed the accreditation requirements in accordance with the financial standards of the NAIC. Accreditation by the NAIC tells other states they can rely on Wisconsin's financial monitoring and examinations of insurers based in Wisconsin that do business in their state.

By maintaining an effective solvency regulation program, OCI is adding another layer of protection for consumers. OCI has been involved in a number of efforts to ensure the reliability, solvency and financial solidity of the insurance industry. Major accomplishments in 2004 include:

- Examined 48 domestic insurers and analyzed the financial statements of over 1,850 insurers.
- Licensed 5 domestic insurers, 9 nondomestic insurers, 22 gift annuities, and 8 warranty plans.
- Reviewed changes of control of 12 domestic insurers, pursuant to holding company regulations.
- Reviewed and approved 2 mergers involving domestic insurers.

Using Technology for Insurance Regulation

OCI's Web site continued to play a vital role in providing services and information to our constituents. During 2004, there were over 173,000 visits to OCI's Web site, a 17 % increase over the previous year. Other technology accomplishments include:

- Completed programming work for the company transaction register. The company transaction register is information regarding transactions that affect the demographics and details of insurance companies and other entities regulated through the OCI. This information also includes newly licensed companies to Wisconsin.
- Doubled the number of rate and form filings submitted electronically resulting in faster processing and reduced errors in filings. By the end of 2004, 40 % of the filings each month were submitted electronically as compared to 20% at the end of 2003.

- Completed work to fully automate the company examinations assessment application.
- Completed work to view and download the company billing details on OCI's Web site.

Emerging Trends

Over the next year Wisconsin seniors will have to make important choices about the changes resulting from the Medicare Modernization Act and the implementation of the Medicare prescription drug plan. Increases in the demand for insurance coverage for long-term care needs through home health care, assisted living arrangements and nursing homes is expected to increase marketing pressure for the sale of these products. OCI will continue to make senior issues a top priority—to provide information and educational opportunities to the senior population and their families so that they can be better informed with determining their insurance needs.

The state of insurance regulation is at a critical juncture. While recognizing that state regulation is best for insurance consumers, we also recognize that state regulation must evolve as insurance markets change. The state regulatory system is inherently strong when it comes to protecting consumers because we understand local needs and market conditions. OCI takes great pride in the fact that many of the regulatory approaches long in existence in Wisconsin are now recognized as models for regulatory improvement and evolution in other states.

By continuing to work cooperatively with all our partners (the governor, our state legislators, federal officials, consumers, insurance companies and agents and other interested parties), consumers and industry will benefit that much more. OCI will continue to work diligently to keep state regulation functioning and flourishing by increasing Internet and technology initiatives, improving our accountability to our constituents and encouraging innovative approaches to regulation to meet the demands of a modern insurance marketplace.

The vision of OCI is clear—we will continue to be a national leader in insurance regulation while remaining vigilante in our mission of leading the way in informing and protecting the public and responding to their insurance needs so Wisconsin consumers do not become victimized. OCI has a tradition of sound regulation combined with strong consumer protections. OCI is well positioned to continue its long record of service and is committed to ensuring that this tradition continues.

Legislation

During 2004, Governor Doyle signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Revisor of Statutes, 131 West Wilson Street, Suite 800, Madison, WI 53703-3233, 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:

2003 Wisconsin Act 144—Changes to the Worker’s Compensation Law

Generally Chapter 102, Wis. Stat.

(See <http://www.legis.state.wi.us/2003/data/acts/03Act144.pdf>)

Adds physician assistants and advanced practice nurses to the list of medical professionals authorized to conduct worker’s compensation (WC) examinations of employees; changes to the law and procedures governing disputes between worker’s compensation insurers and health care providers relating to fees charged for and the necessity of treatment provided to an employee for a workplace injury; specifies that in cases in which a portion of an award is appealed, the WC insurer must pay the uncontested amount within 21 days; allows WC insurance carriers to give notice of the cancellation or termination of a policy to Department of Workforce Development (DWD) or the Wisconsin Compensation Rating Bureau (WCRB) by certified mail, fax, e-mail, or other medium approved by DWD; requires DWD to promulgate rules for determining when compensation for permanent disability must begin in cases in which the WC insurer concedes liability but disputes the extent of the permanent disability; allows DWD to waive or reduce a forfeiture imposed on an employer or WC insurer for failing to keep required or for falsifying records if the violator requests a waiver of reduction; increases the maximum supplemental benefit rate paid for injuries occurring before May 13, 1980; increases the assessment employers and worker’s compensation insurance companies are required to pay into the Work Injuries Supplemental Benefit Fund for injuries resulting in death; and authorizes DWD to claim reimbursement from uninsured employers for expenses paid by DWD in administering the claim of an employee.

Effective March 30, 2004

2003 Wisconsin Act 167—Burial agreements funded with trust funds or life insurance proceeds

Sections 69.02 (1) (c), 445.125 (1) (b), 445.125 (1) (b) 4. a. and b., and 632.415 (4m), Wis. Stat.

(See <http://www.legis.state.wi.us/2003/data/acts/03Act167.pdf>)

Requires the Department of Health and Family Services to prescribe an “affidavit of death” form for the purpose of releasing burial agreement trust funds to a beneficiary or establishing proof of death for payment of benefits of a life insurance policy.

Effective April 20, 2004

2003 Wisconsin Act 261—Various changes in insurance law

Generally Chapters 600, 601, 609, 611, 612, 617, 628, 632, 641, 645, and 646, Wis. Stat.

(See <http://www.legis.state.wi.us/2003/data/acts/03Act261.pdf>)

Imposes duties on an insurer, general agent or independent agency relating to suitability of annuity sales to senior consumers; repeals minimum nonforfeiture provisions and creates new provisions regarding minimum nonforfeiture amounts for individual deferred annuities; provisions relating to membership of employees and representatives of a town mutual insurer’s board of directors; provisions relating to mergers of assessable town mutuals with domestic mutual insurers; technical changes to the Insurance Security Fund; amends the definition of a “form” to include a group certificate; repeals Chapter 641; creates a \$500 listing fee for surplus lines insurers; provisions relating to members of committees appointed by a board of directors of a domestic stock or mutual insurance corporation may include nonvoting members who are not directors; provisions relating to orders of the Commissioner that require remedial measures; provisions relating to items that the Commissioner may refuse to disclose under certain circumstances; limiting investment in certain subsidiaries; and restricting extraordinary dividends paid to a domestic insurer or paid by a domestic insurer that is a wholly owned subsidiary of a domestic mutual insurer.

Effective April 30, 2004. Senior consumer provisions effective November 1, 2004. Minimum nonforfeiture amounts apply to annuity contracts issued on or after April 30, 2006. Provisions relating to membership in town mutual board of directors apply beginning April 30, 2006, but may be extended by the Commissioner.

2003 Wisconsin Act 302—Vehicle Protection Product Warranties

Sections 100.230, 600.04 (1) (b) 11, 601.31 (1) (km), 601.41 (1) (intro.), 61.37 (4) (g) and 632.185, Wis. Stat. (See <http://www.legis.state.wi.us/2003/data/acts/03Act302.pdf>)

Provides that insurance provisions of the statutes do not apply to a vehicle protection product warranty (VPPW). Sets up a system for the Commissioner to regulate VPPWs including registration with the Commissioner, financial responsibility provisions, disclosure requirements, recordkeeping, cancellation provisions, and enforcement provisions.

Effective December 1, 2004

2003 Wisconsin Act 304—Life insurance and annuity contract exemptions from creditor claims

Section 815.18, Wis. Stat. (See <http://www.legis.state.wi.us/2003/data/acts/03Act304.pdf>)

Amends the exemption from creditor claims for unmaturing life insurance contracts, including any

interest dividends, interest or loan value, and for certain annuities. Provides an exemption for the entire value of an unmaturing life insurance policy and up to \$150,000 of aggregate interest if the policy was issued at least 24 months before the exemption is claimed or before the cause of action was filed, referred to as the applicability date. Reduces the exempted amount to \$4,000 for policies or annuities issued or funded less than 24 months before the applicability date. Applies similar provisions to applicable annuity contracts.

Effective May 5, 2004

2003 Wisconsin Act 315—Making private insurance available to facilitate environmental cleanups

Section 292.53, Wis. Stat. (See <http://www.legis.state.wi.us/2003/data/acts/03Act315.pdf>)

Authorizes the Department of Natural Resources to undertake activities to make private environmental insurance products available to encourage and facilitate the cleanup and redevelopment of contaminated property.

Effective May 7, 2004

Administrative Rules

In 2004, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 2.80, 2.81 and ch. Ins 50, Wis. Adm. Code—Relating to Mortality Tables and Actuarial Analysis, Asset Adequacy Testing, Reports and Opinions

The rule incorporates the NAIC 2001 CSO Table into the current reserve and nonforfeiture valuation laws and rules. The rule would establish the new table as the minimum valuation standard for calculating reserves and nonforfeiture benefits for individual life insurance policies and extended term benefits issued after the effective date. The new table would be optional for newly issued policies until January 1, 2009, and mandatory after that date. The rule also corrects references in the current rule establishing valuation standards (s. Ins 2.80, Wis. Adm. Code). The primary statutes interpreted by the rule are the Standard Valuation Law (s. 623.06, Wis. Stat.) and the Standard Nonforfeiture Law (s. 632.43, Wis. Stat.).

The rule is based on the NAIC model recognition of the 2001 CSO mortality table for use in determining minimum reserve liabilities and nonforfeiture benefits regulation and the NAIC revised model actuarial opinion and memorandum regulation. The CSO mortality table is not included in the NAIC model but is published separately by the NAIC. Accordingly it is adopted by reference under s. 601.41 (3) (b), Wis. Stat.

The rule also revises the requirements for life insurers (including fraternal) as regards required actuarial opinions and memoranda. The rule requires all life insurers to perform asset adequacy testing every year. The current rule provides an exemption, or limited scope of compliance, from asset adequacy analysis for smaller companies meeting certain conditions. The rule also prescribes standards for the Commissioner's acceptance of actuarial opinions and reporting from companies based on the standards of their state of domicile. In addition, the rule revises the required wording of the actuarial opinion, adds some additional requirements concerning the actuarial opinion and actuarial memorandum, and creates a new requirement for the preparation of a summary of the actuarial memorandum called the "regulatory asset adequacy issues summary."

NAIC Financial Regulation Standards and Accreditation Committee voted to expose the revised NAIC Actuarial Opinion and Memorandum Regulation for comment for a two-year period, beginning January 1,

2003. The NAIC is seeking comment on whether the revised model should be adopted as a mandatory requirement for accreditation of a state and may recommend that it be required as an accreditation standard effective in calendar year 2007.

The 2001 CSO mortality table changes are effective for policies issued on or after January 1, 2005. The revised actuarial opinion and memorandum requirements are effective for reporting requirements for calendar year 2005 and subsequent calendar years.

Effective December 31, 2004

Ins 8.49, Wis. Adm. Code—Relating to Small Employer Uniform Employee Application for Group Health Insurance

In accordance with s. 601.41 (8) and s. 635.10, Wis. Stat., the office is statutorily required to develop a rule and the uniform employee application form for group health insurance that is to be used by small employer insurers for small employer applicants. In compliance with s. 601.41 (8), Wis. Stat., the office, with consultation of the life and disability advisory council, convened a task force with representatives of small employers, licensed intermediaries and small employer insurers to obtain information relating to a proposed uniform employee application form. The task force made recommendations to the office for its consideration in the development of the small employer uniform employee application.

The intent of the legislation was twofold: to reduce the number of forms employees were required to complete when a small employer applied for group health insurance and to permit small employers to seek multiple statements of premium from different small employer insurers with one form. Having a uniform employee application that could be used to obtain multiple statements of premium also has the benefit of decreasing the amount of time spent by the small employer in obtaining the application information since the form may be copied and submitted simultaneously to several insurers.

To address the concerns of the small employers, licensed intermediaries and small employer insurers, the office, in addition to drafting the uniform employee application, also drafted the rule governing the use and management of the application process. The proposed regulations establish the following: copies of the form shall be accepted as though it were an original; duration

for use of the information contained within the application form; and small employer insurers are required to share copied forms, in accordance with the applicant's authorization, with other named insurers within five business days as requested in writing by the small employer. The intent is to facilitate a timely exchange of the applications so that the small employer is able to receive the statement of premium necessary to make an informed decision regarding the purchase of group health insurance.

Effective May 1, 2004

Ins 17.01 (3) and 17.28 (6), Wis. Adm. Code—Relating to Patients Compensation Fund and Mediation Fund Fees for the Fiscal Year Beginning July 1, 2004

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, 2004. These fees represent a 20% decrease compared with fees paid for the 2003-04 fiscal year. The Board approved these fees at its meetings on December 17, 2003, and on February 25, 2004, based on the recommendation of the Board's actuarial and underwriting committee and reports of the Fund's actuaries.

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 \$46.00 for physicians and \$3.00 per occupied bed for hospitals, representing an increase from 2003-04 fiscal year mediation panel fees.

Effective July 1, 2004

Ins 18.10 (2) (d), Wis. Adm. Code—Relating to Annual Adjustment to the Minimum Necessary Cost or Payment to Access Independent Review

The rule implements s. 632.835 (5) (c), Wis. Stat., requirement that the Commissioner promulgate a rule adjusting the minimum requirements as found in s. 632.835 (1) (a) 4 and (b) 4, Wis. Stat., at least annually. The rule proposes that the Commissioner post to the OCI Web site the CPI to be used on January 1 of the following year. The Commissioner shall post to the office Web site the information on or before December 1

of each year. In addition, the proposed rule clarifies an independent review organization must have a procedure that includes notice or correspondence with an insured's authorized representative not just the insured and corrects the office's Web address.

Effective January 1, 2005

Ins 25.13 and 25.50, Wis. Adm. Code—Relating to Exceptions to the Annual Notice and Limits on Disclosure of Nonpublic Personal Financial Information

Under ch. Ins 25, Wis. Adm. Code, a licensee of the OCI, including a warranty plan, may not disclose nonpublic personal financial information to an unaffiliated third party unless the customer is given the opportunity to object to the disclosure (referred to as "opt-out notice"). Nothing in this section is intended to permit telephone solicitation which would otherwise be prohibited under s. 100.52, Wis. Stat., or subch. V of ch. ATCP 127.

The current rule allows licensees to disclose nonpublic personal financial information to affiliates without an opt-out notice. This rule will also allow a warranty plan licensee or an affiliate to disclose nonpublic personal financial information without an opt-out notice to a nonaffiliate selling products or services under the licensee's brand name or the brand name of an affiliate of the licensee. The warranty plan licensee or affiliate may disclose only if the recipient agrees to use the information solely for sale of the branded product or service, to keep the information confidential, and to adhere to the licensee's or affiliate's quality standards for the branded products or services.

Finally, the rule creates an exception to the annual notice provisions in s. Ins 25.13, Wis. Adm. Code, for licensees that meet the requirements of s. Ins 25.50 (1) (a), Wis. Adm. Code.

Effective March 1, 2004

In 2004, OCI had the following emergency rules in effect:

Ins 8.49, Wis. Adm. Code—Relating to Small Employer Group Health Insurance

In accordance with s. 601.41 (8) and s. 635.10, Wis. Stat., the office is statutorily required to develop a rule and the uniform employee application form for group health insurance that is to be used by small employer insurers for small employer applicants. In compliance with s. 601.41(8), Wis. Stat., the office, with consultation

of the life and disability advisory council, convened a task force with representatives of small employers, licensed intermediaries and small employer insurers to obtain information relating to a proposed uniform employee application form. The task force made recommendations to the office for its consideration in the development of the small employer uniform employee application.

The intent of the legislation was twofold: to reduce the number of forms employees were required to complete when a small employer applied for group health insurance and to permit small employers to seek multiple statements of premium from different small employer insurers with one form. Having a uniform employee application that could be used to obtain multiple statements of premium also has the benefit of decreasing the amount of time spent by the small employer in obtaining the application information since the form may be copied and submitted simultaneously to several insurers.

To address the concerns of the small employers, licensed intermediaries and small employer insurers, the office, in addition to drafting the uniform employee application, also drafted the rule governing the use and management of the application process. The proposed regulations establish the following: copies of the form shall be accepted as though it were an original; duration for use of the information contained within the application form; and small employer insurers are required to share copied forms, in accordance with the applicant's authorization, with other named insurers within five business days as requested in writing by the small employer. The intent is to facilitate a timely exchange of the applications so that the small employer is able to receive the statement of premium necessary to make an informed decision regarding the purchase of group health insurance.

Effective January 7, 2004

Ins 14, Wis. Adm. Code—Relating to Vehicle Protection Plans

This rule implements new statutes regulating vehicle protection product warranties by setting the fees which the statutes required be set by rule by the Commissioner. The fees are set at a level to attempt to cover the agency's costs incurred in relation to the review, data storage, monitoring and regulation of these vehicle protection product warranties.

Effective December 10, 2004

Ins 17.01 (3) and 17.28 (6), Wis. Adm. Code—Relating to Annual Patients Compensation Fund Fees and Mediation Fund Fees for the Fiscal Year Beginning July 1, 2004

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, 2004. These fees represent a 20% decrease compared with fees paid for the 2003-04 fiscal year. The Board approved these fees at its meetings on December 17, 2003, and on February 25, 2004, based on the recommendation of the Board's actuarial and underwriting committee and reports of the Fund's actuaries.

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 \$46.00 for physicians and \$3.00 per occupied bed for hospitals, representing an increase from 2003-04 fiscal year mediation panel fees.

Effective June 22, 2004

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> and <http://adminrules.wisconsin.gov>.

National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2004 Commissioner Gomez and his representatives were members of the following committees, task forces, and working groups of the NAIC.

Committees

Executive (EX) Committee
Health Insurance and Managed Care (B) Committee
International Insurance Relations (G) Committee
NAIC/Consumer Liaison Committee
NAIC/Industry Liaison Committee

Executive (EX) Committee

Information Sharing Working Group
Interstate Compact Implementation Working Group
National Treatment of Companies Working Group
Operational Efficiencies Working Group
Privacy Issues Working Group

Task Forces

Accounting Practices & Procedures (E) Task Force
Capital Adequacy (E) Task Force
Examination Oversight (E) Task Force (Vice Chair)
Government Affairs Task Force
International Holocaust Commission (H) Task Force
Regulatory Framework (B) Task Force (Chair)
Reinsurance (E) Task Force
Senior Issues (B) Task Force (Chair)
Speed to Market (EX) Task Force
Valuation of Securities (E) Task Force

Financial Condition (E) Committee

Insurance Holding Company Working Group
Risk Assessment Working Group

Health Insurance & Managed Care (B) Committee

ERISA Working Group (Chair)

Internal Administration (EXI) Subcommittee

International Holocaust Commission (G) Task Force
XML-Based Open Standards Working Group

International Insurance Relations (G) Committee

NAFTA Subgroup

NAIC Working/Study Groups/Subgroups

Accounting Practices & Procedures (E) Task Force

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

Market Regulation & Consumer Affairs (D) Committee

Collaborative Actions Subgroup
Credit Scoring Working Group
Examinations Standards Working Group
Investigations Standards Subgroup
Market Analysis Handbook Subgroup
Market Analysis Working Group
Market Conduct Annual Statement Subgroup
Producer Licensing Working Group
Reciprocity Agreement Subgroup
Uniformity Working Group

Capital Adequacy (E) Task Force

Property and Casualty Risk Based Capital Subgroup

Senior Issues (B) Task Force (Chair)

Long-Term Care Working Group (Chair)

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 Data Repository Working Group
Financial Examiners Handbook Technical Group

Workers' Compensation (C) Task Force

Employee Leasing Model Law 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.

Injured Patients and Families 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, 2004, were:

Mark Adams, State Medical Society
Mark Femal, Public Member
James Jansen, Wisconsin Academy of Trial Lawyers
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
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 2004 were:

Russ Cain, Madison
Steve Frankel, Northwestern Mutual Life Ins. Co.,
Milwaukee
Martha E. Gaines, University of Wisconsin Law
School, Madison
Karen E. Geiger, Cobalt Corp., Onalaska
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
Robert Walker, 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 2004 were:

James Thomas, Society Insurance a Mutual
Company, Fond du Lac, Chair
John Duwell, West Bend Mutual Insurance Company,
West Bend
Lemuel Eaton, Neighborhood Housing Services,
Milwaukee
Maryelyn Geisler, American Family Mutual Insurance
Company, Madison
Mary Kaiser, RJF Agencies Inc., Eau Claire
Brian Peacy, Employers Insurance Company of
Wausau
Bill Smith, National Federation of Independent
Business, Madison
Steve Tauke, Marshall & Ilsey Corporation,
Milwaukee
Charles Vang, Charles V. Vang Insurance Agency,
Milwaukee

Bulletins to Insurers

March 31, 2004: To SILA members and interested parties regarding letters of certification. This bulletin informs SILA members and interested parties that effective March 31, 2004, OCI no longer requires a letter of certification to obtain a nonresident license in Wisconsin. Copies of current licenses, PDB print screens and CRD reports are also **not** required. The only paper attachments necessary relate to affirmative answers to the legal questions. Wisconsin is the first state to implement this new process.

June 23, 2004: To all insurers authorized to do business in Wisconsin regarding newly enacted legislation—2003 Wisconsin Acts 261, 302, 178, and 294. This bulletin contains a summary of the provisions of 2003 Wisconsin Acts 261, 302, 178, and 294. Insurers are advised to review the bulletin and determine which laws apply to their company. This bulletin is for informational purposes and is not to be considered the office's interpretation of these laws.

August 11, 2004: To all property and casualty insurers regarding automobile insurance coverage for returning Armed Forces members. OCI has received information indicating that some automobile insurers are denying reinstatement, refusing to issue coverage or raising premium rates for members of the Armed Forces who are returning from active military service overseas. This bulletin is issued as a request to ask that all insurers waive underwriting or rating requirements for returning members of the Armed Forces. If a member of the Armed Forces was a policyholder in good standing at the time of leaving for active duty, and can show proof that such active service was the reason for the loss in the continuity of insurance coverage, the Commissioner requests that insurers reinstate the policies and treat the applicant as if there was continuous coverage for underwriting and rating purposes.

August 12, 2004: To all property and casualty insurers regarding the Terrorism Risk Insurance Act of 2002 and exclusions related to acts of terrorism and the terrorism. This bulletin applies to commercial (non-worker's compensation) insurance coverages provided by commercial policies and endorsements including endorsements for business coverage added to personal lines policies and the business portions of a farmowner's policy. The intent of this bulletin is to inform commercial lines insurers of the decision in Wisconsin to approve certain conditional coverage limitations for acts of terrorism, to put insurers on notice that determination of certain contractual thresholds is subject to disclosure and review by this office and to provide a voluntary procedure for insurers to use to expedite the filing and timely review of these limited exclusions. Instead of approving the very broad total exclusions of coverage for acts of terrorism, Wisconsin will approve conditional coverage limitations that are substantially similar to those described in the bulletin and which are within the scope of this bulletin.

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

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. Copies of administrative actions taken by the OCI on insurance companies and agents completed since January 1, 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.

Allegations and Actions Against Agents:

Mark A. Aicher
2425 Skylark Dr., Appleton, WI 54914
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. August 2004

Robin V. Allen
4521 W. Chestnut St., Tampa, FL 33607
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of South Carolina on an insurance license application. September 2004

Patrick A. Allman
408 Ann St., Adams, WI 53910
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. Allman did not appear at the hearing. March 2004

Angeline E. Anderson
820 Macomber # 7, Chippewa Falls, WI 54729
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Gregg Richard Anderson
3739 Dakota Ave. S., St. Louis Park, MN 55416
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 actions taken by the state of Minnesota. August 2004

John P. Archer
330 Hill St., Rhinelander, WI 54501
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Daniel R. Armstrong
801-1/2 Milwaukee Ave., South Milwaukee, WI 53172
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 lawsuits. November 2004

Jerry W. Asselin
3260 Briar Crest Dr., Janesville, WI 53546
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from violating ss. Ins 2.15 (9), 2.16 (6), and 20.01 (4), Wis. Adm. Code. This action was based on allegations of failing to properly inform a purchaser prior to commencing a sales presentation of the full identity of the agent, insurer and product, and failing to determine the suitability of the sale. November 2004

Mike E. Aubart
1205 St. Croix St., Hudson, WI 54016
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. August 2004

Donald William Barden
1430 Hampton Hill Dr., Alpharetta, GA 30022
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Alabama. October 2004

Jason A. Bare
1647 N. East Rd., North East, MD 21901
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Maryland on an insurance license application. August 2004

John J. Barry
115 E. Court St. #250, Janesville, WI 53545
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Tina K. Baughman
16769 Charmel Ln., Pacific Palisades, CA 90272
Was ordered to pay a forfeiture of \$500.00 and has had her insurance license revoked. This action was based on allegations of violating the terms of an order issued by the Commissioner dated September 4, 2003. Baughman did not appear at the hearing or prehearing. September 2004

Margaret L. Baumann
N2388 County Rd. K, Merrill, WI 54452
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to have her license revoked if the forfeiture is not paid within 29 days of when it's due and has had her license suspended for 270 days. This action was based on allegations of failing to respond promptly to inquiries from OCI and misrepresenting that policies were in force when they were not, failing to promptly submit applications to the insurer, and failing to promptly issue refunds. January 2004

Robert G. Benedict
2600 Leahy #9, Stevens Point, WI 54481
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

James Bertler
4750 Pine Ln., Green Bay, WI 54313
Paid a forfeiture of \$1,000.00 and was ordered to pay restitution totaling \$10,050.00 plus interest at the rate of 5.5%, together with contract costs totaling \$517.50 by February 1, 2005, and to cease and desist from violations of s. Ins 6.60 (2), Wis. Adm. Code. This action was based on allegations of entering into a personal financial transaction with two insurance customers in violation of s. Ins 6.60 (2), Wis. Adm. Code. December 2004

James E. Bey
19 S. Huffman St., Naperville, IL 60540
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to report an administrative action taken by Illinois. July 2004

Jennifer K. Bogie
208 N. Third St., Oregon, IL 61061
Agreed to the denial of her license for 31 days. This action was based on allegations of failing to pay past due child support and failing to respond promptly to inquiries from OCI. September 2004

Alan P. Bower
2401 N. Mayfair Ste. 302, Milwaukee, WI 53226
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Warren L. Brandt
122 Orange St., Prescott, WI 54021
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Peter W. Brey
4018 Mandan Cir., Madison, WI 53711
Paid a forfeiture of \$100.00 and was ordered to cease and desist from violating s. Ins 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state agency. January 2004

Mark A. Brielmaier
2182 S. 98th St., Milwaukee, WI 53227
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2004

Daniel A. Broughton
2080 Shoreline Loop #175, San Ramon, CA 94583
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of California on an insurance license application. October 2004

Barry M. Brown
129 Park Ave., Vestal, NY 13850
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 California and Kentucky on an insurance license application and failing to respond promptly to inquiries from OCI. August 2004

Dale R. Brown
1630 50th St., Apt. 3, Kenosha, WI 53140
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. November 2004

Paul L. Campbell
4033 N. 24th St., Milwaukee, WI 53209
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 in arrearage. August 2004

Mary Capri
253 Center, Apt. 142, Lake Geneva, WI 53147
Paid a forfeiture of \$250.00 and has had her insurance license revoked. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failure to report criminal conviction. June 2004

James K. Champeau

724 Adams St., Little Chute, WI 54140

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 2004

Ricky D. Chandler

4455 Soda Creek Rd., Apt. 3, Oshkosh, WI 54901

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 convictions. August 2004

Jody Childers

4314 SW Anthony Wayne Dr., Fort Wayne, IN 46806

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to overdue monies or bankruptcy. August 2004

Francis B. Colavita

1118 Winesap Ct., Mequon, WI 53092

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Michael E. Coleman

1338 E. Brady St., Milwaukee, WI 53202

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Aretha D. Collins

5726 Russet Rd., Apt. D, Madison, WI 53711

Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Kentucky and Washington on an insurance license enlargement application. August 2004

William Corallini, Jr.

P.O. Box 13246, Milwaukee, WI 53213

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Marshall C. Crawford

3296 N. 11th St., Milwaukee, WI 53206

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Kevin J. Cunningham

8713 W. 124th St., Palos Park, IL 60464

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 Maine. June 2004

Kevin J. Cunningham

8713 W. 124th St., Palos Park, IL 60464

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous Wisconsin administrative action on an insurance license application. September 2004

Carol A. Damato

5204 S. Fromming Dr., Hales Corners, WI 53130

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Walter C. DaSilva

6400 NW Expressway, Apt. 838

Oklahoma City, OK 73132

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. January 2004

Kelly L. Davis

602 Kaphaem Rd., Tomahawk, WI 54487

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2004

Richard D. Dean

6710 S. 128th W. Ave., Sapulpa, OK 74066

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Oklahoma on an insurance license application. August 2004

Daniel D. Decker

5417 Femrite Dr., Madison, WI 53718

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Kaylene J. DeLonge

702 Forest Heights Rd., Knoxville TN 37919

Agreed to pay a forfeiture of \$1,500.00 and agreed to cease and desist from falsifying applications and other

insurance documents and not apply for a Wisconsin intermediary license until after January 1, 2006. This action was based on allegations of signing a signature on document without proper authority. July 2004

Todd M. Deruyter

649 Beetown Rd., Lancaster, WI 53813

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. April 2004

Jean Ann Dorrell

1120 Riveredge Dr., Tarpon Springs, FL 34689

Has had her application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Florida. October 2004

James Fred Douglas

617 N. 67th St., Milwaukee, WI 53213

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

David Allen Doyle

4445 Breton Rd. SE #208, Grand Rapids, MI 49508

Has had his insurance license revoked. This action was based on allegations of failing to disclose on an insurance intermediary license application a criminal conviction and failure to report an administrative action taken by the state of Florida. Doyle did not appear at the hearing or prehearing. February 2004

Theodore E. Duggan

1690 N. Marshall St., Apt. D, Milwaukee, WI 53202

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

John F. Dwinell

112 Spring Dr., Delavan, WI 53115

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Robert A. Eisele

1110 W. Maple St., Lancaster, WI 53813

Was ordered to pay a forfeiture of \$100.00 and has had his insurance license revoked. This action was based on allegations of tendering an application for an accident insurance policy with a forged signature after a loss had occurred. September 2004

John W. Ferigan

1813 14th St., 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 2004

Mary E. Ferigan

1813 14th St., Eau Claire, WI 54703

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2004

Steven Franklin

2442 Soundview Ct., Florissant, MO 63031

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 bankruptcy. August 2004

Cleophis J. Frazier

3274 N. 34th St., Milwaukee, WI 53206

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 arrests or convictions. August 2004

Douglas Andrew Giguere

14502 Edna St., Omaha, NE 68138

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 Nebraska and Iowa on an insurance license application and failing to respond promptly to inquiries from OCI. November 2004

Brian Lane Gilmore

1627 Valley View Dr., Winona, MN 55987

Has had his 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. September 2004

Mark A. Gomilla

728 N. Mayflower Dr., Apt. 12, Appleton, WI 54913

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Erik Graupner

277 Wheeler St. N. #277, St. Paul, MN 55104

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 criminal arrests or convictions. April 2004

Craig M. Grebe
874 W. 20th Ave., Oshkosh, WI 54902
Has had his application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct. August 2004

Richard G. Haffele
8809 Nelson Crossing, Verona, WI 53593
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2004

Shelly K. Haines
1426 Denton, La Crosse, WI 54601
Agreed to pay a forfeiture of \$1,000.00 and agreed to not use unauthorized insurance forms or marketing methods that are contrary to Wisconsin Insurance law. This action was based on allegations of misrepresentation through misleading marketing methods tending to induce fear and using long-term care insurance release form not in compliance with the law. October 2004

Robert A. Halstead
4594 Rome Corners Rd., Brooklyn, WI 53521
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Mari Beth Hamdi
109 E. 26th St. #1, Minneapolis, MN 55404
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 and judgment rendered or bankruptcy. April 2004

Tamira S. Hamilton
9575 W. Fond du Lac Ave. #23, Milwaukee, WI 53225
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Christopher Lee Hansen
420 S. 70th St., Milwaukee, WI 53214
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. September 2004

Jeffrey D. Hill
1332 Dover Pl., Brookfield, WI 53005
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Thomas A. Hinneberg
1508 Meadow Ct., Port Washington, WI 53074
Paid a forfeiture of \$12,000.00 and has had his license suspended for 180 days. This action was based on allegations of unsuitable sales of annuities in violation of s. Ins 2.16 (6), Wis. Adm. Code, and failing to properly consider suitability in selling life insurance. October 2004

Joseph G. Hitt
300 Meadow Ct., Fort Atkinson, WI 53538
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2004

Thomas S. Hoag
206 W. Washington St., P.O. Box 15, Slinger, WI 53086
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Merritt Emory Hougard
8458 Ester Ln. NE, Bemidji, MN 56601
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 Minnesota on an insurance license application and nonresponse to OCI's request for information. January 2004

Lagail Lanora Hurt
2228 N. 49th St., Milwaukee, WI 53208
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. April 2004

Jonathon R. Hyke
608 Saxonwood Rd., Altoona, WI 54720
Has had his application for an insurance license denied. This action was based on allegations of multiple criminal convictions substantially related to insurance marketing type conduct. Hyke did not appear at the hearing or prehearing. January 2004

Thomas N. Inks
1127 Adelia St., Downers Grove, IL 60516
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 criminal convictions. April 2004

Dawn D. Jackson
3828 N. 36th St., Milwaukee, WI 53216
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Jason M. Jacobs
225D Linden Ct., Lomira, WI 53048
Was ordered to never reapply for licensure and surrendered his insurance agent's license. This action was based on allegations of misrepresenting that the sale of insurance was the purpose of the call or visit and failing to identify himself as an insurance agent. October 2004

Lavonda Renea Jeffries
3190 Santiago Dr., Apt. P, Florissant, MO 63033
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 or bankruptcy. Jeffries did not appear at the hearing or prehearing. April 2004

Jeffrey Johnson
302 11th St. S., Moorhead, MN 56560
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal arrest or conviction. April 2004

Howard Douglas Jones
326 N. County Rd. 450 E., Avon, IN 46123
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Indiana on an insurance license application. April 2004

Randy L. Kapellusch
1000 Harmony Dr., Racine, WI 53402
Has had his insurance license revoked. This action was based on allegations of failing to forward premiums to the insurer and not submitting applications to the insurer. February 2004

Norton Edward Kaplan
1709 E. Beaubien Dr., Phoenix, AZ 85034
Has had his license denied for 31 days. This action was based on allegations of failing to disclose two administrative actions taken by the state of Arizona on an insurance license application. October 2004

Thomas J. Kellogg
1201 South St., Racine, WI 53402
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Charles D. Key
700 Manchester Dr., Oklahoma City, OK 73127
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Oklahoma on an insurance license application. August 2004

Richard P. Kipp
1250 Melissa Blvd., Little Suamico, WI 54141
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Tammy J. Klein
3140 Sheridan Rd., Dubuque, IA 52001
Was ordered to cease and desist from doing an insurance business with a Wisconsin resident unless properly licensed in Wisconsin and listed with the insurance company. This action was based on allegations of doing an insurance business without proper authority. April 2004

Greg K. Knafelc
1750 Cabinet Maker Ct., Green Bay, WI 54303
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violating s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failure to notify OCI of administrative action by the Wisconsin Department of Financial Institutions in violation of s. Ins 6.61 (16), Wis. Adm. Code. February 2004

Sean Michael Koehler
6501 Yale, Apt. 920, Westland, MI 48185
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose two administrative actions taken by the state of Wisconsin on an insurance license application. April 2004

Edward J. Korba
24810 Dodd Blvd., Lakeville, MN 55044
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 intentionally failing to disclose administrative action taken by the state of Minnesota on an insurance license application. August 2004

Joseph A. Kosner
149 S. Lincolnway, North Aurora, IL 60506
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 child support arrearages. April 2004

Kent J. Kosobucki
S71 W19092 Hillview Dr., Muskego, WI 53150
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Joann Annette Kowal
34501 Calle Las Palmas, Cathedral City, CA 92234
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to judgment rendered or bankruptcy. April 2004

Charles K. Krombach
17160 Oak Park Row, P.O. Box 364
Brookfield, WI 53005
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Charlene A. Krueger
P.O. Box 1813, Eagle River, WI 54521
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Loretta L. Langlois
517 Northport Dr., Madison, WI 53704
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to criminal convictions and employment history. August 2004

Dale G. Latus
5339 W. Cold Spring Rd., Milwaukee, WI 53220
Agreed to pay a forfeiture of \$750.00, agreed to provide

proper written notice of the amount of any permissible fee to be charged, agreed to promptly prepare and distribute revised Certificates of Insurance when the original certificate does not correctly identify the insurer with whom coverage was placed, and agreed to a suspension of his license for 3 days. This action was based on allegations of failing to provide proper written notice of the amount of an application fee charged and signing a Certificate of Insurance indicating that it was placed with one insurer when coverage ended up being placed with a different insurer. August 2004

Tony O. Lavine
12616 Searcy Rd., Kearney, MO 64060
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Robert Morgan Lay
6009 Cholla Dr., Ft. Worth, TX 76112
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 Texas administrative action. August 2004

Rhonda L. Leanna
N1209 Lucerne Lakewood Rd., Neshkoro, WI 54960
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

John J. Lebreck
4741 W. Whitetail Ct., Manitowoc, WI 54221
Agreed to pay a forfeiture of \$1,000.00 and agreed to report all criminal charges as required by s. Ins 6.61, Wis. Adm. Code, and promptly forward all premiums received from insureds to the appropriate entity or insurer and agreed to a suspension of his license for 14 days. This action was based on allegations of failing to promptly submit premiums to his employing agency or the insurer and failing to report a criminal charge to OCI. January 2004

Daniel J. Lenhart
P.O. Box 802, Brookfield, WI 53008
Was ordered to pay a forfeiture of \$100.00 and has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. Lenhart did not appear at the hearing or prehearing. March 2004

Daniel M. Lindow
212 Garfield Cir., Waukesha, WI 53186
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Todd R. Link
1231 N. First St., Wausau, WI 54401
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

James P. Ludwig
723 Bertha St., Wausau, WI 54403
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

James Luster III
4401 W. Spencer Pl., Milwaukee, WI 53216
Agreed to pay a forfeiture of \$250.00 and agreed to cease and desist from submitting insurance applications with false or misleading information. This action was based on allegations of submitting applications with false or misleading information. January 2004

Lloyd J. Luttrell
5131 W. North Ave., Apt. 1, Milwaukee, WI 53208
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 convictions and child support arrearages. April 2004

Donald J. Maceau
6544 N. 67th St., Milwaukee, WI 53223
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Terry Lynn Maides
1304 S. 93rd Ave., Omaha, NE 68124
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Kentucky, Georgia, Colorado, and West Virginia on an insurance license application. October 2004

Michele Lynn Mankamyer
9386 Breakers West Ter., West Palm Beach, FL 33411
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Hawaii on an insurance license application. January 2004

Bonnie J. Marchant
7707 W. Hadley, Milwaukee, WI 53222
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Peggy R. Martin
6 Merrill Crest Dr., Madison, WI 53705
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Ronald E. Maxon
W7333 CTH Z, Onalaska, WI 54650
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Brent K. McFarland
1209 Washington Ave., Oshkosh, WI 54901
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Luke McGowan
P.O. Box 6312, Macon, GA 31208
Has had his insurance license revoked. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failing to disclose previous criminal convictions on an insurance license application. June 2004

Kevin Matthew McKenna
6131 Carversville Rd., P.O. Box 223
Carversville, PA 18913
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. August 2004

Ronnie McKenzie
1067 Park Hill Cir., Aurora, IL 60504
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 arrearages. April 2004

James Douglas McKinney
3670 Riverbed Ln. #4, Caledonia, MI 49316
Has had his license denied for 31 days. This action was based on allegations of failing to report a previous administrative action taken by the state of Wisconsin on an insurance license application. August 2004

Vairin Meesouk
2021 Danberry St., Madison, WI 53711
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 convictions. January 2004

Bill M. Meharg
3812 Kingbird Way, Wausau, WI 54401
Was ordered to cease signing the names of applicants on insurance forms and has had his license suspended for 60 days. This action was based on allegations of signing a signature on document without proper authority on at least two occasions. September 2004

Kurt L. Meister
1275 11th Ct. SW, North Bend, WA 98045
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Jeff Glen Miller
739 Northshore Dr., Detroit Lakes, MN 56501
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 judgment or bankruptcy. April 2004

Joseph Paul Miller
315 Apache Ct., Galena, IL 61036
Has had his 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. October 2004

Michael D. Mirsky
150 Prospect Ave., San Anselmo, CA 94960
Has had his license denied for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Colorado on an insurance license application. August 2004

Anello J. Mollica
5122 N. 50th St., Milwaukee, WI 53218
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Kevin J. Molstad
720 S. 8th St., La Crosse, WI 54601
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Vincent Monaco
165 Portland St. #121B, Phoenix, AZ 85003
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 judgment or bankruptcy. June 2004

Charles Lee Myrick
2900 Camp Creek Pky. #D13, College Park, GA 30337
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Kansas, Connecticut, Delaware, and Oregon on an insurance license application. October 2004

Richard E. Neely
3398 Wiggins Way, Green Bay, WI 54311
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Andrew M. Nelson
729 High St., Union Grove, WI 53182
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. October 2004

Larry W. Oberheu
8741 W. 141st St., Orland Park, IL 60462
Has had his 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. August 2004

Joseph R. Odice
15 Willet Way, Cary, IL 60013
Agreed to pay a forfeiture of \$250.00 and agreed to a denial of his license for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Pennsylvania on his current property and casualty insurance license, nondisclosure of administrative action taken by the states of Iowa and Indiana on surplus lines application, and acting as a surplus lines agent without a license. June 2004

John Brock O'Leary
3725 Solarium Pl., Plano, TX 75075
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Alabama on an insurance license application. August 2004

Tasha Oliver

P.O. Box 240861, Milwaukee, WI 53224

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Philip Barry Ortez, Jr.

6520 E. Bronco Dr., Paradise Valley, AZ 85253

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Arizona and Nevada on an insurance license application. August 2004

Carlos Manuel Palma

17166 SW 145th Ave., Miami, FL 33177

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 Florida on an insurance license application. August 2004

Conrad L. Parde

2801 Manse Ave., Lincoln, NE 68502

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. April 2004

Robert L. Pearson

4316 N. Windingbrook Dr., Appleton, WI 54913

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Sheila M. Penoske

610 Trenton St., Fox Lake, WI 53933

Agreed to not reapply for an insurance license in the future and agreed to surrender her insurance agent's license. This action was based on allegations of making false or misleading statements on insurance applications. February 2004

Arianne Marie Petersen

120 N. Cedar, Traverse, MI 49684

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 and a criminal conviction substantially related to insurance marketing type conduct. August 2004

Randall Petersen

3991 Stefani Rd., Cantonment, FL 32533

Has had his license denied for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Florida on insurance license application. August 2004

Connie Marie Pierson

605 Spring Line Dr., West Chester, PA 19382

Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the states of Wisconsin and Maine on an insurance license application and failing to respond promptly to inquiries from OCI. October 2004

Erin M. Poehlman

622 N. Oakfield St., Apt. 7, West Bend, WI 53090

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing unauthorized advertisements and making misleading statements during sales of insurance. This action was based on allegations of misrepresenting terms of a health insurance policy and using health insurance advertising not in compliance with the law. July 2004

Shirley Babb Porter-Hart

323 Longview Dr., Piedmont, OK 73078

Has had her insurance license revoked. This action was based on allegations of administrative action taken by the state of Oklahoma to revoke license in home state. October 2004

Brian J. Preiss

160 N. 68th St., Milwaukee, WI 53213

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Desmond F. Primus

13005 Silver Maple Ct., Bowie, MD 20715

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 Maine on an insurance license application and failing to respond promptly to inquiries from OCI. August 2004

Roy Ramos

1228 N. 13th St., Sheboygan, WI 53081

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Daniel J. Raymonds
2880 N. 105th St., Ste. 136, Wauwatosa, WI 53226
Was ordered to cease and desist from violating s. 601.42, Wis. Stat., and s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state agency which licenses the respondent for an occupational activity. March 2004

Patrick S. Reed
3045 Jupiter Ave., Eau Claire, WI 54703
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Timothy J. Regan
2107 Riverside Dr., Kaukauna, WI 54130
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Michael Ribich
1359 N. Lincoln Ave., Apt. 3073, Urbana, IL 61801
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 failing to respond promptly to inquiries from OCI. September 2004

Kelly D. Richardson
3040 W. Spencer St., Apt. J132, Appleton, WI 54914
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 criminal convictions. April 2004

Suzanne L. Riederer
41-1/2 Sixth St., Fond du Lac, WI 54935
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Kathleen Kay Ritter
411 Audubon Rd., Kohler, WI 53044
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Philip D. Roades
P.O. Box 84, Butler, WI 53007
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Christina Marie Roder
203 S. Fifth St. #407, Ames, IA 50010
Has had her application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct. September 2004

Christopher Lee Roggen
03005 S. Wilson Rd., P.O. Box 192
East Jordan, MI 49727
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 2004

Patricia L. Rollins
4501 Hosie Ln., Little Rock, AR 72206
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Thomas Martin Roufus
1330 Villa Ter., Brookfield, WI 53186
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. January 2004

Barry Leonard Rusche
5126 W. San Jose St., Tampa, FL 33629
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 two administrative actions taken by the state of Florida. August 2004

Carl L. Rykard
923 E. Mt. Pleasant Ave., Philadelphia, PA 19150
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 2004

Timothy John Saffell
5033 Los Morros Way, Apt. 38, Oceanside, CA 92057
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Washington on an insurance license application. April 2004

Anthony H. Sanders
7528 Pershing Blvd., Apt B-106, Kenosha, WI 53142
Was ordered to cease and desist from violations of s. 601.42, Wis. Stat. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2004

Christopher J. Schaub
654 Westridge Dr., West Bend, WI 53095
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Elizabeth Claire Schroer
306 New Echota Way, Woodstock, GA 30188
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Georgia on an insurance license application. December 2004

Marvin M. Sedlet
2406 N. 56th St, Milwaukee, WI 53402
Was ordered to pay a forfeiture of \$2,000.00, was ordered to make restitution in the sum of \$25,224.94 within one year of the date of the order, and has had his insurance license revoked. This action was based on allegations of making unsuitable sales of life insurance and annuities and entering into prohibited personal financial transactions with an insurance customer. June 2004

Michael Segal
1040 N. Lake Shore Dr., Apt. 32A, Chicago, IL 60611
Agreed to surrender his insurance agent's license. This action was based on allegations of failure to report a criminal indictment and regulatory enforcement actions. January 2004

John T. Selzer
1600 W. Vogel Ave., Milwaukee, WI 53221
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Henry E. Simmons
1108 Gaymont Ct., Virginia Beach, VA 23454
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 failing to respond promptly to inquiries from OCI. August 2004

George J. Singleton
P.O. Box 71126, Milwaukee, WI 53211
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Scott W. Skaleski
2861 Berken Ct., Green Bay, WI 54304
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violating s. 628.34 (1), Wis. Stat. This action was based on allegations of not forwarding a return of premium due to a policyholder in a reasonably timely manner. Skaleski agreed to the terms of the order without admission of wrongdoing and denial of any claims of wrongdoing. March 2004

Cory A. Smith
8540 Greenway Blvd. Apt. 115, Middleton, WI 53562
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

John W. Snyder
5375 Mariner's Cove #105, Madison, WI 53704
Was ordered to pay a forfeiture of \$10,000.00, was ordered to make restitution for all monies and amounts owed to certain individuals, and has had his insurance license revoked. This action was based on allegations of utilizing premiums and refunds for own use, failing to pay judgments due, and not responding to inquiries from OCI. Snyder did not appear at the hearing. April 2004

Robert F. Spoerl
1140 Fond du Lac Ave., Kewaskum, WI 53040
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Gary E. Stanis
23 Elizabeth St., Freeport, IL 61032
Agreed to pay a forfeiture of \$750.00 and agreed to respond promptly to all inquiries from OCI. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and no response to OCI's request for information. March 2004

Gerald Joseph Stock
1010 Dewey St., Manitowoc, WI 54220
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 charges and for administrative action taken by the Securities and Exchange Commission. April 2004

Nathaniel Richard Streich
1227 S. 8th Ave., Wausau, WI 54401
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 pending criminal charges. August 2004

Harry I. Taylor
2265 Glenview Dr., Lansdale, PA 19446
Has had his 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. April 2004

Bobby R. Terry
3756 N. 39th St., Milwaukee, WI 53216
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Timothee N. Thieme
9700 Swamp Lake Rd., Tomahawk, WI 54487
Was ordered to cease and desist from using forms in transactions with insurance customers that are not current and approved by the insurer and to cease and desist from failing to document and retain information received from insurance customers relating to insurance transactions. This action was based on allegations of using unapproved or non-current forms and failing to document and retain information received from an insurance customer relating to an insurance transaction. September 2004

Robert C. Thompson
2364 Hidden Meadows Dr., Sun Prairie, WI 53590
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Laurence Buell Tipton
620 Glen National Dr., Alpharetta, GA 30004
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Georgia on an insurance license application. October 2004

Daryl Creigh Trawick
2370G Hillcrest Rd. #237, Mobile, AL 36695
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violating s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state. January 2004

Steven W. Trott
6904 NE 161st St., Kenmore, WA 98028
Has had his license denied for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Alaska on an insurance license application. August 2004

Donald Val
2927 N. Capitol Ave., Indianapolis, IN 46208
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Maryland on an insurance license application. December 2004

David Hays Venable
4021 Hecktown Rd., Bethlehem, PA 18020
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly in writing to requests from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearages. April 2004

Joseph Anthony Vendemia
107 Wenatchee Way, Poplar Grove, IL 61066
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Illinois and Florida on an insurance license application. April 2004

Bobby J. Vinson
2034 Orchard, Racine, WI 53405
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 convictions and child support arrearages. August 2004

John R. Volgren
P.O. Box 188, Balsam Lake, WI 54810
Paid a forfeiture of \$500.00 and was ordered to cease and desist from misrepresenting that dividends are guaranteed and to comply with s. 631.51, Wis. Stat. This action was based on allegations of misrepresenting that dividends are guaranteed. March 2004

Mai Chao Vue
207 N. Irwin Ave., Green Bay, WI 54301
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Eunice R. Wadsworth
706 Creek Valley Rd, Louisville, KY 40243
Has had her insurance license revoked. This action was based on allegations of administrative action taken by the state of Kentucky to revoke license in home state. October 2004

Michael James Wage
1243 Campville Rd., Apt. 51, Endicott, NY 13760
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of North Carolina on an insurance license application. October 2004

Sheltrina V. Washington
5036 N. 38th St., Milwaukee, WI 53209
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Steven V. Wershay
W278 N5365 Hanover Hill Rd., Sussex, WI 53089
Was ordered to cease and desist from all activities of an insurance intermediary and has had his license summarily suspended. This action was based on allegations of violating Wisconsin insurance laws. September 2004

Rick R. Wilbur
1443 S. 56th 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 relating to criminal convictions. April 2004

Marquis M. Wilburn
6209 W. Stark #5, 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. May 2004

James E. Williams
1522 W. Concordia, Milwaukee, WI 53206
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Karel Anne Williamson
1291 Bradford Dr., Coppell, TX 75019
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Texas on an insurance license application. April 2004

Lance J. Wolf
609 First St., Menasha, WI 54952
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. October 2004

Charlene A. Wolstenholme
1104 St. Clara Rd., Oreland, PA 19075
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Washington on an insurance license application. November 2004

Kennard D. Wragg
4140 N. 15th St., Milwaukee, WI 53209
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 convictions. March 2004

Ryan Scott Wunderlich
1260 Club Cir., Apt. 6, Brookfield, WI 53005
Has had his application for an insurance license denied. This action was based on allegations of criminal conviction substantially related to insurance marketing type conduct. September 2004

David R. Yonke
1512 Clermont, Antigo, WI 54409
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

James Albert Young
17 Duke Ct., Pittstown, NJ 08867
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Wisconsin and Virginia on a surplus lines license application. August 2004

Jennifer M. Zickau
1908 Woodburn Rd., Waukesha, WI 53188
Paid a forfeiture of \$250.00 and was ordered to respond promptly in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a criminal conviction. April 2004

Allegations and Actions Against Companies:

Aetna Life Insurance Company

151 Farmington Ave. MC64, Hartford, CT 06156
Paid a forfeiture of \$500.00 and was ordered to respond promptly in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2004

American Family Mutual Insurance Company
6000 American Pky., Madison, WI 53783

Paid a forfeiture of \$500.00 and was ordered to cease and desist from improperly canceling policies midterm for underwriting reasons it knew or should have known at the time of issuing the policy. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. January 2004

American Home Shield of Maine, Inc
860 Ridge Lake Blvd., Memphis, TN 38120

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2004

American National Insurance Company
1 Moody Plaza, Galveston, TX 77550

Paid a forfeiture of \$1,000.00. This action was based on allegations of administrative action taken by another state. September 2004

Americus Liability Foundation
1835 Hwy. 45 North #112, Columbus, MS 39705

Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested within ten days and to provide all information requested in response to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2004

Auto-Owners Insurance Company
P.O. Box 30660, Lansing, MI 48909

Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from violating ss. 631.36 (4) (m) and 631.36 (7), Wis. Stat., by sending improper nonrenewal notices for worker's compensation policies. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. April 2004

Auto Repair Warranty, Inc.
21300 Lorain Rd., Cleveland, OH 44126

Paid a forfeiture of \$1,000.00 and was ordered to respond to the Commissioner's request for information, provide proof of financial security for any in-force contracts, and cease and desist doing business in Wisconsin. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2004

Automobile Protection Corporation-APCO
6010 Atlantic Blvd., Norcross, GA 30071

Paid a forfeiture of \$20,000.00 and was ordered to cease and desist accepting new warranty business until it complies with the requirements. This action was based on allegations of doing a warranty insurance business without proper authority. April 2004

Benchmark Insurance Company
6701 W. 64th St., Ste. 125 Bldg. 5
Shawnee Mission, KS 66202

Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from unlisted intermediaries. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. August 2004

Bonded Builders Service Corp.
2201 Corporate Blvd. NW, Ste. 100
Boca Raton, FL 33431

Agreed to pay a forfeiture of \$500.00 and agreed to file all required financial statements by the due date. This action was based on allegations of failing to file a required financial statement by the due date. December 2004

Care-Plus Dental Plans, Inc.
11711 W. Burleigh St., Wauwatosa, WI 53222

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly respond to all inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Care-Plus Dental Plans, Inc.
11711 W. Burleigh St., Wauwatosa, WI 53222

Paid a forfeiture of \$1,000.00 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. February 2004

Care-Plus Dental Plans, Inc.

11711 W. Burleigh St., Wauwatosa, WI 53222
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. February 2004

Catholic Family Life Insurance

1572 E. Capitol Dr., Shorewood, WI 53211
Paid a forfeiture of \$500.00 and was ordered to comply with Wisconsin insurance law s. Ins 6.57 (2), Wis. Adm. Code. This action was based on allegations of failure to notify terminated agents in writing to return all indicia to the agency as required by law. January 2004

Chesterfield Resources, Inc.

3520 Forest Lake Dr., Uniontown, OH 44685
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly 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 2004

Cincinnati Life Insurance Company

P.O. Box 145496, Cincinnati, OH 45250
Paid a forfeiture of \$1,000.00. This action was based on allegations of using discriminatory procedures in the issuance of certain life insurance products. September 2004

Clarendon National Insurance Company

1177 Avenue of the Americas, 44th and 45th Fl.
New York, NY 10036
Was ordered to pay a forfeiture of \$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. December 2004

CNA Group Life Assurance Company

CNA Plaza 36S, Chicago, IL 60685
Paid a forfeiture of \$500.00 and was ordered to reply promptly to all OCI inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Connecticut General Life Insurance Company

900 Cottage Grove Rd., Bloomfield, CT 06002
Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly respond to all future inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2004

Conseco Health Insurance Company

11815 N. Pennsylvania St., Carmel, IN 46032
Was ordered to pay a forfeiture of \$11,000.00 and was ordered to comply with s. Ins 3.39 (4) (a) 15, Wis. Adm. Code. This action was based on allegations of failing to properly provide for midterm cancellation of Medicare supplement policies and failure to issue immediate pro rata refunds of premiums. The Respondent did not admit the allegations but consented to the order. February 2004

Dean Health Plan, Inc.

1277 Deming Way, Madison, WI 53717
Agreed to pay a forfeiture of \$1,000.00 and agreed to comply with all recommendations contained in the 1998 and 2003 market conduct examination reports as required by the consent order issued January 28, 2004. This action was based on allegations of failing to comply with a previous market conduct examination order. July 2004

Doral Dental Plan of Wisconsin, Inc.

12121 N. Corporate Pky., Mequon, WI 53092
Paid a forfeiture of \$10,000.00. This action was based on allegations of violation of an examination compliance order. December 2004

Electric Insurance Company

75 Sam Fonzo Dr., Beverly, MA 01915
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from not including a statement of the policyholder's right to cancel on nonrenewal notices in cases where the renewal premium increases 25% or more and the notice is mailed to the policyholder less than 60 days prior to the renewal date. This action was based on allegations of violation of s. 631.36 (5) (a), Wis. Stat. April 2004

Falcon Insurance Agency Midwest, Inc.

18401 Edison Ave., Chesterfield, MO 63005
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against John Allen on an insurance license application. August 2004

Federated Mutual Insurance Company

121 E. Park Square, Owatonna, MN 55060
Was ordered to cease and desist from using form 4420 Ed 7-97 during the solicitation and enrollment of a small group employer and to utilize the small employer uniform employee application for group health insurance. This action was based on allegations of failing

to comply with the requirement to utilize the small employer uniform employee application for group health insurance form in violation of Wisconsin insurance law. September 2004

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$1,000.00 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. April 2004

Great American Insurance Company
580 Walnut St., Cincinnati, OH 45202
Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from using forms unless and until they have been filed with and approved by the Commissioner. This action was based on allegations of using an unapproved automobile policy form in violation of s. 631.20 (1), Wis. Stat. The company had previously been ordered to cease and desist from using policy forms in Wisconsin prior to obtaining approval. March 2004

Group Health Coop. of South Central Wisconsin
8202 Excelsior Dr., Madison, WI 53717
Paid a forfeiture of \$2,000.00. This action was based on allegations of failing to comply with a previous examination order. June 2004

Hamburg-Stark Mutual Insurance Company
611 Central Ave., Coon Valley, WI 54623
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2004

Hartford Underwriters Insurance Company
Hartford Plaza, Hartford, CT 06115
Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and promptly reply in writing to all future requests for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Hartford Underwriters Insurance Company
Hartford Plaza, Hartford, CT 06115
Paid a forfeiture of \$500.00 and was ordered to cease and desist from applying insurance premiums paid on a specific policy to a different policy without the express consent of the insured regarding the specific transaction. This action was based on allegations of unfair marketing practices due to incomplete and inadequate notice to policyholder of insurer's practices. August 2004

Health Tradition Health Plan
1808 E. Main St., Onalaska, WI 54650
Paid a forfeiture of \$3,000.00. This action was based on allegations of failing to comply with a previous examination order. May 2004

Heritage Insurance Managers, Inc.
919 Isom Rd., Ste. A, San Antonio, TX 78216
Agreed to pay a forfeiture of \$500.00 and agreed to maintain a performance bond required by s. 633.14, Wis. Stat. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding performance bond. May 2004

Hilb, Rogal & Hamilton Company
of Metropolitan Washington
8800 King Farm Blvd. #200, Rockville, MD 20880
Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the states of Iowa and New Jersey against John H. Wilson and an administrative action taken by the state of Maryland against Richard M. Young on a Business Entity insurance license application. October 2004

Homeward Bound Services, Inc.
P.O. Box 1022, Drexel, PA 19029
Paid a forfeiture of \$161,500 and was ordered to cease and desist from all activities related to the sale of insurance to Wisconsin residents and promptly refund all premium paid by Wisconsin residents. This action was based on allegations of doing an insurance business without proper authority. December 2004

IDS Property Casualty Insurance Company
3500 Packerland Dr., DePere, WI 54115
Paid a forfeiture of \$2,500.00 and was ordered to cease and desist from altering the terms of a policy or increasing the premium 25% or more without giving proper notice prior to the renewal date. This action was based on allegations of issuing an improper notice of altered policy terms and premium increase of an insurance policy. April 2004

IGF Insurance Company
4720 Kingsway Dr., Indianapolis, IN 46205
Was ordered to pay a forfeiture of \$500.00 and was ordered to immediately pay the Wisconsin Insurance Plan assessment of \$1,108.00 and to cease and desist from doing any insurance business in the state of Wisconsin. This action was based on allegations of failing to pay the Wisconsin Insurance Plan assessment and failing to comply with an order. May 2004

Integrity Life Insurance Company

515 W. Market St., 8th Fl., Louisville, KY 40202
Paid a forfeiture of \$500.00 and was ordered to respond promptly to inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

LaPrairie Mutual Insurance Company

460 S. Randall Ave., Janesville, WI 53545
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing cancellation notices which do not meet the required minimum of 10-day notice. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. August 2004

M S Lee International LLC

1701 Barrett Lakes Blvd., Ste. 500, Kennesaw, GA 30144
Paid a forfeiture of \$500.00 and was ordered to respond promptly to all inquiries from OCI and has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken against Wayne Gutridge by the state of Maryland on an insurance license application and failing to respond promptly to inquiries from OCI. October 2004

Madison National Life Insurance Company, Inc.

P.O. Box 5008, Madison, WI 53705
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2004

Medical Assoc Clinic Health Plan, Inc.

1605 Associates Dr., Ste. 101, Dubuque, IA 52002
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous market conduct examination order. May 2004

National Administrative Service Company, Ltd.

5747 Perimeter St. #200, Dublin, OH 43017
Paid a forfeiture of \$500.00 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. September 2004

National Guardian Life Insurance Company

Two E. Gilman St., Madison, WI 53701
Paid a forfeiture of \$16,000.00 and was ordered to comply with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of accepting insurance applications from three producers not listed with the company in violation of s. Ins 6.57 (5), Wis. Adm. Code, thereby failing to comply with a previous examination order. August 2004

Nationwide Mutual Insurance Company

One Nationwide Plaza, Columbus, OH 43215
Was ordered to cease and desist from accepting Wisconsin insurance business from an unauthorized and unlisted agent. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. April 2004

North American Insurance Company

2721 N. Central Ave., Phoenix, AZ 85004
Paid a forfeiture of \$7,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2004

Northland Insurance Company

P.O. Box 64816, St. Paul, MN 55164
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from canceling policies midterm unless the reason complies with s. 631.36 (2), Wis. Stat. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. July 2004

Northwestern Mutual Life Insurance Company

720 E. Wisconsin Ave., Milwaukee, WI 53202
Paid a forfeiture of \$3,000.00. This action was based on allegations of failing to comply with a previous examination order. January 2004

Omni Insurance Company

P.O. Box 105440, Atlanta, GA 30348
Paid a forfeiture of \$500.00 and was ordered to cease and desist from violating s. Ins 6.10 (4), Wis. Adm. Code. This action was based on allegations that the company failed to properly notify policyholders of the effect upon return of unearned premium due to a cancellation of the policy by the policyholder prior to the policy expiration date. March 2004

One Vision Financial, Inc.

2850 Midwest Dr. #103, Onalaska, WI 54650
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Phoenix Group, The

P.O. Box 206, 201 E. Fond du Lac St., Ripon, WI 54971
Was ordered to cease and desist from inducing consumers to enter into an insurance agreement by offering benefits not specified in the insurance policy. This action was based on allegations of using an unfair inducement. May 2004

Platinum Warranty Corporation
12600 Rockside Rd. PMB 230, Cleveland, OH 44125
Paid a forfeiture of \$500.00 and was ordered to respond to the request for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2004

Pro Access LLC
100 Executive Dr., West Orange, NJ 07052
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against James Young by the states of Wisconsin and Virginia on a business entity insurance license application. August 2004

Progressive Northern Insurance Company
6300 Wilson Mills Rd., Mayfield Village, OH 44143
Paid a forfeiture of \$500.00 and was ordered to promptly reply to future requests from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Rockford Mutual Insurance Company
527 Colman Center Dr., Rockford, IL 61125
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing cancellation notices which do not provide the 10-day notice required by s. 631.36 (2) (b), Wis. Stat. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. June 2004

Sentry Insurance a Mutual Company
1800 N. Point Dr., Stevens Point, WI 54481
Paid a forfeiture of \$2,500.00 and was ordered to cease and desist from canceling insurance policies midterm for underwriting reasons and to cease and desist from misrepresenting termination reasons to the Wisconsin Compensation Rating Bureau. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. February 2004

Sentry Insurance a Mutual Company
1800 N. Point Dr., Stevens Point, WI 54481
Paid a forfeiture of \$500.00 and was ordered to cease and desist from misrepresenting policy provisions and violating s. 628.34 (1), Wis. Stat., by failing to adhere to policy language. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. March 2004

Southern Life and Health Insurance Company
P.O. Box 55975, Birmingham, AL 35209
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2004

Stewart Title Guaranty Company
5150 N. Port Washington Rd., Milwaukee, WI 53217
Was ordered to comply with s. Ins 3.32, Wis. Adm. Code, and all conditions in the stipulation, which include additional training for new agents, limitations on commissions, and requiring agents to perform certain functions. This action was based on allegations of the Stewart Express program violating title insurance laws. October 2004

Structured Financial Associates, Inc.
330 N. Charles St., Baltimore, MD 21201
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of California against Dennis C. Sarni on a business entity insurance license application. April 2004

Telespectrum Worldwide, Inc.
1209 Orange St., Wilmington, DE 19801
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Tire Guard, Inc.
100 E. Broad St. #B, Falls Church, VA 22046
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and to promptly reply to all future requests for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2004

Touchpoint Health Plan, Inc.
5 Innovation Ct., Appleton, WI 54912
Agreed to pay a forfeiture of \$10,000.00. This action was based on allegations of using an unfair claims settlement practice, allowing agents to sell and market insurance prior to proper appointment, and improperly compensating agents in the small employer insurance market. March 2004

United HealthCare Insurance Company
450 Columbus Blvd., Hartford, CT 06103
Paid a forfeiture of \$500.00 and was ordered to respond promptly in writing to all future inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2004

Universal Administrative Services

9000 Wessex Pl., Ste. 302, Louisville, KY 40222

Was ordered to pay a forfeiture of \$1,200.00 and was ordered to cease and desist from soliciting warranty business until it obtains the proper authority. This action was based on allegations of doing a warranty insurance business without proper authority. September 2004

Viking Insurance Company of Wisconsin

P.O. Box 1000, Charlotte, NC 28201

Paid a forfeiture of \$1,500.00. This action was based on allegations of issuing improper midterm cancellation notices and failing to respond to an order issued by OCI. February 2004

Warranty Acceptance Corporation

4400 Government Blvd., Mobile, AL 36693

Paid a forfeiture of \$500.00 and was ordered to provide the information requested in the order and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2004

Wilshire Insurance Company

702 Oberlin Rd., Raleigh, NC 27605

Paid a forfeiture of \$3,500.00 and was ordered to cease and desist from canceling policies midterm for underwriting reasons it knew or should have known when issuing the policy, to cease and desist from using and issuing driver exclusion endorsements; and to cease and desist from issuing cancellation notices that are inadequate due to incompleteness as stated in the Order. This action was based on allegations of issuing improper midterm cancellation notices of an insurance policy, enforcing driver exclusion endorsements, and issuing inadequate cancellation notices due to incompleteness. August 2004

