

Executive Initiatives





Regulatory Developments and Trends

The insurance industry is a major factor in Wisconsin's economic growth and prosperity. There are 261 insurers domiciled in the state of Wisconsin. Those companies write annual business of \$59 billion nationally, ranking Wisconsin-domiciled insurers 7th in the nation. Companies of various sizes sell a vast array of products. Many national industry leaders are located throughout Wisconsin. Wisconsin is home to leaders in credit unions, churches, jewelry stores, whole life, fraternal and mortgage insurance. The Office of the Commissioner of Insurance (OCI) is responsible for regulation of all aspects of the insurance industry in Wisconsin.

In regulating the private insurance market in Wisconsin, OCI's major accomplishments in 2005 include:

- Licensing of over 100,000 agents and companies.
- Examining the finances of 50 companies, analyzing over 1,850 financial statements and examining the market conduct practices of 6 companies.
- Responding to 35,000 consumer inquiries, over 8,000 formal complaints and recovering almost \$3.4 million for policyholders.

Educating and Informing the Insurance Consumer

Wisconsin families continue to be challenged by the evolving and increasingly complex range of choices which they must make within the financial services markets. Strengthening Wisconsin's financial future and creating financially literate consumers are fundamental to a growing economy.

In 2005 Governor Jim Doyle signed an Executive Order that created the Governor's Council on Financial Literacy. Council members include state agency heads, as well as representatives of private foundations, unions, and other individuals and organizations involved with financial education and literacy. The Council is part of a proactive approach to improving financial literacy in Wisconsin and making the state the recognized national leader when it comes to promoting financial literacy.

As the number of Spanish-speaking residents in Wisconsin increases, OCI continues to develop tools to assist consumers by making more resources available in Spanish. In recognition of the state's changing

population, OCI has created a special section of the agency's Web site that offers many of our consumer information materials in Spanish. We have also recently developed a Spanish version of our complaint form and are seeing about 50 hits per month on the Web site version of the form.

Market Developments and Enhancements

The marketplace is generally the best regulator of insurance-related activity. A strong and reasonable market regulation program allows regulators to respond and act appropriately to change company behavior. In 2005 OCI was involved in a number of market regulation activities including:

- Participating in the Market Conduct Annual Statement Project, collecting and analyzing data on claims and underwriting in life, homeowner's and auto insurance and working with the other states to use the data as part of the market analysis program.
- Tripling the number of companies reviewed as part of the national market analysis program, participating in more detailed reviews that resulted in reviews of companies representing 85% of the market for five key lines of business, and coordinating with other states to identify companies for further action.
- Continuing to improve the market conduct examination program by working with other states through the NAIC Market Analysis Working Group and the Uniformity Working Group to develop standards for core competencies, coordinate examinations, improve uniformity in the process, and shorten the timelines to complete and adopt examination reports.

Technology Initiatives

The financial services marketplace is changing rapidly and insurance companies need the flexibility to respond to those changes. OCI continues to implement advanced regulatory electronic financial analysis and monitoring tools as well as a Web-based filing system that allows insurers to file certain documents online and provides OCI with internal electronic document management capabilities. Initiatives in 2005 include:

- Increasing the number of rate and form filings submitted electronically resulting in faster processing

and reduced errors in filing. By the end of 2005, 50% of the filings each month were submitted electronically as compared to 40% at the end of 2004.

- Completing of the high-level analysis to convert a number of Web forms used for capturing information from insurance entities.
- Beginning preparation for the migration of our primary insurance regulatory software system to a Web-based application.
- Beginning work on a Web application to provide the public with access to documents for approved rate and policy form filings.

Just as other technological developments have done in the past, the Internet has become a standard tool for communication, sharing information, learning, and capturing information. We are increasingly utilizing our Web site to provide useful information for consumers, insurance agents and companies. Statistics for 2005 show a continued steady upward trend in access to our information via our Web services. The number of distinct visitors to our Web site totaled 148,000 in 2003, 173,458 in 2004 and 185,730 in 2005.

We frequently reassess the value of the information provided on our site and strive to assure fresh content consistent with current issues. In 2005, 165 new Web pages were added and 879 existing pages were updated.

Enhancing Insurance Professionals

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

- Began the sixth continuing education biennial reporting period for agents. Continuing education provides an opportunity for agents to receive information on current issues so that they are knowledgeable about industry standards, as well as emerging trends.

- Continued involvement with the NAIC in the enhancement of the National Insurance Producer Registry (NIPR). The database is speeding up and simplifying the licensing process and provides benefits to both regulators and industry. Wisconsin participated as a pilot state for the project.
- Continued participation in the NAIC's Producer Working Group. The goal of this committee, comprised of state regulators and industry representatives, is to improve the effectiveness and efficiency of the state licensing process and resulting uniformity through increased coordination, automation, standardization, and reciprocity.

Emerging Trends

Wisconsin consumers require a financially sound and secure insurance marketplace that offers a variety of products and services. It is imperative that as the industry grows, our ability to regulate the industry keeps up with that growth.

The state of insurance regulation is at a critical juncture. Congress is considering proposals to diminish or eliminate state regulation of the insurance industry. There is no regulatory system more responsive to the needs of consumers, agents, and insurers than the state-based system. The system of state insurance supervision has worked well for nearly 150 years.

OCI plans to continue its active participation in the NAIC's ongoing and ambitious agenda to modernize state regulation by providing regulation that balances vigorous consumer protection with dynamic business competition to provide a healthy marketplace for consumers. Protecting consumers is the hallmark of state insurance regulation.

State-based insurance regulation in this country has evolved through the cooperative efforts of the states and coordinated activities not only of the NAIC, but also of the other groups such as the National Governor's Association (NGA) and the National Conference of Insurance Legislators (NCOIL). These coordinated efforts give states the resources to regulate the business of insurance efficiently and fairly.

Legislation

During 2005, 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:

2005 Wisconsin Act 30—Health Benefit Purchasing Cooperatives

Section 185.99 (2) (a), (5) (title) and (6), Wis. Stat. (See <http://www.legis.state.wi.us/2005/data/acts/05Act30.pdf>)

Removes the statutory limitation of one Health Benefit Purchasing Cooperative that may be organized in each geographic area designated by the Commissioner. Also removes the statutory limitation that the Commissioner may only designate five geographic areas in which Health Benefit Purchasing Cooperatives may be organized. Also removes the requirement that Health Benefit Purchasing Cooperatives must be organized before January 1, 2008.

Effective August 30, 2005

2005 Wisconsin Act 36—Provider Organizations Subject to Health Care Liability Requirements

Sections 655.001 (7t), 655.002 (1) (em), 655.005 (2t), 655.23 (5m) and 655.27 (3) (a) 4, Wis. Stat. (See <http://www.legis.state.wi.us/2005/data/acts/05Act36.pdf>)

Amends statutes to include any organization or enterprise (other than a partnership or professional service corporation, which was already covered under prior law) that is organized and operated in Wisconsin for the primary purpose of providing the medical services of physicians and nurse anesthetists as a health care provider required to carry medical malpractice coverage with certain liability limits and to pay assessments into the Injured Patients and Families Compensation Fund (IPFCF).

Effective August 30, 2005

Initial Applicability: The Act's provisions apply to: (a) policies issued or renewed on or after August 30, 2005; (b) policies that are in effect on August 30, 2005, that comply with ch. 655, Wis. Stat. (relating to health care liability and the IPFCF), as affected by the Act, and that cover organizations or enterprises that comply with ch. 655, as affected by the Act; (c) claims made under policies issued or renewed on or after August 30, 2005; and (d) claims made under policies that are in effect on

August 30, 2005, that comply with ch. 655, as affected by the Act, and that cover organizations or enterprises that comply with ch. 655, as affected by the Act.

2005 Wisconsin Act 51—Graduate Medical Education Program Participation Under the Injured Patients and Families Compensation Fund

Sections 655.001 (7m) and 655.002 (2) (c), Wis. Stat. (See <http://www.legis.state.wi.us/2005/data/acts/05Act51.pdf>)

Creates a definition for a graduate medical education program and provides that a graduate medical education program may elect to be subject to the statutory health care liability insurance requirements.

Effective December 17, 2005

2005 Wisconsin Act 66—Membership in the Group Insurance Board

Section 15.165 (2), Wis. Stat. (See <http://www.legis.state.wi.us/2005/data/acts/05Act66.pdf>)

Increases the size of the Group Insurance Board by one member and requires that one member of the Board must be a chief executive or a member of a governing body of a local unit of government that is a participating employer in the Wisconsin Retirement System.

Effective January 6, 2006

2005 Wisconsin Act 74—Health Insurance Risk Sharing Plan (HIRSP)

Generally Chapters 1, 13, 16, 20, 25, 70, 71, 76, 77, 101, 149, 230, 601, 613, 632, and 895, Wis. Stat. (See <http://www.legis.state.wi.us/2005/data/acts/05Act74.pdf>)

Creates the HIRSP Authority to administer the Health Insurance Risk Sharing Plan. Establishes HIRSP Authority Board of Directors and membership. Amends eligibility provisions for HIRSP. Permits changes to HIRSP benefits. Gives OCI certain HIRSP policy approval authority. Repeals reduced deductible subsidy amounts. HIRSP Authority must establish and provide deductible subsidies. Changes to payment of plan costs formula and use of available federal funds. Requires the HIRSP Authority to create and administer a qualified health plan under the Trade Adjustment Assistance Reform Act. Creates an income and franchise tax credit and license fee credit for insurers that pay assessments into HIRSP.

Effective January 7, 2006 (HIRSP Authority created); July 1, 2006 (Administration of HIRSP administration transferred to HIRSP Authority); January 1, 2007 (HIRSP plan design provisions).

Administrative Rules

In 2005, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 3.09 (19) and (21)—Relating to Mortgage Guaranty Insurance

Under current rules a mortgage guaranty insurer may not directly or indirectly issue coverage for mortgages originated by an affiliate, unless the insurer is no more than 50% owned or controlled by the affiliate. The rule would permit the insurer to issue coverage for mortgages originated by the affiliate but only subject to the same underwriting standards as are applied to nonaffiliates. The rule requires the insurer to annually file an officer's certification of compliance.

Effective January 1, 2006

Ins 3.39—Relating to Medicare Supplement, Replacement, Cost, Select, and Medicare Advantage

The proposed rule implements modifications required by the NAIC Medicare Supplement Insurance Minimum Standards Model Act. The rule broadens and clarifies guarantee issue rights for persons who are also Medicaid eligible or who are or were insured by an employer-sponsored health insurance plan. The Medicare Prescription Drug, Improvement and Modernization Act (MMA) of 2003 also created Medicare Part D for outpatient prescription drug coverage and requires the states to mandate modifications in Medicare supplement and Medicare replacement policies to ensure that benefits are not duplicated. The rule preserves the regulatory oversight of products primarily sold to Wisconsin seniors and maintains rigorous standards for disclosure benefits, consumer rights and marketing practices.

Medigap policies are policies purchased by Medicare beneficiaries to cover Medicare deductibles, coinsurance and selected services that Medicare does not cover. Medicare establishes eligibility rules, benefits and coverage limits. The proposed rule incorporates the NAIC Model Act into Wisconsin's current Medicare supplement and Medicare replacement rules. In compliance with the MMA, the rule proposes to create two cost-sharing Medicare supplement policies and two cost-sharing Medicare select policies and rename Medicare + Choice to Medicare Advantage. As a result of the additional new cost-sharing plans, the existing Medicare supplement insurance high deductible plan and high deductible drug plan will no longer be permitted to be sold after December 31, 2005. The rule revises the

standards for Medicare supplement and Medicare replacement plans to eliminate outpatient prescription drug coverage for those who enroll in Medicare Part D and prohibits the sale of outpatient prescription drug coverage in Medigap policies after December 31, 2005, when Medicare Part D comes into effect.

The proposed rule allows individuals currently covered by Medicare supplement and Medicare replacement policies that provide outpatient prescription drug coverage the opportunity to maintain their current coverage. However, the federal MMA states that insured individuals who choose to maintain existing coverage with the drug benefit will be subject to a penalty if they decide to apply for Medicare Part D coverage after January 1, 2006. This modification is significant as current Wisconsin regulation requires Medicare supplement and Medicare replacement policies to include a catastrophic coverage for 80% of outpatient prescription drug charges that exceed \$6,250 per calendar year and provides that plans may offer an optional outpatient prescription drug rider. The removal of the drug benefit is required so as not to duplicate the benefit offered through the newly created Medicare Part D.

Additionally, Wisconsin issuers of Medicare supplement and Medicare replacement policies are currently required to cover as basic benefits several state mandated benefits including but not limited to diabetic supplies and equipment, skilled nursing home stays, and HIV prescription drugs. In order to comply with MMA, some of these benefits are amended in the proposed rule and the mandate for covering outpatient prescription medications is deleted.

The proposed rule repeals and recreates the requirements for Medicare cost plans due to a change of enforcement position by Centers for Medicare and Medicaid Services (CMS). The proposed rule revises the basic benefit requirements for Medicare cost plans by removing all requirements that would add benefits beyond what is covered by Medicare. Medicare cost plans may continue to offer "enhanced" plans, but most also offer the option of purchasing a Medicare cost "basic" product. The proposed rule clarifies for Medicare supplement, Medicare select and enhanced Medicare cost plans that OCI requires issuers to pay for inpatient hospitalization expenses (under Medicare Part A) at the Medicare reimbursement rate, a change that will limit issuers financial exposure on prolonged hospitalizations. Additionally, the proposed rule clarifies that the skilled nursing home benefit mandated by Wisconsin statute is

an additional benefit and that an issuer cannot count as meeting the mandate the co-payment required under Medicare Part B. Rather, the proposed rule clarifies that the Wisconsin mandate is a separate additional benefit to insureds. Other modifications to s. Ins 3.39, Wis. Adm. Code, include the addition of specific reference to Medicare select and Medicare cost plans where appropriate. Due to heightened concern for seniors, the rule also clarifies that it is improper and unnecessary for a senior to have more than one Medicare supplement, Medicare select, Medicare cost or Medicare Advantage plan at any one time.

Finally, the rule includes modifications to several appendices. With the addition of four cost-sharing plans and the change to basic Medicare cost plans, the current outline of coverage contained in Appendix 1 was inadequate to sufficiently and accurately represent the benefits and describe to seniors what the various types of Medicare supplement or Medicare replacement products offer. Although the proposed outlines of coverage are presented now in four subparts, Appendix 1 will provide issuers and consumers clear information and disclosures regarding the products. Five additional appendices—Appendices 3, 4, 5, 6 and 8—are revised to reflect changes in the NAIC Model Act or to reflect current reporting requirements of the commissioner.

Effective July 1, 2005

Ins 5—Relating to Administrative Hearing Procedures

This rule identifies specific sanctions allowed by the statutes and in circuit court and reinforces that they are available for use in administrative proceedings where a party defaults, fails to comply with a subpoena or fails to comply with discovery orders. Those additional sanctions are striking the pleadings, awarding expenses, imposing a forfeiture and any other statutory sanction allowed. Since the existing rule referenced certain penalties and not others, questions were from time to time raised regarding whether other statutory sanctions could be applied. The changes also specifically reference that the Administrative Law Judge (ALJ) may consider and grant orders for summary judgment. The rule sets a standard of “excusable neglect” for a Respondent to obtain relief from their default. The rule specifically lists penalties for failing to comply with discovery orders including striking the pleadings, awarding expenses, ordering a forfeiture on the Respondent, taking the allegations as true without further proof or hearing. Since the state of Wisconsin has sovereign immunity, monetary penalties cannot be imposed against the state. In addition, the current address listed in the rule of OCI is corrected.

Effective June 1, 2005

Ins 14—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 June 1, 2005

Ins 17.01(3) and 17.28 (6) and 17.28 (6s) (c)—Relating to Annual Patients Compensation Fund and Mediation Fund Fees for the Fiscal Year Starting July 1, 2005, and Updating Surcharge Tables

This rule establishes the fees which participating health care providers must pay to the fund for the fiscal year beginning July 1, 2005. These fees represent a 30 % decrease compared with fees paid for the 2004-05 fiscal year. The board approved these fees at its meeting on February 23, 2005, 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 injured patients and families 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 \$34.00 for physicians and \$2.00 per occupied bed for hospitals, representing a decrease from 2004-05 fiscal year mediation panel fees.

Effective July 1, 2005

Ins 50.30—Relating to Actuarial Opinion and Summary

Section Ins 50.30, Wis. Adm. Code, currently requires licensed property and casualty insurers, among others, that file a NAIC financial statement to also file an actuarial opinion. Under current law OCI may also ask an insurer to file an actuarial summary, actuarial report and work papers. This rule requires all domestic property and casualty insurers that are required to file an actuarial opinion to also file an actuarial opinion summary, and to prepare an actuarial report and supporting work papers. The rule also notes that OCI, as under current law, may require a licensed nondomestic property and casualty insurer to file a summary, actuarial report and supporting work papers. The rule also notes that OCI may require a domestic property and casualty insurer to file the actuarial report and supporting work papers. The actuarial

summary, actuarial report and supporting work papers support the actuarial opinion, which is a public document; however, the rule notes the required actuarial summary and, if required to be filed, the actuarial report and supporting work papers, with their detailed proprietary information, may be retained as confidential by OCI under s. 601.465, Wis. Stat. The rule is based on the NAIC Property and Casualty Actuarial Opinion Model Law (“NAIC Model”).

Effective February 1, 2006

In 2005, OCI had the following emergency rules in effect:

Ins 8.49 Appendix 1—Relating to Small Employer Uniform Employee Application for Group Health Insurance

The federal Medicare program has implemented a new drug benefit program known as Medicare Part D that first becomes effective January 1, 2006, for eligible individuals. Additionally, the federal government has also modified the Health Insurance Portability and Accountability Act (HIPAA) to include the requirement of additional descriptive information for persons who after a qualifying event permits the employee the option of a special enrollment period to understand how to obtain and apply for coverage. The proposed rule incorporates reference of Medicare Part D and amends the notification portion of the uniform application to include the additional information required by HIPAA.

Specifically, the modifications include 3 edits to the small employer uniform application for group health insurance. In section V of the application a sentence has been added in accordance with an amendment to HIPAA that informs an employee how to obtain information on electing health insurance coverage through a special election period due to a qualifying event. This information is to be provided at the time the employee waives the right to obtain health insurance through the small employer. The next two edits occur in section VI of the application to include the option for the applicant to indicate that the employee, dependent or spouse has Medicare Part D and the date the coverage began. These changes comply with the Medicare Prescription Drug, Improvement and Modernization Act (MMA) of 2003.

During the July 2005 meeting of the life and disability advisory council, a motion was passed to request the Office of the Commissioner of Insurance to modify the uniform application to comply with the MMA and HIPAA changes. The proposed rule incorporates the changes requested by the council in accordance with

MMA and HIPAA. Failure to amend the current rule will result in insurers being unable to properly underwrite the small employer group since it would lack Medicare Part D participation information and an employee may not have sufficient information needed to make an appropriate election decision following a qualifying event.

In order to meet the deadlines required by the MMA and HIPAA the Office of the Commissioner of Insurance is promulgating this rule both as an emergency rule and as a permanent rule concurrently. The hearing that is scheduled for November 8, 2005, will meet both hearing requirements within ss. 227.17 and 227.24 (4), Wis. Stat. Effective November 4, 2005

Ins 17.01(3) and 17.28(6)—Relating to Annual Injured Patients and Families Compensation Fund Fees for Fiscal Year Beginning July 1, 2005

This rule establishes the fees which participating health care providers must pay to the fund for the fiscal year beginning July 1, 2005. These fees represent a 30 % decrease compared with fees paid for the 2004-05 fiscal year. The board approved these fees at its meeting on February 23, 2005, 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 injured patients and families 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 \$34.00 for physicians and \$2.00 per occupied bed for hospitals, representing a decrease from 2004-05 fiscal year mediation panel fees.

Effective June 27, 2005

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 2005 Commissioner Gomez and his representatives were members of the following committees, task forces, and working groups of the NAIC.

Committees

Audit Committee
Executive (EX) Committee
Financial Condition (E) Committee
Health Insurance and Managed Care (B) Committee
NAIC/Consumer Liaison Committee
NAIC/Industry Liaison Committee

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

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 (Chair)
Property and Casualty Reinsurance Study Group
Statutory Accounting Principles Working Group

Capital Adequacy (E) Task Force
Property and Casualty Risk Based Capital
Subgroup

Examination Oversight (E) Task Force (Vice Chair)
Analyst Team System Oversight Working Group
Audit Software Subgroup
Audit Software Working Group
Financial Analysis Handbook Working Group
(Chair)
Financial Analysis Research & Development
Working Group (Chair)
Financial Examiners Handbook Technical Group

Executive (EX) Committee

Consumer Protections Working Group (Chair)
Information Sharing Working Group
Government Affairs Working Group
National Treatment of Companies Working Group
Operational Efficiencies Working Group

Financial Condition (E) Committee

Financial Analysis Working Group (Chair)
Insurance Holding Company Working Group
Risk Assessment Working Group
Risk Assessment Implementation Subgroup

Health Insurance & Managed Care (B) Committee

ERISA Working Group (Chair)
Health Discount Plans Working Group
Rate and Form Filing Working Group

Internal Administration (EXI) Subcommittee

International Holocaust Commission (G) Task Force

Market Regulation & Consumer Affairs (D) Committee

Continuing Education Subgroup
Level 2 Analysis Ad Hoc Technical Group
Market Analysis Tools Automation Ad Hoc
Technical Group
Market Analysis Working Group
Producer Licensing Working Group
Uniformity Working Group

Senior Issues (B) Task Force (Chair)

Long-Term Care Working Group (Chair)

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, 2005, were:

Mark Femal, Public Member
Robert Jaeger, M.D., State Medical Society
James Jansen, Wisconsin Academy of Trial Lawyers
Barbara Kuhl, Public Member
David Maurer, Industry Representative
Paul Mestelle, Industry Representative
Kermit Newcomer, M.D., Public Member
George Quinn, Wisconsin Hospital Association
Joan Schmit, Public Member
Christopher Spencer, Industry Representative
Susan Turney, M.D., State Medical Society
John Walsh, 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 2005 were:

Russ Cain, Wisconsin Manufacturers & Commerce,
Madison
Mary French, French, O'Sheridan & Associates,
Madison
Karen E. Geiger, Blue Cross Blue Shield of Wisconsin,
Milwaukee
Robert Palmer, Dean Health Plan, Madison
Steve Stribling, Northwestern Mutual Life Ins. Co.,
Milwaukee
John Sheski, Wisconsin Physicians
Service Insurance Corporation, Madison
Roberta Riportella, UW Madison, Madison
James Sykes, UW Madison Medical School, 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 2005 were:

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

Bulletins to Insurers

January 13, 2005: To all town mutual insurance companies regarding application of s. 612.13 (1m), Wis. Stat., regarding inside directors. This bulletin answers frequently asked questions OCI has received regarding the application of s. 612.13 (1m), Wis. Stat., related to inside directors.

February 4, 2005: To all insurance companies and resident intermediary firms regarding disclosure required by s. 628.32, Wis. Stat. This bulletin is a reminder that an insurance intermediary (insurance agent or broker) who accepts compensation from an insured is required by Wisconsin law to make certain disclosures.

June 28, 2005: To health insurance writers of Medicare supplement, Medicare select, and Medicare cost coverage regarding the Medicare Prescription Drug, Improvement and Modernization Act (MMA) of 2003 and exclusionary riders for outpatient prescription drug benefits. This bulletin applies to all health insurers that have Medicare supplement, Medicare select or Medicare cost coverage in place or that plan to issue or market existing approved policy forms after January 1, 2006. This bulletin describes form filing requirements for riders to Medicare supplement, Medicare select or Medicare cost policies in order to facilitate the policy form and rate approval process.

August 16, 2005: To health writers of Medicare supplement, Medicare cost, and Medicare select coverage regarding amendments to Wisconsin Medicare supplement rule. This bulletin is a brief description of the major changes to Wisconsin's Medicare supplement rule.

September 23, 2005: To insurers writing Medigap policies in Wisconsin regarding creditable and non-creditable coverage notices. The Centers for Medicare and Medicaid Services (CMS) and the National Association of Insurance Commissioners (NAIC) have drafted creditable coverage and non-creditable coverage notices that Medigap insurers are required to provide to their policyholders regarding the outpatient prescription drug coverage included in their policies. Medigap insurers that have policyholders with outpatient prescription drug coverage under existing policies are required to provide notice to these policyholders between September 15 and November 14, 2005, regarding whether the coverage is creditable or non-creditable. The creditable coverage and non-creditable coverage notices are available on CMS's Web site.

September 26, 2005: To all insurers authorized to write credit life and/or credit accident and sickness insurance regarding revised prima facie credit life and credit

accident and sickness insurance rates. Section Ins 3.25 (13) (c), Wis. Adm. Code, provides on or before October 1, 1990, and each three years after that, the commissioner shall give written notice to all authorized insurers specifying the prima facie rates to be effective for the three-year period beginning on the next January 1. The periodic adjustments of the credit life rates are only based on differences in claim costs. The result is a new basic loss ratio that fulfills the presumption that benefits are reasonable to the premiums charged, as required by s. 424.209 (1), Wis. Stat. This bulletin is a written notice of the new basic loss ratio of 42% for credit life insurance and the new prima facie rates for credit life and credit accident and sickness insurance to become effective for the three-year period beginning on January 1, 2006.

November 17, 2005: To life insurers and fraternal benefit societies licensed in Wisconsin regarding filing of the regulatory asset adequacy issues summary. This bulletin discusses the changes to Subchapter V of ch. Ins 50, Wis. Adm. Code, that was amended effective December 31, 2005, resulting in requiring an actuarial opinion based on asset adequacy analysis for all life insurers and fraternal benefit societies (i.e., there are no more exemptions based on size). Pursuant to s. Ins 50.79 (1) (e) and (3), Wis. Adm. Code, insurers licensed in Wisconsin are required to file a Regulatory Asset Adequacy Issues Summary (RAAIS) by March 15. This office will keep the information in the RAAIS confidential as specified in the aforementioned regulation.

December 13, 2005: To property and casualty insurers licensed in Wisconsin regarding filing of the actuarial opinion summary. This bulletin discusses the changes to Subchapter V of ch. Ins 50, Wis. Adm. Code, which was amended effective December 31, 2005. This office has completed a change in s. Ins 50.30, Wis. Adm. Code, which will be published in January 2006. The revised rule will require property and casualty insurers filing the yellow annual statement blank to prepare a document titled, Actuarial Opinion Summary (AOS). The revised regulation will apply to annual statements filed for 2005. The specific requirements for preparing the AOS are included in the National Association of Insurance Commissioners Annual Statement Instructions. Wisconsin-domiciled property and casualty insurers are required to file the AOS with this office by March 15. This office will keep the information in the AOS confidential as specified in the regulation.

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:

Jason L. Anderson

615 W. Riverwood Dr., Apt. 305, Oak Creek, WI 53154
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all future requests for information from OCI. 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. January 2005

Ronald A. Andrews

2005 N. Shore Dr. Upper, Delavan, WI 53115
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2005

Burton S. Arnow

436 Pintail Ln., Deerfield, IL 60015
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 Illinois on a surplus lines insurance license application. December 2005

James E. Baldwin

3800 W. Sheridan Ave., Milwaukee, WI 53209
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2005

Brian D. Bartosh

2248 Woodview Dr., Alpena, MI 49707
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 Michigan on an insurance license application. August 2005

Paul J. Beirl

1374 Carrington Ln., De Pere, WI 54115
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 pay past due child support. February 2005

James Bertler

4750 Pine Ln., Green Bay, WI 54313
Has had his license suspended for 1,000 days. This action was based on allegations of failing to comply with previous OCI order. March 2005

Robin Bono

10 Deer Trails, Festus, MO 63028
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 Arizona on an insurance license application. May 2005

Daniel E. Brunette

7644 William Penn Pl., Indianapolis, IN 46256
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from violating Wisconsin insurance law. This action was based on allegations of failing to report an administrative action taken by the National Association of Security Dealers. February 2005

Van A. Buehler

39833 Fairway Dr., Antioch, IL 60002
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 Illinois on an insurance license application. September 2005

Charles J. Burgess

1849 N. Martin Luther King Dr., Milwaukee, WI 53212
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 2005

Felicia Butler

1514 Mayfield Ln., 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 and a criminal conviction substantially related to insurance marketing type conduct. May 2005

John S. Carrel

4525 S. Harland Dr., New Berlin, WI 53151
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2005

Chevonda Chenise Clark
4117 MacArthur Rd., Virginia Beach, VA 23456
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 North Carolina on an insurance license application. December 2005

Neal R. Clemens
2938 N. Murray Ave., Milwaukee, WI 53211
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from violating ss. Ins 6.60 and 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by the Wisconsin Department of Securities and violation of s. Ins 6.60 (2) (c), Wis. Adm. Code. March 2005

David Cobleigh
33 Ridge Rd., Ardsley, NY 10502
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 administrative action taken by another state. December 2005

Steven A. Conklin
811 Glenwood Ct., Watertown, WI 53094
Paid a forfeiture of \$30,000.00 and has had his insurance license revoked. This action was based on allegations of assisting another individual in the forgery of a signature on an annuity application and signatures on annuity proceeds checks in violation of ss. 628.10 (2) (b) and 628.34 (1), Wis. Stat. September 2005

Randall C. Cook
6848 29th Ave., Kenosha, WI 53143
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, Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. May 2005

Douglas Michael Decauwer
1620 Venice Blvd. #209, Los Angeles, CA 90291
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. May 2005

Joseph P. DeFilippo
1807 Ryan Ct., Kaukauna, WI 54130
Was ordered to not apply for an insurance license for five years from the date of the order. He surrendered his insurance agent's license. This action was based on allegations of failing to disclose a Texas criminal conviction on his application and failing to promptly report a criminal conviction. June 2005

Ann E. Delmore
10240 W. National Ave. #1896, West Allis, WI 53227
Upheld the OCI decision to deny a waiver to not require continuing education (CE). This action was based on allegations of an appeal on the OCI denial of her request for a CE waiver based on inability to pay for continuing insurance education. September 2005

Penny M. Demler
11544 Meadowbrook Dr., Mequon, WI 53097
Agreed to not reapply for an intermediary license for a minimum period of at least one year after complying with additional requirements contained within the stipulation and agreed to surrender her insurance agent's license. This action was based on allegations of modifying an application form by changing riders and coverage levels without knowledge of the insured and falsifying portions of an application by forging the insured's name and initials on documents submitted to the insurer representing the signature to be that of the insured. March 2005

Gregory Dudzik
553 Mollies Way, De Pere, WI 54115
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from violating provisions of ss. Ins 2.15 (9) (b), 2.16 (6) and 20.01 (4), Wis. Adm. Code, and s. 628.34 (1), Wis. Stat. This action was based on allegations of failing to disclose prior to sales presentation identity as insurance agent, purpose of visit, or identity of insurer and product; also failing to determine suitability of sale. January 2005

Robert Aaron Dyke
10209 Nez Pierce Dr., Hannibal, MO 63401
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, Iowa, and Illinois on an insurance license application. December 2005

Jerry O. Ericksen
420 E. Grand Ave., Wisconsin Rapids, WI 54495
Paid a forfeiture of \$500.00. This action was based on allegations of misrepresenting authorization to charge a client's credit card. July 2005

George Fitzharris
6104 W. Lincoln Ave., West Allis, WI 53219
Paid a forfeiture of \$250.00 and was ordered to cease and desist from making incomplete or misleading statements to the Commissioner in violation of s. 601.42, Wis. Stat. This action was based on allegations of making incomplete and misleading statements to OCI. January 2005

David M. Fix
3210 N. Old Trails Rd., Spokane, WA 99224
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. May 2005

Scott A. Fritsche
5506 Sunset St., Schofield, WI 54476
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. December 2005

William T. Gaskins
4617B Colony Rd., Charlotte, NC 28226
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. December 2005

Justin M. Gessert
1809 E. Bristlecone Dr., Hartland, WI 53029
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. December 2005

Kenneth R. Golden
1437 Henry Ave., Beloit, WI 53511
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. December 2005

Ladon W. Granstaff
11410 NE 124th St. #305, Kirkland, WA 98034
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 Tennessee and Washington on an insurance license application. June 2005

Morgan Thomas Greer
2430 Topsail Cir., Westlake Village, CA 91361
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 pay delinquent tax obligations. December 2005

Mary J. Hafeman d/b/a Bay Benefits Group
57 N. 12th Ave., Sturgeon Bay, WI 54235
Agreed to pay a forfeiture of \$500.00 and agreed to comply with the terms of the stipulation including the sale of Bay Benefits Group to Mr. Daryl Kapalin d/b/a Benefit Advantage, Inc. This action was based on allegations of failing to maintain a proper bond as required for employee benefit plan administrators and failing to respond promptly to inquiries from OCI. April 2005

Mark Dwain Hannifin
1952 S. Club Dr., Wellington, FL 33414
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 Florida administrative complaint. September 2005

Jason Earl Hanson
321 E. Larpenteur Ave. #127, Maplewood, MN 55117
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 Minnesota on an insurance license application. May 2005

Barton L. Harter
109 N. Valleywood Ct., Oconomowoc, WI 53066
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from violating ss. Ins 6.60 and 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another regulatory agency, in violation of s. Ins 6.61 (16), Wis. Adm. Code. June 2005

Richard Herrick Haspel
10328 Rosser Rd., Dallas, TX 75229
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 Texas on an insurance license application. August 2005

Lawrence Dale Hathaway
2A Cambridge Ct., Gladstone, MI 49837
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 administrative action taken by another state. December 2005

Thomas A. Hinneberg
1508 Meadow Ct., Port Washington, WI 53074
Was ordered to pay forfeiture (\$12,000.00) levied in case 04-C29114 within ten days after service of this order or his intermediary license is permanently revoked, and has had his license suspended for six months. This action was based on allegations of failing to pay a previous forfeiture when due. December 2005

Michael Scott Hoffman
11074 Sharp Ave. #1, Mission Hills, CA 91345
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. May 2005

Harry Carl Horowitz
1600 Passion Vine Cir., Weston, FL 33326
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 Washington on an insurance license application. January 2005

Thomas Keith Huval
1008 Rue Bois De Chene, Breaux Bridge, LA 70517
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 Louisiana on an insurance license application. December 2005

John Francis Jennings
240 Killarney Dr., Berkeley Heights, NJ 07922
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. September 2005

Raymond Bradley Jewell
475 Little Conestoga Rd., Downingtown, PA 19335
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 Pennsylvania on an insurance license application. May 2005

Bernadette Theresa Johnson
293 Sentinel Ave., Newtown, PA 18940
Surrendered her insurance agent's license. This action was based on allegations of failing to report an administrative action taken by another state. May 2005

Ronald D. Johnson
1717 96th Ave., Hammond, WI 54015
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to report an administrative action taken by another agency in violation of s. Ins 6.61 (16), Wis. Adm. Code. July 2005

Brenda J. Jones
4418 W. North Ave., Milwaukee, WI 53208
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. June 2005

Janice Nadine Jones
1817 E. Oltorf #1099, Austin, TX 78741
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 a criminal conviction substantially related to insurance marketing type conduct. June 2005

Karina Patricia Jones
110 El Nindo Ave. #69, Pasadena, CA 91107
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 a criminal conviction substantially related to insurance marketing type conduct. May 2005

Anthony R. Julien
1640 Briarwood Ln., Hartford, WI 53027
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. May 2005

Jessica S. Junker
1889 County Hwy. G, Boyd, WI 54726
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 a criminal conviction substantially related to insurance marketing type conduct. May 2005

Kristen Diane Kassahn
8025 N. FM 620 #1632, Austin, TX 78726
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. December 2005

Frank D. Kaylor
N26 W27058 Prospect Ave., Pewaukee, WI 53072
Was ordered to pay a forfeiture of \$10,000.00 and was ordered to make restitution to the customer's estate for the difference between the price paid for her real estate and the fair market value, provide a complete accounting to OCI of all funds received from the customer, and repay her estate any money owed. The suspension will continue until the accounting and payment are completed and he has had his license suspended for six months. This action was based on allegations of entering into a prohibited personal financial transaction with a customer in violation of s. Ins 6.60 (2), Wis. Adm. Code. December 2005

Meryl H. Kelch
1514 Beechwood Dr., Wausau, WI 54401
Paid a forfeiture of \$1,000.00 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 agency. September 2005

John Marcus Kelly
18045 SE Village Cir., Jupiter, FL 33469
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 Florida on an insurance license application. July 2005

Cheryl A. Kersnowski
963 Woods Loop, Waxhaw, NC 28173
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 New Jersey on an insurance license application. July 2005

George Alphonse Khillia
6045 Beck Ave., North Hollywood, CA 91606
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. May 2005

Gregory Darren Knox
1436 Armacost Ave. #6, Los Angeles, CA 90025
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. May 2005

Gloria Jean Kraker
15420 Eland St. NW, Ramsey, MN 55303
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 bankruptcy or judgment. September 2005

Melissa E. Landrath
5990 Beech Nut Rd., West Bend, WI 53090
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2005

Christopher C. Langille
1504 Delaware Ave. #13B, Wilmington, DE 19806
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all inquiries from OCI in the future. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2005

Stuart A. Levin
3740 N. Lake Shore Dr. #16A, Chicago, IL 60613
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. September 2005

Stephen Ira Levitus
7205 Shannon Dr., Edina, MN 55439
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 York on an insurance license application. March 2005

Stella Francis Lewis
2246 Lisa Dr., Warrington, PA 18976
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 bankruptcy or judgment. December 2005

Daniel M. Lindow
212 Garfield Cir., Waukesha, WI 53186
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative action taken by the state of Wisconsin on an insurance license application. January 2005

Rick J. Lindsey
14259 S. Rocky Mouth Cir., Draper, UT 84020
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 Montana and Oregon on an insurance license application. July 2005

Daniel Brian Longman
1225 SE Coral Reef, Port St. Lucie, FL 34983
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 administrative action taken by another state. December 2005

Tamara Nicole Loyd
715 S. Normandie Ave. #309, Los Angeles, CA 90005
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 a criminal conviction substantially related to insurance marketing type conduct. May 2005

Jeremy Isaac Lubin
749 N. Hudson Ave. #103, Los Angeles, CA 90038
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. June 2005

Eric R. MacDougall
128 Bridle View Way, Souderton, PA 18964
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Pennsylvania. May 2005

Heather Diane March
108 S. Gramercy Pl. #105, Los Angeles, CA 90004
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 bankruptcy or judgment. May 2005

Frank Marchan
3647 S. Chase Ave., Milwaukee, WI 53207
Agreed to not issue Certificates of Insurance which state that coverage is bound if no coverage has been issued or bound. This action was based on allegations of issuing a Certificate of Insurance stating that the Wisconsin Insurance Plan provided coverage when no coverage was issued or could be bound by an agent. May 2005

Mary M. Martin
927 Woodgate Ct., Oconomowoc, WI 53066
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2005

Mario M. Martinez
6408 W. Lloys St., Milwaukee, WI 53213
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 revocation of his law license by the State of Wisconsin Supreme Court, Board of Attorneys Professional Responsibility. December 2005

James L. Massey
124 Park Pl., Eau Claire, WI 54701
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 South Dakota on an insurance license application and substance of administrative action taken by the state of Minnesota. September 2005

John J. Matternas
100 E. Main St., Schaefferstown, PA 17088
Has had his license denied for 60 days. This action was based on allegations of failing to disclose administrative actions taken by the states of California and Maryland and two Virginia actions on an insurance license application. July 2005

John Robert McEvoy
1252 E. Melrose Loop, Casa Grande, AZ 85222
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 Kentucky on a surplus lines insurance license application. July 2005

Corrado Mezzina
404 Silver Creek Ln., Norwalk, CT 06850
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 administrative action taken by another state. December 2005

Gerald R. Miller
N1166 Continental Ln., La Crosse, WI 54601
Has had his insurance license revoked. This action was based on allegations of failing to properly consider suitability in selling life insurance and misrepresenting a client's income on an application. March 2005

Jeffrey J. Miller
2808 Trillium Pl., Onalaska, WI 54650
Agreed to make restitution to all persons as ordered by the U.S. District Court in case 05-CR 0091C (the amount of restitution ordered by the Court: \$3,458,025.74) and agreed to a revocation of his insurance license. This action was based on allegations of false and misleading communications, engaging in business conduct which endangered the interests of customers and the public, and a criminal conviction substantially related to insurance marketing. December 2005

Eduard Mirzakhanyan
127 S. Adams #12, Glendale, CA 91205
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 California on an insurance license application. December 2005

Lisa Sue Mize
403 Morrison Cir., Summersville, WV 26651
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failing to report administrative action taken by the state of Washington on a license application. Mize did not appear at the hearing or prehearing. August 2005

John E. Mulligan
379 W. Main St., Waukesha, WI 53186
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from improper disclosures of nonpublic personal medical information. This action was based on allegations of knowingly and intentionally disclosing nonpublic personal medical information to a person not authorized to receive the information contrary to the authorization and contrary to s. Ins 25.70, Wis. Adm. Code. August 2005

Freddermann Anthony Munoz
2620 1/2 Pennsylvania Ave., Los Angeles, CA 90033
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 delinquent tax obligation not subject to repayment agreement. May 2005

Ronald D. Murphy
621 N. Linwood Ave., Appleton, WI 54914
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 and numerous traffic convictions for driving after suspension and displaying unauthorized plates. October 2005

Michael Napadow
129 Canterfield Pky., West Dundee, IL 60118
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to cease and desist from doing any business with Nations Hazard Insurance Company. This action was based on allegations of using unapproved policy forms and doing an insurance business without proper authority. March 2005

Donna J. Narancich-Dettman
6305 W. Chambers St., Milwaukee, WI 53210
Paid a forfeiture of \$500.00 and was ordered to cease and desist from having any professional insurance related relationship with a disciplined person during their disciplinary period. This action was based on allegations of allowing a disciplined agent to participate and be present at the sale of insurance. November 2005

David J. Neary
S7860 Fox Pointe Trl., Eau Claire, WI 54701
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist from violating ss. Ins 6.60 and 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by the Wisconsin Department of Securities. September 2005

Eldon L. Neighbor
113 N. Main St., P.O. Box 177, Alburnett, IA 52202
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 Iowa on an insurance license application. October 2005

Suzanne J. Nelson
87165 S. Woodcreek Dr., Apt. 2, Oak Creek, WI 53154
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 a criminal conviction substantially related to insurance marketing type conduct. November 2005

Donald F. Neubert
W225 N4006 Grandview Dr., Pewaukee, WI 53072
Agreed to never reapply for any insurance license in the future and agreed to a revocation of his insurance license. This action was based on allegations of utilizing premiums for own use and not submitting applications to the insurer. March 2005

Diane E. Ogden
3101 Stratton Way, Madison, WI 53719
Agreed to pay a forfeiture of \$250.00. This action was based on allegations of failing to report three Wisconsin administrative actions on an insurance application. March 2005

Monica Marquez Olivares
207 Kate Schenck, San Antonio, TX 78223
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Texas on an insurance license application and failing to respond promptly to inquiries from OCI. February 2005

Melanie Ranaye Ortiz
1150 Iron Point Rd. #100, Folsom, CA 95630
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 a criminal conviction substantially related to insurance marketing type conduct. July 2005

Robert J. Osborn
1206 Southridge Dr., Madison, WI 53704
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2005

John Perry Owen
2665 Kashmere Cyn, Acton, CA 93510
Agreed to not reapply for a Wisconsin license until California civil action resolved without a finding of wrongful conduct. He shall cooperate with the OCI investigation and agreed to surrender his insurance agent's license. This action was based on allegations of failing to respond promptly to inquiries from OCI and failure to report pending court action. December 2005

Nicholas E. Paladino
4632 W. Crawford Ave., Milwaukee, WI 53220
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. July 2005

Raymond Thomas Palombo
17283 Sun Lake Ter., Riverside, CA 92503
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of California for the sale of unauthorized union plans. September 2005

Bruce Wayne Perkins
2444 Riverside Pl., Silver Lake, CA 90039
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy or judgment. May 2005

Douglas M. Pickar
408 S. Division St., Waupaca, WI 54981
Paid a forfeiture of \$1,000.00 and was ordered to report all actions required to be reported under ss. Ins 6.60 and 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state. February 2005

Daniel J. Raymonds
2880 Meadowside Ct., Brookfield, WI 53005
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2005

Bradley S. Redmer
218 W. Main St., Waterford, WI 53185
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. June 2005

William Lowell Rinker
14241 Dallas Pky. #300, Dallas, TX 75240
Agreed to pay a forfeiture of \$250.00 and agreed to a suspension of his license for 31 days. 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 Oklahoma on an insurance license application. July 2005

Oscar C. Rios
915 S. Maple, Green Bay, WI 54304
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. March 2005

Thomas R. Rossiter
P.O. Box 354, Ashippun, WI 53003
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2005

Adam Alan Rothman
30 Williamsburg Close, Scarsdale, NY 10583
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 New Jersey and Wisconsin on an insurance license application. May 2005

Jessie T. Sanders
5405 Century Ave., Apt. 4, Middleton, WI 53562
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. June 2005

LaVerne H. Sassman
120 W. Sunset Ave., Appleton, WI 54911
Agreed to pay a forfeiture of \$2,500.00 and agreed to cease and desist from the use of Medicare supplement advertisements not in compliance with ss. Ins 3.39 (15) and 20.01 (4) (a) 4., Wis. Adm. Code. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law and in violation of a prior order. September 2005

Colleen Elizabeth Schaak
12905 Raven St. NW, Coon Rapids, MN 55448
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 Minnesota on an insurance license application. June 2005

Scott D. Schultz
115 Courtney Ct., Neenah, WI 54946
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from using advertisements that do not comply with Wisconsin insurance law. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. December 2005

Suresh K. Shah
1822 W. Touhy Ave., Chicago, IL 60626
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. September 2005

Mark B. Sirianni
4408 Kellyland St., Schofield, WI 54476
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 failing to properly consider suitability in sales and recommendations of annuities; unfair marketing practices; using false and misleading advertisements, solicitations, and representations in sales of annuities; using deceptive words, phrases, or illustrations in sales of annuities; and violating Wisconsin insurance laws. April 2005

Laurie Lee Sisk
6014 Hill Circle Dr., Nashville, TN 37209
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2005

Paula Marie Snowden
1427 N. 10th St., Apt. 405, P.O. Box 734
Sheboygan, WI 53081
Has had her 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. February 2005

Charles Montgomery Stephenson
106 E. San Pedro Ct., Gilbert, AZ 85234
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. March 2005

William P. Stowell
3205 W. Scott St., Milwaukee, WI 53215
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. August 2005

John Christopher Sweeney
1200 Hull St., Apt. C, Chesapeake, VA 23324
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. July 2005

William H. Tarrowly
7108 Sauk Cir., Mequon, WI 53092
Was ordered to pay a forfeiture of \$500.00, was ordered to completely satisfy OCI's requests for information served under s. 601.42, Wis. Stat., before the suspension may be lifted, was ordered to pay the forfeiture within two weeks after the date of service of the order, and has had his license suspended for 30 days. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2005

Jeffrey Lee Taylor
63 Meadow Dr., Mill Valley, CA 94941
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. December 2005

Gary E. Tenpenny
9016 W. 148th Ter., Overland Park, KS 66221
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 Kansas on an insurance license application. November 2005

Johnny Thomas
3907 Gibraltar Ave. #5, Los Angeles, CA 90008
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy or judgment. May 2005

Armen Tovmasyan
13540 Victory Blvd. #205, Van Nuys, CA 91401
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. May 2005

Linda P. Uballe
9308 Whisper Pt., San Antonio, TX 78240
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. October 2005

Ronald B. Voorhees
1404 Western Ave., Apt. 9, Green Bay, WI 54304
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 pay past due child support. May 2005

Joseph Michael Walsh
7840 Neva Ave., Niles, IL 60714
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 Illinois on an insurance license application. July 2005

Nathaniel Webb
7800 Woodman Ave. #144, Van Nuys, CA 91402
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. September 2005

Steven V. Wershay
W278 N5365 Hanover Hill Rd., Sussex, WI 53089
Was ordered to make restitution in the total sum of \$1,206,148.10 as ordered in Milwaukee County Circuit Court case 2004-CF-006498 and has had his insurance license revoked. This action was based on allegations of entering into personal financial transactions with insurance customers prohibited by s. Ins 6.60 (2), Wis. Adm. Code. July 2005

Steven Marc Wexler
1080 San Pedro Ave., Coral Gables, FL 33156
Agreed to a denial of his application for an insurance license. This action was based on allegations of failing to disclose administrative actions taken by the states of Colorado, Missouri, New Hampshire, and Florida on an insurance license application by a licensing service. July 2005

Lawrence F. Williams
5640 Gainor Rd., Philadelphia, PA 19131
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. December 2005

Robert Joseph Wilson
1213 N. Carol Ln., 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 Missouri on an insurance license application. January 2005

Phillip Raymond Winter
4012 Aguila St. #B, Carlsbad, CA 92008
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 California on an insurance license application. October 2005

Yeng Yang
2401 Fish Hatchery Rd., Apt. D, Madison, WI 53713
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous charges and criminal convictions on an insurance license application and a criminal conviction substantially related to insurance marketing type conduct. February 2005

David W. Zaborek
6634 N. Trenton Rd., West Bend, WI 53090
Paid a forfeiture of \$1,000.00 and was ordered to pay the judgment creditor in Washington County Circuit Court case 03-CV-687 and has had his insurance license revoked. This action was based on allegations of lacking the financial resources to protect the legitimate interests of insurance customers and the public and failing to respond promptly to inquiries from OCI. June 2005

David R. Zwick
N93 W5103 Thorn Apple Ln., Cedarburg, WI 53012
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 2005

Allegations and Actions Against Companies:

1st Auto & Casualty Insurance Company
2810 City View Rd., Madison, WI 53718
Was ordered to cease and desist from nonrenewing insurance policies with less than a 60-day notice and to cease and desist from counting the day of mailing a nonrenewal notice as day one in fulfilling the 60-day notice requirement. This action was based on allegations of issuing an improper notice for nonrenewal of an insurance policy. April 2005

Abri Health Plan, Inc.
216 Green Bay Ave. #109, Thiensville, WI 53092
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. July 2005

Accident Fund Insurance Company of America
232 S. Capitol Ave., Lansing, MI 48933
Paid a forfeiture of \$500.00 and was ordered to cease and desist from violating s. Ins 21.01 (8), Wis. Adm. Code, by failing to state with reasonable precision the facts on which its decision to cancel or nonrenew is based. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. March 2005

ACUITY, A Mutual Insurance Company
2800 S. Taylor Dr., Sheboygan, WI 53081
Paid a forfeiture of \$500.00 and was ordered to notify the Commissioner at least 30 days prior to a dividend distribution. This action was based on allegations of failing to notify the Commissioner of the schedule for the basis of a dividend distribution at least 30 days prior to the distribution. April 2005

ACUITY, A Mutual Insurance Company
2800 S. Taylor Dr., Sheboygan, WI 53081-8470
Paid a forfeiture of \$1,000.00 and was ordered to promptly pay the worker's compensation claim and to cease and desist from violating s. 628.40, Wis. Stat. This action was based on allegations of failing to promptly pay a worker's compensation claim where its agent told the insured that he was covered and failing to promptly pay the worker's compensation claim. November 2005

Affinity Insurance Services Inc.
159 E. County Line Rd., Hatboro, PA 19040
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken against Kurt Meister by the states of Massachusetts, Kentucky, New Hampshire, Florida and Wisconsin on a business entity insurance license application. February 2005

Alpha Property & Casualty Insurance Company
P.O. Box 223687, Dallas, TX 75222
Paid a forfeiture of \$500.00 and was ordered to cease and desist from failing to provide proper nonrenewal notification to its policyholders. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. April 2005

Alpha Property & Casualty Insurance Company
P.O. Box 10360, Van Nuys, CA 91410
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly appointed in compliance with s. Ins 6.47 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. September 2005

American Benefit Administrative Services, Inc.
1733 Park St. #300, Naperville, IL 60563
Paid a forfeiture of \$500.00 and was ordered to comply with Wisconsin insurance law related to employee benefit plan administrators by responding timely to OCI inquiries and to maintain a proper bond. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2005

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 failing to provide proper notification to their policyholders of renewal with altered terms. This action was based on allegations of issuing an improper renewal with altered terms of an insurance policy. April 2005

American Family Mutual Insurance Company
6000 American Pky., Madison, WI 53783
Paid a forfeiture of \$3,000.00 and was ordered to cease and desist from improperly canceling policies midterm for underwriting reasons that 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 of an insurance policy. April 2005

American Family Mutual Insurance Company
6000 American Pky., Madison, WI 53783
Paid a forfeiture of \$3,000.00 and was ordered to cease and desist from failing to provide proper nonrenewal notification to their policyholders. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. April 2005

American Home Assurance Company
70 Pine St., New York, NY 10270
Paid a forfeiture of \$1,500.00 and was ordered to provide the information requested and promptly respond to all OCI inquiries in the future. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2005

American International Insurance Company
505 Carr Rd., Wilmington, DE 19809
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. February 2005

American Motorists Insurance Company
1 Kemper Dr., Long Grove, IL 60049
Was ordered to cease and desist from altering policy terms and/or increasing premiums 25% or more without providing proper notice and refund offer. This action was based on allegations of issuing an improper conditional renewal of an insurance policy. March 2005

American States Insurance Company
500 N. Meridian St., Indianapolis, IN 46204
Agreed to pay a forfeiture of \$2,000.00 and agreed to cease and desist from violating Wisconsin insurance law by failing to state a reasonably precise reason for nonrenewal on its nonrenewal notices and to give notice

of the availability of the Wisconsin worker's compensation insurance pool. This action was based on allegations of issuing an improper nonrenewal of a worker's compensation insurance policy and failing to give notice of the availability of the Wisconsin worker's compensation insurance pool. July 2005

Atlantic Specialty Insurance Company
140 Broadway, New York, NY 10005
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from canceling policies midterm unless the reason given falls within an acceptable reason under s. 631.36 (2), Wis. Stat., and to cease and desist from issuing midterm cancellation notices which do not state with reasonable precision the facts on which the decision to cancel was based. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. September 2005

Austin Mutual Insurance Company
10 Second St. NE, Ste. 300, Minneapolis, MN 55413
Paid a forfeiture of \$2,000.00 and was ordered to issue 60-day notices to insureds when premiums increase over 25%. This action was based on allegations of issuing an improper renewal of an insurance policy. March 2005

Bankers Life and Casualty Company
222 Merchandise Mart Plaza, Chicago, IL 60654
Paid a forfeiture of \$2,000.00 and was ordered to cease and desist failing to comply with Medicare supplement insurance regulations. This action was based on allegations of failing to properly issue Medicare supplement policies in accordance with Wisconsin insurance regulations. December 2005

Benefit Systems & Services, Inc.
760 Pasquinelli Dr. #320, Westmont, IL 60559
Paid a forfeiture of \$500.00 and was ordered to provide the requested information 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. July 2005

Blue Cross Blue Shield of Wisconsin
401 W. Michigan St., Milwaukee, WI 53203
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. February 2005

Blue Cross Blue Shield of Wisconsin
401 W. Michigan St., Milwaukee, WI 53203
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and to provide all information requested in response to all inquiries from the

Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2005

Boller Group, Inc.

205 E. Thomas St., P.O. Box 1724, Wausau, WI 54402
Paid a forfeiture of \$500.00 and was ordered to comply with the terms of the stipulation. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to maintain a proper bond. April 2005

Bridge Benefits, Inc.

250 E. Broad St. #2100, Columbus, OH 43215
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI requesting the employee benefit plan administrator license application fee, financial statement, and appropriate performance bond. February 2005

Bristol West Insurance Company

5990 W. Creek Rd., Independence, OH 44131
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly appointed in compliance with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. August 2005

C B C A Administrators, Inc.

4150 International Plaza #900, Ft. Worth, TX 76109
Paid a forfeiture of \$500.00 and was ordered to comply with Wisconsin insurance laws and maintain a proper bond in accordance with s. 633.14 (1) (b), Wis. Stat., and ss. Ins 8.26 (1) (b) and 8.28 (1), Wis. Adm. Code. This action was based on allegations of failing to maintain a proper bond in accordance with Wisconsin insurance law and failing to respond promptly to inquiries from OCI. May 2005

C M I Group, Inc.

424 N. Fourth St, Milwaukee, WI 53203
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2005

Car Warranties Direct LLC

21360 Center Ridge Rd., Rocky River, OH 44116
Was ordered to pay a forfeiture of \$10,000.00 and was ordered to cease and desist from soliciting warranties in Wisconsin unless and until respondent has obtained a limited certificate of authority to solicit a warranty plan

in Wisconsin. This action was based on allegations of doing an insurance business without proper authority and a criminal conviction substantially related to insurance marketing type conduct. May 2005

Celtic Insurance Company

233 S. Wacker Dr., Ste. 700, Chicago, IL 60606
Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an agent who is not properly appointed with the respondent. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. August 2005

Citizens Insurance Company of America

645 W. Grand River Ave., Howell, MI 48843
Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing automobile policies based on the age of the policyholder and to revise the underwriting guidelines so as to bring them into compliance with Wisconsin law. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. April 2005

Claim Source, Inc.

P.O. Box 5949, Buffalo Grove, IL 60089
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding completion of the employee benefit plan administrator license application and submission of the required performance bond. February 2005

Commerce and Industry Insurance Company

70 Pine Street, New York, NY 10270
Paid a forfeiture of \$1,500.00 and was ordered to provide the information requested and promptly respond to all OCI inquiries in the future. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2005

Connecticut General Life Insurance Company

Two Liberty Place TL18A, Philadelphia, PA 19192
Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information 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. August 2005

Connecticut General Life Insurance Company

Two Liberty Place TL18A, 1601 Chestnut St. Philadelphia, PA 19192
Paid a forfeiture of \$1,500.00 and was ordered to provide the information requested and promptly reply in writing providing 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. October 2005

Corniche Group, Inc.
610 S. Industrial Blvd., Ste. 220, Euless, TX 76040
Has had its insurance license revoked. This action was based on allegations of failing to file a required financial statement by the due date and failure to respond to a request for information regarding a warranty plan financial requirement. February 2005

DaimlerChrysler Corp.
26001 Lawrence Ave., Center Line, MI 48015
Paid a forfeiture of \$500.00 and was ordered to provide the requested information and reply promptly in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2005

Depositors Insurance Company
1100 Locust St., Des Moines, IA 50391
Paid a forfeiture of \$500.00 and was ordered to cease and desist from failing to provide either a renewal or nonrenewal notification to its policyholders. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. April 2005

Electric Insurance Company
75 Sam Fonzo Dr., Beverly, MA 01915
Was ordered to cease and desist from improperly calculating refunds using a short-rate calculation unless the respondent gives proper notice. This action was based on allegations of improperly calculating refunds using a short-rate calculation without proper notification and issuing an improper notice of the short-rate calculation for a refund. April 2005

Fidelity National Property and Casualty Insurance Co.
10301 Deerwood Park Blvd., Ste. 100
Jacksonville, FL 32256
Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply in writing to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2005

Fireman's Fund Insurance Company
777 San Marin Dr., Novato, CA 94998
Paid a forfeiture of \$500.00 and was ordered to cease and desist from changing the terms of a policy midterm for underwriting reasons it should have known within

the first 60 days of the new policy. This action was based on allegations of failing to comply with s. 631.36 (5), Wis. Stat. April 2005

Fireman's Fund Insurance Company of Wisconsin
125 N. Executive Dr., Ste. 209, Brookfield, WI 53005
Paid a forfeiture of \$2,000.00. This action was based on allegations of failing to comply with a previous examination order. July 2005

Fireman's Fund Insurance Company
777 San Marin Dr., Novato, CA 94998
Paid a forfeiture of \$500.00 and was ordered to promptly reply in writing and 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. August 2005

First Assured Warranty Corporation
7935 E. Prentice Ave., Ste. 400
Greenwood Village, CO 80111
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from using forms unless they have been filed with and approved by the Commissioner. This action was based on allegations of using unapproved policy forms. June 2005

First Automotive Service Corp.
2400 Louisiana Blvd., NE Bldg. 4
Albuquerque, NM 87110
Paid a forfeiture of \$1,100.00 and was ordered to cease and desist from using warranty contracts unless and until they have been filed with and approved by the Commissioner. This action was based on allegations of using unapproved policy forms. May 2005

Flyway Mutual Insurance Company
918 W. Main St., Waupun, WI 53963
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. February 2005

Flyway Mutual Insurance Company
918 W. Main St., Waupun, WI 53963
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper renewal with altered term notices. This action was based on allegations of issuing a notice of renewal with altered terms for an insurance policy with insufficient advance notice. March 2005

GEICO General Insurance Company
5260 Western Ave., Chevy Chase, MD 20815
Paid a forfeiture of \$500.00 and was ordered to cease and desist from applying premium refunds from one policy period to future installments not yet earned or due. This action was based on allegations of violating Wisconsin insurance laws regarding refunds. April 2005

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$500.00 and was ordered to cease and desist from improper nonrenewal of insurance policies. This action was based on allegations of issuing an improper notice for nonrenewal of an insurance policy. April 2005

Global Title Agency LLC
1801 American Blvd. E. #4, Bloomington, MN 55425
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 Nebraska against Chief Manager Patrick Nolan III on an insurance license application. July 2005

Grinnell Mutual Reinsurance Company
4215 Hwy. 146, Grinnell, IA 50112
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from violating Wisconsin insurance law by deviating from the approved rates and rules on worker's compensation and to develop a process to ensure that policyholders are made aware of changes made to terms requested, marketed, or bound in an application. This action was based on allegations of using improper classification codes for worker's compensation insurance and failing to have in place a process to ensure policyholders are made aware of changes made to terms in an application. April 2005

Guaranty National Insurance Company
P.O. Box 1080, Freeport, IL 61032
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly licensed or appointed in compliance with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. August 2005

Hartford Insurance Company of the Midwest
Hartford Plaza, Hartford, CT 06115
Paid a forfeiture of \$9,500.00 and was ordered to cease and desist from sending improper notices of renewal with altered terms and to provide the Commissioner with a complete description of the procedures that will be

implemented in order to assure compliance with s. 631.36 (5) (a) and (d), Wis. Stat. This action was based on allegations of improper notice of altered terms and a violation of a previous OCI Cease and Desist Order. November 2005

Hartford Underwriters Insurance Company
Hartford Plaza, Hartford, CT 06115
Agreed to pay a forfeiture of \$1,000.00 and agreed to respond promptly to OCI and comply with the notice requirements for worker's compensation policies. This action was based on allegations of failing to properly terminate a worker's compensation policy and failure to provide information requested by the Commissioner. May 2005

Highlands Insurance Company
10370 Richmond Ave., Houston, TX 77042
Was ordered to cease and desist from violating s. Ins 21.01 (8), Wis. Adm. Code, by failing to state with reasonable precision the facts on which its decision to nonrenew are based. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. March 2005

Humana Insurance Company
1100 Employers Blvd., Green Bay, WI 54307
Agreed to pay a forfeiture of \$60,000.00 and agreed to comply with terms of stipulation. This action was based on allegations of using an unapproved policy form contrary to s. 631.20, Wis. Stat., failing to provide the notice with requisite content contrary to s. Ins 3.28 (5) (d), Wis. Adm. Code, and failing to provide the HIRSP notice in accordance with Wisconsin insurance laws. November 2005

IDS Property Casualty Insurance Company
3500 Packerland Dr., De Pere, WI 54115
Paid a forfeiture of \$7,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2005

Illinois National Insurance Company
300 S. Riverside Plz., Ste. 2100, Chicago, IL 60606
Paid a forfeiture of \$1,500.00 and was ordered to provide the information requested and promptly respond to all OCI inquiries in the future. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2005

Indiana Insurance Company
350 E. 96th St., Indianapolis, IN 46240
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from violating Wisconsin insurance laws by

failing to use a rate, rating plan, or classification or an expense loading approved by the Commissioner. This action was based on allegations of using discriminatory underwriting procedures, misrepresenting premium due on a policy, and using an unfiled and unapproved rate. April 2005

Insurance Company of the State of PA
70 Pine St., New York, NY 10270

Paid a forfeiture of \$1,500.00 and was ordered to provide the information requested and promptly respond to all OCI inquiries in the future. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2005

Insure-Rite, Inc.

3901 W. 95th St., Evergreen Park, IL 60805

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 Illinois against Norman G. Olson and Norman G. Olson Insurance Agency on an insurance license application. September 2005

Liberty Bankers Life Insurance Company
P.O. Box 5147, Springfield, IL 62703

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2005

Liberty Financial Services, Inc.

1701 McFarland Rd., Pittsburgh, PA 15216

Has had its license denied for 31 days. This action was based on allegations of administrative action taken by the state of Pennsylvania. July 2005

Liberty Mutual Fire Insurance Company
175 Berkeley St., Boston, MA 02117

Agreed to pay a forfeiture of \$2,500.00 and agreed to comply with the terms of the stipulation. This action was based on allegations of failing to provide information or instructions to the policyholder for applying for insurance through a risk-sharing plan, failing to fully and accurately respond to OCI complaint requests for information that also constituted a repeat violation of a prior order, and failing to apply its underwriting guidelines uniformly. September 2005

Marcellon Town Mutual Fire Insurance Company
W3294 Grouse Rd., Pardeeville, WI 53954

Paid a forfeiture of \$1,000.00 and was ordered to comply with the examination order. This action was based on allegations of failing to comply with a previous examination order. December 2005

Medical Associates Clinic Health Plan of Wisconsin
1605 Associates Dr., Ste. 101, Dubuque, IA 52002

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order and compliance order issued for examination report. March 2005

Metropolitan Life Insurance Company
One Madison Ave., New York, NY 10010

Paid a forfeiture of \$5,000.00 and was ordered to promptly reply in writing and provide all information requested in response to inquiries from the Commissioner. This action was based on allegations of failing to notify OCI of agent termination and failing to provide documentation of agent misconduct, as required by s. Ins 6.57, Wis. Adm. Code. October 2005

Midwest Family Mutual Insurance Company
P.O. Box 9425, Minneapolis, MN 55440

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 issuance. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. April 2005

Midwest National Life Insurance Company of Tennessee
9151 Grapevine Hwy., North Richland Hills, TX 76180

Agreed to pay a forfeiture of \$3,500.00 and agreed to accept business only from intermediaries that are properly licensed and appointed. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. June 2005

Moraine Mutual Insurance Company
3830 Mayfield Rd., Jackson, WI 53037

Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing nonrenewal notices that do not provide reasonably precise facts upon which the nonrenewal decision is based. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. March 2005

National Administrative Service Company, Ltd.
5747 Perimeter Dr., Ste. 200, Dublin, OH 43071

Paid a forfeiture of \$2,000.00 and was ordered to use only forms which have been submitted to and approved in writing by the Commissioner. This action was based on allegations of using unapproved policy forms. April 2005

National Union Fire Insurance Co. of Pittsburgh, PA
70 Pine St., New York, NY 10270
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing providing 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. September 2005

National Union Fire Insurance Co. of Pittsburgh, PA
70 Pine St., New York, NY 10270
Paid a forfeiture of \$1,500.00 and was ordered to provide the information requested and promptly respond to all OCI inquiries in the future. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2005

Nations Hazard Insurance Company
129 Canterfield Pky., West Dundee, IL 60118
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to cease and desist from conducting insurance related business in Wisconsin without authorization. This action was based on allegations of failing to respond promptly to inquiries from OCI and doing an insurance business without proper authority. March 2005

New Hampshire Insurance Company
70 Pine St., New York, NY 10270
Paid a forfeiture of \$1,500.00 and was ordered to provide the information requested and promptly respond to all OCI inquiries in the future. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2005

Noble Group, The
P.O. Box 352500, Toledo, OH 43635
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to cease and desist from soliciting insurance to Wisconsin residents and businesses. This action was based on allegations of doing an insurance business without proper authority and failing to respond promptly to inquiries from OCI. May 2005

OHIC Insurance Company
155 E. Broad St., Columbus, OH 43215
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly to all future inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2005

Old Republic Surety Company
445 S. Mooreland Rd., Ste. 301, Brookfield, WI 53005
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from accepting insurance business from an intermediary unless the intermediary is licensed as well as listed as an agent for the respondent. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. April 2005

Partners Mutual Insurance Company
20935 Swenson Dr., Waukesha, WI 53186
Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing insurance policies without proper 60 days notice. This action was based on allegations of issuing an improper nonrenewal of an insurance policy in violation of s. 631.36 (4), Wis. Stat. April 2005

Paul Revere Life Insurance Company
1 Fountain Sq., Chattanooga, TN 37402-1330
Was ordered to comply with the settlement agreement adopted and accepted. This action was based on a multi-state regulatory settlement agreement. January 2005

Pella Mutual Insurance Company
W11261 Hwy. D, Marion, WI 54950
Paid a forfeiture of \$2,000.00 and was ordered to cease and desist from violating s. 631.36, Wis. Stat. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy, failing to state with reasonable precision the facts on which the insurer based its decision to nonrenew, and canceling a policy for underwriting reasons. April 2005

Permanent General Assurance Corporation
P.O. Box 305054, Nashville, TN 37230
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly appointed in compliance with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. August 2005

Physicians Mutual Insurance Company
2600 Dodge St., Omaha, NE 68131
Was ordered to pay a forfeiture of \$100,000.00 and was ordered to comply with s. Ins 3.46 (13) (b), Wis. Adm. Code requirements for long-term care commissions. This action was based on allegations of improperly paying first-year commissions to intermediaries for long-term care renewal policies between 1995 and 2001 contrary to s. Ins 3.46 (13) (b), Wis. Adm. Code. July 2005

Progressive Classic Insurance Company
6300 Wilson Mills Rd. W33, Mayfield Village, OH 44143
Paid a forfeiture of \$3,500.00. This action was based on allegations of failing to comply with a previous examination order. June 2005

Progressive Classic Insurance Company
East Point Bldg. 3rd Fl., P.O. Box 94964
Cleveland, OH 44101
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly appointed in compliance with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. September 2005

Progressive Northern Insurance Company
6300 Wilson Mills Rd. W33, Mayfield Village, OH 44143
Paid a forfeiture of \$4,500.00. This action was based on allegations of failing to comply with a previous examination order. June 2005

Progressive Northern Insurance Company
East Point Bldg. 3rd Fl., P.O. Box 94964
Cleveland, OH 44101
Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly appointed in compliance with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. September 2005

Provident Life & Accident Insurance Company
1 Fountain Sq., Chattanooga, TN 37402-1330
Was ordered to comply with the settlement agreement adopted and accepted. This action was based on a multi-state regulatory settlement agreement. January 2005

Rapid Response Roadservice Motor Club
275 E. Hillcrest Dr., Thousand Oaks, CA 91360
Has had its insurance license revoked. This action was based on allegations of failing to file a required financial statement by the due date. February 2005

Reedsburg Westfield Mutual Insurance Company
1417 Ridgeview Dr., Reedsburg, WI 53959
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. February 2005

Reliastar Life Insurance Company of NY
5780 Powers Ferry Rd. NW, Atlanta, GA 30317
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. February 2005

RLI Insurance Company
9025 N. Lindbergh Dr., Peoria, IL 61615
Paid a forfeiture of \$1,500.00 and was ordered to file notices of termination of its agents with OCI prior to or within 30 calendar days of the termination and submit complete explanations and documentation in writing to OCI regarding any problems with its agents. This action was based on allegations of failing to disclose agent problems on the OCI termination form. April 2005

Rural Mutual Insurance Company
1212 Deming Way, Madison, WI 53717
Paid a forfeiture of \$1,000.00 and was ordered to comply with the recommendations within 60 days. This action was based on allegations of failing to comply with a previous market conduct examination order. February 2005

SC & E Administrative Services, Inc.
600 E. Las Colinas Blvd., Ste. 900, Irving, TX 75039
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to reply promptly in writing and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2005

SC & E Administrative Services, Inc.
600 E. Las Colinas Blvd., Ste. 900, Irving, TX 75039
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the requested information. They were ordered to cease and desist from accepting any new warranty business and collecting any monies due for existing warranty business in Wisconsin unless and until proper proof of financial security is provided, and to pay claims and make refunds for existing Wisconsin warranty business. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2005

Sears, Roebuck & Company
3333 Beverly Rd. B6-277B, Hoffman Estates, IL 60179
Agreed to pay a forfeiture of \$15,000.00 and agreed to cease and desist from operating a warranty plan in Wisconsin unless and until it has obtained a limited certificate of authority to do so. This action was based on allegations of operating a warranty insurance business without proper authority. May 2005

St. Paul Fire & Marine Insurance Company
385 Washington St., St. Paul, MN 55102
Paid a forfeiture of \$20,000.00 and was ordered to cease and desist from violating Wisconsin insurance law, specifically s. 631.36 (6), Wis. Stat., and s. Ins 21.01 (6) and (8), Wis. Adm. Code. This action was based on allegations of worker's compensation insurer failing to state the reason for nonrenewal of a policy and sending nonrenewal notices less than 60 days from policy expiration. April 2005

Tire Guard, Inc.
100 E. Broad St. #B, Falls Church, VA 22046
Was ordered to cease and desist from conducting an insurance business in Wisconsin unless and until proper authority has been obtained from the Commissioner. This action was based on allegations of doing an insurance business without proper authority. September 2005

Travco Insurance Company
One Tower Sq., Hartford, CT 06183
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from not providing either a renewal or a nonrenewal notice and from canceling policies for nonpayment of premium without providing proper notice. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. March 2005

Trumbull Insurance Company
55 Farmington Ave. #100, Hartford, CT 06105
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly appointed in compliance with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. August 2005

UnitedHealthcare of Wisconsin, Inc.
10701 W. Research Dr., Wauwatosa, WI 53226
Paid a forfeiture of \$500.00 and was ordered to comply with the examination order. This action was based on allegations of failing to comply with a previous examination order. December 2005

Universal Underwriters Service Corporation
7045 College Blvd., Overland Park, KS 66211
Paid a forfeiture of \$3,500.00 and was ordered to cease and desist from issuing contracts other than as applied for without notice to the contract holder of the change. This action was based on allegations of altering and changing a vehicle service contract after it was issued without notice to the contract holder. April 2005

VAC Service Corp.
99 Tower Dr., Middletown, NY 10940
Was ordered to pay a forfeiture of \$100,000.00, was ordered to notify all of its customers to stop issuing VAC Service Corp. or VAC Service Corp. Wisconsin warranties to any Wisconsin consumers within 31 days after the final decision in this matter, and has had its insurance license revoked. This action was based on allegations of failing to file a required financial statement by the due date and failure to file information required by the warranty plan financial security requirement form. November 2005

Victoria Automobile Insurance Company
5919 Landerbrook Dr., Cleveland, OH 44124
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly appointed in compliance with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. August 2005

WCRB and petitioner Fredman Bag Company
5801 W. Bender Ct., Milwaukee WI 53218
OCI affirmed the Wisconsin Compensation Rating Bureau classification. This action was based on allegations of an improper Wisconsin Compensation Rating Bureau classification decision. June 2005

Westchester Specialty Insurance Services, Inc.
4550 River Green Pky., Duluth, GA 30096
Paid a forfeiture of \$500.00 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. April 2005

Windsor Insurance Company
P.O. Box 105091, Atlanta, GA 30348
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly appointed in compliance with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. September 2005

World Wide Warranty, Inc.
1455 Bellevue Ave. #300
West Vancouver, British Columbia, Canada
Agreed to pay a forfeiture of \$500.00 and agreed to withdraw from Wisconsin and not write any new business. This action was based on allegations of failing to file a required financial statement by the due date. April 2005

