

II. Executive Initiatives



Regulatory Developments and Trends

The Office of the Commissioner of Insurance (OCI) is responsible for examining industry financial practices and market conduct, licensing agents, reviewing policy forms for compliance with state legislation, investigating consumer complaints and providing consumer information. A strong, cooperative regulatory oversight of insurer insolvency and insurer marketing activities ensures that a healthy marketplace exists to serve customers. Wisconsin's competitive spirit helps keep insurance rates for consumers among the lowest in the country.

One of the most important roles OCI provides to Wisconsin citizens is the handling of their insurance complaints. In 2006, OCI investigated and resolved 8,282 written consumer complaints and inquiries and answered 35,000 telephone inquiries. These efforts, along with market conduct examinations, helped recover nearly \$4.6 million for insurance policyholders.

Wisconsin consumers who file complaints with our office give high marks to our consumer protections. OCI conducts an annual survey on the handling of claims-related complaints. This survey provides valuable information on whether the agency is providing services in a timely, courteous, and understandable manner. A survey of more than 900 complainants showed that 94% said their complaint was handled promptly and 92% would contact the OCI again with an insurance problem.

Educating and Informing Consumers

OCI has long considered educated and well-informed consumers essential to keeping the Wisconsin insurance market competitive. An essential part of the agency's mission is to keep the public informed about insurance matters. The insurance needs of the public are constantly changing. It is important to keep up with demographic changes in Wisconsin and to address the needs of special populations (age, income, limited English proficiency).

Senior citizens continue to be inundated with information and confused about changes in Medicare Part D and Medicare Advantage plans. OCI made senior issues a top priority by working closely with the Wisconsin Medicare Part D Task Force to provide training, technical assistance and resources on the insurance aspects of the changes resulting from the Medicare Modernization Act of 2003 and the annual open enrollment for the Medicare prescription drug plans.

In 2004 Governor Jim Doyle signed new legislation that made Wisconsin the first state in the country to protect

senior citizens from questionable or unsuitable sales of annuity and life insurance products by unscrupulous agents and insurers. OCI's program to investigate and prevent marketing abuses relating to insurance products sold to the elderly has increased the number of administrative actions against agents.

As the number of Spanish-speaking residents of Wisconsin increases, OCI continues to develop tools to assist agents and insurers, as well as consumers, by making more resources available in Spanish. OCI enhanced its consumer services to Spanish-speaking consumers through the hiring of several native Spanish-speaking examiners, translating form letters and conducting workshops and training sessions for community groups to make them aware of the OCI and the services it offers to Spanish-speaking consumers. As of March 1, 2006, insurance agent exams are offered in Spanish.

Providing information with which individuals and families can make informed decisions about their insurance needs is a critical part of OCI's mission. In 2006 the office added several new brochures and consumer tips to its extensive list of consumer publications, including *Consumer's Guide to Grievances and Complaints* and *Insurance 101, a Guide for College Students*

Business-Driven Technology Initiatives

Evolving technological advances in the business world have had a major impact on how insurance companies conduct business. In today's technology-driven world the commitment to the use of technology is a key strategy in the agency's business plan. Technology accomplishments in 2006 include:

- Implementing several Web applications enabling external customers to access information and transact business 24/7. (Web Rates and Forms Look-up; Company Billing Appointment Lists; and Legal Orders dating back to 1964).
- Chartering a new project to create digital images of rates and forms that were previously only found on microfilm.
- Completing the imaging of all company documents.
- Updating the agency's Continuity of Operations Plan/Continuity of Government Plan to guide agency business resumption activities in the event a disaster interrupts business operations.

- Developing an Internet filing project to convert Web forms to more user-friendly, interactive forms that save data to a centralized database.

Coordination Among the States

The National Association of insurance Commissioners (NAIC) is continuing its ongoing and ambitious agenda to achieve an effective national regulatory system, while still protecting consumers and industry participants in each state. OCI continued its leading role in the NAIC, serving on dozens of committees, task forces, and working groups. Major accomplishments include:

- Participating as 1 of 25 states in the Market Conduct Annual Statement project, collecting and analyzing data on claims and underwriting in life, annuities, homeowner's and auto insurance and working with the other states to use the data as part of the market analysis program.
- Continuing to improve the market analysis and the market conduct examination program by working with other states to develop standards for core competencies, coordinate examinations, improve uniformity in the process, work collaboratively with other states, and shorten the timelines to complete and adopt examination reports.
- Continuing to work with the NAIC to enhance the National Insurance Producer Registry (NIPF). The database is speeding up and simplifying the licensing process and provides benefits to both regulators and industry.
- Participating 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.

Economic Impact of Insurance Industry

The insurance industry is a major factor in Wisconsin's economic growth and prosperity. Over

370 insurers are domiciled in the state of Wisconsin. The map on the following page shows the Wisconsin-domiciled companies that are regulated by the OCI.* Wisconsin companies write \$52 billion in net premiums, ranking us sixth in the nation in that category as well as making insurance a leading export industry for Wisconsin. 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.

During 2006 there were 20,849 new licenses issued to resident and nonresident agent candidates. As of December 2006, there were 102,816 licensed insurance agents and 692,405 active appointments by insurance companies authorizing the licensed agents to market their insurance products.

Emerging Trends

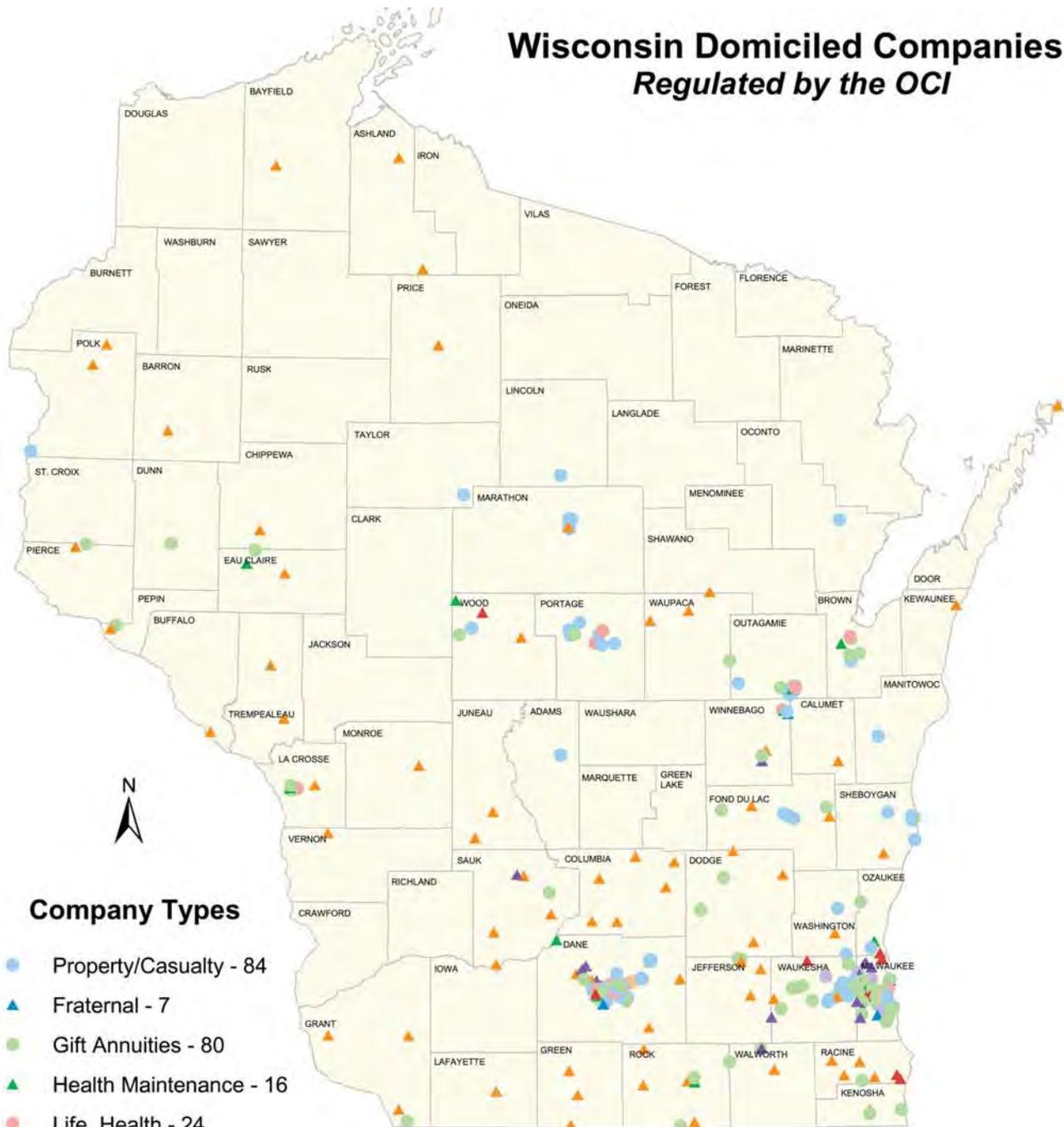
Health care reform continues to influence insurance discussions as escalating health care costs have become the core problem facing Wisconsin's employers and families. OCI will continue to work with the Governor, policymakers, health care providers and insurers to find ways to make health care more affordable for Wisconsin families.

The upcoming years will prove challenging for the office as it continues to lead the way on a variety of issues emerging and remaining in the spotlight, such as federal vs. state regulation, the baby boomer generation heading into retirement, and climate change and global warming.

Wisconsin is a leader in the regulatory arena. OCI, along with the Governor, the Wisconsin legislature and the NAIC, is committed to market efficiency and consumer protection. We will continue to work together to look for ways to streamline our operations and increase efficiencies to ensure Wisconsin's leadership role in insurance regulation and promote a healthy insurance marketplace.

* The number of domiciled companies changes periodically as insurers enter or leave the market. This map offers a snapshot of the market as of the creation date.

Wisconsin Domiciled Companies Regulated by the OCI



Company Types

- Property/Casualty - 84
- ▲ Fraternal - 7
- Gift Annuities - 80
- ▲ Health Maintenance - 16
- Life, Health - 24
- ▲ Limited Service Health - 11
- Rate Service - 2
- ▲ Town Mutual - 73
- Warranty Plans - 8
- ▲ Continuing Care Retirement Centers - 22

Alabama	1	Kentucky	▲ 2	New Jersey	1
Arizona	1 1	Massachusetts	1	New York	4
California	3 1	Minnesota	2 ▲ ▲ 1	Ohio	6 1
Florida	2	Missouri	▲ 1 ▲	Pennsylvania	1
Iowa	2 ▲	N. Carolina	1	Texas	1
Illinois	1 ▲ ▲ 1	Nebraska	▲ 1		

Legislation

During 2006, 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 new Wisconsin laws affecting the business of insurance follows:

2005 Wisconsin Act 138—Notice regarding unauthorized acquisition of personal information

Section 895.507, Wis. Stat.

(See <http://www.legis.state.wi.us/2005/data/acts/05Act138.pdf>)

Provides that, if an entity knows that personal information in the entity's possession has been acquired by a person whom the entity has not authorized to acquire the personal information, the entity must make reasonable efforts to notify each subject of the personal information within 45 days of learning of the unauthorized acquisition. Certain conditions and entities are excluded from these requirements.

Effective April 1, 2006

2005 Wisconsin Act 172—Various changes in the worker's compensation law

Sections 20.445 (1) (ha), 20.445 (1) (hb), 20.445 (1) (t), 20.445, 25.17 (1) (zd), ch. 102, and s. 814.75 (24m), Wis. Stat.

(See <http://www.legis.state.wi.us/2005/data/acts/05Act172.pdf>)

Provides that an employee who is injured while engaged in a voluntary and uncompensated event or activity designed to improve the employee's physical well-being is not eligible for worker's compensation. Changes the maximum benefit rates for permanent partial disability for injuries occurring on or after January 1, 2006, and for injuries occurring on or after January 1, 2007. Changes the maximum benefit rate for temporary total disability, permanent total disability. A treating practitioner may charge a reasonable fee for completing a final report but cannot require prepayment of the fee, and an insurer or self-insured employer can dispute the reasonableness of the fee charge for completion of the final report. The Department of Workforce Development may promulgate administrative rules to establish treatment guidelines to be applied in resolving necessity of treatment disputes. Clarifies that medical and vocational evidence in the form

of certified reports submitted at hearings may be relied on by the Department of Workforce Development in issuing orders without the necessity of the practitioner or expert appearing. Clarifies that certified reports from industrial safety specialists admitted at hearings may be relied upon by the Department of Workforce Development in issuing orders without the necessity of the experts appearing at the hearings. Eliminates the statute of limitations for injuries resulting in the loss or total impairment of the hand or any part of the rest of the arm proximal to the hand, or the foot, or any part of the rest of the leg proximal to the foot, and a loss of vision, any permanent brain injury or any injury causing the need for a total or partial knee or hip replacement and provides that the insurer or self-insured employer is responsible for payment. Adds artificial spinal disk as a traumatic injury that is covered under s. 102.17 (4), Wis. Stat. Clarifies that the Department of Workforce Development shall apply the treatment guidelines to be promulgated by rule in deciding necessity of treatment disputes in orders following hearings. Increases the maximum penalty for bad faith and provides that if a bad faith penalty is imposed, increased compensation cannot also be awarded for that event or occurrence. Clarifies that a party ordered to pay compensation must pay that compensation while the case is on appeal when the only issue on appeal is liability between the employer and one or more insurance companies. Provides that the Self Insured Employer's Liability Fund is not lapsable. Requires professional employer organizations to provide the Department of Workforce Development notice within 10 days after entering into an agreement with a client and to provide 30 days notice before the termination date of a client agreement. Requires that money received by the Department of Workforce Development for administering the insurance wrap-up project be deposited into the worker's compensation operations fund. Provides that an employee who is still in the healing period and has returned to work is eligible to receive payments for permanent partial disability based on minimum ratings established by administrative rule. Provides that an employee or dependent can receive no more than three advancements per calendar year. Provides that the Labor and Industry Review Commission has the same access to confidential records as is provided to the Department of Workforce Development and permits the release of confidential information to government agencies, educational institutions, and nonprofit research organizations. Transfers deposits of surcharges and payments from the School Fund to the Work Injury Supplemental Benefit Fund and provides that interest at a rate of 1% per month shall be charged on any unpaid

surcharges that remain unpaid after 90 days. Codifies current policy that injured employees receive mileage reimbursement for travel to obtain treatment or to attend vocational rehabilitation training at the same rate as is received by state employees. Establishes a pharmacy fee schedule that limits charges to the average wholesale price, plus a \$3 dispensing fee and the applicable state and federal taxes. Also, encourages the use of generic drugs and prohibits pharmacists from balance billing employees for charges over the fee schedule amount. Provides that employees are not eligible to receive compensation for temporary disability if they refuse an offer of suitable employment without reasonable cause, if the employment was suspended or terminated by the employer because of a commission of a crime substantially related to the employment or if the employment was suspended or terminated by the employer because of a violation of the employer's drug policy in effect and enforced at the time of the injury. Increases the maximum supplemental benefit rate in two steps. Increases the assessment to the Work Injury Supplemental Benefit Fund by insurers and self-insured employers for injuries resulting in death or dismemberment. Provides that employers are not subject to double and treble compensation penalties for the illegal employment of minors if the employer is misled in hiring because of fraudulent written evidence of age presented by the minor. In addition, redirects penalties for double and treble compensation and surcharge and interest payments for the illegal employment of minors to the Work Injury Supplemental Benefit Fund. Provides that specified traumatic barred claims will no longer be paid by the Work Injury Supplemental Benefit Fund and will become the liability of insurers and self-insured employers. Provides that the worker's compensation operations fund is a separate nonlapsable fund to be used only for the statutory purposes provided for the fund. Also provides that interest at the rate of 1% per month on any unpaid assessments that are not paid within 90 days are payable to the Work Injury Supplemental Benefit Fund. Makes a number of miscellaneous technical amendments to the Insured Employers Fund, including a requirement that amounts in the fund cannot be used for any other purpose.

Effective April 1, 2006, except that the treatment of s. 102.44 (1) (intro.) (by Section 38) of the statutes and the repeal and recreation of s. 102.44 (1) (a) and (b) takes effect on January 1, 2007, and except that Section 73 (1) takes effect retroactively to January 1, 2006

2005 Wisconsin Act 183—Recovery of non-economic damages in medical malpractice cases

Sections 655.017, 893.55 (1), 893.55 (1d), 893.55 (2), 893.55 (3), 893.55 (4) (b), 893.55 (4) (d), and 893.55 (4) (d) 2, Wis. Stat.

(See <http://www.legis.state.wi.us/2005/data/acts/05Act183.pdf>)

2005 Wisconsin Act 183 creates a limit of \$750,000 on noneconomic damages for each occurrence of medical malpractice. This limit applies to malpractice acts or omissions occurring on or after April 6, 2006. The Act sets forth the objective of the limit and the means of accomplishing the objective, including citations to various reports and studies. The Act also sets forth various legislative findings.

The Act requires the Board of Governors of the Injured Patients and Families Compensation Fund and the mandatory health care liability risk-sharing plan (Wisconsin Health Care Liability Insurance Plan) to submit a report to the Legislature by January 1 of every odd-numbered year of any recommended changes to this limit. If change is recommended, the report must include the reasons why the changes are necessary to meet the intent of legislative findings set forth in the Act.

Effective April 6, 2006

2005 Wisconsin Act 194—Coverage of certain health care costs in cancer clinical trials

Sections 40.51 (8), 66.0137 (4), 120.13 (2) (g), 185.981 (4t), 185.983 (1) (intro.), 632.855 (2) (intro.), 632.855 (3), 632.855 (3) (bm), 632.87 (1), and 632.87 (6), Wis. Stat.

(See <http://www.legis.state.wi.us/2005/data/acts/05Act194.pdf>)

Prohibits a health care policy, plan, or contract from excluding coverage for the cost of any routine patient care that is administered to an insured in a cancer clinical trial that satisfies certain criteria and that would be covered under the policy, plan, or contract if the insured were not enrolled in a cancer clinical trial.

In general, the Act applies to insurance policies issued or renewed on or after November 1, 2006, and self-insured health plans established, extended, modified, or renewed on or after November 1, 2006. For plans subject to collective bargaining agreements containing provisions inconsistent with the Act, the Act first applies to a policy issued or renewed on the earlier of: (a) the date the collective bargaining agreement expires; or (b) the date the collective bargaining agreement is extended, modified, or renewed.

2005 Wisconsin Act 205—Falsifying title insurance documents

Section 943.38 (3) (f), Wis. Stat.

(See <http://www.legis.state.wi.us/2005/data/acts/05Act205.pdf>)

Current law, unchanged by the Act, provides that it is a Class A misdemeanor to falsely make or alter a certified abstract of title to real estate with intent to defraud. 2005 Wisconsin Act 205 specifies that it also is a crime to falsely make or alter a title insurance commitment, a title insurance policy, or any other written evidence regarding the state of title to real estate with intent to defraud. The new crime is also a Class A misdemeanor which may result in a fine of not more than \$10,000 or imprisonment in the county jail for not more than nine months, or both.

Effective April 11, 2006

2005 Wisconsin Act 231—Group health plans offered by health benefit purchasing cooperatives

Sections 185.99 (2) (b), 185.99 (2) (c)2, 185.99 (4) (a) (intro.), 185.99 (4) (b), 185.99 (4)(c), 635.02 (7), and 635.02 (7) (b), Wis. Stat.

(See <http://www.legis.state.wi.us/2005/data/acts/05Act231.pdf>)

Specifies that the health benefit purchasing cooperative is to provide health care benefits under a single group health care policy or plan through a contract between the cooperative and an insurer. All members receive their benefits under this group health care policy or plan. The Act specifies that the contract is between the cooperative and the insurer, rather than between members of the cooperative and the insurer. The Act specifies that an insurer that contracts with a cooperative that provides health care benefits for more than 50 individuals who are members of the cooperative or employees of one or more members of the cooperative is not a small employer insurer with respect to that contract. In addition, a definition is created in ch. 635, Wis. Stat., the chapter of the statutes that regulates small employer health insurance, to specify that the term “small employer” does not include a cooperative that provides health care benefits for more than 50 individuals who are members or employees of one or more members of the cooperative, and the term does not include a member of the cooperative.

Effective April 13, 2006

2005 Wisconsin Act 476—Mergers, conversions, and other business combinations

Sections 73.14, 179.02 (1), 179.76 (4) (c), 179.76 (5) (bm), 179.76 (5m), 179.77 (5) (bm), 179.77 (5r), 179.77 (6) (c), 179.84, 180.0121 (1) (a) 4., 180.0121 (2), 180.0502 (3), 180.0602 (3); 180.0602 (3) (b), 180.0706 (title), 180.0706 (3), 180.0708, 180.0824 (3), 180.0825 (1), 180.0825 (2) (intro.) , 180.0825 (2) (a), 180.0825 (5) (a) to (h), (am) and (bm), 180.1103 (1), 180.1104 (1), 180.11045, 180.1105 (1) (a) through (d), (bm), (cm), (dm) and (e) to (h), 180.1106 (1) (b), 180.1130 (3) (a) (intro.), 180.1130 (14); 180.1140 (11), 180.1150 (2), 180.1161 (4) (c), 180.1161 (5) (bm), 180.1201 (title), 180.1201 (1) (d), 180.1201 (2), 180.1302 (1) (a) 3., 180.1302 (4), 181.0121 (1) (a) 4., 181.0121 (2), 181.0502 (3), 181.1105 (1m), 181.1106 (2), 181.1161 (4) (c), 181.1161 (5) (bm), 182.01 (title), 182.01 (7), 183.0105 (4), 183.0109 (1) (a) 5., 183.0109 (2), 183.1202 (1), 183.1204 (1) (cm), 183.1205 (2), 183.1207 (4) (c), and 183.1207 (5) (bm), Wis. Stat.

(See <http://www.legis.state.wi.us/2005/data/acts/05Act476.pdf>)

Permits a parent corporation to merge with an indirect wholly owned subsidiary, including a corporation or limited liability company, without shareholder approval if certain conditions are satisfied. Requires the articles of merger to state that a plan of merger or share exchange has been approved and adopted as required by law, that the plan is on file at the principle place of business of the surviving corporation, and that the surviving corporation will provide a copy of the plan, upon request and without cost, to any shareholder or, upon payment of the cost of producing the copy, to any other interested person. Also specifies other information that must be included in the articles of merger or share exchange. Redefines a component of the formula used to compute the minimum share price shareholders must receive to avoid a supermajority approval for certain business combinations, the valuation date, as the day before the first public announcement of the proposed business combination. Changes treatment of dissenting shareholders and creates exemptions to dissenter’s rights. Changes board authority for increasing, decreasing or eliminating classes or series of stock. Changes related to shareholder notifications. Changes to board transfers of corporation assets. Changes to current law regarding the formation and membership of a committee created by a board, and certain restrictions on the power of such committees. Changes current law relating to identifying a registered agent. Requires merger and conversion real estate reports to include the federal employer identification number of each business entity that is a party to the merger or conversion. Requires merger and conversion reports to include the address of

the surviving business entity, so that the Department of Revenue (DOR) may contact the person with regard to information submitted in the report; also requires inclusion of the address to which tax bills should be sent. Provides that merger and conversion real estate reports are confidential information. Requires that a form developed by the Department of Financial Institutions (DFI) for a certification of conversion must indicate that, if the business entity that is to be converted has a fee simple ownership interest in Wisconsin real estate, the entity is required to file a report with the DOR. Requires that if the DFI prescribes a form for articles of merger, the form shall indicate that, if a business entity that is acquired in the merger has a fee simple ownership interest in Wisconsin real estate, the business entity that survives the merger is required to file a report with the DOR. Revises the conditions for merger of a subsidiary into a parent without approval of the shareholders of the parent or subsidiary. Requires DFI to provide quarterly reports to DOR of all mergers and conversions for which articles of merger or a certificate of conversion have been filed.

Effective June 14, 2006

Administrative Rules

In 2006, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 6, 26 and 28, Wis. Adm. Code—Relating to agent licensing procedures

These changes attempt to move OCI closer to the National Association of Insurance Commissioners (NAIC) model standards for licensing producers. In May of 2006, OCI also converted the licensing software used from “COSMOS” to “Sircon” requiring certain changes.

Fee and CE Reporting Changes

The NAIC model has renewal billings and continuing education (CE) compliance due based on the agent’s month and year of the current license issuance. In order to change from our current system of billing and requiring CE compliance once every two years, there needs to be a transition period. This transition ensures that all agents pay the same overall fees and requires 12 CE credit hours per year. The following is a description of how the new billing/CE procedures will be transitioned:

Year	Notice Type	Recipients of Notice	Notice Dates
2005	CE-24 credits	All Residents	Current System: Notice sent 12/04, suspended 2/05 and revoked 4/05
2006	Fee (no fee change) (Resident = \$25 and Nonresident = \$50)	All Agents	Current System: Notice sent 12/05, suspended 2/06 and revoked 4/06
2007	50% Fee (Resident = \$12.50 and Nonresident = \$25) CE = 24 credits (no ethics credits required)	Odd year in license issue date Residents - odd year in license issue date	Dates of Future Fee and CE Notices: Send notice at least 60 days prior to the agent’s birth month last day If no payment or CE is not completed, suspend for 60 days starting on the last day of the agent’s birth month Revoke 60 days after suspended
2008	Fee (Resident = \$25 and Nonresident = \$50) CE = 36 credits (for the last 3 years and including 3 ethics credits)	Even year in license issue date Residents - even year in license issue date	
2009	Fee (Resident = \$25 and Nonresident = \$50) CE = 24 credits (including 3 ethics credits)	Odd year in license issue date Residents - odd year in license issue date	
2010	Fee (Resident = \$25 and Nonresident = \$50) CE = 24 credits (including 3 ethics credits)	Even year in license issue date Residents - even year in license issue date	
(Repeat 2009 and 2010 for odd and even years in the future)			

The fees are not being increased.

These changes require all insurers to do appointments and terminations of agents on line. Currently, most insurers utilize this method.

The Sircon system automatically checks the current status of nonresident agent licensing in their home state, alleviating the need for agents to provide a paper Certificate of Licensing. In addition, the Department of Justice crime checks will be done electronically. This will eliminate another paper item that applicants currently have to obtain and bring to the testing site.

Surplus Lines Changes

These changes do not change the current procedures but incorporate them into the rules.

Prelicensing Education Changes

Other changes clarify how the hours for prelicensing education are calculated and expand the exemptions for prelicensing education for agents who hold certain professional designations.

Programs that offer courses are required to notify OCI electronically of all agents who have taken any course, eliminating the paper certification now required with the agent's application. Most providers that offer prelicensing education also offer continuing education and currently provide the continuing education information electronically. The requirement to also provide the prelicensing education information electronically should not be a burden for the providers.

Continuing Education (CE) Changes

OCI requires that 3 hours of the 24 CE hours needed every two years be devoted to the ethics of insurance for CE reporting due after December 31, 2007. This exposure to discussions of ethics will hopefully inform or expand agent's views of how insurance should be marketed and is part of the national standard. Programs that offer courses will be required to notify OCI electronically of all agents who have taken any course, eliminating the paper notifications. Most providers do this already.

In the past, there have been relatively few "correspondence courses" approved for CE. These changes specifically allow correspondence courses and set some criteria for approval.

Effective November 1, 2006

Ins 8.49 Appendix 1, Wis. Adm. Code—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 became 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 are permitted the option of a special enrollment period to understand how to obtain and apply for coverage. The rule incorporates reference to Medicare Part D and amends the notification portion of the uniform application to include the additional information required by HIPAA.

Specifically, the modifications include three 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. At the request of the life and disability advisory council, the signature line for spouses in section V was deleted. In addition, technical grammatical corrections were made to the application as identified by legislative council. The final 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 Drugs, 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 OCI to modify the uniform application to comply with the MMA and HIPAA changes. The rule incorporates the changes requested by the council in accordance with MMA and HIPAA.

In order to meet the deadlines required by the MMA and HIPAA, the OCI promulgated this rule both as an emergency rule and as a permanent rule concurrently. The hearing on November 8, 2005, met both hearing requirements within ss. 227.17 and 227.24 (4), Wis. Stat.

Section 8.49, Wis. Adm. Code, may be enforced under ss. 601.41, 601.64, 601.65, Wis. Stat., or ch. 645,

Wis. Stat., or any other enforcement provision of chs. 600 to 646, Wis. Stat.

Effective May 1, 2006

Ins 9, 3.67 and 18.03, Wis. Adm. Code—Relating to revising requirements for insurers offering a defined network plan, preferred provider plan and a limited service health organization plan in order to comply with recent changes in state laws

The term “managed care plan” has been replaced with “defined network plan” in ch. 609, Wis. Stat., established by 2001 Wisconsin Act 16, therefore, necessitating change within the insurance administrative code. In addition, many revisions have been made to ch. Ins 9, Wis. Adm. Code, to reflect the changes in ch. 609, Wis. Stat., including modifications reflecting the unique nature of preferred provider plans and changes in the marketplace since 2001 including regulatory changes that enhance consumer protection enacted by surrounding states.

Chapter 609, Wis. Stat., through definition of defined network and preferred provider plans, creates a narrow distinction between those types of plans with preferred provider plans being defined as health care plans while defined network plans must meet the definition of a health benefit plan. While most insurers offering preferred provider plans meet the definition of a defined network plan, some insurers do not. Chapter 609, Wis. Stat., contains a continuum of requirements with some overlap and some distinction among health plans. For instance, some requirements apply to all insurers offering defined network plans, some requirements apply to insurers offering defined network plans that are not also preferred provider plans and some requirements apply only to insurers offering preferred provider plans or other types of plans including health maintenance or limited service health organizations. The rule continues these distinctions by having some requirements apply to all defined network plans, some requirements apply to defined network plans that are not also preferred provider plans and some apply only to preferred provider plans, health maintenance or limited service health organizations. Within the rule an insurer offering a preferred provider plan that, due to changes in benefits or other requirements no longer meets the definition of a preferred provider plan, will be described as being subject to the requirements of a defined network plan even if the insurer offering the preferred provider plan could meet both the definition of a defined network plan and preferred provider plan.

This rule also reflects numerous modifications arising from a cooperative effort of the Commissioner and representatives from the insurance industry. Starting

November 2004, four public working meetings were held to discuss each section of the rule. Additional work groups comprised of representatives from industry and the OCI met two additional times to work on the ancillary provider language and criteria for preferred provider plans. Participants at the open meetings were invited to comment and make recommendations or specific modifications to the rule. At the end of the last working public meeting held May 9, 2005, the Commissioner invited written comment on the entire proposed rule.

This rule defines preferred provider plans starting with the definition at s. 609.01, Wis. Stat., and clarifies and interprets the statutory requirements. Insurers offering a preferred provider plan cannot require a referral to obtain coverage for care from either a participating or nonparticipating provider. Among other requirements for insurers offering a preferred provider plan, if the insurer uses utilization management, including preauthorization or similar methods for denying access to or coverage of the services of nonparticipating providers without just cause and with such frequency as to indicate a general business practice, such methods shall result in the insurer’s preferred provider plan being treated by the Commissioner as a defined network plan and subject to all requirements of a defined network plan. The Commissioner recognizes utilization management and preauthorization as appropriate tools for controlling costs of the insurer and may protect enrollees from incurring additional costs for care. Therefore, the rule does not prohibit or limit the proper use of utilization management or preauthorization. OCI will, however, track insurers’ use of these tools through complaints and market conduct examinations to determine if the insurer has developed a pattern, without just cause, for denying coverage. If such a pattern is uncovered then the insurer would be subject to regulation as a defined network plan.

This rule reflects the amendments within ch. 609, Wis. Stat., by delineating unique reporting and other regulatory requirements between insurers that offer preferred provider plans versus other types of plans including defined network plans, health maintenance and limited service health organizations. Significant provisions that demonstrate the unique regulatory treatment between defined network and preferred provider plans include: defined network plans are required to have quality assurance plans containing standards relating to access to care and continuity and quality of care while preferred provider plans are required to conduct remedial action plans and to develop procedures for remedial action to address quality problems; defined network plans must notify affected enrollees upon the termination of the provider from the plan and preferred providers may

contract with another entity or providers to notify the enrollees of the termination, although the preferred provider does remain ultimately responsible for ensuring notifications are sent; defined network plans must report data similar to HEDIS for consumer information and preferred provider plans do not; both defined network plans and preferred provider plans are required to have sufficient number and type of providers within the network to adequately deliver all covered services; however, defined network plans must comply with all access standards while preferred provider plans need to have at least one participating primary care provider and one participating provider that has an expertise in obstetrics and gynecology that is accepting patients but the preferred provider plan need not offer a choice of participating providers.

In order for insurers offering a preferred provider plan to be regulated under the less rigorous regulatory requirements, the insurer must comply with the regulatory requirements. Insurers offering a preferred provider plan must provide the same covered benefits without requiring the enrollee to obtain a referral. The Commissioner recognizes that certain covered services may appropriately be best provided through contracted providers, for example the use of "Centers of Excellence" for transplants or cancer treatment. Further, the mandated benefit for immunizations requires the insurer to offer as a covered benefit immunizations but the insurer need only cover the benefit when the immunization is given by a participating provider. Finally, some insurers offer services beyond the mandated limits as covered benefits with a greater differential in coverage and may limit the expanded benefits to services received from participating providers. Therefore, the proposed rule creates a narrow exception to permit specific, limited services to be covered by participating providers with a greater differential in coverage than when the services are provided by nonparticipating providers including the possibility of coverage only when the services are performed by a participating provider (i.e., immunizations or annual physicals).

As recognized by both the industry and by the Commissioner, deductibles, co-payments and coinsurance are appropriate tools to steer enrollees towards participating providers. Although an appropriate tool, the differences between the deductibles, co-payments and coinsurance that an enrollee is required to pay when services are performed by a participating provider as compared to nonparticipating providers should only be enough to create the incentive to utilize preferred providers. The Commissioner received and reviewed numerous comments on where the line should be drawn

to create the proper balance between the insurers' desire to steer enrollees towards participating providers yet not so great that as a result enrollees are exposed to potentially significant financial penalties. Therefore, the rule requires the insurers offering a preferred provider plan that desire to be subject only to the lesser regulatory requirements of preferred provider plans to comply with the following: coverage of the same benefits, unless specifically excepted, with the insurer paying not less than 60% coinsurance and the enrollee paying not more than 40% coinsurance for services performed by a nonparticipating provider. As an alternate, the insurer may pay not less than 50% coinsurance and the enrollee pay not more than 50% coinsurance for the services performed by a nonparticipating provider when the insurer provides the enrollee with a disclosure of limited coverage. Failure of the insurer to offer 60% coinsurance coverage without a disclosure notice or 50% coinsurance coverage with the disclosure notice will result in the insurer being treated as a defined network plan and not eligible for the lesser regulatory standards.

Additionally, the insurer offering a preferred provider plan that applies a coinsurance percentage when services are performed by nonparticipating providers at a different percentage than the coinsurance percentage that is applied when the services are performed by participating providers shall have the difference be no greater than 30%. If the percent difference is greater than 30% the insurer is required to provide the enrollee with a disclosure notice. If an insurer offering a preferred provider plan applies a deductible that is different for participating providers than for nonparticipating providers, the deductible for the same services when performed by a nonparticipating provider must be no more than 2 times greater or no more than \$2,000 more than the deductible that is applied when performed by a participating provider. If the deductible is more than 2 times greater or is more than \$2,000 than the deductible that is applied when performed by participating providers, the insurer is required to provide the enrollee with a disclosure notice. If the insurer offering a preferred provider plan applies a co-payment that is different for participating providers than for nonparticipating providers, the co-payment for the same services when performed by a nonparticipating provider must be no more than 3 times greater or no more than \$100 for services of a health care provider or no more than \$300 for services of a health care facility. If the co-payment is greater than 3 times or more than \$100 for health care provider services or more than \$300 for health care facilities, the insurer is required to provide the enrollee with a disclosure notice. The disclosure notice that is required to be given is contained within the rule and is similar to the notice provided in the state of Illinois.

An insurer offering a preferred provider plan must apply material exclusions equally regardless if the services are performed by either participating or nonparticipating providers and offer or use no other incentives than the financial incentives of out-of-pocket limits and maximum limits and cost-sharing arrangement including deductibles, co-payments and coinsurance as described above, to encourage its enrollees to use participating providers. The exception to this requirement is for the steering of enrollees to Centers of Excellence for transplants and specified disease treatment services and immunizations pursuant to s. 632.895 (14), Wis. Stat., or other preventive health care services when the insurer complies with disclosure requirements at the time the product is marketed, purchased and within the policy form in a prominent location.

Insurers offering a preferred provider plan shall include within the participating provider contracts a provision requiring the participating provider that schedules an elective procedure or other scheduled non-emergency care to fully disclose to the enrollee at the time of scheduling the name of each provider that will or may participate in the delivery of care and whether each provider is a participating or nonparticipating provider. The requirement is for participating providers that are located within Wisconsin or located in the border counties of contiguous states and provide services to Wisconsin enrollees. The insurer shall include a disclosure, in a form consistent with the language contained in Appendix D, which informs enrollees of potential financial implications of using nonparticipating providers and to encourage the enrollee to contact the insurer for assistance in locating an appropriate participating provider. The intent of this requirement is to address the frequent complaint from Wisconsin consumers alleging that, although the enrollee sought care from a participating surgeon at a participating hospital, the ancillary providers including anesthesiology or other specialist was nonparticipating and as a result the enrollee incurred large, unexpected medical bills. It is expected that with additional information in advance of the needed service, enrollees will be able to work with insurers and providers to make the best informed medical and financial decisions. Insurers offering a preferred provider plan are not required to have a quality assurance program and are instead subject to remedial action plans as mentioned earlier. The remedial action plan requires the insurer offering a preferred provider plan to develop procedures for taking effective and timely remedial actions to address issues arising from access to and continuity of care. The rule requires the remedial action plan to contain at least all of the following: designation of a senior-level staff person responsible for oversight of the plan, a written plan for

the oversight of any function that is delegated to other contracted entities, a procedure for periodic review of the insurer's performance or the performance of a contracted entity, periodic and regular review of grievances, complaints and OCI complaints, a written plan for maintaining the confidentiality of protected information, documentation of timely correction of access to and continuity of care issues identified in the plan to include the date the insurer was aware of the issue, the type of issue, the person responsible for the development and management of the plan, the remedial action plan utilized in each situation, the outcome of the action plan, and the established time frame for reevaluation of the issue to ensure resolution and compliance with the remedial action plan.

Emergency medical care treatment coverage was identified by the Commissioner as another specific type of service for which the office frequently receives complaints from Wisconsin consumers. This form of regulation is found in the surrounding states and is most similar to the regulation in Iowa. To further clarify the prudent person mandate for coverage of emergency medical care, the rule contains requirements for both insurers offering a defined network plan and a preferred provider plan that provide emergency medical care treatment as a covered benefit. These insurers shall provide that treatment as though the provider was a participating provider when the enrollee cannot reasonably reach a preferred provider or is admitted for inpatient care even if the care is provided by a nonparticipating provider. The plans must reimburse the provider at the nonparticipating provider rate and apply any deductibles, co-payments and coinsurance or other cost-sharing provisions, if applicable, at the participating provider rate.

Insurers offering defined network plans and preferred provider plans are both required to annually certify compliance with applicable access standards. Insurers offering defined network plans and preferred provider plans must both provide covered benefits by plan providers with reasonable promptness with respect to geographic location, hours of operation, waiting times for appointments in provider offices and after hours care reflecting the usual practice in the local area with geographic availability reflecting the usual medical travel times within the community. This requirement is not new and does not require insurers to mandate to participating providers the provider's hours of operation. Rather when the insurer is required to reply to the office, the insurer must demonstrate that the hours of operation, waiting time for appointments and after-hours care of the participating providers is reasonable based upon the geographic

location and usual medical travel times within that community.

The Commissioner finds that the circumstances of insurers offering a group or blanket health insurance policy require that the insurer offering the policy otherwise exempt from chs. 600 to 646, Wis. Stat., under s. 600.01 (1) (b) 3., Wis. Stat., in order to provide adequate protection to Wisconsin enrollees and the public those insurers shall comply with s. Ins 9.32 (2), Wis. Adm. Code, and s. 609.22 (2), Wis. Stat., when it covers 100 or more residents of this state under a policy that is otherwise exempt under s. 600.01 (1) (b) 3., Wis. Stat.

Finally, the rule includes several new definitions of terms that were requested by the industry to assist in clarifying relationships between insurers and providers and to clarify what entities are subject to specific requirements.

The rule will be enforced under ss. 601.41, 601.64, 601.65, Wis. Stat., or ch. 645, Wis. Stat., or any other enforcement provision of chs. 600 to 646, Wis. Stat. This rule includes a significantly delayed applicability date to give insurers ample time to comply with the various provisions including sufficient time to submit to the OCI forms for approval prior to use.

Effective March 1, 2006

Ins 9, Wis. Adm. Code—Relating to defined network plans, preferred provider plans, limited service health organizations

This rule:

1. Changes subchapter III title to reflect regulation of defined network, preferred provider and limited service health organization plans.
2. Eliminates the term “limited scope plan” from provisions governing defined network and preferred provider plans. The Commissioner’s intent is to eliminate the application to limited scope plans of certain rules promulgated in Clearinghouse Rule 05-059 as evidenced by the creation of s. Ins 9.015, Wis. Adm. Code, exempting certain limited scope plans from regulation under ch. Ins 9, Wis. Adm. Code.
3. Changes provisions governing improper utilization practices so as to prohibit improper practices but not deem the insurer a defined network plan. This provision will be enforced by the office following expiration of the rule suspension.
4. Eliminates specific requirements relating to network location, hours, waiting times and availability of

after-hours care but retains the requirement that access must be reasonably prompt consistent with normal practices and standards in the area. This provision will be enforced by the office following expiration of the rule suspension.

5. Repeals the emergency coverage section suspended by the Joint Committee for Review of Administrative Rules (JCRAR).
6. Creates a requirement that insurers offering preferred provider plans cover at a participating provider rate emergency care received from nonparticipating providers until the nonparticipating provider has met its obligation to treat the enrollee under the federal Emergency Medical Treatment and Active Labor Act (EMTALA). This provision will be enforced by the office following expiration of the rule suspension.

Effective January 1, 2007

Ins 17.28, Wis. Adm. Code—Relating to annual patients compensation fund and mediation fund fees for the fiscal year beginning July 1, 2006

This rule establishes the fees which participating health care providers must pay to the fund for the fiscal year beginning July 1, 2006. These fees represent a 25% increase compared with fees paid for the 2005-06 fiscal year. The board approved these fees at its meeting on December 14, 2005, based on the recommendation of the board’s actuarial and underwriting committee and reports of the fund’s actuaries.

This rule includes fees for two new categories of health care providers:

1. A new part-time classification for physicians as approved by the fund’s board for those physicians working 1,040 hours or less per fiscal year, and
2. A new classification for organizations or enterprises not specified as a partnership or corporation, such as a limited liability company (LLC), that are organized and operated in this state for the primary purpose of providing the medical services of physicians or nurse anesthetists pursuant to 2005 Wisconsin Act 36.

This rule includes additions to the Insurance Services Office (ISO) code listing to address new classification specialties. ISO codes are the numerical designation for a health care provider’s specialty and are used to classify the provider for assessment purposes.

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. The recommendation of the director of state courts was reviewed by the board's actuarial and underwriting committee which recommended to the board an amount slightly less than what was requested based in part upon the ending balance in the mediation system projected financials. This rule implements the funding level approved by the board by establishing mediation panel fees for the next fiscal year at \$25.00 for physicians and \$2.00 per occupied bed for hospitals, representing a decrease of \$9.00 per physician from 2005-06 fiscal year mediation panel fees.

Effective July 1, 2006

In 2006, OCI had the following emergency rules in effect:

Ins 6.77, Wis. Adm. Code—Relating to underinsured and uninsured motorist coverage in umbrella and commercial policies

This rule removes the requirement that umbrella and commercial policies give notice of the availability of underinsured motorists coverage. The obligation to give this notice would rest solely with the insurer writing the auto coverage.

In addition, the current exemption from the requirement to offer uninsured motorists for umbrella policies would be expanded to include commercial liability policies.

Effective September 29, 2006

Ins 9.25 and 9.27, Wis. Adm. Code—Relating to preferred provider plan applicability dates and affecting small business plan limited exemption

The rule clarifies the applicability dates for ss. Ins 9.25 and 9.27, Wis. Adm. Code, and specifies that insurers offering preferred provider plans that are issued prior to January 1, 2007, and periodically renewed after December 31, 2006, and that would otherwise be affected by ss. Ins 9.25 and 9.27, Wis. Adm. Code, will be grandfathered from compliance with those new requirements. The requirements of ss. Ins 9.25 and 9.27, Wis. Adm. Code, will be applicable to an insurer offering a preferred provider plan on or after January 1, 2007.

Effective September 1, 2006

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 2006 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 and Procedures (E) Task Force
Capital Adequacy (E) Task Force
Climate Change and Global Warming (EX) Task Force
Examination Oversight (E) Task Force (Vice Chair)
Government Affairs (EX) 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 and Procedures (E) Task Force
Emerging Accounting Issues (E) Working Group
International Accounting Standards (E)
Working Group
Property and Casualty Reinsurance (E) Study Group
Statutory Accounting Principles (E) Working Group

Capital Adequacy (E) Task Force

Property Risk-Based Capital (E) Working Group

Examination Oversight (E) Task Force (Vice Chair)

Analyst Team System Oversight (E) Working
Group
Audit Software (E) Working Group
Financial Analysis Handbook (E) Working Group
(Chair)
Financial Analysis Research and Development (E)
Working Group (Chair)
Financial Examiners Handbook (E) Technical Group

Executive (EX) Committee

Consumer Protections (EX) Working Group
(Chair)
Internal Administration (EX1) Subcommittee
Operational Efficiencies (EX) Working Group

Financial Condition (E) Committee

Financial Analysis Working Group (Chair)
Hybrid Risk-Based Capital (E) Working Group
Insurance Holding Company (E) Working Group
National Treatment and Coordination (E) Working
Group
Risk Assessment (E) Working Group
Risk Assessment Analysis Handbook Revisions (E)
Subgroup (Chair)

Health Insurance and Managed Care (B) Committee

Long-Term Care (B) Working Group
State Innovations (B) Working Group

International Holocaust Commission (G) Task Force

NAFTA (G) Working Group

Market Regulation and Consumer Affairs (D) Committee

Continuing Education (D) Subgroup
Market Analysis (D) Working Group
Market Analysis Priorities (D) Working Group
Market Conduct Annual Statement (D) Working
Group
Producer Licensing (D) Working Group
Uniformity (D) Working Group

Regulatory Framework (B) Task Force (Chair)

ERISA (B) Subgroup (Chair)

Senior Issues (B) Task Force (Chair)

Workers' Compensation (C) Task Force

Professional Employer Organization Model Law
(C) Working Group

Advisory Boards and Councils

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

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

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

Birth to 3 Interagency Coordinating Council (ICC)

The Council was first established in Executive Order 17, June 26, 1987, recreated in Executive Order 334, May 21, 1998, and continued in Executive Order 17, July 23, 2004. Often called the "Birth to 3 ICC," it was created to comply with the federal Individuals With Disabilities Act of 1986 and recreated to comply with the federal Individuals With Disabilities Education Act of 1997. The Council advises and assists with the Department of Health and Family Services in the development and administration of early intervention services for infants and toddlers with developmental delays and their families. The Council consists of at least 15 members and not more than 25 members. The Council is directed by the Governor to include at least 4 parents of children aged 12 or younger with disabilities with at least 1 of these parents having a child age 6 years or younger; at least 4 private or public providers of early intervention services; at least 1 state legislator; at least 1 member involved in personnel training; at least 1 member from the Department of Public Instruction responsible for preschool services to children with disabilities; at least 1 member from the agency responsible for the state governance of health insurance (Commissioner of Insurance or the Commissioner's designee); at least 1 representative from the Wisconsin Council on Developmental Disabilities; at least 1 representative of a Head Start agency or program; and other members representing state agencies that provide services or payment for early intervention services to

infants and toddlers and their families. Members, other than those serving ex officio, serve three-year terms.

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.

Governor's Committee for People With Disabilities

In 1948, a Governor's Committee was established with one goal: to improve employment opportunities for people with disabilities. The group's mission was broadened in 1976 to cover many aspects of disability in Wisconsin, and the group became the Governor's Committee for People with Disabilities (GCPD). The Governor's Committee is dedicated to enhancing the health and general well being of disabled citizens in Wisconsin. The committee consists of the Lt. Governor and not more than 20 other members, including 6 members appointed from specific statutory councils: Council on Blindness, Council for the Deaf and Hard of Hearing, Council on Developmental Disabilities, Council on Mental Health, Council on Alcohol and Other Drug Abuse, and Council on Physical Disabilities. The Committee selects a representative and informs the GCPD afterwards. The selected person is then appointed by the Governor and remains part of the GCPD as long as they are serving on their respective Council. The majority of members are people with disabilities.

Governor's Council on Financial Literacy

This Council was created in Executive Order 92, March 30, 2005. The Council consists of 20 members or less. The Council's mission is to measurably improve the financial literacy of Wisconsin citizens to ensure that resources are utilized in an efficient and meaningful manner. This will be accomplished by collaborating with existing state agencies (the Department of Financial Institutions, the Jump\$tart Coalition for Personal Financial Literacy, the State Superintendent, the Secretary

of the Department of Workforce Development, the Commissioner of Insurance and the Secretary of the Department of Revenue), private entities, and non-profit associations. The Council serves as a continuous sounding board for the Governor's office and the Department of Financial Institution's Office of Financial Literacy.

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.

Health Insurance Risk-Sharing Plan Authority

The Health Insurance Risk-Sharing Plan Authority (HIRSP Authority) was created for the primary purpose of assuming the administration of HIRSP, beginning on July 1, 2006.

The board of directors of the HIRSP Authority consists of the Commissioner of Insurance (Commissioner) or the Commissioner's designee, as a nonvoting member, and 13 other members who are appointed by the Governor, with the advice and consent of the senate, for staggered three-year terms. The members include: 4 insurers; 4 health care providers (a representative of the State Medical Society, a representative of the Wisconsin Hospital Association, a representative of the State Pharmacy Society, and a representative of health care plans); 2 policyholders; a small business representative that purchases private health insurance; a professional consumer advocate; and a representative of the public.

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, 2006, 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

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.

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.

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 2006 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, 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 2006 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

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.

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.

Wisconsin State Council on Alcohol and Other Drug Abuse

The State Council on Alcohol and Other Drug Abuse was created in the Office of the Governor in August 1970 to provide leadership and coordination regarding alcohol and other drug abuse (AODA) issues confronting the state. Wisconsin Act 210 was enacted on April 6, 1994, merging the Citizens Council on Alcohol and Other Drug Abuse with the State Council. The bill expanded the duties and the membership of the State Council. The State Council on Alcohol and Other Drug Abuse recommends, coordinates, and reviews the efforts of state agencies to control and prevent alcohol and drug abuse. It evaluates program effectiveness, recommends improved programming, issues reports to educate people about the dangers of drug abuse, and allocates responsibility for various legislation. The 22-member council consists of the Governor, the Attorney General, the state Superintendent of the Department of Public Instruction,

the Secretary of Health and Family Services, the Commissioner of Insurance, the Secretary of the Department of Corrections, the Secretary of the Department of Transportation and the chairperson of the Pharmacy Examining Board, or their designees; a representative of the controlled substances board; a representative of any Governor's committee or commission created under subch. I of ch. 14 to study law enforcement issues; 6 members (1 of whom is a consumer representing the public at large) with demonstrated professional, research or personal interest in alcohol and other drug abuse problems, appointed for four-year terms; a representative of an organization or agency which is a direct provider of services to alcoholics and other drug abusers; a member of the Wisconsin County Human Service Association, Inc., who is nominated by that association; and 2 members of each house of the legislature, representing the majority party and the minority party in each house, chosen as are the members of standing committees in their respective houses.

Bulletins to Insurers

May 5, 2006: To all insurers regarding changes in rate and form filing procedures. This bulletin informs insurers that Wisconsin is now accepting the NAIC Uniform Transmittal Documents and the Uniform Product Coding Matrices (UPCM). These forms can be accessed at the NAIC Web site: www.naic.org/industry_home.htm. There are two documents, one for property and casualty insurance and one for life and health insurance. The documents are used for both rate and form filings. Property and casualty insurers should continue to submit separate filings for rate and form filings.

September 22, 2006: To all property and casualty insurers regarding an emergency rule exempting commercial liability policies from offering or providing underinsured motorists coverages. This bulletin discusses an emergency rule to revise s. Ins 6.77, Wis. Adm. Code, in order to address coverage problems that arose due to two recent Wisconsin Supreme Court decisions: Rebernick v. American Family Mutual Insurance Company, 2006 WI 27, and Rocker v. USAA Casualty Insurance Company, 2006 WI 26.

September 27, 2006: To all insurers regarding agent licensing and continuing education rule changes. This bulletin discusses the administrative rules that were recently promulgated and officially became effective November 1, 2006. These rules relate to the adoption of national uniformity standards regarding agent licensing and continuing education, as well as mandating more electronic processes for original licensing and renewals. No existing fees were increased, and no new fees were added. A complete copy of the rule changes is available at oci.wi.gov.

October 17, 2006: To insurers writing medigap policies in Wisconsin regarding disclosure of creditable coverage status. This bulletin applies to all health insurers that have offered and have in effect Medicare supplement and Medicare select policies, referred to as medigap policies. This bulletin addresses notices regarding the creditable coverage status of medigap coverage required on or after May 15, 2006.

November 22, 2006: To all insurers licensed to write health insurance in Wisconsin regarding implementation of ch. Ins 9, Wis. Adm. Code, relating to defined network plans, preferred provider plans or limited service health organizations. This bulletin is intended to provide information to defined network plans, preferred provider plans and limited service health organization insurers relating to changes in Wisconsin's defined network rule, ch. Ins 9, Wis. Adm. Code, which correspond with the statutory requirements in ch. 609, Wis. Stat., as amended by 2001 Wis. Act 16.

November 28, 2006: To all insurers authorized to do business in Wisconsin regarding 2005-2006 enacted legislation. This bulletin contains a summary of legislation enacted in the 2005-2006 legislative session. Insurers should review the bulletin and determine which laws apply to their company. This bulletin is for informational purposes and is not to be considered the office's interpretation of these laws. It is highly recommended that the readers of this bulletin obtain copies of those laws determined to be applicable to their situation or operations.

December 4, 2006: To all Wisconsin-licensed insurers, gift annuities, warranty plans, motor clubs and employee benefit plan administrators regarding information security incidents. In order to better serve Wisconsin insurance consumers, the office requests that all Wisconsin-licensed insurers, gift annuities, warranty plans, motor clubs and employee benefit plan administrators notify the office of any unauthorized access to personal information of Wisconsin residents as soon as practicable, but no later than 10 days after it has become aware of such unauthorized access.

Copies of the bulletins are available on OCI's Web site at 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 starting in the year 1964 can be viewed and printed from OCI's Web site in pdf format at <http://oci.wi.gov/admact/admact.htm>. For older actions, contact records@oci.state.wi.us.

Allegations and Actions Against Agents:

Shawn E. Aaron

6115 Chene Ct., Lutz, FL 33558

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the National Association of Securities Dealers (NASD) in the state of Florida on an insurance license application and a NASD administrative action taken by the state of Massachusetts. April 2006

Collette C. Adams

5411 34th St. Loop NE, Tacoma, WA 98422

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 administrative action taken by another state. November 2006

Mary Martha Adams

502 N. Venturi Ave., Crystal River, FL 34429

Has had her license denied for 60 days. This action was based on allegations of failing to disclose administrative actions on an insurance license application and failing to disclose National Association of Securities Dealers arbitration and law suit. May 2006

Robert G. Aikins

1427 Washington St., Little Chute, WI 54140

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2006

Shawn Sarah Allicock

809 Tuition Dr., Virginia Beach, VA 23462

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. June 2006

Mary K. Anderson

2071 Trissino Way, Green Bay, WI 54313

Paid a forfeiture of \$500.00 and was ordered to file with the Commissioner prior to use any Medicare supplement advertisements or advertisements offering information concerning the federal Medicare program and to cease and desist from further violations of s. Ins 3.27, Wis. Adm. Code. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. June 2006

Margaret I. Archer

1097 Standard Dr., Atlanta, GA 30319

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. March 2006

Tracy L. Arens

235 Main St., Sheboygan Falls, WI 53085

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Barry Dean Atwood

34 Sea Winds Ln. E., Ponte Vedra Beach, FL 32082

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. July 2006

Amanda Sue Augustine

605 W. Stanton St., Streator, IL 61364

Was ordered to comply with the terms of the stipulation and has had her insurance license revoked. This action was based on allegations of failing to report administrative actions taken by other states. February 2006

John S. Babcock

10420 Lucaya Dr., Tampa, FL 33647

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. June 2006

Tameka Lewis Bailey

2215 Ranch Rd. NW, Roanoke, VA 24017

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. April 2006

Robert L. Baker

125 Joyce Dr., Lodi, WI 53555

Was ordered to cease and desist from any future violation of s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state. May 2006

Darryl R. Bakos

7155 Presidio Dr. #M, Milwaukee, WI 53223

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Prentice Barnes

4406 N. 58th St., Milwaukee, WI 53218

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Thomas S. Baron

516 S. Mills St., Madison, WI 53715

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Craig M. Barrett

103 Weldon Way, Pennington, NJ 08534

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. July 2006

John J. Barry

524 N. Garfield Ave., Janesville, WI 53545

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 actions taken by the states of Wisconsin and Kansas on an insurance license application. January 2006

Michael R. Bauldry

101 S. Joseph St., Appleton, WI 54915

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

William Baylog

2915 Cutter Ct., Waxhaw, NC 28173

Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of North Carolina disclosed on his license application. January 2006

Calvin A. T. Bayne

2010 Peabody Ln. #3, Louisville, KY 40218

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 2006

Nathan M. Bebermeier

621 Russell St., De Forest, WI 53532

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

David B. Bellrichard

6845 S. 68th St. #207, Franklin, WI 53132

Paid a forfeiture of \$5,000.00 and was ordered to certify to OCI that any recommendation for sale or exchange of an annuity to a senior consumer during the period extending to December 31, 2007, has been subject to supervisory review to assure strict compliance with s. 628.347 (1) (c), Wis. Stat., to cease and desist from the use of any advertisement not in strict compliance with s. Ins 2.16, Wis. Adm. Code, and has had his license suspended for 60 days. This action was based on allegations of failing on two occasions to conduct a sufficient inquiry to determine the suitability of an annuity recommendation, resulting in unsuitable sales, in violation of s. Ins 2.16 (6), Wis. Adm. Code. September 2006

Timothy R. Berres

7125 W. South Ridge Dr., 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. January 2006

Roshenna D. Aun Berry

2321 Montezuma Dr. #D, Florissant, MO 63031

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. September 2006

Alex Biefel

780 Summit Greens Blvd., Clermont, FL 34711

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. February 2006

Nicole L. Bissell
2605 S. Calhoun Rd. #105, New Berlin, WI 53151
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Robert S. Blanda
18 Oxford Blvd., Great Neck, NY 11023
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by another state. October 2006

Nicholas P. Blawat
4730 W. Forest Home Ave., Milwaukee, WI 53219
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2006

Michael Scott Blocher
2121 W. Wellington, Chicago, IL 60618
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Stephen Blount
135 Woodland Rd., Madison, NJ 07940
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 another state. April 2006

Glenda L. Bloxton
2213 Le Havre Blvd., Orlando, FL 32808
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 Florida on an insurance license application. September 2006

Stephanie D. Ann Bowman
2406 Crest Park Dr., P.O. Box 200543
Arlington, TX 76006
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 administrative actions taken by the states of Texas and Louisiana against a business in which she is an officer. July 2006

Eric A. Brandt
1207 Lombardi Way, Waukesha, WI 53186
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Kevin P. Braun
2933 Interlaken Pass, Madison, WI 53719
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Shannon L. Brazeau
324 Wells St. Apt. 304, Delafield, WI 53018
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Demetrius J. Brooks
5236 N. Lovers Lane Rd. Apt. 4, Milwaukee, WI 53225
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Kenneth R. Brown
N95 W29501 Cty. Rd. Q, Colgate, WI 53107
Paid a forfeiture of \$10,000.00 and was ordered to not sell annuities until October 2009, and then only with OCI approval; to pay restitution in the amount of \$1,316.99 to Mrs. Rosandich; to sell insurance only under the supervision of a designated supervisor and only if OCI has approved a written agreement signed by the insurer to provide supervision until October 2009; and to continue to cooperate with other OCI investigations. This action was based on allegations of making false and misleading communications to consumers regarding the insurance business; offering consumers unfair inducements; making unsuitable recommendations that consumers replace and/or purchase annuities; and failing to disclose to consumers at the time of initial contact that he was an insurance agent and that his purpose was to sell insurance, his name and the name of the insurer, and the kinds of products he was soliciting. November 2006

Michael V. Buchler
5 Tremont Ct., Newark, DE 19713
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose administrative action taken by the state of South Dakota on an insurance license application, and administrative action taken by the state of Delaware. July 2006

John M. Budzinski
4200 N. 92nd St. #2, Milwaukee, WI 53222
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Steven J. Bunn

105 Fifth Ave., NE, Blooming Prairie, MN 55917
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Minnesota on an insurance license application. May 2006

Travis K. Burnett

4207 Colonial Ct., Eau Claire, WI 54703
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from signing documents on behalf of consumers. This action was based on allegations of signing an insurance document without the knowledge or consent of the policyholder in violation of s. 628.34 (1), Wis. Stat. June 2006

Mary E. Bush

141 Willow Dr., Hartland, WI 53029
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Colleen M. Canale

365 Lake Rd. E., Menasha, WI 54952
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Henry E. Cannon

P.O. Box 12176, Milwaukee, WI 53212
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Tammy L. Card

14018 W. Fifth St., Osseo, WI 54758
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Ann L. Carrington

7471 N. 89th St., Milwaukee, WI 53224
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Kenneth Raymond Cauthorn

278 Freeport Rd., Pittsburgh, PA 15238
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, administrative action taken by the National Association of Securities Dealers, and a contested bankruptcy related to insurance marketing conduct. March 2006

Isaac Cephus

6063 W. Calumet Rd., Milwaukee, WI 53223
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Dee R. Christensen

1003 Adams St., P.O. Box 863
North Fond du Lac, WI 54935
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2006

Crystal Lee Christian

1618 S. Canoe Creek Dr., Colorado Springs, CO 80906
Was ordered to pay a forfeiture of \$200.00 and has had her insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative action taken by the state of California. Christian did not appear at the hearing or prehearing. March 2006

Christopher M. Cierski

207 Union Ave., East Patchogue, NY 11772
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 Indiana on an insurance license application. April 2006

Herbert Joe Clack

6298 Lockhill Rd. #903, San Antonio, TX 78240
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. March 2006

Paul L. Clements

60778 Utopia Ln., Prairie du Chien, WI 53821
Paid a forfeiture of \$20,000.00 and has had his insurance license revoked. This action was based on allegations of violating s. Ins 6.60 (2) (a) and (c), Wis. Adm. Code, by soliciting money for an unidentified investment from a customer, violating s. Ins 6.60 (2) (b), Wis. Adm. Code, by knowingly being listed as a beneficiary of a customer's annuity, violating s. Ins 2.16 (6), Wis. Adm. Code, by making unsuitable recommendations for sales of annuities to a customer, and violating s. Ins 6.61 (16), Wis. Adm. Code, by failing to notify OCI of formal administrative action taken against him. December 2006

Brian Coburn

6445 W. Fullam St., Glendale, AZ 85308

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type conduct, and failing to pay past child support due. January 2006

Cynthia Diane Cochran

4329 Moomaw Ave., NW, Roanoke, VA 24017

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 a judgment. February 2006

Francis B. Colavita

9370 Granville Rd. A, Mequon, WI 53097

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2006

Alana Rae Conkright

623 Harvest Ln., Muskegon, MI 49442

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 California on an insurance license application. April 2006

Jeffrey Allen Conn

7 Surrey Hills, Hannibal, MO 63401

Was ordered to not reapply for a license before June 1, 2008, and surrendered his insurance agent's license. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and administrative action taken by the state of Missouri. December 2006

Jonathan David Corey

120 N. Main St., E. Granby, CT 06026

Surrendered his insurance agent's license. This action was based on allegations of failing to report an administrative action taken by another state. April 2006

Javier Cortez

5905 Sandalwood Dr., McKinney, TX 75070

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. July 2006

Roderick H. Covert

1236 S. Riata St., Gilbert, AZ 85296

Agreed to pay a forfeiture of \$250.00, to respond promptly to future OCI inquiries, 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. November 2006

Barbara Ellen Crawford

7248 Coral Lake Dr., Flowery Branch, GA 30542

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Georgia on an insurance license application. November 2006

Rose Marie Crissman

251 Locust St., Jersey Shore, PA 17740

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 2006

Patrick J. Cunningham

1043 W. 185th Pl., Homewood, IL 60430

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 actions taken by the states of California, Pennsylvania, and Wisconsin on an insurance license application. June 2006

Wayne F. Czipinski

9806 Spruce Ln., P.O. Box 367, Suring, WI 54174

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Lori A. Darga

1760 Limerick Ln., Brookfield, WI 53045

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Douglas Michael Decauwer

1350 Mohawk St., Los Angeles, CA 90028

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. May 2006

Vivian J. Degrave
2825 Hwy. V, Franksville, WI 53126
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Kenneth E. Deleo
811 N. State St., New Ulm, MN 56073
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2006

Loretha A. Dempsey
7901 W. Glenbrook Rd. Apt. 13, Milwaukee, WI 53223
Has had her insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. June 2006

Henry Preston Dickerson
36 E. Bradley Ave. #69, El Cajon, CA 92021
Was ordered to pay a forfeiture of \$100.00 and has had his insurance license revoked. This action was based on allegations of failing to report an administrative action taken by another state. Dickerson did not appear at the hearing or prehearing. April 2006

James E. Dicks
S35 W34040 McClure Dr., Dousman, WI 53118
Paid a forfeiture of \$1,000.00 and has had his license suspended for 30 days. This action was based on allegations of altering the inception date for three insurance policies without the knowledge and consent of the insured in violation of s. 628.34 (1), Wis. Stat. December 2006

Jeffrey R. Dobrunz
2212 S. Driftwood Ln., Appleton, WI 54915
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2006

Eric P. Dogans
7247 Cliffside Dr., Racine, WI 53402
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Cindy A. Dorgan
21401 116th St., Bristol, WI 53104
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Amanda A. Dotson
202 E. North St. #6, Poynette, WI 53955
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Renae Lynn Drewek
1515 S. 170th St., New Berlin, WI 53151
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Christian Allan Dunahee
102 W. Third St., Cambria, WI 53923
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. April 2006

Tom R. Dungan
1429 Vermilion Rd., Duluth, MN 55812
Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. October 2006

Jessica J. Eaton
1230 Howrey Ave., Waterloo, IA 50701
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. April 2006

Lasandra R. Elam
7511 W. Florist Ave., Milwaukee, WI 53218
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. October 2006

Richard D. Elliott
421 N. Hoover Rd., Wichita, KS 67212
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. March 2006

Thomas W. Ellmaker
W57 N719 Hawthorne Ave., Cedarburg, WI 53012
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Gary L. Emerson

5209 Paulson Rd., McFarland, WI 53558

Was ordered to pay a forfeiture of \$10,000.00, was ordered to pay expenses of a customer in amending income tax returns to remedy consequences of improper surrender of annuity, and has had his insurance license revoked. This action was based on allegations of failing to comply with home solicitation disclosure requirements, engaging in misleading and deceptive sales practices, and failing to properly determine suitability in selling an annuity product. March 2006

Joann Elisabeth Favia

249 N. Maple, Elmhurst, IL 60126

Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Illinois and Wisconsin on an insurance license application. August 2006

Lori Feller

2001 Hamilton St. Apt. 1817, Philadelphia, PA 19130

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 administrative action taken by another state. October 2006

William C. Fields

11143 S. Lowe Ave., Chicago, IL 60628

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 report three administrative actions taken by the state of Illinois. March 2006

Veronica A. Fierro

4420 S.E. 28th, Amarillo, TX 79103

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. October 2006

Zoy Migneyon Finley

16712 Archdale, Detroit, MI 48235

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. October 2006

Merrill J. Fischbein

1655 Westwood Hills Dr., St. Louis Park, MN 55426

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, Kansas, and Minnesota on an insurance license application. September 2006

Trina R. Fisher

2510 N. Old Manor Rd., Wichita, KS 67220

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. April 2006

Stephanie Dawn Flinchum

419 Washington Ave., SW Apt. 2, Roanoke, VA 24018

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. March 2006

Morton H. Franklin

5315 Fair Ridge Dr., San Antonio, TX 78228

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 Ohio on an insurance license application. September 2006

William C. Fredrick

250 E. Winnebago Ave., Portage, WI 53901

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Curtis Eugene French

1012 Martin Luther King Blvd., Amory, MS 38821

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. October 2006

Rhonda L. Funmaker

916 Hwy. 21 E., Friendship, WI 53934

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Patricia A. Gair

2117 Sixth Ct., East Moline, IL 61244

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. April 2006

Eyvonne Watts Gaither
8851 N. Oracle Rd. #423, Oro Valley, AZ 85704
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. March 2006

Oliver F. Gardipee
111 E. Mineral St., Milwaukee, WI 53234
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Peggy Laurine Garza
628 W. Norwood Ct., San Antonio, TX 78212
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal history and correct resident address. February 2006

Lisa D. Gaylord
2450 S. Poplar Dr., Wichita, KS 67216
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. March 2006

Travis L. Gee
1203 Dodge St., Kewaunee, WI 54216
Paid a forfeiture of \$40,000.00, was ordered to make restitution to all consumers involved in the action, and has had his insurance license revoked. This action was based on allegations of failing to properly consider suitability in selling annuities to elderly consumers and making misrepresentations and false communications to consumers and to OCI. May 2006

Lorraine Henry Geiss
17019 Two Mile Rd., Franksville, WI 53126
Agreed to pay a forfeiture of \$250.00 and agreed to promptly report any administrative actions taken regarding an occupational license. This action was based on allegations of failing to promptly report an administrative action taken by the National Association of Security Dealers. January 2006

Julie A. Gengler
874 Silver Creek Dr., Oneida, WI 54155
Has had her 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. November 2006

Bridget A. Gerndt
W6829 Cty. Rd. O, Hortonville, WI 54944
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

David Paul Giegerich
2 Mary St., Warren, NJ 07059
Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. June 2006

Nelson E. Gilroy
1011 Shelter Ln., Lansing, MI 48912
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. September 2006

Michael A. Glenn
327 N. 26th Pl., La Crosse, WI 54601
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. March 2006

Montell D. Glover
4102 N. 39th St., Lower Unit, Milwaukee, WI 53216
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Edwin Peterson Gorham
8034 Talkenhorn, Converse, TX 78109
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. March 2006

James Edward Griese
6329 State Rd. 44, Pickett, WI 54964
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Kathryn J. Gunther
1261 Christopher Dr. Apt. 7, Neenah, WI 54956
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Daniel L. Hall
8931 N. Swan Rd. Unit A, Milwaukee, WI 53224
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 multiple criminal traffic convictions and bail jumping charges. October 2006

Bruce A. Halmstad
N7141 Hwy. 27, Ladysmith, WI 54848
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Malisha E. Hampton
2378 N. 45th St., Milwaukee, WI 53210
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Sarah Lee Hardin
2912 Abigail Dr. #1, Louisville, KY 40205
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 2006

Tracey A. Haslip
15205 James, Oak Park, MI 48237
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. October 2006

Donald A. Haworth
871 Klondike Ave., Hillsboro, WI 54634
Paid a forfeiture of \$500.00 and was ordered to file, prior to use, any Medicare supplement advertisements or advertisements offering information concerning the federal Medicare program and cease and desist from further violations of s. Ins 3.27, Wis. Adm. Code. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. October 2006

Shawn P. Henderson
1120 E. Broadway, Waukesha, WI 53186
Was ordered to cease and desist all activities of an insurance intermediary and has had his license summarily suspended. This action was based on allegations of repeatedly failing to properly consider suitability in selling life insurance and annuities to seniors; repeatedly making

false and misleading statements regarding the insurance business to consumers, the insurer, and to OCI; and repeatedly failing to consider the appropriateness of replacing nursing home insurance. March 2006

Jonisha M. Hendon
2702 W. Villard Ave., Milwaukee, WI 53209
Has had her application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct and traffic and ordinance violations. September 2006

Mark Anthony Henry
321 Duncan Dr., Liberty, MO 64068
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 request for written statement of why he feels OCI should license him and his employment history. October 2006

Tammy Jean Herbert
524 Daingerfield St., Tappahannock, VA 22560
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2006

Paula Christina Herja
10736 Decker Ave., St. Louis, MO 63114
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 2006

Jacob P. Herod
12205 W. Dearbourne Ave. Apt. 2, Wauwatosa, WI 53226
Was ordered to have an 18-month license restriction to allow respondent to work for Pre-Paid Legal Services only. This action was based on allegations of felony, misdemeanor, and ordinance criminal convictions substantially related to insurance marketing type conduct. October 2006

Mercer Hicks III
One Turnberry Wood, Pinehurst, NC 28374-8516
Was ordered to cease and desist from engaging in the business of insurance in any manner in the state of Wisconsin until and unless properly licensed to do so. This action was based on allegations of attempting to solicit the sale of an annuity to a Wisconsin resident while not licensed, in violation of Wisconsin insurance laws. July 2006

Glennie V. Hill

2880 N. Menomonee River Pky., Milwaukee, WI 53222
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the Wisconsin Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. March 2006

Glennie V. Hill

2880 N. Menomonee River Pky., Milwaukee, WI 53222
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Carvin J. Hilliard

9 Raymond St. 2nd Fl., Norwalk, CT 06854
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of South Carolina on an insurance license application. July 2006

Lawrence E. Hines

N325 Center St., Wisconsin Dells, WI 53965
Agreed to respond promptly to all inquiries from OCI 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. March 2006

Gail S. Holm

3275 S. Pine Ave., Milwaukee, WI 53207
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Shelia Lynn Holmes

1310 Merchants Tale Ln., Austin, TX 78748
Has had her application for an insurance license denied. This action was based on allegations of failing to report administrative action taken by the states of Alabama, Indiana, Kansas, and South Dakota on an insurance license application and the substance of administrative actions taken by another state. July 2006

Frederick C. Hooker

4827 N. Green Bay Rd., Milwaukee, WI 53209
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Eugene R. Hooper

W7061 Hwy. A, Lake Mills, WI 53551
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Vicki C. Hunn

1246 Grandby St., Aurora, CO 80011
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. January 2006

Jeff W. Hutchings

10820 Bellone Way, Rancho Cordova, CA 95670
Agreed to pay a forfeiture of \$250.00. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2006

Paul J. Hytken

3533 N. Cramer, Shorewood, WI 53211
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Robert Jacaman

4900 E. Oltorf #1031 Austin, TX 78741
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 Georgia on an insurance license application. July 2006

Oscar Antonio Jaramillo

2408 S. Wilson St., Amarillo, TX 79103
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type conduct, and administrative action taken by another state. October 2006

Leon R. Jarvis

18375 Taywood Cir. #102, Brookfield, WI 53045
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Wendy Nichole Jenkins

3333B Circle Brook Dr., Roanoke, VA 24014
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. March 2006

Ralph C. Jennings

5 Northfield Rd., Signal Mountain, TN 37377
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Kentucky. April 2006

Casey K. Johnson
5237 E. County Rd. J, Clinton, WI 53525
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to missing examination documents for resident application. July 2006

Larry R. Johnson
6540A N. 53rd St., Milwaukee, WI 53223
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Sharmia Danielle Johnson
1601 Toddsbury Rd. #31, Altavista, VA 24517
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 2006

Tammy R. Johnson
2508 First St., P.O. Box 58, Monroe, WI 53566
Paid a forfeiture of \$2,000.00 and has had her license suspended for 30 days. This action was based on allegations of mishandling premiums as a result of inadequate business practices and not submitting premiums to the insurer. February 2006

Trent A. Johnson
6886 Thomas Pky., Rockford, IL 61114
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose administrative action taken by the state of Illinois on an insurance license application, and a criminal conviction substantially related to insurance marketing type conduct. May 2006

Carlos A. Jones
3955 N. Murray Ave. Apt. 305, Shorewood, WI 53211
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. November 2006

Karina Patricia Jones
110 El Nido 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 failing to disclose previous Wisconsin administrative action on an insurance license application. August 2006

Naomi I. Joris
409 Hinsdale St., Brooklyn, NY 11207
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 administrative action taken by another state. May 2006

Vivean Anthony Kane
53 Apple Tree Cir., Fishers, IN 46038
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 Indiana on an insurance license application. April 2006

Robert W. Keefe
142 E. Washington St., West Bend, WI 53095
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Stacy J. Kiffer
145 14th St., Renovo, PA 17764
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. March 2006

Jeffrey L. Kothe
6242 Adobe Way, Madison, WI 53719
Was ordered to pay a forfeiture of \$15,000.00 and has had his insurance license revoked. This action was based on allegations of failing to comply with home solicitation disclosure requirements, engaging in misleading and deceptive sales practices, failing to make necessary inquiries to determine suitability and making recommendations of the purchase of annuities that were unsuitable, not providing a copy of required documents to customers, not retaining required records, and utilizing business methods that endanger the legitimate interest of customers and the public. June 2006

Tami L. Kraft
W5596 County Rd. P, Tony, WI 54563
Has had her license summarily suspended. This action was based on allegations of violating Wisconsin insurance laws and making false representations to consumers, the insurer, and OCI regarding the sale of life insurance policies. August 2006

Michael B. Kreiman
1024 Bayview Rd., Neenah, WI 54956
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Randy A. Krueger
435 E. Pearl St., Neshkoro, WI 54960
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Tricia S. Kurszewski
1632 Carroll Ave. Apt. 1, South Milwaukee, WI 53172
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Satma Wati Lal
6954 Allegheny Pl., Stockton, CA 95219
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 2006

Myra A. Langkau
N64 W15384 Sunny Dale Dr.
Menomonee Falls, WI 53051
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Myra A. Langkau
N64 W15384 Sunny Dale Dr.
Menomonee Falls, WI 53051
Paid a forfeiture of \$25,000.00 and has had her insurance license revoked. This action was based on allegations of violating Wisconsin insurance laws; failing to properly consider suitability in selling life insurance; and making false and misleading statements to consumers, the insurer, and to OCI. November 2006

Michael J. Larson
4722 Hermsmeier Ln., Madison, WI 53714
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Jean H. Lawton
1606 Fordem Ave. #307, Madison, WI 53704
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

James K. Layne
N2506 County Rd. V, Lodi, WI 53555
Paid a forfeiture of \$34,000.00 and was ordered to make additional restitution to the Estate of Jeanette Swatos in the amount of \$311,838.22, and to sell annuities to individuals over the age of 65 only under the supervision of a qualified person who agrees to review the suitability of each transaction until May 15, 2009. This action was based on allegations of making false and misleading communications to a consumer and to OCI regarding the sale of insurance products to a senior citizen. June 2006

Nathan J. Leaders
424 Riverview Ave. Upper, Waukesha, WI 53188
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Ricky L. Ledford
2514 S. Webster Ave., Green Bay, WI 54301
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Sharon Lehr
167 Grove St. #F, Stamford, CT 06902
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 administrative action taken by another state. March 2006

Jason Nathan Leigh
3611 Carson, Amarillo, TX 79109
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 2006

Richard J. Leon
16631 N. 56th St. #2038, Scottsdale, AZ 85254
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose administrative actions taken by the states of Illinois and Wisconsin on an insurance license application, and a criminal conviction substantially related to insurance marketing type conduct. October 2006

Donnie E. Leverette
644 S. 44th Ave., Wausau, WI 54401
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

James A. Levine
133 The Chase, Syosset, NY 11791
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 New Jersey on an insurance license application. September 2006

Victor Alan Lindsey
21614 Marjorie Ave., Torrance, CA 90503
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 actions taken by the states of Alabama and Indiana on an insurance license application. November 2006

Mark L. Lingofelt
4517 N. Ardmore Ave., Shorewood, WI 53211
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Lee J. Litzau
W147 N10757 Heritage Pky., Germantown, WI 53022
Agreed to pay a forfeiture of \$10,000.00 and was ordered to cease and desist from further violations of s. Ins 2.16, Wis. Adm. Code, and s. 628.34 (1), Wis. Stat. This action was based on allegations of using life insurance advertising containing misrepresentations in violation of s. Ins 2.16, Wis. Adm. Code, and s. 628.34 (1), Wis. Stat. February 2006

James Brian Loeffler
864 Amberstone Dr., San Antonio, TX 78258
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 2006

Tamara Nicole Loyd
715 S. Normandale 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 failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. April 2006

Daniel L. Luebbenhusen
203 W. Third St., P.O. Box 2001, Ferdinand, IN 47532
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 and related judgments. April 2006

Todd F. Lux
105 S. Lincoln St., Cuba City, WI 53807
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Nicole L. Madison
N1322 Robin Dr., Stetsonville, WI 54480
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. August 2006

Regina M. Martino
7015 Rumble Rd., Charlotte, NC 28262
Was ordered to pay a forfeiture of \$200.00 and has had her insurance license revoked. This action was based on allegations of failing to report administrative action taken by other states and failing to report a criminal conviction. Martino did not appear at the hearing or prehearing. March 2006

Mark John Matsock
8826 N. 47th Pl., Phoenix, AZ 85028
Agreed to pay a forfeiture of \$1,000.00 and agreed to report all "formal administrative actions" as required in s. Ins 6.61, Wis. Adm. Code, and agreed to a suspension of his license for 180 days. This action was based on allegations of failing to disclose administrative action taken by the state of North Carolina on an insurance license application. July 2006

Peter Mavraganis
40 Remington Cir., West Windsor, NJ 08550
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2006

Mary S. Maynard
1406 Manor Dr., Janesville, WI 53548
Was ordered to have a license denial until September 19, 2006, the date respondent's probation ended. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. October 2006

Eugene W. McCaslin
2026 E. Bearss Ave. #1216, Tampa, FL 33613
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Michael R. McCoy
N2 W31544 Scuppernon Valley Ct.
Delafield, WI 53018-2814
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2006

Marcia L. Meyer
4214 State Rd. 73, Deerfield, WI 53531
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Barbara A. Miller
N7433 Cty. Y, Watertown, WI 53094
Agreed to never reapply for an insurance license, to pay restitution in the amount of \$92,626.13, and agreed to a revocation of her insurance license. This action was based on allegations of utilizing premiums for own use and not submitting applications to the insurer. February 2006

Kiana Chelese Mims
4123 Willington Woods Cir. Apt. 203
Kissimmee, FL 34741
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. Mims did not appear at the hearing or prehearing. June 2006

Kiana Chelese Mims
5664 Parkview Lake Dr., Orlando, FL 32821
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 a previous administrative action taken by the state of Wisconsin on an insurance license application. October 2006

Michael D. Minnoch
3276 N. 500 E., North Ogden, UT 84414
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Eric J. Minor
3133 Hidden Pl. Apt. 5, Eau Claire, WI 54701
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 multiple traffic offenses. September 2006

Debra K. Molle-Grunsted
6212 Deer Ln., Panora, IA 50216
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. October 2006

Lola M. Montgomery
1217 Sycamore St., Waterloo, IA 50703
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 2006

Timothy Montgomery
2205 W. Lancaster 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 2006

Jennifer Lynn Moomaw
301 W. Dennis #55, Edmond, OK 73003
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. March 2006

Deanna K. Moore
1050 Marion Ave. #205, South Milwaukee, WI 53172
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Robert Frank Moore
7339 Grassy Trl., San Antonio, TX 78244
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 2006

Tisa Angela Moore
587 Calibre Crest Pky. #105,
Altamonte Springs, FL 32714
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 and administrative action taken by another state. November 2006

Twila G. Morris

91 S. Dolbow Avenue 1st Fl., Carneys Point, NJ 08069
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. March 2006

Judy A. Morrison

6015 W. Mitchell St., Milwaukee, WI 53214
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Matthew G. Mullis

300 S. Vita Ave., Beaver Dam, WI 53916
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Marisela Marie Muniz

1257 Crom St. #105, Manteca, CA 95337
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 2006

Melissa Noelle Muzzi

4325 Kenston Way, Sacramento, CA 95822
Has had her application for an insurance license denied. This action was based on allegations of administrative action taken by the National Association of Securities Dealers. April 2006

Paula J. Niemuth

624 W. Sixth Ave., Oshkosh, WI 54902
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from further violation of s. 628.34 (1), Wis. Stat., and has had her license suspended for 30 days. This action was based on allegations of making an unauthorized alteration of the effective date on an auto policy declaration page to cover a coverage gap. October 2006

Cindy R. O'Brien

9567 Lenore, Redford, MI 48239
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. October 2006

James O'Shea

12104 Waterford Way E. Court, Richmond, VA 23233
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken by another state, and having an individual or business contract terminated for alleged misconduct. April 2006

Dave Oakes

5127 Overland Dr. Apt. B, Roanoke, VA 24014
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. March 2006

Scott A. Olson

10160 Settler Way, Oak Creek, WI 53154
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Nilda Noemi Ortiz

129 Claret Ct., Orlando, FL 32807
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to judgment or bankruptcy. August 2006

Christopher S. Paddock

110 Marsh Ct., Oregon, WI 53575
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 South Dakota on an insurance license application. April 2006

Richard T. Paetz

7019 W. Burleigh, Milwaukee, WI 53210
Was ordered to pay a forfeiture of \$5,000.00 and has had his license suspended for 180 days. This action was based on allegations of failure to meet the home solicitation and disclosure requirements in violation of s. Ins 20.01, Wis. Adm. Code, failure to make necessary inquiries of the consumer to determine that the annuity he was recommending was suitable for her needs in violation of s. Ins 2.16 (6), Wis. Adm. Code, and making false or misleading statements to the consumer, affirmatively and by omission, about the insurance contract in violation of s. 628.34 (1) (a), Wis. Stat. March 2006

Lloyde Palmer
2906 N. 44th St., Milwaukee, WI 53210
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Nancy L. Paquette
W331 S539 Erin Way, Delafield, WI 53018
Has had her license summarily suspended. This action was based on allegations of utilizing premiums for own use, misrepresenting insurance coverage to customers, and submitting false applications to an insurer. April 2006

Aura E. Partyka
34754 N. Saint Joe Dr., Spirit Lake, ID 83869
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. October 2006

Pamela A. Pasko
N9526 Van Dyne Rd. #102, Van Dyne, WI 54979
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Victor Gabriel Paz
1100 Arno Dr., Sierra Madre, CA 91024
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 actions taken by the state of California on an insurance license application. July 2006

Daniel J. Peebles
N5559 Cty. Rd. U, Shawano, WI 54166
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from falsifying insurance documents. This action was based on allegations of misrepresentation of the application date to the insurer without knowledge of the insured. October 2006

Jay R. Perry
N4130 Sleepy Hollow Rd., Cambridge, WI 53523
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Kelvin D. Perry
4038 W. Greentree, Milwaukee, WI 53209
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Gary Pestana
205 Linda Vista Ave., Pasadena, CA 91105
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. May 2006

Carl S. Peterson
Box 159, Eleva, WI 54738
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Heather L. Peterson
5409 Valley Dr., Mc Farland, WI 53558
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Timothy J. Petrie
N809 Irish Rd., New Holstein, WI 53061
Was ordered to pay a forfeiture of \$15,000.00, was ordered to pay restitution to complainant and pay any surrender fee or other penalties regarding the policies in question for two complainants if they surrender the policy within six months of the date of the final decision, and has had his insurance license revoked. This action was based on allegations of failing to properly consider suitability in selling annuities to senior citizens; making false and misleading statements regarding the insurance business to the insurer, consumers, and the Office of the Commissioner of Insurance; and offering insurance benefits that were not specified in the policy language in order to induce consumers into purchasing insurance. September 2006

Douglas D. Pfaff
212 Golf View Dr., Mt. Horeb, WI 53572
Was ordered to pay a forfeiture of \$7,000.00 and has had his insurance license revoked. This action was based on allegations of signing a signature on insurance policy loan agreements and policy loan checks without proper authority. February 2006

Donna Marie Phillips
2604 Meadows St., Roanoke, VA 24012
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. March 2006

Coleman Bruce Plemmons
189 Kingston Ct., Dawsonville, GA 30534
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 actions taken by the state of Georgia on an insurance license application. January 2006

James T. Plombon
3462 Riviera Rd., Sartel, MN 56377
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose administrative action taken by the state of Minnesota on an insurance license application, and failing to disclose previous criminal convictions on an insurance license application. May 2006

Shawn C. Polzin
1510 Crystal Lake Cir. #7, Green Bay, WI 54311
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Bennett E. Powell
215 Sycamore, Metairie, LA 70001
Agreed to a suspension of his license for 30 days. This action was based on allegations of failing to disclose administrative action taken by the state of Louisiana on an insurance license application. April 2006

Robert William Price
1845 Cavalier Ct., Kissimmee, FL 34744
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 2006

Denise Michelle Ragland
6525 Greenway Dr. Apt. L103, Roanoke, VA 24019
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. March 2006

Tonja J. Rebeck
718 Weston, Wausau, WI 54403
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Terrence Reilly
7815 334th Ave., SE, Fall City, WA 98024
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. March 2006

Leonard P. Rhine
915 Bristol Manor Ct., Town Country, MO 63011
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. May 2006

Afiya J. Richards
2318 S. Everett St., Wichita, KS 67213
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. April 2006

Monique Nicole Rodriguez
12720 Bella Pky., Manor, TX 78653
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. October 2006

Sonya Marie Roman
1712 Lonna Dr., Roanoke, VA 24019
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 2006

Heather Gail Ronne
3210 W. Paxton Ave., Tampa, FL 33611
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 2006

Adam M. Runstrom
4281 Daentl Rd., De Forest, WI 53532
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Robert James Rush
2545 Park Dr. #52, Sanford, FL 32773
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type conduct, and failing to pay delinquent taxes due. October 2006

James R. Sager
1333 Cedar St., New London, WI 54961
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Jerry Conard Sandidge
9 Country Closet Ln., Wayne, ME 04284
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 Mississippi on an insurance license application. March 2006

Philip B. Schank
1743 Kettle Cove Ct., Hartland, WI 53029
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Patrick L. Schenck
2218 Blackbridge Rd., Janesville, WI 53545
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal conviction for obtaining telecommunication service by fraud on an insurance license application. June 2006

Gerald L. Schienebeck
2707 Lavine Ln., Waukesha, WI 53189
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Steven A. Schultz
137 Riverview Dr., Waterford, WI 53185
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Edward P. Seidel
1214 S. Chestnut Ave., Marshfield, WI 54449
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 2006

April Sieligowski
140 W. Holly Dr., Orange City, FL 32763
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 North Carolina on an insurance license application. April 2006

Mark B. Sirianni
4408 Kellyland St, Schofield, WI 54476
Press release of March 13, 2006, Commissioner of Insurance orders agent Mark Sirianni to pay a \$281,000 forfeiture. February 2006

Francis Cortney Skrenes
811 Rice St., Horicon, WI 53032
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2006

Therese M. Slicker
508 Fifth Ave., Stevens Point, WI 54481
Paid a forfeiture of \$500.00 and was ordered to file with the Commissioner prior to use any Medicare supplement advertisements or advertisements offering information concerning the federal Medicare program and to cease and desist from further violations of s. Ins 3.27, Wis. Adm. Code. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. June 2006

Allan Smith
1725 Jacarande Pl., Fullerton, CA 92833
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. May 2006

Allan Smith
3172 Tigertail Dr., Rossmoor, CA 90720
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. November 2006

Curtis Frederick Sprung
530 Riverhill Dr., Atlanta, GA 30328
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 Georgia on an insurance license application. March 2006

Paul C. Staudt
1920 W. Russet Ct. #5, Appleton, WI 54914
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Bradford J. Steege
812 Pflieger St., Rothschild, WI 54474
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2006

Lisa L. Stewart
331 S. Dodge Ave. Apt. #302, Wichita, KS 67213
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 2006

Michael J. Swoboda
3726 W. Kimberly Ave., Greenfield, WI 53221
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

George Edward Tate
13707 Brighton Park Dr., Houston, TX 77044
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Tracie C. Templin
W5244 Bechaud Beach Dr., Fond du Lac, WI 54935
Agreed to be monitored by two individuals for a period of two years. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. July 2006

Mark Thailing
622 Carrigan Woods Trl., Oviedo, FL 32765
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 actions taken by the states of Maine and

South Carolina on an insurance license application. April 2006

Paul J. Thiel
3039 Lourdes Dr., Appleton, WI 54915
Agreed to pay a forfeiture of \$500.00 and agreed to respond promptly to inquiries from OCI and to not state or imply that he can accept a premium payment for a Worker's Compensation Pool policy. This action was based on allegations of failing to respond promptly to inquiries from OCI and stating or implying that he could accept a premium payment for a Worker's Compensation Pool policy. February 2006

Leonard M. Thomas
4463 N. 72nd St., Milwaukee, WI 53218
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Michael Wayne Thomas
253 Avignon Way, Clarksville, TN 37043
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 an insurance license application. February 2006

David Thomason
8836 N. 65th Dr., P.O. Box 6671, Glendale, AZ 85312
Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. October 2006

James Eugene Torgerson
10421 Wemberley Hill Blvd., Louisville, KY 40241
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 Kentucky on an insurance license application. May 2006

Bradley P. Traaseth
219 Churchill Rd., Somerset, WI 54025
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

David J. Trauger
37 N. Old Turnpike Rd., P.O. Box 510, Drums, PA 18222
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 Pennsylvania on an insurance license application. December 2006

Benjamin D. Tucker
1023 Canal Rd., Princeton, NJ 08540
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. October 2006

Scott A. Urich
14345 W. Meadowshire Ct., New Berlin, WI 53151
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Samuel John Vail
4438 New Port Woods, San Antonio, TX 78249
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2006

Cesar Valadez
926 E. Chicago St., Whitewater, WI 53190
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 2006

Jon Heney Vandebogert
1611 E. Washington St., Orlando, FL 32803
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 2006

Jon Heney Vandebogert
1611 E. Washington St., Orlando, FL 32803
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. November 2006

Leroy P. Vandebusch
3610 Delahaut St., Green Bay, WI 54301
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Paul A. Vanderscheuren
574 S. Segoe Rd., Madison, WI 53711
Was ordered to cease and desist from enrolling Medicare beneficiaries in Medicare Advantage plans without fully explaining the differences between existing original Medicare and Medicare Advantage. This action was based

on allegations of failing to properly consider suitability in selling health insurance and misrepresenting coverage of Medicare Advantage. August 2006

Mark Vella
310 Sunset Rd., Pleasant Hill, CA 94523
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. May 2006

Anthony George Veneris
5166 Eros Way, Colorado Springs, CO 80917
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. March 2006

Troy J. Verburgt
413 Sixth Ave. Apt. 204, New Glarus, WI 53574
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type conduct, and failing to pay past child support due. July 2006

Carolyn M. Verde
101 Nancy Ln., Ewing, NJ 08638
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 administrative action taken by another state. October 2006

Pete A. Verplancken
58 Grimes St., Roanoke, VA 24019
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. March 2006

Carla Teresa Vigil
6516 Plunkett St., Hollywood, FL 33023
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 2006

Barry R. Wallihan
1823 26th St. N., Wisconsin Rapids, WI 54494
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Obbie Ward
4032 N. 17th St., Milwaukee, WI 53209
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Charles W. Warnke
W10689 Givens Rd., New London, WI 54961
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2006

Jason Robert Waters
1370 Timberlake Dr., Cedar Rapids, IA 52403
Was ordered to not teach or proctor any continuing education or prelicensing course for two years. This action was based on allegations of administrative action taken by the state of Iowa. February 2006

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 actions taken by the states of California, South Dakota, and Wisconsin on an insurance license application. April 2006

Patrick Nolan Wedeking
7019 Autumn Ave. SE, Snoqualmie, WA 98065
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 Oregon on an insurance license application. August 2006

Joseph W. Weis
395 Amanda St., Burlington, WI 53105
Agreed to pay a forfeiture of \$1,000.00, agreed to sell insurance products only subject to supervision by a designated supervisor who reviews each transaction, and to take a continuing education course within six months dealing with Wisconsin insurance laws and marketing to senior citizens. This action was based on allegations of failure to properly consider suitability when recommending that a senior consumer purchase a life insurance policy; making false and misleading statements regarding the insurance business to consumers, the insurer, and the Office of the Commissioner of Insurance; and failure to make the proper disclosures to the consumer at the time of initial contact. September 2006

Aaron P. Westfahl
2443 S. 69th St., Milwaukee, WI 53219
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 2006

Aimee J. Whitchurch
16930 E. Carlson Rd. Apt. 117, Parker, CO 80134
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. October 2006

Gary A. White
55 Judith St., Danville, NH 03819
Has had his insurance license revoked. This action was based on allegations of failing to report administrative actions taken by the states of South Dakota, Vermont, and Delaware. February 2006

Bryant L. Williams
Morris Brown Station, P.O. Box 92251,
Atlanta, GA 30314
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 Georgia on an insurance license application. March 2006

Patricia L. Williams
5265 NE 38th St., Des Moines, IA 50317
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 South Dakota on an insurance license application. April 2006

Mark S. Wilson
611 N. Bentley St., Castle Rock, CO 80104
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 the state of Colorado Department of Insurance. October 2006

Asan Xhaferi
1501 Janesville Ave., Fort Atkinson, WI 53538
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Daniel M. Zeiler
12159 S. Pulaski, Alsip, IL 60803
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. February 2006

Douglas K. Zeise
1570 Riverdale Dr., Oconomowoc, WI 53066
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. April 2006

Allegations and Actions Against Companies:

Allied Property and Casualty Insurance Company
1100 Locust St. Dept. 207, Des Moines, IA 50391
Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting applications from intermediaries who are not listed with the Respondent. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. May 2006

American Benefit Administrative Services, Inc.
1733 Park St., Naperville, IL 60563
Paid a forfeiture of \$5,000.00 and was ordered to comply with all Wisconsin insurance laws, including responding timely to OCI requests. This action was based on allegations of failing to respond promptly to inquiries from OCI and violation of a prior order relating to employee benefit plan administrators. November 2006

American Guardian Warranty Services, Inc.
800 Roosevelt Rd., Glen Ellyn, IL 60137
Paid a forfeiture of \$3,500.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. August 2006

American Life and Health Insurance Company
3200 Highland Ave., Downers Grove, IL 60515
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. April 2006

Aon Home Warranty Services, Inc.
1000 N. Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. August 2006

Aon Innovative Solutions, Inc.,
1000 N. Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. August 2006

Automobile Protection Corporation
6010 Atlantic Blvd., Norcross GA 30071-1303
Agreed to pay a forfeiture of \$25,000.00 and agreed to lift the cease and desist order issued in case #03-C28714 and comply with this stipulation. This action was based on allegations of failing to comply with a previous order. February 2006

Automotive Warranty Services of Florida, Inc.
1000 N. Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. August 2006

Balboa Warranty Services Corporation
3349 Michelson Dr. Ste. 200, Irvine, CA 92612
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. July 2006

Bankers Life and Casualty Company
222 Merchandise Mart Plaza, Chicago, IL 60654
Paid a forfeiture of \$500.00 and was ordered to cease and desist from further violation of s. Ins 3.27, Wis. Adm. Code. This action was based on allegations of permitting the use of Medicare supplement insurance advertising not in compliance with the law. July 2006

Cambridge Integrated Services Group, Inc.
1501 Luna Rd. #124, Carrollton, TX 75006
Paid a forfeiture of \$500.00 and was ordered to respond promptly to all future requests for information from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2006

Caterpillar Product Services Corporation
2120 West End Ave., Nashville, TN 37203
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. July 2006

Christian Broadcasting Network, Inc., The
977 Centerville Turnpike, c/o Planned Giving Dept.
CSB 112, Virginia Beach, VA 23463
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to file a required financial statement by the due date. July 2006

Consumer Program Administrators, Inc.
1000 N. Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. August 2006

Dell Catalog Sales LP
One Dell Way, Round Rock, TX 78682
Agreed to pay a forfeiture of \$1,000.00 and agreed to respond promptly to inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2006

Dimension Services Corporation
400 Metroplace N. Ste. 300, Dublin, OH 43017
Paid a forfeiture of \$5,500.00 and was ordered to cease and desist from acting as a warranty plan administrator unless and until it has obtained authority to do so. This action was based on allegations of doing an insurance business without proper authority. September 2006

Enterprise Financial Group, Inc.
122 W. John Carpenter Fwy. 6th Fl., Irving, TX 75039
Paid a forfeiture of \$500.00 and was ordered to provide the information requested in the Commissioner's written inquiry. This action was based on allegations of failing to respond promptly to inquiries from OCI and using unapproved policy forms. June 2006

Enterprise Financial Group, Inc.
122 W. John Carpenter Fwy. 6th Fl., Irving, TX 75039
Agreed to pay a forfeiture of \$25,000.00 and agreed to comply with the agreements made in the stipulation. This action was based on allegations of failing to file required financial statements and other information by the due dates. September 2006

Equiguard, Inc.
800 Jorie Blvd., Oak Brook, IL 60523
Agreed to pay a forfeiture of \$7,000.00 and agreed to cease and desist from using forms unless and until they have been filed with and approved by the Commissioner. This action was based on allegations of using unapproved policy forms. March 2006

Erie Insurance Exchange
100 Erie Insurance Pl., Erie, PA 16530
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist violating s. Ins 21.01 (4), Wis. Adm. Code, and s. 631.36 (2), Wis. Stat., by terminating policies midterm for a substantial change in risk when the risk existed prior to the latest renewal. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. July 2006

Essick & Barr LLC
108 S. Fifth St., Reading, PA 19602
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Pennsylvania against Michael A. Bove on a Business Entity insurance license application. March 2006

First Health Life & Health Insurance Company
3200 Highland Ave., Downers Grove, IL 60515
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. April 2006

First Health Life & Health Insurance Company
3200 Highland Ave., Downers Grove, IL 60515
Paid a forfeiture of \$500.00 and was ordered to provide the information requested within ten days of the receipt of this order and to reply promptly in writing providing all information requested in response to inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2006

First National Brokerage Corporation
Stacy R. Cimburke, 5311 Patterson Ave.
Richmond, VA 23226
Has had its 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. April 2006

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$1,500.00 and was ordered to respond promptly in the future to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2006

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$3,000.00 and was ordered to cease and desist from failing to provide at least a 60-day notice when nonrenewing policies. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. May 2006

Gentry Partners, Ltd.
900 N. Michigan #2002, Chicago, IL 60611
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Kentucky on an insurance license application. October 2006

GGIS Ltd. LLP
5950 Berkshire Ln. #400, Dallas, TX 75225
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2006

Guardian Life Insurance Company of America
7 Hanover Square, New York, NY 10004-2616
Paid a forfeiture of \$500.00 and was ordered to promptly reply 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. February 2006

Hartford Fire Insurance Company
Hartford Plaza, Hartford, CT 06115
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper nonrenewal notices. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. May 2006

Hawkeye Security Insurance Company
1245 Jordan Creek Pky., West Des Moines, IA 50266
Paid a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous examination order. June 2006

Hewitt Associates LLC
100 Half Day Rd., Lincolnshire, IL 60069
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing and 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. August 2006

Home Buyers Resale Warranty Corp.
2675 S. Abilene St., Aurora, CO 80014
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. December 2006

Intercontinental Warranty Services, Inc.
600 W. Hillsboro Blvd. Ste. 250,
Deerfield Beach, FL 33441
Agreed to pay a forfeiture of \$500.00 and agreed to respond promptly to all inquires from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2006

Little Black Mutual Insurance Company
128 Hwy. 13 S., Stetsonville, WI 54480
Paid a forfeiture of \$1,000.00 and was ordered to comply with exam order. This action was based on allegations of failing to comply with a previous examination order. January 2006

Mechanical Breakdown Protection, Inc.
250 NE Mulberry, Lee's Summit, MO 64086
Paid a forfeiture of \$10,000.00 and was ordered to cease and desist from using forms unless and until they have been filed with and approved by the Commissioner. This action was based on allegations of using unapproved policy forms and violation of a previous order to use only approved forms. January 2006

MercyCare HMO, Inc.
P.O. Box 2770, Janesville, WI 53547
Was ordered to not deny benefits for medical services to covered persons who act as gestational carriers or traditional surrogate mothers and to pay restitution only if any outstanding bills of either C.S. or J.M related to the pregnancies at issue in this matter should have been covered under the policy. OCI's 2005 policy form disapproval is upheld. This action was based on allegations of policy form disapproval and violating group health insurance laws. December 2006

National Auto Care Corporation
575 Westar Crossing, Westerville, OH 43082-7800
Paid a forfeiture of \$3,500.00 and was ordered to cease and desist from using forms unless and until they have been filed with and approved by the Commissioner. This action was based on allegations of using unapproved policy forms. January 2006

National Product Care Company
1000 N. Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. August 2006

National Protection Plan, Inc.
22 NE 22nd Ave., Pompano Beach, FL 33062
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principals and audited by an independent certified accountant for the calendar year ending

December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. June 2006

National Reply Center
P.O. Box 1638, Meridian, MS 39302-9905
Was ordered to cease and desist from sending direct mail advertisements to Medicare beneficiaries in Wisconsin until the advertisement is filed with the Commissioner according to law, and to reply promptly and provide all information requested to inquiries from the Commissioner. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. June 2006

Optimum Re Insurance Company
P.O. Box 660010, Dallas, TX 75266
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. April 2006

Prizm Administrative Solutions, Inc.
1099 18th St. Ste. 350, Denver, CO 80202
Paid a forfeiture of \$2,000.00. This action was based on allegations of failing to file a required financial statement by the due date. February 2006

Restorx Northern Illinois
4497 S. Park Rd., Freeport, IA 61032
Was ordered to affirm the disapproval of four courses as dealing mainly with the topics of repair procedures and cleaning techniques which are specifically listed as subjects that do not qualify for approval. This action was based on allegations of continuing education courses approval denied because they dealt with repair procedures and cleaning techniques. June 2006

Service Saver, Inc.
1000 N. Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. August 2006

ServicePlan of Florida, Inc.
1000 N. Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent

certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. August 2006

Student Conservation Association, Inc.
P.O. Box 550, Charlestown, NH 03603
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. February 2006

Ultimate Warranty of WI, Inc.
21360 Center Ridge Rd., Rocky River, OH 44116
Agreed to pay a forfeiture of \$25,000.00 and agreed to file required audited statements and make required security deposits by March 31 of each year. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2006

United Service Protection Corp.
P.O. Box 21647, St. Petersburg, FL 33742
Paid a forfeiture of \$5,000.00 and was ordered to submit audited statements by the due dates. This action was based on allegations of failing to file a required financial statement by the due date. January 2006

United States Warranty E.S.P. Corporation
2760 Som Center Rd., Willoughby Hills, OH 44094
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principals and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. June 2006

UnitedHealthcare of Wisconsin, Inc.
10701 W. Research Dr., Wauwatosa, WI 53226
Agreed to pay a forfeiture of \$600,000.00 and agreed to implement a compliance plan that will ensure each customer receives service that meets or exceeds provisions required under Wisconsin insurance regulations. July 2006

US Insurance Group LLC
835 Georgia Ave., P.O. Box 11509,
Chattanooga, TN 37401
Has had its application for an insurance license denied. This action was based on allegations of pending administrative action being taken by the state of Kentucky. March 2006

WCRB vs Skil-Tech, Inc., Skil-Tech, Inc.
5155 Green Valley Rd., Oshkosh, WI 54903
Was issued an order affirming the Worker's Compensation Rating Bureau's decision that no corrected unit statistical report should be filed. This action was based on allegations of an appeal from a Worker's Compensation Rating Bureau decision holding that no corrected unit statistical report must be filed by the worker's compensation insurer based on Worker's Compensation Division's denial of additional benefits to an employee. October 2006

W.G. & R. Furniture Company
900 Challenger Dr., Green Bay, WI 54311
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principals and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. June 2006

Wisconsin American Mutual Insurance Company
101 Wisconsin American Dr., Fond du Lac, WI 54935
Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing insurance policies unless the notice states with reasonable precision the facts on which the Respondent's decision was based. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. May 2006

Wisconsin Physicians Service Insurance Corporation
1717 W. Broadway, Madison, WI 53713
Paid a forfeiture of \$1,000.00 and was ordered to comply with market conduct examination compliance orders. This action was based on allegations of failing to comply with a previous market conduct examination order. September 2006

Wynn's Extended Care, Inc.
6303 Blue Lagoon Dr. Ste. 225, Miami, FL 33126
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principals and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. June 2006

