

II. Executive Initiatives



Regulatory Developments and Trends

The Office of the Commissioner (OCI) was created by the Legislature in 1871 and vested with broad powers to ensure that the insurance industry responsibly and adequately meet the insurance needs of Wisconsin citizens. Wisconsin has a tradition of sound regulation combined with strong consumer protections. A solid regulatory framework recognizes that consumers and the marketplace are best served by efficient, market-oriented regulation of the business of insurance.

Wisconsin's insurance marketplace is reflective of the competitive environment that keeps insurers doing business in Wisconsin. The healthy and competitive nature of the insurance industry has helped to keep insurance rates in Wisconsin some of the lowest in the country. Our auto insurance premiums are second lowest in the nation. Our homeowner's insurance rates are also consistently low.

Wisconsin continues to lead the way for savings in worker's compensation insurance. In 2007 OCI announced a 2.47% decrease in the overall worker's compensation rate for the upcoming year. Wisconsin became the first state to protect laborers with worker's compensation in 1911. Wisconsin has a very stable and successful worker's compensation insurance system that has developed over many years.

The OCI is responsible for regulation of all aspects of the insurance industry in Wisconsin. In regulating the private insurance market, OCI's major accomplishments in 2007 include:

- Licensing 114,422 insurance agents, 3 new domestic insurers, 28 nondomestic insurers, 15 gift annuities and 1 warranty plan.
- Examining 54 domestic insurance companies' finances, analyzing 2,000 financial statements, conducting market analysis on 116 companies for five lines of business and identifying 89 companies for further analysis.
- Responding to 35,000 consumer inquiries and 8,840 written consumer complaints and recovering over \$8 million for policyholders.

Educating and Informing the Insurance Consumer

Consumer education is critical in a competitive-based insurance market. Consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. In 2007 OCI added three new brochures to its extensive list of consumer publications: *12 Things to Know Before Signing up for Medicare Part D*, *Personal Property Home Inventory*, and *Documents and Records Fact Sheet*. Other consumer education initiatives in 2007 include:

- Improving consumer awareness of insurance issues related to property and casualty insurance policies, insurance needs of college students, and tips for severe weather. Through a series of press releases OCI encouraged Wisconsin consumers to regularly review their insurance needs and update coverage as appropriate. No one wants a situation where it is discovered after the fact that they have inadequate insurance coverage.
- Developing a variety of consumer information materials and providing training and technical assistance 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.
- Creating an internal Communications Plan designed to improve agency awareness to legislators, consumers, consumer groups, small business owners and community leaders. The Communications Plan identifies goals and strategies and outlines policies and procedures for multiple internal and external communications.
- Sponsoring an Insurance and Financial Fair as part of the second annual statewide Money Smart Week WisconsinSM. In 2005 Governor Doyle signed an Executive Order that created the Governor's Council on Financial Literacy. The Council is part of a proactive approach to improving financial literacy in Wisconsin and making the state the recognized national leader when it comes to promoting financial literacy.

Using Technology for Insurance Regulation

OCI continues to improve state regulation and service through the use of technology by implementing Web applications that enable our constituents to access information and transact business. The commitment to the use of technology is a key strategy in the agency's business plan. Technology accomplishments in 2007 include:

- Eliminating all paper requirements for resident insurance agent candidates and significantly reducing the amount of time required to review applications and ultimately grant a license. All preclicensing schools are now required to bank course completion information electronically.
- Initiating a microfilm to digital format copy project in order to bring company rates and forms previously only available on microfilm into a format which will be made available online via the agency Web site.
- Increasing the number of rate and form filings submitted electronically resulting in more expeditious review and approval of filings. Over 80% of the filings were submitted through the electronic filing system (SERFF) by the end of 2007.
- Continuing the development of the Internet Filing (Fillable Forms) project that will convert Web forms to more user-friendly, interactive forms that save data to a centralized database.

We frequently reassess the value of the information provided on our Web site and strive to assure fresh content consistent with current issues. In 2007, 124 new Web pages were added and another 885 pages were updated.

Coordination Among the States

OCI continued its leading role in the National Association of Insurance Commissioners (NAIC), serving on dozens of committees, task forces, and working groups. Commissioner Dilweg testified nationally on both Medicare Advantage and on mental health parity.

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

Emerging Trends

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. OCI continues to receive inquiries and complaints about the difficulty of finding affordable health insurance that provides the level of coverage that consumers are looking for. We will continue to work with Governor Doyle, legislators, other agencies and the insurance industry to reduce costs, improve quality, and improve access to affordable health care coverage.

As the baby boom generation heads into retirement over the next 20 years OCI will continue to make senior issues a top priority. Senior citizens, family members and people who work with senior citizens will need answers to questions about Medicare supplement and long-term care insurance policies as well as information about insurance products that will increase financial security in retirement.

Global warming and the associated climate change represent a significant challenge for insurance regulators and the insurance industry. We will continue to work with the NAIC and the insurance industry to examine the impact climate change issues will have on insurance consumers, insurers and insurance regulators.

The insurance industry is an extremely vital part of Wisconsin's economy. We will continue to work with the insurance industry to keep insurance a positive influence in Wisconsin. A competitive, healthy marketplace benefits the consumer as well as the state.

Legislation

During 2007 Governor Doyle signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Wisconsin Legislative Council, One East Main Street, Suite 401, Madison, Wisconsin 53703-3382, or by calling (608) 266-1304.

Legislative material also can be found on the Internet at www.legis.state.wi.us.

The list of new Wisconsin laws affecting the business of insurance follows:

2007 Wisconsin Act 20—State budget bill

Sections 601.415 (8), 628.348, 632.726, 632.85 and 632.875 (g), Wis. Stat.
(See www.legis.state.wi.us/2007/data/acts/07Act20.pdf)

Created to provide for the certification of Long-Term Care (LTC) partnership policies and to cooperate with the Department of Health and Family Services in approving the training program for agents who sell LTC insurance policies. Certified policies must satisfy all the following criteria:

- Meet the definition of a qualified LTC insurance policy under 26 USC 7702B (b).
- Meet the LTC insurance model regulations and the requirements of the LTC insurance model act promulgated by the National Association of Insurance Commissioners that are specified in 42 USC 1396p (b)(5).
- The policy includes the applicable inflation protection specified in 42 USC 1396p (b)(1)(C)(iii)(IV).

In order to sell LTC insurance policies in Wisconsin persons must be licensed intermediaries and must complete an approved training program in order to understand the relation of LTC insurance to the Medical Assistance program and are able to explain to consumers the protections offered by LTC insurance and how this type of insurance relates to private and public financing of LTC. The approved training program under s. 49.45 (31) (c), Wis. Stat., shall include the following:

- Initial training that is not less than 8 hours, by January 1, 2009.
- Ongoing training of not less than 4 hours per session every 24 months after the initial training.

- Training shall cover, at a minimum, LTC insurance, LTC services, qualified partnerships, and the relationship between qualified partnerships and other public and private coverage of LTC services.

The Commissioner may approve the initial and ongoing training sessions for continuing education requirements.

2007 Act 20 requires that an insurer include additional information when it changes a current procedural terminology code (CPT code). The Act requires that the insurer provide the reason and the source for its change to the CPT code if an insurer changes a CPT code submitted by a health care provider on a health insurance claim form. Regardless if the claim is filed electronically or on paper, insurers need to explain the change. The information may be provided in written form whether added to an existing communication or separate document to providers and to insureds.

2007 Act 20 provides that if an insurer restricts or terminates an insured's coverage for reasons other than in accordance with the terms of the contract for insurance and, as a result, the insured becomes liable for payment for all of the treatment, then the insurer shall provide a detailed explanation of the clinical rationale and the basis in the policy, plan, or contract or in applicable law for the insurer's restriction or termination of coverage. The detailed explanation may be provided in written form whether added to an existing communication or separate document to insureds. For purposes of this section payment of co-payments, deductibles or other cost-sharing arrangements does not necessitate a detailed explanation.

2007 Act 20 provides that for chiropractic services when an insurer restricts or terminates coverage the insurer shall provide a detailed explanation of the clinical rationale and of the basis in the policy, plan, contract or in applicable law. Insurers may provide the explanation in written form whether added to an existing communication or separate document to providers and to insureds. For purposes of this section payment of co-payments, deductibles or other cost-sharing arrangements does not necessitate a detailed explanation.

Effective October 27, 2007

2007 Wisconsin Act 36—Health insurance coverage of a full-time student on medical leave

Sections 40.51 (8), 40.51 (8m), 66.0137 (4), 111.91 (2) (nm), 120.13 (2) (g), 185.981 (4t), 185.983 (1) (intro.), 609.76 and 632.895 (15), Wis. Stat.
(See www.legis.state.wi.us/2007/data/acts/07Act36.pdf)

Provides that every disability insurance policy and every self-insured health plan of the state or a county, city, town, village, or school district that provides coverage for a person as a dependent of the insured because the person is a full-time student shall continue to provide dependent coverage for the person due to a medically necessary leave of absence for up to one year from the date that the person ceases to be a full-time student. A student must submit documentation and certification of the medical necessity of the leave of absence from their attending physician.

Effective July 1, 2008

2007 Wisconsin Act 39—Various changes in the Health Insurance Risk-Sharing Plan

Sections 20.435 (4) (jz), 20.435 (4) (jz), 149.12 (2) (e), 149.12 (2) (e) 2, 149.14 (2) (c) 1, 149.14 (3) (intro.), 149.14 (3c), 149.14 (5) (a), 149.142 (1), 149.165 (2) (a) and 149.165 (3m), Wis. Stat.
(See www.legis.state.wi.us/2007/data/acts/07Act39.pdf)

Provides various technical changes to the Health Insurance Risk-Sharing Plan related to provider payments, eligibility, pharmacy provider participation and premium and deductible subsidies.

Effective December 25, 2007, except that the treatment of s. 20.435 (4) (jz) takes effect on January 14, 2008, and February 1, 2008, the dates stated in the Wisconsin Administrative Register (No. 624, eff. January 1, 2008) by the Department of Health and Family Services as the implementation of date for BadgerCare Plus

Administrative Rules

In 2007, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 2.81, Wis. Adm. Code—Relating to use of the 2001 CSO Preferred Class Structure Mortality Table in determining reserve liabilities

Existing provisions establish mortality tables to be used by insurers to calculate minimum reserves and requirements related to testing and reporting of actuarial information. This rule will allow insurers, meeting prescribed conditions, to use the 2001 CSO Preferred Class Structure Mortality Table as adopted by the National Association of Insurance Commissioners (NAIC) at the September 2006 national meeting and published in the NAIC Proceedings (Third Quarter 2006) in determining minimum reserves on policies written after January 1, 2007. The table will allow insurers to reflect differences in mortality between preferred and standard lives in establishing reserve liabilities to more precisely fit the characteristics of outstanding policies. The proposed rule will increase the ability of insurers and the Commissioner to monitor financial status by reference to required reports as well as the financial examination process.

Effective January 1, 2007

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

This rule clarifies exactly which policies are subject to s. 632.32 (4), uninsured motorist coverage (UM), and (4m), underinsured motorist coverage (UIM), Wis. Stat., and what notices need to be provided.

For UM, the rule does not require that umbrella liability and excess liability policies include UM. (This continues the current requirement for umbrella liability policies to not have to include UM.) Commercial auto policies and commercial liability policies that cover owned automobiles would be required to include UM under s. 632.32 (4), Wis. Stat., for both owned and non-owned automobiles. Commercial liability policies that only cover non-owned motor vehicles would not be required to include UM.

For UIM, the rule exempts commercial liability policies, commercial auto policies, personal umbrella liability policies and personal excess liability policies from the statutory provisions of s. 632.32 (4m), Wis. Stat. As a substitute, these policies are required to give notice of

whether or not UIM is available from the insurer but does not require the insurer to write such coverage. Lastly, the rule ensures that existing policyholders will receive notice of the availability of UIM at their next renewal.

The Commissioner finds that the interests of Wisconsin insureds or creditors or of the public do not require such regulation and that these changes will adequately protect the public and clarify the responsibility of insurers writing the coverage.

These changes modify the rule in light of the recent Supreme Court decisions, including *Rebernick v American Family Mutual Ins Company*, 2006 WI 27 and *Rocker v USAA Casualty Ins Company*, 2006 WI 26. The interpretations made by the court are inconsistent with current insurer practices and OCI's expectation of what would be covered in these types of policies.

The *Rebernick* court held, in pertinent part, that UIM in s. 632.32 (4m), Wis. Stat., applies to personal umbrella policies that include automobile liability coverage. Section 632.32 (4m), Wis. Stat., specifies that an insurer writing a policy for liability arising out of the ownership, maintenance, or use of a motor vehicle must give the insured notice of the availability of UIM.

Although the issue in the *Rocker* court specifically related to the provisions in s. 632.32 (6) (a), Wis. Stat., which deals with coverage for a motor vehicle handler, the *Rocker* court broadly endorsed the applicability of s. 632.32, Wis. Stat., to commercial liability policies, including commercial umbrella policies, that provide for loss or damage resulting from an accident caused by a motor vehicle, except as otherwise provided.

When s. 632.32, Wis. Stat., was modified in 1985, OCI believed that the new provisions related to UM were meant to apply to personal auto policies and not commercial policies. In 1987, OCI amended s. Ins 6.77, Wis. Adm. Code, to clearly exempt umbrella policies from the UM requirements. If OCI considered commercial policies to be covered by s. 632.32, Wis. Stat., it would have included those in the exemption. For about 20 years, this was the view of the agency. In 1995, s. 632.32, Wis. Stat., was again modified to add paragraph (4m) dealing with UIM. Consistent with OCI's prior view and the discussions at the time, this new UIM section was not applied to commercial or umbrella policies. With the recent Supreme Court cases, including *Rebernick v American Family Mutual Ins Company*, 2006 WI 27 and *Rocker v USAA*

Casualty Ins Company, 2006 WI 26, this viewpoint has been examined again.

After reviewing the recent Supreme Court decisions, OCI found that the interpretations made by the court are inconsistent with current insurer practices and OCI's expectation of what should be covered in these types of policies. Compliance with these broad interpretations would create significant, if not impossible, compliance problems for many insurers. Some insurers who write umbrella coverage or commercial liability policies do not write, and are not even licensed to write, automobile coverage. Obtaining reinsurance for UM and UIM is problematic or unavailable for some insurers.

Effective July 1, 2007

Ins 9.25 (8) and 9.27 (4), Wis. Adm. Code—Relating to preferred provider plan applicability dates and affecting small business

This rule changes 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 without substantive modification after December 31, 2006, 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. Sections 9.25 (8) and 9.27 (4), 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, 2007

Ins 17.25 (12m) and 17.28 (6s), Wis. Adm. Code—Relating to peer review surcharge rates for WHCLIP and the fund and affecting small business

This rule establishes the surcharge rates which a health care provider may be required to pay to the fund or the plan. These surcharge rates are based upon the number of claims paid on behalf of a health care provider in addition to the dollar amount of those claims. Paid claim reports are reviewed by the fund's peer review council, and, if deemed appropriate, the council makes a recommendation to the board of governors to assess a surcharge to the health care provider for their coverage under the fund. The board approved these surcharge rates 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.

Effective July 1, 2007

Ins 17.28(6), Wis. Adm. Code—Relating to fund fees and mediation panel fees for fiscal year 2008, and affecting small business

This rule establishes the fees which participating health care providers must pay to the fund for the fiscal year beginning July 1, 2007. These fees represent a 5 % increase compared with fees paid for the 2006-07 fiscal year. The board approved these fees at its meeting on December 20, 2006, based on the recommendation of the board's actuarial and underwriting committee and reports of the fund's actuaries. The board is also required to promulgate by rule the annual fees for the operation of the injured patients and families compensation mediation system, based on the recommendation of the director of state courts. 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 \$17.00 for physicians and \$1.00 per occupied bed for hospitals, representing a decrease of \$8.00 per physician and \$1.00 per occupied bed for hospitals from 2006-07 fiscal year mediation panel fees.

Effective July 1, 2007

Ins 50, Wis. Adm. Code—Relating to annual audited financial reports, annual financial statements and examinations and affecting small business

This rule clarifies the requirements for qualification of an independent certified public accountant to be retained by an insurer for the purpose of expressing an opinion on financial statements in annual audited financial reports required to be filed with the Commissioner. The rule establishes that an accountant or accounting firm is not qualified if an agreement of indemnity or release from liability has been entered into with an insurer with the intent or effect to shift or limit the liability of the accountant or accounting firm for failure to adhere to applicable auditing or professional standards. The rule requires that an independent certified public accountant consider procedures illustrated in the National Association of Insurance Commissioners (NAIC) financial condition examiner's handbook as the accountant deems necessary.

Effective October 1, 2007

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: 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: oci.wi.gov/ocirules.htm and adminrules.wisconsin.gov.

National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2007 Commissioner Dilweg and his representatives were members of the following committees, task forces, and working groups of the NAIC.

Committees

Executive (EX) Committee
Information Resources Management (H) Committee
Life Insurance and Annuities (A) Committee (Vice-Chair)
Market Regulation and Consumer Affairs (D) Committee
NAIC/Consumer Liaison Committee
NAIC/Industry Liaison Committee

Executive (EX) Committee

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

Government Relations Leadership Council

Life Insurance and Annuities (A) Committee (Vice-Chair)
Suitability of Annuity Sales (A) Working Group

Task Forces

Accounting Practices and Procedures (E) Task Force
Climate Change and Global Warming (EX) Task Force
(Chair)
Examination Oversight (E) Task Force
Information Systems (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

Market Regulation and Consumer Affairs (D) Committee

Consumer Complaint Handling Subgroup
Market Analysis (D) Working Group
Market Analysis Priorities (D) Working Group
Market Conduct Annual Statement (D) Working
Group
Market Conduct Handbook Subgroup
Producer Licensing (D) Working Group

Regulatory Framework (B) Task Force (Chair) ERISA (B) Subgroup (Chair)

NAIC Working Groups/Subgroups/Councils/Boards

Accounting Practices and Procedures (E) Task Force
Emerging Accounting Issues (E) Working Group
Property and Casualty Reinsurance (E) Study
Group
Statutory Accounting Principles (E) Working Group

Senior Issues (B) Task Force (Chair)
Medicare Private Plans Subgroup (Chair)

SERFF Board of Directors, Ex-Officio member

*Climate Change and Global Warming (EX) Task Force
(Chair)*
Climate Risk Disclosure (EX) Working Group

Consumer Participation Board of Trustees (Chair)

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

Advisory Boards, Committees, 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 boards, committees, and councils with which OCI is involved follows:

Annuity Sales Supervision Advisory Committee

The Annuity Sales Supervision Advisory Committee is created under s. 15.04 (1) (c), Wis. Stat., for the period August 1, 2007, through April 30, 2009, or until it completes its mission, whichever first occurs. Kim Shaul, Deputy Commissioner, serves as the committee Chairperson and Kathleen Rivera has taken on the role of committee Reporter. The committee work product will be considered in formalizing an administrative rule setting forth the minimum supervisory requirements that annuity writers need to meet in order to sell annuity products in the state of Wisconsin. The committee has three representatives from companies selling life insurance, one representative from the Wisconsin Council of Life Insurers (WCLI), two independent financial advisors, one member from the Department of Financial Institutions, one representative of securities dealers, one legislator and four public members. The members during 2007 were:

Kim Shaul, Deputy Commissioner, Chair
Kathleen Rivera, Committee Reporter
Betsy Abramson, Attorney, Madison
Scott Borchert, Financial Industry Regulatory
Authority, St. Paul, Minnesota
Jane Frahm, American Family Insurance Company,
Madison
John Hendrick, Coalition of Wisconsin Aging
Groups, Madison

Martha Kendler, Northwestern Mutual Life
Insurance Company, Milwaukee
Representative Frank Lasee, 2nd Assembly
District, Green Bay
Duwayne Mews, Financial Strategies, Auburndale
Connie O'Connell, Wisconsin Council of Life
Insurers, Madison
Roberta Riportella, University of Wisconsin,
Madison
Carla Strauch, Thrivent Financial for Lutherans,
Appleton
Patricia Struck, Department of Financial
Institutions, Madison
John Wheeler, John Patrick Planning Group,
Green Bay

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.

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 JumpStart 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 Advisory Council

This council advises the Commissioner on regulatory matters in the areas of health insurance. The Health Advisory Council meets quarterly. The members are appointed by the Commissioner and serve a three-year term. The council has four health insurance company members, two agent members, three members representing the business community and three public members. The members during 2007 were:

Alice Torti, Great Big Pictures, Inc., Madison,
Chair

Mike Derdzinski, Johnson Insurance Services,
Racine

Karen E. Geiger, Blue Cross Blue Shield of
Wisconsin, Milwaukee

Roma Hanson, AIDS Resource Center of
Wisconsin, Milwaukee

Terry Murphy, East Town Insurance Services,
Elm Grove

Robert Palmer, Dean Health Plan, Madison

Mary Ellen Powers, Metropolitan Milwaukee
Association of Commerce, Milwaukee

Roberta Riportella, University of Wisconsin,
Madison

John Sheski, Wisconsin Physicians Service
Insurance Corporation, Madison

James Sykes, University of Wisconsin, Madison

John Torinus, Serigraph, Inc., Milwaukee

Marilyn Windschiegl, WEA Trust, Madison

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 Association for Justice, a member named by the State Bar of Wisconsin, 2 members named by the Wisconsin Medical Society, 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, 2007, were:

Randy Blumer, Industry Representative
Dennis Conta, Public Member
Stan Davis, Public Member
Scott Froehlke, Public Member
Erik Huth, Industry Representative
Robert Jaeger, M.D., Wisconsin Medical Society
James Jansen, Wisconsin Association for Justice
Reid Olson, M.D., Public Member
George Quinn, Wisconsin Hospital Association
Christopher Spencer, Industry Representative
Susan Turney, M.D., Wisconsin Medical Society
John Walsh, State Bar of Wisconsin

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.

Interagency Council on Transportation Coordination (ICTC)

This council was created on October 4, 2005, by Governor Jim Doyle. Major goals of the council are to eliminate administrative barriers in state agencies to human services transportation (HST) coordination, and through the work of a consultant develop a Wisconsin model of HST coordination with implementation strategies. The model will enhance coordination and mobility for individuals through service duplication, increased efficiency of services provided, and broader sharing of transportation services.

The Wisconsin state agencies represented on the council are: Department of Veterans Affairs; Department of Health and Family Services (includes Medicaid, Family Care and Aging); Department of Workforce Development (includes the Division of Vocational Rehabilitation and the Wisconsin Employment Transportation Assistance Program); Office of the Commissioner of Insurance; and Department of Transportation.

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 Advisory Council

This council advises the Commissioner on regulatory matters in the areas of life insurance. The council has three life insurance company members, two agent members and two consumer members. The members during 2007 were:

Steve Stribling, Northwestern Mutual Life Insurance Company, Milwaukee, Chair
Brad Bodden, American Family Insurance, Madison
Sharon Brosnan, Thrivent Financial for Lutherans, Appleton
Lee Cunningham, Dane County - UW Extension, Madison
Martin O'Brien, Principal Financial Group, Neenah
Sarah Orr, Coalition of Wisconsin Aging Groups, Madison
Jill Shilbauer, WEA Trust, Madison

Life and Disability Advisory Council

The Life and Disability Council was separated into two councils—The Health Advisory Council and The Life Advisory Council. This was done in an effort to better respond to current market issues.

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 2007 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, Spectrum Insurance Group, LLC, 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.

Title Advisory Council

This council advises the Commissioner on regulatory matters in the areas of title insurance. The council has three title company members, one realtor member, four financial members and one public member. The members during 2007 were:

Thomas Rostad, Dane County Title, Madison, Chair
Lemuel Eaton, Metropolitan Milwaukee Fair Housing Council, Milwaukee
Linda Marincel, Royal Credit Union, Eau Claire
Sona V. Olson, Olson Realty, Deerfield
Jean Plale, Department of Financial Institutions, Madison
David Silberman, Stewart Title, Milwaukee
Ron Steinhof, Mortgage Banking Group, Madison
Joe Theisen, Fairway Independent Mortgage, Sun Prairie
Michael Turney, Langlade Abstract and Title Co., Antigo

Wisconsin Insurance Plan Governing Committee

The Wisconsin Insurance Plan is a risk-sharing plan for property insurance companies created by s. Ins 4.10, Wis. Adm. Code. The purpose of the plan is to help qualified property owners to obtain insurance coverage if they are unable to find adequate coverage in the private market. The plan is overseen by a Governing Committee subject to the supervision of the Commissioner of Insurance. The Governing Committee consists of eight insurer representatives, two insurance agents, and five public members. The Commissioner of Insurance appoints the agents and the public members and selects a liaison to attend meetings. Seven of the insurer representatives are selected by trade associations. One is elected by insurers that are not members of these trade associations.

Wisconsin Retirement Board (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.

Worker's Compensation Research Institute (WCRI) CompScope™ Benchmark Study Advisory Committee for Wisconsin

The CompScope™ WCRI's multistate benchmarking program measures and benchmarks the performance of a growing number of state workers' compensation systems. This program provides annually the opportunity both to examine the changes in performance of individual state systems and to make meaningful interstate comparisons. The CompScope™ program is funded by employers, insurers, state funds, state governments, rating organizations and a labor organization seeking to help achieve a more stable, equitable worker's compensation system. The Wisconsin Office of the Commissioner of Insurance is a member of the advisory committee.

Bulletins to Insurers

May 1, 2007: To all insurance intermediaries and insurance companies marketing Medicare Part D Prescription Drug Plans and Medicare Advantage Plans. This bulletin is a reminder that all insurance intermediaries who market Medicare Part D prescription drug plans (PDPs) and/or Medicare Advantage Plans to Wisconsin Medicare beneficiaries are subject to Wisconsin insurance laws regarding intermediary marketing and sales activities.

June 28, 2007: To all insurance intermediaries and insurance companies marketing Medicare Part D Prescription Drug Plans and Medicare Advantage Plans. This bulletin is to remind insurance intermediaries and companies that existing insurance laws apply to marketing and sales activities for SeniorCare and Medicare Part D. The Office of the Commissioner of Insurance investigates all complaints involving intermediary contacts with Medicare beneficiaries, including complaints from beneficiaries covered by SeniorCare, and pursues enforcement action when deemed appropriate.

July 5, 2007: To all property and casualty insurers. This bulletin is to clarify the types of policies that are subject to the requirements of s. 632.32 (4) and (4m), Wis. Stat., regarding uninsured motorist and underinsured motorist coverages.

December 19, 2007: To all insurers authorized to do business in Wisconsin. This bulletin contains a summary of the provisions of 2007 Wisconsin Acts 20 and 36. 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.

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 oci.wi.gov/admact/admact.htm. For older actions, contact ocirecords@wisconsin.gov.

Allegations and Actions Against Agents:

Jeffrey J. Anderson
P.O. Box 519, Eagle River, WI 54521
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

John Arneson
1010 Pintail Ln., Wausau, WI 54401
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. November 2007

Leroy Avery
1952 S. 57th, West Allis, WI 53219
Agreed to pay a forfeiture of \$5,000.00 and to surrender his life license and to undergo five years of supervision of his health license. This action was based on allegations of violating Wisconsin insurance laws by failing to properly consider suitability in selling an annuity to a senior citizen and making false and misleading statements to the consumer. December 2007

Raymond E. Barber
W232 S6750 Millbrook Cir., Big Bend, WI 53103
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Deborah A. Barnes
2901 Brackett Ave. #1, Eau Claire, WI 54701
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

John J. Barry
410 S. Ringold St., Janesville, WI 53545
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Robert O. Barsch
3165 Cty. Hwy. MN, McFarland, WI 53558
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Brian Joseph Baumgartner
831 Walnut St., Eau Claire, WI 54703
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal arrests or convictions on an insurance license application. November 2007

Kelly Gene Beesley
1705 Singletree Ct., McKinney, TX 75070
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. February 2007

Donald L. Behm
12 Brokaw Pl., Appleton, WI 54611
Paid a forfeiture of \$500.00 and was ordered to comply with Medicare supplement advertising regulations. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. February 2007

Stacy K. Bendel
S186 Bendel Ln., Stoddard, WI 54658
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Sara L. Bennett
4902 34th Ct. SE, Lacey, WA 98503
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. December 2007

Peter B. Benzing
23537 Kale Rd., Rockland, WI 54653
Was ordered to cease and desist from enrolling Medicare beneficiaries with cognitive or developmental disabilities into Medicare Advantage, Medicare Advantage prescription drug plans, or Medicare Part D prescription drug plans unless assisting the beneficiary's conservator, guardian, or responsible family member and documenting and determining the suitability of the insurance. This

action was based on allegations of failing to properly consider suitability in selling Medicare plans. May 2007

Adriane R. Bergren
1504 W. El Rancho Dr., Mequon, WI 53092
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Sandra L. Blindauer
W5235 Gerber Lake Rd., Plymouth, WI 53073
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Scott A. Bodley
5306 Barton Rd., Madison, WI 53711
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

John D. Bond
128 Casais Pl., Bronx, NY 10475
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to pay past child support due. May 2007

Ellen A. Bosetski
3461 Pine Forest Dr., Green Bay, WI 54313
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Brian J. Bretl
1518 Armstrong St., Marinette, WI 54143
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Michael B. Burke
632 S. Main St., Poynette, WI 53955
Has had his application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct and multiple traffic violations. Burke did not appear at the hearing. January 2007

Michael Todd Byrne
20366 Cty. A, Shullsburg, WI 53586
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction

substantially related to insurance marketing type conduct. November 2007

Eric J. Cales
96 Baltic St. #4B, Brooklyn, NY 11201
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 2007

Yolaunda L. Campbell
3949 N. Sherman Blvd. #1, Milwaukee, WI 53216
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Aaron Michael Casey
3651 Debra Way, San Jose, CA 95117
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. December 2007

Patrick J. Cernohous
1018 LaBarge Rd., Hudson, WI 54016
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Kenneth E. Charles
3706 N. Second Ln., Milwaukee, WI 53212
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Dennis P. Cira
N60 W34727 Forest Bay Rd., Oconomowoc, WI 53066
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Joseph D. Clark
5929 105th St., Pleasant Prairie, WI 53158
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Matthew W. Clumpner
5714 Lanett Cir., Madison, WI 53711
Was ordered to pay a forfeiture of \$12,000.00 and have his insurance license revoked. Mr. Clumpner appealed

the final decision to Circuit Court. The judge hearing the matter issued an order staying the revocation and payment of the forfeiture until after he decides the appeal, but he prohibited Mr. Clumpner from selling any insurance product to anyone over the age of 55 during the pendency of the appeal. This action was based on allegations of violating home solicitation regulations, engaging in misrepresentations, and unsuitable sales of annuities to senior citizens. April 2007

Anthony R. Cochran
201 Locust St. #235, Des Moines, IA 50309
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. November 2007

Christa A. Collins
4616 86th Pl. NE, Marysville, WA 98270
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2007

Thomas Edward Crosby
15208 Sunset Dr., Dolton, IL 60419
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Illinois on an insurance license application. November 2007

Patrick J. Cunningham
1729 Cambridge Ave., Flossmoor, IL 60422
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. November 2007

Rudolph Curcio
45515 Hwy. 79 S. #204, Aguanga, CA 92536
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 Nevada on an insurance license application. July 2007

Damien M. Daley
1575 Amber Ave. S. #213, Sartell, 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 and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Scott H. Dell
5114 Wintergreen Dr., Madison, WI 53704
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Gilberto Diaz, Jr.
6715 Spring Hollow, San Antonio, TX 78249
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. November 2007

David Hartwell Dodson
2956 S. 49th St., Milwaukee, WI 53219
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Jayne E. Doucette
W157 N9722 Glenwood, Germantown, WI 53022
Was ordered to pay a forfeiture of \$15,000.00 and has had her insurance license revoked. This action was based on allegations of violating s. Ins 2.16 (5), Wis. Adm. Code, and s. 628.34 (1), Wis. Stat., by using misleading representations in the sales of annuities and violating s. Ins 2.16 (6), Wis. Adm. Code, by failing to make reasonable inquiries to determine suitability, recommending unsuitable sales, and utilizing business methods which endanger the legitimate interests of customers and the public. August 2007

Daniel T. Doyle
Box 8842, Madison, WI 53708
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Gerald D. Drewek
N3573 Haas Rd., Jefferson, WI 53549
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

Quinn Hugh Eagan
3636 N. Causeway Blvd., Metairie, LA 70002
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 Louisiana on an insurance license application. January 2007

William Archie Eaton

1631 N. 13th Ave., Phoenix, AZ 85007

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 Arizona on an insurance license application. September 2007

Jeffrey E. Erickson

740-1/2 Chippewa St., Eau Claire, WI 54703

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Eugene M. Evasku

1710 Skyline Dr., Worthington, MN 56187

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Minnesota on an insurance license application. April 2007

Lori Lynn Feia

640 Seventh St. N., Hudson, WI 54016

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

David L. Fetting

W4735 Tombstone Dr., Merrill, WI 54452

Was ordered to cease and desist from enrolling Medicare beneficiaries in Medicare Advantage plans without fully explaining the differences between products and determining and documenting suitability, to cease and desist from selling other insurance during Medicare Advantage solicitation without clearly identifying at inception of sale what insurance products are being solicited, and to provide appropriate documentation for cash or check receipts related to the transaction. This action was based on allegations of failing to properly consider suitability in selling Medicare plans. May 2007

Ruben T. Fields

6315 W. Spencer Pl., Milwaukee, WI 53218

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

Stephanie Dawn Flinchum

1607 Winborne Ave. SW, Roanoke, VA 24015

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 administrative actions taken by the state of Wisconsin on an insurance license application. September 2007

Curtis J. Forde

901 Conner St., Viroqua, WI 54665

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Joel Rufus French

909 Rose Ln., Amory, MS 38821

Paid a forfeiture of \$2,500.00 and was ordered to comply with Wisconsin insurance laws. This action was based on allegations of improperly soliciting a Medicare Advantage policy, misrepresenting that he was contracted with Medicare, using telephone solicitation not in compliance with the law, and failing to notify OCI of a change of address. December 2007

Daniel L. Frey

304 Cardinal Cir., Mayville, WI 53050

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 and a criminal conviction substantially related to insurance marketing type conduct. March 2007

Bruce J. Gintoft

7044 N. Range Rd., Glendale, WI 53029

Paid a forfeiture of \$8,550.00 and was ordered to make restitution to Gertrude Piotrowski in the amount of \$1,450.00. This action was based on allegations of violating Wisconsin insurance laws by making false communications to the consumer and failing to properly consider suitability in selling an annuity. January 2007

Russell W. Graham

1370 S. 50th St., San Diego, CA 92113

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. September 2007

Diana L. Greenwood

1612 Perry Ave., Racine, WI 53406

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

James Edward Griese

6329 State Rd. 44, Pickett, WI 54964

Has had his license denied for 30 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. April 2007

Courtney Ann Griffith
6977 Parkside Ave. #D, San Diego, CA 92139
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. September 2007

Dortha Estelle Hall
2222 Wichita Ave., Amarillo, TX 79107
Agreed to respond promptly to all inquiries from OCI and agreed to a denial of her application for an insurance license. 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 due child support. January 2007

Brett James Halverson
13320 W. Cold Spring Rd., New Berlin, WI 53151
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 disclose previous criminal convictions on an insurance license application. September 2007

Sandra M. Harazak
P.O. Box 57, Harrisonville, MO 64701
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Richard J. Harpenau
422 Prancer, P.O. Box 224, Santa Claus, IN 47579
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Indiana on an insurance license application. July 2007

William Mark Hay
718 S. Dakota Ave., New Richmond, WI 54017
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Jeffery S. Hembrook
W180 N8217 Destiny Dr., Menomonee Falls, WI 53051
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Shawn P. Henderson
1120 E. Broadway, Waukesha, WI 53186
Was ordered to pay a forfeiture of \$25,000.00 and has had his insurance license revoked. This action was based on allegations of failing to properly consider suitability in selling life insurance and making false and misleading communications regarding insurance transactions to consumers, OCI, and the insurer. June 2007

Joseph J. Hennessy
1211 Maple St., Western Springs, IL 60558
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Lang Her
9234 N. 60th St., Brown Deer, WI 53223
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Lang Her
9234 N. 60th St., Brown Deer, WI 53223
Paid a forfeiture of \$250.00 and was ordered to disclose all administrative actions in answer to questions requiring the disclosure. This action was based on allegations of failing to disclose previous administrative actions taken by the state of Wisconsin on an insurance license application. June 2007

Robert John Hertz
N2474 Cty. Rd. F, Walworth, WI 53184
Has had his application for an insurance license denied. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2007

Stacey L. Hinterlong
33 Raven Dr., Aurora, IL 60506
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. September 2007

Jennifer Joyce Homan
7981 Sunnyside Rd., Mounds View, MN 55112
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Joshua Lee Horning
9615 W. Forest Home Ave., Hales Corners, WI 53130
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

John R. Hughes
4212 N. Farwell Ave., Shorewood, WI 53211
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Mike A. Huser
2718 Hilltop Dr., Sun Prairie, WI 53590
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

Thomas Eugene Ireton
15417 Preston Rd. #1165, Dallas, TX 75248
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 2007

Chrisetta E. Jackson
4655 N. 44th St., Milwaukee, WI 53218
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

Sheri A. Johnson
619 Wood Violet Ln., Sun Prairie, WI 53590
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Helene K. Jones
1987 Park Ave., Beloit, WI 53511
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Zia Joseph
16346 Clause Ave., Jamaica, NY 11433
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. May 2007

Katharina K. Kato-Berndt
1508 Division St., Merrill, WI 54452
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Gerald Eugene Keiser
11951 N. 80th Ave., Peoria, AZ 85345
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. September 2007

Shawn F. Kelley
11909 N. Forest Dr., Mequon, WI 53092
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 Alabama on an insurance license application. September 2007

Mark Paul Kleeman
23 Montrose St., New Milford, PA 18834
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Pennsylvania Securities Commission and the National Association of Securities Dealers. January 2007

Dane Jeffrey Koch
1419 S. 124th St., New Berlin, WI 53151
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Shawn P. Koerner
4711 N. Elkhart Ave., Whitefish Bay, WI 53211
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

William Charles Korbitz
E5985 852nd Ave., Colfax, WI 54730
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative actions on an insurance license application. December 2007

Jeffrey L. Kothe
6242 Adobe Way, Madison, WI 53719
Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from any activity in violation of s. 628.345, Wis. Stat. This action was based on allegations of doing an insurance business without proper authority. March 2007

Rhonda R. Kothe
6242 Adobe Way, Madison, WI 53719
Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from any further violation of ss. 628.34 and 628.345, Wis. Stat., and has had her license suspended for 730 days. This action was based on allegations of engaging in the business of insurance in association with an intermediary whose license had been revoked. March 2007

Tami L. Kraft
W5596 County Rd. P, Tony, WI 54563
Has had her insurance license revoked. This action was based on allegations of making false and misleading communications to the insurer and to OCI regarding the sale of life insurance and submitting life insurance applications to the insurer, falsely representing that the consumers had signed the applications. February 2007

Robert J. Krause
4301 S. Howell Ave., Milwaukee, WI 53207
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Deanna L. Kubicki
2700 N. Springdale Rd., Brookfield, WI 53045
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

David Howard Lang
2050 85th Ave., Dresser, WI 54009
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application, failing to disclose administrative action taken by the state of Minnesota on an insurance license application, failing to disclose bankruptcy or judgment, and failing to disclose lawsuit or arbitration proceeding. May 2007

Linda S. Layton
6428 Old River Rd., Rockford, IL 61103
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 Illinois on an insurance license application. April 2007

Lakita S. Lee-Walker
2027 N. 35th St., Milwaukee, WI 53208
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Jason Nathan Leigh
3611 Carson Dr., Amarillo, TX 79109
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. May 2007

Anthony G. Leto
4250 Parklawn Ave. #206, Edina, MN 55435
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. November 2007

Angela Yvonne Lewis
1109 E. Hebron Pky. #15101, Carrollton, TX 75010
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 2007

Kamesha C. Lewis
1929 Arizona St., Oshkosh, WI 54902
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. August 2007

Carmen Leyva
2043 Burroughs St., San Diego, CA 92111
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 Alabama on an insurance license application. January 2007

Timothy J. Lhuillier
W151 S7011 Cornell Cir. Apt. 4, Muskego, WI 53150
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Stacy L. Lincoln
125 Grand Ave., Embarrass, WI 54933
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. February 2007

Mark L. Lingofelt
4555 N. Oakland Ave. Apt. 105, 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. May 2007

Clint D. Loback
1221 Bouchard Ave., Janesville, WI 53546
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. September 2007

Kenneth R. Lock
4101 N. Elmhurst Rd., Milwaukee, WI 53216
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

Stephen K. Love
2726 Springbrook Rd., Pleasant Prairie, WI 53158
Paid a forfeiture of \$15,000.00 and has had his insurance license revoked. This action was based on allegations of failing to make required disclosures upon initial contact with consumers, making misrepresentations in the sale of annuities and life insurance products, and making unsuitable recommendations of replacement and sales of life insurance and annuities. September 2007

Nathaniel K. Lynn
4733 W. North Ave., Milwaukee, WI 53208
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

Ramin Hosseini Madani
3512 83rd St., Woodridge, IL 60517
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 California and Indiana on an insurance license application. March 2007

Jeffrey Scott Marisch
300 Foxwood Dr. #132, Waterford, WI 53185
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. October 2007

Timothy L. Markowski
718 W. Grange Ave., Milwaukee, WI 53211
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. February 2007

Mark W. Martin
121 Cty. Rd. QQ Apt. C-10, Waupaca, WI 54981
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Maria Del Socorro Martinez-Ochoa
20555 Devonshire St. #150, Chatsworth, CA 91311
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. January 2007

Jerome G. Mathes
138 Sixth St., Sheboygan Falls, WI 53085
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Lori L. May
3416 S. Ninth St., Milwaukee, WI 53215
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Richard A. Mayer
N26 W24030 Riverpark Dr. Apt. E, Pewaukee, WI 53072
Was ordered to pay a forfeiture of \$2,000.00, has had his license to sell life insurance revoked effective 10 days after the date of service of the final decision, and has had his license to sell other lines of insurance suspended for 180 days. This action was based on allegations of failing to conduct an appropriate suitability determination and making misrepresentations in the sale of a life insurance product. June 2007

Scharolette McNear
5551 Pine Chase Dr. #1, Orlando, FL 32808
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 2007

Thomas Roger McQuaid
6129 Tahoe Cir. #B, Woodbury, MN 55125
Paid a forfeiture of \$15,000.00 and surrendered his insurance agent's license. This action was based on allegations of violating Wisconsin insurance laws, including making false and misleading communications to consumers regarding insurance, and making unsuitable recommendations to purchase annuities. July 2007

Donald J. Milanowski
3934 Woodland Rd., Rosholt, WI 54473
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 report a criminal conviction to OCI when previously licensed. November 2007

Ray S. Milewski
138 Palms Rd., Rt. 2 Box 395, Bessemer, MI 49911
Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee. April 2007

Rodney J. Millin
P.O. Box 216, Shullsburg, WI 53586
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Matthew Paul Montero
2808 Olive 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 and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Kara J. Montgomery
698 Circle Dr., Roselle, IL 60172
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 2007

David H. Moore
632 S. Burr Oak St., Oregon, WI 53575
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Roscoe J. Moro
8305 S. Verdev, Oak Creek, WI 53154
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Dennis Michael Murphy
45380 Pebble Beach Ct., Northville, MI 48167
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. July 2007

Wanda T. Murray
1486 Farlin Ave., Green Bay, WI 54302
Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. September 2007

Jennifer Lea Mysliwicz
1223 Green Bay St., La Crosse, WI 54601
Has had her license suspended. This action was based on allegations of failing to pay past child support due. October 2007

Ken Navarro
4423 Vernon Ave. Apt. 2R, Brookfield, IL 60513
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. February 2007

Desiree L. Nelson
1425 Eighth St., Chetek, WI 54728
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 2007

Tanya Marie Nelson
7267 Hedgesville Rd., Hedgesville, WV 25427
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 2007

Michael S. Nicholson
7331 Tree Ln., Madison, WI 53717
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Richard C. Nystrom
314 S. Maple Ave., P.O. Box 391, Minier, IL 61759
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 2007

Jeffrey Robert O'Brien
33 Old Plantation Rd., Box 1-A, Lynchburg, VA 24502
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 Virginia on an insurance license application, failing to notify OCI of a change of address, and failing to respond promptly to inquiries from OCI. November 2007

Robert Samuel Oganezov
219 W. Carroll St., Portage, WI 53901
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. November 2007

John P. Olson
525 Third St., P.O. Box 2012, Green Bay, WI 54306
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Cheryl Orr
2754 Matthews Ave., Bronx, NY 10467
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 2007

Jesus R. Palacios
49 Sunfish Ct. A, Madison, WI 53713
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Chris R. Palmisano
4037 N. Downer, Shorewood, WI 53211
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Nancy L. Paquette
W331 S539 Erin Way, Delafield, WI 53018
Paid a forfeiture of \$20,000.00 and has had her insurance license revoked. This action was based on allegations of utilizing premiums and policyholder refunds for her own use, misrepresenting and altering policy coverage without consent, and initiating and maintaining false individual life and health insurance policies. March 2007

Karen K. Pardee
663 Frances St., Kaukauna, WI 54130
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from violating Wisconsin Medicare supplement advertising regulations. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with regulations and making misleading representations in the advertisements. March 2007

Gregory Lee Petrie
524 Innsbruck Dr., Chaska, MN 55318
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. November 2007

Tyran Pierre Phippen
4 Nutcracker Ln., Aliso Viejo, CA 92656
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to pay past child support due. October 2007

Alfonzo D. Pompy
6315 24th Ave. Upper, Kenosha, WI 53143
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Pamela J. Ponto
8653 Fircrest Rd., Neenah, WI 54956
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Robert William Price

1845 Cavalier Ct., Kissimmee, FL 34744

Has had his license denied for 90 days. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy and failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. February 2007

John M. Protiva

16935 W. Wisconsin Ave., Brookfield, WI 53005

Was ordered to deposit all surplus lines taxes into a separate account, to pay the taxes collected to Wisconsin when due, and has had his license suspended for seven days. This action was based on allegations of violating surplus lines laws by failing to pay surplus lines taxes to Wisconsin when due. October 2007

Anthony F. Raad

N52 W21369 Golfview Dr., Menomonee Falls, WI 53051

Paid a forfeiture of \$20,000.00, was ordered to pay restitution to customers as set forth in the signed stipulation and to comply with all agreements made in the stipulation, and has had his insurance license revoked. This action was based on allegations of violating Wisconsin insurance laws in the marketing and sale of annuity products. August 2007

Stephen F. Rabach

5100 Moore Rd., Sturgeon Bay, WI 54235

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Rodney James Rader

6109 Birchwood Ln., Schofield, WI 54476

Has had his application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct and failing to report criminal convictions to OCI when previously licensed. March 2007

David A. Reiszwitz

1920 Pernin St., Marinette, WI 54143

Paid a forfeiture of \$250.00 and was ordered to comply with the continuing education requirements. This action was based on allegations of failing to meet continuing education requirements. February 2007

Michael Charles Rivera

1543 S. 14th St., Milwaukee, WI 53204

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

promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. December 2007

Reginald Terrence Rizer

205 Industrial Dr. #22, Verona, WI 53593

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 2007

Sommer Lavonne Robbins

N3815 Cty. Rd. C, Ellsworth, WI 54011

Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. July 2007

Duane B. Robertson

8140 N. 107th St., Milwaukee, WI 53224

Has had his license denied for 30 days. This action was based on allegations of failing to pay past child support due and failing to disclose child support arrearages. February 2007

Jeffrey C. Rodd

1211 S. Lincoln St., Redwood Falls, MN 56283

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Minnesota on an insurance license application. September 2007

George E. Rogers

4041A N. 11th St., Milwaukee, WI 53209

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Marjorie A. Rohloff

205 W. Main St., Weyauwega, WI 54983

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Christine Noelle Romano

4102 Taft Rd., Kenosha, WI 53142

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

John J. Roscioli
11545 14th Ave., Pleasant Prairie, WI 53158
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Daniel C. Rosenthal
604 S. 27th St., Sheboygan, WI 53081
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 misrepresentation of prelicensing education courses taken. March 2007

Amanda J. Rossbach
12930 W. Wimbledon Dr., New Berlin, WI 53151
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Robert Rae Ruditys
3820 Meadow Ln., Rhinelander, WI 54501
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application and a criminal conviction substantially related to insurance marketing type conduct. July 2007

Roy Lee Russell
431 Woodglen Dr., Birdsboro, PA 19508
Surrendered his insurance agent's license. This action was based on allegations of violating Wisconsin insurance laws by making false and misleading statements to consumers and making unsuitable recommendations. July 2007

David Brian Rutstein
7582 Regency Lake Dr., Boca Raton, FL 33443
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 Florida on an insurance license application. July 2007

Dexter W. Sadler
108 Brandywine Pl., Augusta, GA 30909
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 2007

Kent C. Saemann
808 Greentree Rd., Kohler, WI 53044
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Tamantha M. Salzsieder
5018 Zimmerman Ln., Lena, WI 54139
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Christine D. Savage
1838 W. Walters Rd., Beloit, WI 53511
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Gregory Cordell Scharfeld
13945 Florigold Dr., Windemere, FL 34786
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Florida. May 2007

Darren L. Schellin
N1996 Virginia Dr., Waupaca, WI 54981
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Lisa A. Schultz
171 Maple Ave. S. #5, Slinger, WI 53086
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Patricia L. Schwinn
7739 W. Beloit Rd., Milwaukee, WI 53219
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

David Bennett Seitz
10556 W. Cortez Cir. #6, Franklin, WI 53132
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions on an insurance license application. November 2007

David W. Servais
985 N. Broadway #21, De Pere, WI 54115
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Monty C. Shadd
9418 N. Green Bay Rd., Brown Deer, WI 53209
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. August 2007

John J. Shiners

102 E. River Rd., De Pere, WI 54115

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Abel Israel Sierra

44434 Avenida Del Rio, Lancaster, CA 93535

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 that may be substantially related to insurance marketing type conduct. May 2007

Tamara T. Silva

502 Colfax St., Monroe, WI 53566

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Cory A. Smith

13 Captains Ct. #1, Madison, WI 53719

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

James T. Smith

1577 Grey Owl Ct., Oregon, WI 53532

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

Raymond W. Smith

1505 Big Bend Rd. Apt. 209, Waukesha, WI 53189

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 misrepresenting criminal conviction to OCI. May 2007

Sandra L. Smith

N3816 W. Water St., Sullivan, WI 53178

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Robert F. Spoerl

1140 Fond du Lac Ave. #75, Kewaskum, WI 53040

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

Paul Christian Staudt

1920 Russet Ct. #5, Appleton, WI 54914

Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative actions on an insurance license application. March 2007

Maynard G. Steffens

3360 Habeck Ln. Trlr. 11, Abrams, WI 54101

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Michael R. Steinberg

1131 Prairie Dr., Racine, WI 53406

Agreed to pay a forfeiture of \$3,000.00 and to make restitution to the consumers in the amount of \$2,000.00 for taxes incurred. Mr. Steinberg is also required to be under supervision for three years with regard to his solicitations and sales of annuity products. This action was based on allegations of making false and misleading communications to consumers and failing to ensure a reasonable basis for the suitability of recommending the replacement of annuities to seniors. December 2007

Kristine B. Steiner

S7500 Crestview Ct., Eau Claire, WI 54701

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Michael J. Strojny

1530 Kensington, Algonquin, IL 60102

Agreed to pay a forfeiture of \$1,500.00 and agreed to promptly respond to inquiries from OCI, to file address changes with OCI, and to properly research the proper venue for submitting worker's compensation insurance. This action was based on allegations of failing to notify OCI of a change of address and misrepresenting that a policyholder was covered for worker's compensation insurance when he wasn't. September 2007

Scott D. Sutrick

6018 S. Pennsylvania Ave., Cudahy, WI 53110

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Hsin I. Tang

869 Del Avion Ln., San Jose, CA 95138

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license application. May 2007

Kathy J. Terwelp
P.O. Box 29, Hustisford, WI 53034
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Debra Marie Timko
215 W. Maple St. #412, Milwaukee, WI 53204
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. December 2007

Richard S. Tio
600 N. West Ave., Waukesha, WI 53186
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Mozelle Toler
755 Jackson Ave. Apt 1, Bronx, NY 10456
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 that may be substantially related to insurance marketing type conduct. May 2007

Armen Tovmasyan
3708 San Fernando Rd., Glendale, CA 91204
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. May 2007

Nancy A. Trapp
1032 Wake Forest Ct., Oak Creek, WI 53154
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Benjamin O. 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 previous administrative action taken by the state of Wisconsin. May 2007

Rosella M. Tucker
3352 N. 55th St., Milwaukee, WI 53216
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 unemployment court action and failing to pay delinquent taxes due. December 2007

Gunars Valters
2805 Lander Ln., Waukesha, WI 53188
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. November 2007

Krista Anne VanCleve
206 E. Third St., Merrill, WI 54452
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Dennis Vannelli
560 Marnie St., Maplewood, MN 55119
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. November 2007

Jacob Voelkner
352 Wisconsin Ave. #12, Waukesha, WI 53186
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2007

Donna M. Vogt
N2147 Double D, Campbellsport, WI 53010
Was ordered to comply with the provisions of s. 628.345, Wis. Stat., and has had her insurance license revoked. This action was based on allegations of misrepresentations in exchanges of annuity products, violations of securities laws, and failure to notify OCI of administrative actions and criminal charges. August 2007

Adam M. Voss
628 Ransom St., Ripon, WI 54971
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Nicole L. Wachendorf
232 Broadway St., Fond du Lac, WI 54937
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Kenneth Ray Walters
2862 Park Ave. Pl., Fernandina Beach, FL 32034
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. November 2007

Jerome J. Weiland
608 Pineland Ave., Belleair, FL 33756
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and failing to respond promptly to inquiries from OCI. May 2007

Stephen R. Whalley
36 W. Twinberry Pl., The Woodlands, TX 77381
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 2007

Douglas A. Wheeler
323 S. Dearborn, Bradley, IL 60915
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 the substance of Illinois administrative action. May 2007

Peter G. Wiedow
1704 Burek 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 2007

Debra J. Wilke
1201 Woodland Ct., Appleton, WI 54911
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Henry L. Williams
551 Southtowne Pl., South Milwaukee, WI 53172
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

James E. Williams
544 E. Ogden Ave. Ste. 700-111, Milwaukee, WI 53203
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Tracey Maria Williams
306 E. Pine St., Sellersville, PA 18960
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. December 2007

Raymond Reuben Wills
630 Sulphur Wells Academy Rd., Springville, TN 38256
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2007

Gregory Warren Wittkopp
825 S. Pleasantview Rd., Plymouth, WI 53073
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. November 2007

Charity Ann Wopat
115 E. Holmes St., Janesville, WI 53545
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Michael James Wopat
115 E. Holmes St., Janesville, WI 53545,
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Matthew Wright
1022 Ryan Ave., Carrollton, TX 75006
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. May 2007

Asan Xhaferi
1501 Janesville Ave., Fort Atkinson, WI 53538
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. July 2007

Asan Xhaferi
205 S. Bird St. Apt. 4, Sun Prairie, WI 53590
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Shadee R. Yahyapour
970 S. Roanoke, Gilbert, AZ 85296
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 2007

Karen J. Zeniecki
4438 S. 90th St., Greenfield, WI 53228
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

Chelsea R. Zupanc
1714 Third St., Wausau, WI 54403
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2007

Allegations and Actions Against Companies:

ACUITY, A Mutual Insurance Company
2800 S. Taylor Dr., Sheboygan, WI 53081
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

AIG Warranty Guard, Inc.
175 Water St. 20th Fl., New York, NY 10038
Paid a forfeiture of \$11,000.00 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. January 2007

American Family Mutual Insurance Company
6000 American Pky., Madison, WI 53783
Paid a forfeiture of \$500.00 and was ordered to cease and desist from failing to provide proper nonrenewal notifications to policyholders. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. November 2007

Arlington Mutual Fire Insurance Company
203 Main St., Arlington, WI 53911
Paid a forfeiture of \$2,000.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

Asurion Warranty Services, Inc.
648 Grassmere Park Ste. 300, Nashville, TN 37211
Agreed to pay a forfeiture of \$5,000.00 and agreed to file audited financial statements, renewal applications and the Financial Security Requirement form by March 31 each year, notify customers that the mandatory arbitration clause is removed, and use only properly approved forms. This action was based on allegations of failing to file a required financial statement by the due date. February 2007

Austin Mutual Insurance Company
10 Second St. NE Ste. 300, Minneapolis, MN 55413
Paid a forfeiture of \$1,500.00 and was ordered to provide proper renewal or nonrenewal notices to its insureds. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. March 2007

Austin Mutual Insurance Company
10 Second St. NE Ste. 300, Minneapolis, MN 55413
Paid a forfeiture of \$8,000.00 and was ordered to cease and desist from sending notices that do not contain adequate instructions for applying for insurance through the Wisconsin Insurance Plan, send notices that state with reasonable precision the facts on which the insurer's decision was based, and send the required notice that the policyholder can renew with Austin Mutual when the sole cancellation/nonrenewal reason is termination of the agent's contract. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy and allowing an agent to submit applications prior to appointing the agent. July 2007

CBCA Administrators, Inc.
4150 International Plaza #550, Fort Worth, TX 76109
Was ordered to not reapply for three years for an employee benefit plan administrator license, to obtain authorization from its Wisconsin clients prior to June 1, 2007, to transfer all business in Wisconsin to a licensed employee benefit plan by June 1, 2007, and to surrender its insurance agent's license. This action was based on allegations of failing to maintain sufficient financial resources to maintain operations and failing to respond promptly to inquiries from OCI regarding license renewal. May 2007

Charlton-Manley, Inc.
211 E. Eighth St. Ste. A, P.O. Box 1618,
Lawrence, KS 66044
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Ohio on an insurance license application. April 2007

Christian Broadcasting Network, Inc.
977 Centerville Turnpike, c/o Planned Giving Dept -
CSB 112, Virginia Beach, VA 23463
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. June 2007

Christian Broadcasting Network, Inc.
977 Centerville Turnpike, c/o Planned Giving Dept -
CSB 112, Virginia Beach, VA 23463
Was ordered to pay 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. June 2007

Christian Broadcasting Network, Inc., The
977 Centerville Turnpike, Virginia Beach, VA 23463
Was ordered to file its annual statement with actuarial certification. This action was based on allegations of failing to file a required financial statement by the due date. November 2007

Cities and Villages Mutual Insurance Company
1250 S. Sunny Slope Rd., Brookfield, WI 53005
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

Columbus Mutual Town Insurance Company
205 S. University Ave., Beaver Dam, WI 53916
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

Dupont Mutual Insurance Company
104 S. Main St., Marion, WI 54950
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

EAA Aviation Foundation, Inc.
P.O. Box 3065, Oshkosh, WI 54903
Paid a forfeiture of \$500.00, was ordered to provide the information requested, and to promptly reply in writing to all future requests. 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. May 2007

Employers Insurance Company of Wausau
2000 Westwood Dr., Wausau, WI 54401,
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of a compliance order issued for an examination report and failing to comply with a previous examination order. August 2007

Enterprise Financial Group, Inc.
122 W. John Carpenter Fwy. 6th Fl., Irving, TX 75039
Paid a forfeiture of \$5,000.00 and was ordered to make all future filings by the due date. This action was based on allegations of failing to file a required financial statement by the due date. May 2007

Ettrick Mutual Insurance Company
22766 S. Main St., Ettrick, WI 54627
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

Fall Creek Mutual Insurance Company
140 S. State St., Fall Creek, WI 54742
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

First Automotive Service Corporation
2400 Louisiana Blvd. NE Bldg. 4,
Albuquerque, NM 87110
Agreed to pay a forfeiture of \$10,000.00 and agreed to submit an audited financial statement, the renewal fee, and the Financial Security Requirement form by March 31 each year. This action was based on allegations of failing to file a required financial statement by the due date. February 2007

First Automotive Service Corporation
2400 Louisiana Blvd. NE Bldg. 4,
Albuquerque, NM 87110
Paid a forfeiture of \$10,000.00 and was ordered to file required financial statements by the due date. This action was based on allegations of failing to file a required financial statement by the due date. August 2007

G. F. Hoch Company, Inc.

1301 E. Ninth St. #1430, Cleveland, OH 44114

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 Virginia on an insurance license application. November 2007

General Casualty Company of Wisconsin

One General Dr., Sun Prairie, WI 53596

Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

Germantown Mutual Insurance Company

W209 N11845 Insurance Pl., Germantown, WI 53022

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

Group Health Cooperative of Eau Claire

2503 N. Hillcrest Pky., Altoona, WI 54720

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

Group Health Cooperative of South Central Wisconsin

1265 John Q. Hammons Dr., Madison, WI 53707

Paid a forfeiture of \$5,000.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

Gundersen Lutheran Health Plan, Inc.

1836 South St., La Crosse, WI 54601

Paid a forfeiture of \$13,000.00. This action was based on allegations of accepting business from unlicensed and unlisted agents and compensating the unlicensed agents. April 2007

Hawkeye-Security Insurance Company

175 Berkeley St., Boston, MA 02116

Paid a forfeiture of \$1,500.00. This action was based on allegations of a compliance order issued for an examination report. August 2007

Holland Mutual Fire Insurance Company

265 S. Main St., Cedar Grove, WI 53013

Paid a forfeiture of \$250.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

Humana Wisconsin Health Organization Insurance Corp.

Two Riverwood Pl., Ste. 300, Waukesha, WI 53188

Paid a forfeiture of \$3,000.00. This action was based on allegations of failing to comply with a previous examination order. April 2007

Independence Title Corporation

24100 Southfield Rd. Ste. 103, Southfield, MI 48075

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 failing to disclose administrative actions taken by the states of Ohio and Wisconsin on an insurance license application. November 2007

Inslogic Corporation

One Inslogic Way, Oak Ridge, TN 37830,

Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

International Fellowship of Christians & Jews, Inc.

30 N. LaSalle St., Chicago, IL 60602

Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. June 2007

International Fellowship of Christians & Jews, Inc.

30 N. LaSalle St., Chicago, IL 60602,

Was ordered to pay a forfeiture of \$500.00. 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. June 2007

Interstate National Dealer Services, Inc.

333 Earle Ovington Blvd. Ste. 700, Uniondale, NY 11553

Paid a forfeiture of \$1,000.00 and was ordered to file required financial statements by the due date. This action was based on allegations of failing to file a required financial statement by the due date. August 2007

Jetco Marketing Group, Inc.

6242 Adobe Way, Madison, WI 53719

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from any activity in violation of s. 628.345, Wis. Stat. This action was based on allegations of engaging in prohibited insurance practices in association with an insurance intermediary whose license had been revoked. March 2007

John Alden Life Insurance Company
501 W. Michigan, Milwaukee, WI 53203
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

Lincoln Benefit Life Company
3075 Sanders Rd. Ste. H1A, Northbrook, IL 60062
Paid a forfeiture of \$1,000.00 and was ordered to respond promptly in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2007

Longyear Foundation
1125 Boylston St., Chestnut Hill, MA 02467
Was ordered to pay a forfeiture of \$1,000.00. 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. June 2007

Longyear Foundation
1125 Boylston St., Chestnut Hill, MA 02467
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all future requests. 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. June 2007

Longyear Foundation
1125 Boylston St., Chestnut Hill, MA 02467
Paid a forfeiture of \$500.00 and was ordered to timely file all required reports. This action was based on allegations of failing to file a required financial statement with an actuarial certificate by the due date and failing to comply with a previous forfeiture order. September 2007

Manulife Insurance Company
P. O. Box 717, Boston, MA 02117
Paid a forfeiture of \$500.00 and was ordered to pay fees due, to promptly pay such fees in the future, and to reply with the information requested within ten days of this order. This action was based on allegations of failing to pay agent appointment fees to OCI when due. November 2007

McMillan-Warner Mutual Insurance Company
M109 Hwy. 97 N. Marshfield, WI 54449
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

Medical Associates Clinic Health Plan of Wisconsin
1605 Associates Dr. Ste. 101, Dubuque, IA 52002
Paid a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

Medina Mutual Insurance Company
500 Plaza Dr., Marshall, WI 53559
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

MercyCare Insurance Company
P.O. Box 2770, Janesville, WI 53547
Paid a forfeiture of \$2,000.00. This action was based on allegations of a compliance order issued for an examination report and failing to comply with a previous examination order. August 2007

Motorcycle Management Consulting Services, Inc.
905 Hyde Ct., Costa Mesa, CA 92626-6900
Paid a forfeiture of \$1,000.00 and was ordered to 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. March 2007

Mutual of Omaha Insurance Company
Mutual of Omaha Plaza, Omaha, NE 68175
Paid a forfeiture of \$500.00 and was ordered to cease and desist from further violations of s. Ins 3.27, Wis. Adm. Code. This action was based on allegations of allowing a producer to use Medicare supplement insurance advertising not in compliance with the law. September 2007

National States Insurance Company
1830 Craig Park Ct., St. Louis, MO 63146
Paid a forfeiture of \$50,000.00 and was ordered to fully comply with Wisconsin insurance laws including s. 632.895 (3), Wis. Stat., and s. Ins 3.39 (5) (c) 2 and 6, Wis. Adm. Code, and has paid \$29,455.66 in restitution for four identified claims. This action was based on allegations of failing to properly pay Medicare supplement claims in accordance with the terms of its policies and Wisconsin insurance laws and failing to comply with the nursing home coverage mandate in s. 632.895 (3), Wis. Stat. March 2007

Network Health Plan

P.O. Box 120, Menasha, WI 54952

Paid a forfeiture of \$20,000.00. This action was based on allegations of failing to comply with previous examination orders. March 2007

North American Company for Life and Health Insurance
One Midland Plaza, Sioux Falls, SD 57193

Was ordered to pay \$29,268.36 in restitution to the consumer. This action was based on allegations of the insurer's agent making false and misleading statements to consumers regarding an insurance transaction and failing to make proper suitability determinations when selling annuities to consumers. December 2007

NRA Foundation, Inc.

11250 Waples Mill Rd., Fairfax, VA 22030

Paid a forfeiture of \$500.00. 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. May 2007

Professional Planners Marketing Group, LLC

636 US Hwy. 1 #205, North Palm Beach, FL 33408

Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against Daniel Tucker by the state of Florida on an insurance license application and failing to disclose Daniel Tucker's previous criminal convictions on an insurance license application. July 2007

Regent Insurance Company

One General Dr., Sun Prairie, WI 53596

Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

River Falls Mutual Insurance Company

218 N. Main St., River Falls, WI 54022

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

SECURA Supreme Insurance Company

2401 S. Memorial Dr., Appleton, WI 54915

Paid a forfeiture of \$500.00 and was ordered to cease and desist from sending notices that do not state with reasonable precision the facts on which the insurer's decision was based. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. July 2007

Time Insurance Company

501 W. Michigan, Milwaukee, WI 53203

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

Tri-County Mutual Town Insurance Company

Hwy. 2 and Main, Iron River, WI 54847

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. August 2007

United Insurance Company of America

12115 Lackland Rd., St. Louis, MO 63146

Had a policy form disapproved based on the arbitration provisions. This action was based on allegations of appealing a policy form disapproval regarding the arbitration provisions. September 2007

United Service Protection Corporation

P.O. Box 21647, St. Petersburg, FL 33742

Paid a forfeiture of \$500.00, was ordered to provide the information requested, and to promptly reply in writing to all future requests for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2007

United Teacher Associates Insurance Company

5508 Parkcrest Dr., Austin, TX 78731

Paid a forfeiture of \$50,000.00. This action was based on allegations of unfair claim settlement practices and failing to timely pay claims. June 2007

United Warranty Solutions

300 N. Tucker Rd. 7th Fl., St. Louis, MO 63101

Paid a forfeiture of \$500.00 and was ordered to cease and desist from acting as a warranty plan administrator in Wisconsin unless and until respondent has obtained authority to do so and to provide a response to the Commissioner's inquiry. This action was based on allegations of failing to respond promptly to inquiries from OCI and doing an insurance business without proper authority. July 2007

Universal Underwriters Service Corporation

7045 College Blvd., Overland Park, KS 66211

Paid a forfeiture of \$4,500.00 and was ordered to file financial statements prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant as required under s. Ins 15.01, Wis. Adm. Code. This action was based on allegations of failing to file a required financial statement by the due date. January 2007

Vision Care Network Insurance Corporation
1421 Washington Ave., Racine, WI 53403
Paid a forfeiture of \$5,000.00. This action was based on allegations of failing to comply with a previous examination order. July 2007

Vision Care Network Insurance Corporation
1421 Washington Ave., Racine, WI 53403
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. August 2007

Wausau Business Insurance Company
2000 Westwood Dr., Wausau, WI 54401
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from violating s. Ins 21.01 (6), Wis. Adm. Code, by failing to provide notice of nonrenewal at least 60 days prior to the date of expiration provided in the policy. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. February 2007

