

## **II. Executive Initiatives**



## Regulatory Developments and Trends

The Office of the Commissioner of Insurance (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. 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, with a small increase announced in 2009. Worker's compensation will celebrate a centennial in 2011.

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 2009 include:

- Licensing 20,537 new agents, 2 new domestic insurers, 21 nondomestic insurers, 11 gift annuities and 6 warranty plans.
- Examining 63 domestic insurance companies' finances, analyzing more than 2,000 financial statements, conducting market conduct examinations on 8 companies, conducting market analysis for 5 lines of business to identify companies for further analysis.
- Responding to more than 35,000 consumer inquiries and 8,398 written consumer complaints and recovering over \$4.2 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 2009, OCI reviewed and updated its extensive list of consumer publications. Commissioner Dilweg and other OCI staff provided consumer education at numerous public speaking events.

### *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 achievements in 2009 include:

- 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.
- Implementing the Interstate Insurance Product Regulation Compact (IIPRC).
- Implementing a file-and-use system for most insurance company rate and form filings.

### *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.

Wisconsin also served as Vice Chair of the IIPRC that creates a single point of filing for insurance company forms, allowing multiple states to review a single filing.

### *Emerging Trends*

Continued stresses in the overall economy may cause similar stresses in the insurance market. OCI Financial Examination staff will continue to closely monitor the market for problems in specific insurance lines.

In 2010 OCI will finalize implementation of a number of projects that resulted from legislative changes in 2009, including:

- Licensing and financial oversight of care management organizations (CMOs).
- Adopting and implementing regulations necessary for the autism mandate.
- Implementing mandatory automobile insurance and statutory changes in minimum coverage amounts required of drivers.
- Implementing state regulatory changes from the recently adopted health insurance reforms in the Accountable Care Act of 2010 (ACA).
- Continuing active monitoring of the suitability of annuity sales in Wisconsin, particularly those directed to our senior citizens.
- Life settlements.
- Mental health.

## Legislation

During 2009 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](http://www.legis.state.wi.us).

The list of Wisconsin laws follows:

### **2009 Act 11—State continuation changes**

*Section 632.746 (3) (b), Wis. Stat.*

Permits terminated insureds eligible for state continuation to elect continuation coverage during special enrollment periods for the purpose of obtaining federal subsidies of 65% of the health premium cost for continuation on a former employer's health plan. Provides that employers must provide notice to terminated employees of the enrollment eligibility and provides OCI with rulemaking authority to promulgate rules governing election or extension of election periods, notice, rates, premiums, premium payment, application of preexisting condition exclusions, and election of alternative coverage.

Effective May 19, 2009

### **2009 Act 14—Health insurance coverage of hearing aids and cochlear implants for persons under 18 years of age**

*Sections 40.51 (8), 40.51 (8m), 66.0137 (4), 111.91 (2) (n), 120.13 (2) (g), 185.981 (4t), 185.983 (1) (intro.), 609.86 and 632.895 (16), Wis. Stat.*

Requires health insurance policies and governmental self-insured health plans to cover the cost of hearing aids and cochlear implants that are prescribed by a physician or a licensed audiologist in accordance with accepted professional medical or audiological standards. The coverage applies to a child under the policy or plan who is under 18 years of age and who is certified as deaf or hearing impaired by a physician or a licensed audiologist. In addition, the policy or plan must cover the cost of treatment related to hearing aids and cochlear implants, including procedures for the implantation of cochlear devices, for such a child.

The coverage of the cost of hearing aids is not required to exceed the cost of one hearing aid per ear per child more often than once every three years. The required coverage may be subject to any cost-sharing provisions, limitations, or exclusions, other than a preexisting

condition exclusion, that apply generally under the policy or plan.

Act 14 does not apply to any of the following: (1) a policy that covers only certain specified diseases; (2) a policy or plan that provides only limited-scope dental or vision benefits; (3) a plan offered by a limited service health organization or a preferred provider plan that is not a defined network plan; (4) a long-term care insurance policy; (5) a Medicare replacement policy or a Medicare supplement policy; and (6) a short-term individual plan (a plan that is not renewable and that has a specified termination date that, including any extensions that the policyholder may elect without the insurer's consent, is less than 12 months after the original effective date).

Effective January 1, 2010

### **2009 Act 28—State budget act**

#### Intermediary Fees

*Section 601.31, Wis. Stat.*

Has been amended to increase intermediary appointment fees to \$16 for resident agents and \$50 annually for nonresident agents. The statute also provides that the Commissioner may, by rule, set a higher fee.

#### Fraternal Benefit Societies

*Section 614.10 (2) (c) 3, Wis. Stat.*

Has been amended to include domestic partners as defined in ch. 770, Wis. Stat., as a definition for a covered person in the context of the statute.

#### Auto Insurance

*Section 344.01 (2) (am), Wis. Stat.*

Increases the motor vehicle liability minimum limits to the following:

1. From January 1, 2010, to December 31, 2016, \$50,000 because of bodily injury to or death of one person in any one accident and, subject to such limit for one person, \$100,000 because of bodily injury to or death of two or more persons in any one accident, and \$15,000 because of injury to or destruction of property of others in any one accident.
2. After December 31, 2016, the limits shall be the amounts established by the Department of Transportation under newly created s. 344.11, Wis. Stat.

For those policies that are issued for the purpose of complying with financial responsibility requirements, these provisions take effect on January 1, 2010. For all other purposes, these provisions take effect on June 1, 2010.

Auto Insurance

*Subchapter VI of ch. 344, Wis. Stat.*

Mandatory motor vehicle liability insurance, is created with the following provisions:

1. No person may operate a motor vehicle unless the owner or operator of the vehicle has in effect a motor vehicle liability policy with respect to the vehicle being driven.
2. No person may operate a motor vehicle unless the person, while operating the vehicle, has in his or her immediate possession proof of motor vehicle liability insurance.
3. Exceptions:
  - a. If the owner or operator has in effect a bond that meets the requirements of the law.
  - b. If the motor vehicle is a school bus and is insured as required under s. 121.53, Wis. Stat., or if the motor vehicle is insured as required under a commercial motor vehicle policy under s. 191.41, Wis. Stat., or is a commercial vehicle with the required proof of financial responsibility and the vehicle is being operated by the owner or with the owner's permission.
  - c. The motor vehicle is owned by a self-insurer holding a valid certificate of self-insurance and the vehicle is being operated with the owner's permission.
  - d. The owner or operator of the vehicle has made a deposit of cash or a security meeting the requirements of the law and the vehicle is being operated by or with the permission of the person who made the deposit.
  - e. The motor vehicle is subject to the financial responsibility requirements for rented and human service vehicles (s. 344.51, Wis. Stat.), the financial responsibility requirements for foreign rented vehicles (s. 344.52, Wis. Stat.) and the insurance requirements for human service vehicles (s. 344.55, Wis. Stat.).
  - f. The vehicle is owned by or leased to the United States, this or another state, or any county or municipality of this or another state, and the vehicle is being operated with the owner's or lessee's permission.

These provisions take effect on June 1, 2010.

Auto Insurance

*Subchapter IV of ch. 632, Wis. Stat.*

Is amended as follows:

1. Uninsured motorists coverage limits have increased to a minimum of \$100,000 per person and \$300,000 per accident [s. 632.32 (4) (a) 1, Wis. Stat.].
2. The definition of an uninsured motor vehicle has been changed to include an unidentified motor vehicle that does not actually hit another vehicle, provided that an independent third party provides evidence in support of the unidentified motor vehicle's involvement in the accident [s. 632.32 (2) (g) 2, Wis. Stat.].
3. Underinsured motorists coverage limits have increased to a minimum of \$100,000 per person and \$300,000 per accident [s. 632.32 (4) (a) 2m, Wis. Stat.].
4. A definition of underinsured motorist coverage has been added. Underinsured motorist coverage means coverage for the protection of persons insured under that coverage who are legally entitled to recover damages for bodily injury, death, sickness, or disease from owners or operators of underinsured motor vehicles [s. 632.32 (d), Wis. Stat.].
5. A definition of underinsured motor vehicle has been added. Underinsured motor vehicle means a motor vehicle to which all of the following apply [s. 632.32 (2) (a), Wis. Stat.]:
  - a. The motor vehicle is involved in an accident with a person who has underinsured motorist coverage,
  - b. A bodily injury liability insurance policy applies to the motor vehicle at the time of the accident, and
  - c. The limits under the bodily injury liability insurance policy are less than the amount needed to fully compensate the insured for his or her damages.
6. Underinsured motorist coverage must be included in a motor vehicle policy and may no longer be rejected by the applicant or insured.
7. Medical payments coverage has increased to the amount of at least \$10,000 [s. 632.32 (4) (a) 3m, Wis. Stat.]. However, applicants and insureds may still reject medical payments coverage.

8. Insurers that provide umbrella or excess liability coverage that insure, with respect to a motor vehicle, against loss resulting from liability imposed by law for bodily injury or death of a person arising out of the ownership, maintenance or use of a motor vehicle must provide written offers of uninsured and underinsured motorist coverage as follows [s. 632.32 (4r), Wis. Stat.]:
- Each application for an umbrella or excess liability policy issued on or after the effective date of this requirement shall contain a written offer of uninsured and underinsured.
  - For umbrella or excess liability policies that are in effect on the effective date of this requirement, the insurers must, at the time of first renewal, provide a written **offer** of uninsured motorist coverage to the named insureds under each policy that does not include uninsured motorist coverage and a written **offer** of underinsured motorist coverage to the named insureds under each policy that does not include underinsured motorist coverage.
  - The offers may be rejected by the insureds or applicants. The insurer is not required to make such offers in subsequent renewal notices.
  - If an umbrella or excess liability policy in effect on the date of enactment or issued on or after the date of enactment does not provide for either uninsured or underinsured motorist coverage and the insurer failed to provide the written offer for these coverages, then, on the request of the insured, a court shall reform the policy to include these coverages with the same limits as the liability coverage limits under the policy.
  - The above requirements do not apply to town mutual insurers.
9. A policy may limit the number of motor vehicles to three for which the limits for coverage for uninsured and underinsured motorists coverage may be added together [s. 632.32 (6) (d) and (e), Wis. Stat.].
10. A policy may limit the number of motor vehicles to three for which the limits for coverage for medical payments coverage may be added together [s. 632.32 (6) (f), Wis. Stat.].
11. A policy may not provide that the limits under the policy for uninsured motorist or underinsured motorist coverage for bodily injury or death resulting from any one accident may be reduced by [s. 632.32 (6) (g), Wis. Stat.]:
- Amounts paid by or on behalf of any person or organization that may be legally responsible for

the bodily injury or death for which the payment is made;

- Amounts paid or payable under any worker's compensation law; and
- Amounts paid or payable under any disability benefits laws.

12. An insurer may not place an applicant or insured in a high-risk category on the basis that the applicant or insured has not previously had motor vehicle insurance [s. 632.355, Wis. Stat.].

The above provisions are effective for policies issued or renewed November 1, 2009.

#### Health Insurance

*Section 601.41, Wis. Stat.*

Concerns the use of a uniform application for individual health insurance and contains the following provisions:

- OCI is required by rule to prescribe uniform questions and the format for applications which may not exceed 10 pages in length for individual major medical health insurance policies;
- After the effective date of the rules promulgated by the office, an insurer may only use the prescribed questions and format; and
- For the uniform application requirements, an individual major medical policy includes health coverage provided on an individual basis through an association.

#### Health Insurance

*Section 601.428, Wis. Stat.*

Requires, beginning in 2009, every insurer that issues individual health insurance policies to annually report to the office the total number of individual health insurance policies issued in the preceding year and the total number of individual health insurance policies with respect to which the insurer initiated or completed a cancellation or rescission in the preceding year. OCI will prescribe a reporting form.

#### Health Insurance

*Section 609.655, Wis. Stat.*

Requires defined network plans to include a licensed mental health professional as defined in s. 632.89 (1) (e) 2,

3, or 4, Wis. Stat., in covering the clinical assessment of a dependent student's nervous or mental disorders or alcoholism or other drug abuse.

Health Insurance

Section 632.7495 (4), Wis. Stat.

Concerning the renewability of individual health insurance policies designed to provide short-term coverage as bridge coverage is amended. An insurer is not required to renew a bridge policy so long as:

1. The coverage is marketed and designed to provide short-term coverage as a bridge between coverage periods;
2. The coverage has a term of not more than 12 months; and
3. The coverage term aggregated with all consecutive periods of the insurer's coverage of the insured by individual health benefit plan coverage not required to be renewed does not exceed 18 months. Coverage periods are consecutive if there are no more than 63 days between the coverage periods.

The Commissioner is required to promulgate rules governing the disclosures related to, and may promulgate rules setting standards for, the sale of these products.

The above provisions take effect for those policies issued or renewed on or after January 1, 2010.

Health Insurance

Section 632.7497, Wis. Stat.

Concerning policyholder or certificate holder rights under an individual major medical policy or comprehensive health benefit plan, including a group policy that is underwritten on an individual basis, includes the following provisions:

1. At the time of renewal and at the request of an insured, an insurer must permit the insured to do either of the following:
  - a. Change the coverage to:
    - i. A different but comparable individual major medical or comprehensive health benefit plan currently offered by the insurer;
    - ii. An individual major medical or comprehensive health benefit plan offered by the insurer with more limited benefits; or

iii. An individual major medical or comprehensive health benefit plan offered by the insurer with higher deductibles.

b. Modify the existing coverage by electing an optional higher deductible, if any, under the individual major medical or comprehensive health benefit plan.

2. The insurer may not impose new preexisting condition exclusions under the new or modified coverage selected by the insured that did not apply to the original coverage and shall allow credit under the new or modified coverage for the period of original coverage.
3. The insurer may not rate for health status for the new or modified coverage other than the insured's health status at the time the insured applied for original coverage and as disclosed on the original application.
4. Annually, insurers shall mail, not more than 3 months nor less than 60 days before the renewal date, to each insured under an individual major medical or comprehensive health benefit plan a notice containing the following:
  - a. The right to elect alternative coverage;
  - b. A description of the alternative coverage(s) available; and
  - c. The process for making the election.
5. Insurers are not required to offer alternative coverage if the individual major medical or comprehensive health benefit plan is cancelled or nonrenewed for the reasons contained in s. 632.7495 (2), (3) (b), or (4), Wis. Stat.
6. Notwithstanding the provisions of s. 600.01 (1) (b) 3 and 4, Wis. Stat., the above applies to group health benefit plans if the group health benefit plans are individual major medical or comprehensive health benefit plans as defined in this section.

The provisions of this section first apply to individual major medical and comprehensive health benefit plans that are renewed on or after January 1, 2010.

For short-term plans, the treatment of s. 632.7495 (5), Wis. Stat., the renumbering and amendments to s. 632.7495 (4), Wis. Stat., and the creation of s. 632.7495 (4) (b), (c), and (d), Wis. Stat., first apply to individual health benefit plans that are short-term plans and that are issued or renewed on or after January 1, 2010.

Health Insurance

Section 632.76 (2) (ac), Wis. Stat.

Concerning preexisting condition limitations for individual disability insurance coverage includes the following:

1. No claim incurred after 12 months from the date of issue of an individual disability insurance policy as defined in s. 632.895 (1) (a), Wis. Stat., may be reduced or denied on the ground that a disease or physical condition existed prior to the effective date of coverage, unless the condition was excluded from coverage by name or specific description by a provision effective on the date of the loss.
2. An individual disability insurance policy as defined in s. 632.895 (1) (a), Wis. Stat., other than a short-term policy subject to s. 632.7495 (4) and (5), Wis. Stat., may not define a preexisting condition more restrictively than a condition, whether physical or mental, regardless of the cause of the condition, for which medical advice, diagnosis, care, or treatment was recommended or received within 12 months before the effective date of coverage.
3. All of the following apply to short-term disability insurance policies subject to s. 632.7495 (4) and (5), Wis. Stat.:
  - a. A short-term individual disability insurance policy may not define a preexisting condition more restrictively than a condition, whether physical or mental, regardless of the cause of the condition, for which medical advice, diagnosis, care, or treatment was recommended or received before the effective date of the coverage;
  - b. The policy shall reduce the length of time during which a preexisting condition exclusion may be imposed by the aggregate of the insured's consecutive periods of coverage under the insurer's individual short-term disability policies. Coverage periods are consecutive if there are no more than 63 days between the coverage periods.

The above provisions take effect for those policies issued or renewed on or after January 1, 2010.

Health Insurance

Section 632.835, Wis. Stat.

Concerning independent review of adverse insurer findings has been expanded to include coverage denial

determinations, including preexisting condition exclusion denial determinations and rescissions of a policy or certificate, and contains the following new statutory provisions:

1. New definitions are included in the section:
  - a. "Coverage denial determination" means an adverse determination, an experimental treatment determination, a preexisting condition exclusion denial determination, or a rescission of a policy or certificate.
  - b. "Preexisting condition exclusion denial determination" means a determination by or on behalf of an insurer that issues a health benefit plan denying or terminating treatment or payment for treatment on the basis of a preexisting condition as defined in the statutes.
2. The statute affirmatively states that nothing in the section affects an insured's right to commence a civil proceeding relating to a coverage denial determination [s. 632.835 (2) (e), Wis. Stat.].
3. The \$25 required fee of the person requesting the independent review has been eliminated [s. 632.835 (3) (a), Wis. Stat.].
4. The statute states that the decision of the independent review organization regarding a preexisting condition exclusion denial determination or a rescission is not binding on the insured [s. 632.835 (3) (f) 2, Wis. Stat.].
5. OCI must make a determination that at least one independent review organization has been certified by the office to effectively provide independent reviews for preexisting condition exclusion denial determinations and rescissions and must publish a notice in the Wisconsin Administrative Register that states a date that is two months after the office makes the determination. The date contained in the notice is the date on which the independent review procedure begins operating with respect to preexisting condition exclusion denial determinations and rescissions [s. 632.835 (8) (b), Wis. Stat.].
6. The independent review concerning preexisting condition exclusion denial determinations and rescissions is available to an insured who receives an adverse notice of the disposition of his or her internal grievance [s. 632.835 (9) (b), Wis. Stat.].

The above provisions take effect on July 1, 2009.

Health Insurance

Section 632.845, Wis. Stat.

Prohibits an insurer that provides coverage under a health care plan, as defined in s. 628.36 (2), Wis. Stat., to refuse to cover health care services that are provided to an insured under the plan and for which there is coverage under the plan on the basis that there may be coverage for such services under a liability insurance policy.

The above provision takes effect on November 1, 2009.

Health Insurance

Section 632.885, Wis. Stat.

Concerns coverage of dependents. It applies to disability insurance policies as defined in s. 632.895 (1) (a), Wis. Stat., and self-insured health plans of the state or of a county, city, village, town, or school district, along with limited service health organizations, preferred provider plans and defined network plans. It contains the following provisions:

1. Insurers that offer disability insurance policies and self-insured health plans are required to offer, and if requested by an applicant or insured, coverage for an adult child of the applicant or insured as a dependent of the applicant or insured if the child satisfies all of the following:
  - a. The child is over 17 but less than 27 years of age;
  - b. The child is not married; and
  - c. The child is not eligible for coverage under a group health benefit plan that is offered by the child's employer and for which the amount of the child's premium contribution is no greater than the premium amount for his or her coverage as a dependent under the parent's plan.
2. Notwithstanding the above requirements, the coverage requirements apply to an adult child who satisfies all of the following:
  - a. The child is a full-time student, regardless of age;
  - b. The child is not married and the child is not eligible for coverage under a group health benefit plan that is offered by the child's employer and for which the amount of the child's premium contribution is no greater than the premium amount for his or her coverage as a dependent under the parent's plan; and
  - c. The child was under 27 years of age when he or she was called to federal active duty in the National Guard or in a reserve component of the

U.S. armed forces while the child was attending, on a full-time basis, an institution of higher education.

3. An insurer or self-insured plan is required to determine the premium for coverage of a child who is over 18 on the same basis as the premium is determined for a dependent who is 18 years of age or younger.
4. An insurer or self-insured health plan may require documentation from an applicant or an insured seeking coverage of a dependent child initially and annually thereafter that the child meets the criteria for coverage under this provision.

The above provisions take effect on January 1, 2010.

Health Insurance

Section 632.89 (1dm), Wis. Stat.

Adds the definition of licensed mental health professional to mean a clinical social worker who is licensed under ch. 457, Wis. Stat., a marriage and family therapist who is licensed under s. 457.10, Wis. Stat., or a professional counselor who is licensed under s. 457.12, Wis. Stat.

Health Insurance

Section 632.89 (1) (e) 3, Wis. Stat.

Is repealed and recreated to read a psychologist licensed under ch. 455, Wis. Stat.

Health Insurance

Section 632.89 (1) (e) 4, Wis. Stat.

Is created to read a licensed mental health professional practicing within the scope of his or license under ch. 457, Wis. Stat., and applicable rules.

The above provisions apply to policies issued or renewed on or after July 1, 2009.

Health Insurance

Section 632.895 (12m), Wis. Stat.

Requires coverage for the treatment of autism spectrum disorders. Following are major provisions of the statute. OCI will promulgate an administrative rule interpreting and implementing certain provisions of the statute.

1. Autism spectrum disorder means any of the following:
  - a. Autism disorder;

- b. Asperger's syndrome; or
  - c. Pervasive developmental disorder not otherwise specified.
2. This requirement applies to every disability insurance policy and self-insured health plan of the state, county, city, town, village, or school district. It also applies to defined network plans as contained in s. 609.87, Wis. Stat. It does not apply to:
- a. A disability policy that covers only certain specified diseases;
  - b. A health care plan offered by a limited service health organization or by a preferred provider plan that is not a defined network plan;
  - c. A long-term care insurance policy; or
  - d. A Medicare replacement or a Medicare supplement policy.
3. The coverage required shall provide at least \$50,000 for intensive-level services per insured per year, with a minimum of 30 to 35 hours of care per week for a minimum duration of 4 years, and at least \$25,000 for nonintensive-level services per insured per year, except that these minimum coverage monetary amounts shall be adjusted annually, beginning in 2011, to reflect changes in the consumer price index for all urban consumers, U.S. city average, for the medical group, as determined by the U.S. Department of Labor.
4. The coverage may be subject to deductibles, coinsurance, or co-payments that generally apply to other conditions covered by the policy or plan. The coverage may not be subject to limitations or exclusions, including limitations on the number of treatment visits.

The above provisions apply to policies issued or renewed on or after November 1, 2009.

Health Insurance

*Section 632.895 (15), Wis. Stat.*

Coverage of student on medical leave, has been amended so that the provisions contained in newly created s. 632.885, Wis. Stat., coverage for dependents, are extended to coverage for students on medical leave.

This provision takes effect on January 1, 2010.

Health Insurance

*Section 632.895 (17), Wis. Stat.*

Was created to require coverage for contraceptives and services in all disability insurance policies and self-

insured health plans of the state or of a county, city, town, village, or school district, that provide coverage for outpatient health care services, preventive treatments and services, or prescription drugs and devices, including limited service health organizations, preferred provider plans and defined network plans, as follows:

1. Coverage for contraceptives prescribed by a health care provider;
2. Coverage for outpatient consultations, examinations, procedures, and medical services, if covered for any other drug benefits under the policy or plan;
3. Coverage may only be subject to the exclusions, limitations, and cost-sharing provisions that apply generally to the applicable coverage under the policy or plan;
4. This requirement does not apply to:
  - a. A disability policy that covers only certain specified diseases;
  - b. A health care plan offered by a limited service health organization or by a preferred provider plan that is not a defined network plan;
  - c. A long-term care insurance policy; or
  - d. A Medicare replacement or a Medicare supplement policy.

These provisions take effect on January 1, 2010.

Unless otherwise noted above, the newly enacted provisions of Act 28 take effect on the first day beginning after publication of this Act.

Effective June 30, 2009

**2009 Act 83—Health insurance coverage denials for eligibility under the Health Insurance Risk-Sharing Plan**

*Sections 149.12 (2) (c) and 149.14 (2) (a), Wis. Stat.*

Permits the Health Insurance Risk-Sharing Authority to increase the allowable lifetime limit above the previous limit of \$1,000,000.

Effective December 16, 2009

**2009 Act 84—Health insurance coverage denials for eligibility under the Health Insurance Risk-Sharing Plan**

*Section 149.12 (1) (a), Wis. Stat.*

Changes the eligibility requirements for the Health Insurance Risk-Sharing Plan to require a notice of rejection for coverage to one or more insurers.

Effective December 16, 2009

## Administrative Rules

In 2009, OCI promulgated the following changes in the Wisconsin Administrative Code:

*Ins 2.19—Relating to sales of life insurance and annuities to the military*

Congress on September 29, 2006, enacted the Military Personnel Financial Services Protection Act, Pub. L. No. 109-290 (2006) (the Federal Act). Congress found it imperative that members of the United States Armed Forces be shielded from “abusive and misleading sales practices” and protected from certain life insurance products that are “improperly marketed as investment products, providing minimal death benefits in exchange for excessive premiums that are front-loaded in the first few years, making them entirely inappropriate for most military personnel.”

The Federal Act asks that the “states collectively work with the Secretary of Defense to ensure implementation of appropriate standards to protect members of the Armed Forces from dishonest and predatory insurance sales practices while on a military installation.” The Federal Act calls on the National Association of Insurance Commissioners (NAIC) to, in coordination with the Secretary, create standards for products specifically designed to meet the particular needs of members of the Armed Forces, regardless of the sales location.

The NAIC developed the Military Sales Practices Model Regulation (Model) to address the Federal Act request. The Model specifically prohibits certain acts and practices as false, misleading, deceptive or unfair under Wisconsin’s unfair trade practices statute (s. 628.34, Wis. Stat.). Many of the provisions incorporate Department of Defense (DoD) solicitation rules. For example, by tracking DoD regulations the Model prohibits the practice of soliciting the sales of life insurance in barracks, day rooms and other restricted areas.

The Model also addresses Congressional concerns regarding suitability and product standards. In this regard, the Model prohibits recommending the purchase of any life insurance product which includes a “side fund” to junior enlisted service members in pay grades E-4 and below, unless the insurer has reasonable grounds for believing that the life insurance portion of the product, standing alone, is suitable.

This rule conforms to the recommended NAIC Model.  
Effective March 1, 2009

*Ins 3.39—Relating to Medicare supplement and replacement insurance products and affecting small business*

The rule implements modifications delineated by the NAIC Medicare Supplement Insurance Minimum Standards Model Act that includes modifications to comply with both the Genetic Information Nondiscrimination Act of 2008 (GINA) and the Medicare Improvements for Patients and Providers Act of 2008 (MIPPA). Medigap policies are policies purchased by Medicare beneficiaries to cover Medicare deductibles, coinsurance, copayments and selected services that Medicare does not cover. Medicare establishes eligibility rules, benefits and coverage limits. The rule incorporates the NAIC Model Act into Wisconsin’s current Medicare supplement and Medicare replacement rules.

The rule contains a new paragraph that specifically implements the GINA requirements as they relate to Medicare supplement or replacement plans. The rule also updates requirements relating to the submission of form filings and advertisements to the Office of the Commissioner of Insurance (OCI), including the repeal and recreation of Appendices 2 and 3 and modification of s. Ins 3.39 (15), Wis. Adm. Code.

The rule implements the changes to the Medicare supplement benefits that are to be effective by June 1, 2010, in accordance with MIPPA. Specifically, although Wisconsin is waived by CMS from offering specific Medicare supplement plans, OCI is proposing to incorporate the benefits contained within the federal newly created standardized plans labeled “M” and “N” into two new rider options. These riders will create a Medicare Part A 50% deductible with no out-of-pocket maximum limitation and will create a Medicare Part B 100% deductible with copayment requirements for office and emergency room visits.

While the federal standardized plans eliminate the preventive health care coverage, the rule retains those benefits. Also, although the standardized plans are first incorporating a hospice care benefit, OCI has required a hospice benefit for more than three years and will retain the benefit for policies that become effective on or after June 1, 2010. The rule includes a newly created paragraph to address issuers’ use of new or innovative benefits as contained in the NAIC Model Act.

For clarity, the rule renumbers existing appendices to include newly created Appendices 2 through 6 for the

Medicare supplement plans that are effective on or after June 1, 2010. The new appendices follow product lines with one appendix dedicated to premium information and various disclosures. Parallel cites ease the use of the new regulations by creating s. Ins 3.39 (4s), (5m) and (30m), Wis. Adm. Code.

The rule preserves the regulatory oversight of products primarily sold to Wisconsin seniors and maintains rigorous standards for disclosure of benefits, consumer rights and marketing practices. In furthering this oversight, the rule includes specific requirements for issuers marketing and selling insurance products intended to wrap around or fill gaps in Medicare Advantage products. The rule will require these insurance products to comply with the Medicare supplement and replacement regulations.

Effective July 1, 2009

*Ins 2.07—Relating to replacement of life insurance or annuity contracts: disclosure requirements*

The Office of the Commissioner of Insurance has established minimum standards of conduct to be observed by insurers and producers in life insurance and annuity replacement or financed purchase transactions to assure disclosure of material information to purchasers and to reduce opportunities for misrepresentation and unfair business practices. The rule expands and clarifies the information that must be communicated by a producer to a purchaser at the time an application is completed. The rule provides notice formats to assure uniform disclosures. The rule requires that certification of the disclosure be obtained from the purchaser and the producer, and that a copy of the certification along with a copy of all sales materials be provided to the purchaser and submitted to the insurer with the completed application. The rule defines and includes financed purchases in the replacement disclosure and reporting requirements.

Under this rule, insurers who use producers are required to maintain a system of supervision, control and monitoring to assure compliance which at a minimum must provide training, guidance, review and detection procedures. Insurers must have the capacity to monitor each producer's replacement activity and to maintain and produce transactional records upon request of the Commissioner. Records must be retained by the insurer for at least five years. A replacing insurer must notify an existing insurer of a replacement transaction within five business days of receipt of a completed application and must notify a purchaser of the right to cancel the transaction within 30 days of delivery of a policy or

contract and receive a refund. An existing insurer must retain replacement notices for at least five years, must notify the existing policyholder of the right to receive information regarding the existing policy or contract and must notify the existing policyholder of the potential effect of release of policy values. Insurers engaging in direct response solicitation where there is no producer are required to make inquiries and provide disclosures to an applicant in any transaction that may involve a replacement.

Effective July 1, 2009

*Ins 17.01 (3), 17.28(3) (c), and 17.28 (6)—Relating to fiscal 2010 Fund fees, provider classifications, and Mediation Panel fees and affecting small business*

This rule establishes the fees that participating health care providers must pay to the Fund for the fiscal year beginning July 1, 2009. These fees represent a 9.9% increase from fees paid for the 2008-09 fiscal year. The Board approved these fees at its meeting on December 17, 2008, based on the recommendation of the Board's actuarial and underwriting committee and reports of the Fund's actuaries.

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

The Board is also required to promulgate by rule the annual fees for the operation of the Injured Patients and Families Compensation Mediation System, based on the recommendation of the director of state courts. The recommendation of the director of state courts was reviewed by the Board's actuarial and underwriting committee. This rule implements the funding level approved by the Board by establishing Mediation Panel fees for the next fiscal year at \$25.00 for physicians and \$5.00 per occupied bed for hospitals, representing an increase of \$7.00 per physician and \$2.50 per occupied bed for hospitals from 2008-09 fiscal year Mediation Panel fees.

Effective July 1, 2009

*Ins 6, 26, and 28—Relating to licensing, prelicensing and continuing education for insurance agents and affecting small business*

This rule changes the agent licensing requirements to conform to the NAIC model requirements for licensing and regulation of insurance agents. Three new lines of authority—variable life, crop, and surety—are created to

bring Wisconsin into conformance with the lines in the NAIC model. For the variable line, there will be a six-month transition period during which an agent can solicit under either the current licensing requirements or the new ones. After that period, the agent is only able to solicit under the new requirements.

This rule will now allow online, self-study, and correspondence course credits to satisfy the existing prelicensing education requirements and conforms Wisconsin to requirements under the NAIC model. Prelicensing course providers will be required to pay the same course approval fees as currently paid by continuing education providers.

The NAIC model requires that the state of residence use fingerprint identification for crime checks. There are 16 states that now require fingerprinting of their resident insurance agent applicants including Alaska, Arizona, California, Connecticut, Florida, Idaho, Montana, New Jersey, Nevada, Pennsylvania, Ohio, Oregon, Tennessee, Utah, Washington and West Virginia. Wisconsin statutes permit the Commissioner to require fingerprints for this purpose [see s. 628.04 (1c), Wis. Stat.]. Currently, a resident agent applicant's criminal records are checked using only the Department of Justice, Crime Information Bureau (CIB). The CIB database contains no information about federal convictions or convictions in other states. The CIB matches are currently done using a name match and can result in inaccurate matches. A fingerprint match is the only method that the CIB match can verify. Thus a person who applies for a Wisconsin insurance license could fail to disclose significant convictions under federal law, in other states or even Wisconsin and OCI would have no method to catch the falsehood. OCI would license the person without knowing that the public may be at significant risk of harm.

The FBI requires fingerprints in order to provide criminal records to the Commissioner. Other Wisconsin agencies currently require fingerprint crime checks with the FBI as part of their licensing process, including:

The Wisconsin Department of Financial Institutions, Securities Division, does not collect fingerprints but uses the national Financial Industry Regulatory Authority (FINRA) to conduct fingerprint criminal checks

Teacher licenses under s. 118.19 (10) c, Wis. Stat.

Private Detective licenses under RL 31.03 (b), Wis. Adm. Code

Private Security Guard licenses under RL 31.036 (1) (b), Wis. Adm. Code

Wholesale Pharmacy Distribution Reps under s. 450.071 (3) (c) 9, Wis. Stat.

The current testing vendor contracted with OCI holds the current statewide contract for fingerprinting and provides those services for the licenses identified above except FINRA. Pursuant to the current contract, the fingerprints collected would be used only to do an FBI and CIB crime check and then destroyed under the contract with the current testing vendor utilized by OCI.

The application fee for the initial licensing of insurance agents has also been increased. Currently, the fees OCI collects from insurance agent applicants are less than what OCI pays to have the licensing examination administered. The contract for the administration of the licensing examination was recently rebid with the new contract effective July 1, 2009. This new contract contains higher charges for examination and processing and makes the current fee structure inadequate.

Effective September 1, 2009

*Ins 2.81—Relating to use of the 1980 CSO Standard Ordinary Life Valuation Mortality Table in determining the minimum standard of valuation reserves and the minimum standard nonforfeiture values for preneed funeral life insurance products*

Section Ins 2.81, Wis. Adm. Code, sets forth the requirements for use of the 2001 Commissioners' Standard Ordinary (CSO) Mortality Table by insurers meeting prescribed conditions in determining minimum reserve liabilities and minimum nonforfeiture values which may be used for policies issued on or after January 1, 2005, and before January 1, 2009, and which shall be used for policies issued on or after January 1, 2009. Research completed by the Deloitte University of Connecticut Actuarial Center commissioned by the Society of Actuaries as a part of a study of preneed mortality determined that the 2001 CSO Mortality Table produces inadequate reserves for policies issued to fund funeral services and expenses. This rule provides that insurers shall use the 1980 Commissioners' Standard Ordinary (CSO) Mortality Table for determining the minimum mortality standard for determining reserve liabilities and nonforfeiture values for funeral policies as defined in s. 632.415, Wis. Stat. Insurers may elect to use the 2001 CSO Mortality Table for funeral policies issued on or after January 1, 2009, and before January 1, 2012, provided that the insurer certifies to the Commissioner with

supporting information that the reserve methodology employed by the insurer using the 2001 CSO Mortality Table as a minimum standard develops adequate reserves.

Effective October 1, 2009

*Ins 6.90—Relating to designations or certifications purporting to demonstrate special expertise in the financial or retirement needs of seniors*

Chapter Ins 6.90, Wis. Adm. Code, sets forth general information regarding prohibited business practices of insurers and insurance intermediaries. Recently, states have identified possible fraudulent marketing and sales activity related to the use of senior-specific certifications in the sale of insurance products to seniors. In 2008, the National Association of Insurance Commissioners (NAIC) created a committee to establish a model rule setting standards for the use of senior-specific certifications and professional designations by insurance producers in the sale of life insurance and annuities to all consumers regardless of age. The NAIC Model Rule was adopted in July of 2008. The Wisconsin rule follows the NAIC Model with two exceptions. First, the rule adds the term “advertising” to the list of practices and conduct to which the rule applies. Second, the rule adds health insurance to life insurance and annuity products in the list of insurance products to which the rule applies.

Effective January 1, 2010

In 2009, OCI had the following emergency rules in effect:

*Ins 3.36—Relating to treatment of autism spectrum disorders*

Under 2009 Wisconsin Act 28, the Commissioner is required pursuant to s. 632.895 (12m), Wis. Stat., to define four terms: “intensive-level services,” “nonintensive-level services,” “qualified,” and “paraprofessional” for purposes of providing services under this subsection. The statute further authorizes the Commissioner to promulgate rules governing the interpretation or administration of this subsection.

To ensure clear understanding of current provider qualifications and treatment options for autism spectrum disorders, the Commissioner established the Autism Working Group. The working group was charged with advising the Commissioner on definitions for the four required terms and making recommendations on how the statute should be implemented. The group was composed of parents, providers, insurers, and advocates. Administrators of the Waiver Program at the Department of Health Ser-

vices also participated. The group met every other week beginning June 23, 2009, until September 10, 2009.

The Waiver Program was used as a baseline to discuss the implementation of the new mandate. Current literature on autism spectrum disorders and information from other states was presented to the working group for review and consideration. Because the research and literature in the realm of autism treatments is rapidly evolving, the working group recommended defining “evidence-based” and “behavioral” rather than creating a list of approved therapies that could readily become outdated.

The rule includes definitions of intensive-level behavioral therapy and nonintensive-level therapy. Based upon current research, the rule limits intensive-level services to children aged two to nine years, as this period of time has shown to be optimum for gains for individuals diagnosed with autism spectrum disorders. Building from the waiver program, the working group developed a comprehensive regulation.

The rule contains criteria necessary for one to be considered a qualified provider, qualified professional, qualified therapist, and qualified paraprofessional. The criteria include a combination of educational, professional, and specific training with individuals diagnosed with autism spectrum disorders. For qualified paraprofessionals, specific requirements for supervised implementation of a treatment plan for the insured are required. The rule includes provisions to permit individuals who are currently providing services through the Department’s Waiver Program to be deemed qualified for up to two years and to permit insurers and self-funded plans to contract with these individuals who are experienced but may not meet the “qualified” requirements.

The rule also handles several administrative concerns. It allows insurers to deny claims they believe to be fraudulent, to exclude travel time from the required hours of treatment and allocated dollars for treatment, and permits dispute resolution through independent review organizations.

Effective September 28, 2009

*Ins 3.75—Relating to continuation of group health insurance policies*

The United States Department of the Treasury, Internal Revenue Service, published an interpretation of the American Recovery and Reinvestment Act of 2009 that provided a continuation election opportunity for covered employees, including former employees, when

an employer discontinues a group health plan. The rule considers continuation coverage election options for employees meeting the requirements of s. 632.897, Wis. Stat., or s. 9126 of 2009 Wisconsin Act 11 whose employer or former employer discontinues the group health insurance policy. The rule considers election and eligibility criteria for continuation of coverage through a group policy.

Effective October 1, 2009

*Ins 57—Relating to care management organizations and affecting small business*

Chapter 648, Wis. Stat., was created to establish the financial regulation of care management organizations that provide and coordinate services for the Family Care program. Family Care is a Wisconsin Medicaid program designed to provide cost-effective, comprehensive and flexible long-term care that fosters consumers' independence and quality of life, while recognizing the need for interdependence and support. Family Care improves the cost-effective coordination of long-term care services by creating a single flexible benefit that includes a large number of health and long-term care services that are typically only available separately. Enrollees have access to specific health care services offered by Medicaid as well as long-term care services in the Home and Community-Based Waivers and the state-funded Community Options Program.

Family Care is a public program operated by the Wisconsin Department of Health Services (Department) that contracts with both private and public plans to provide consumers an option for coverage of long-term care services beyond fee-for-service and the self-directed supports waiver. The care management organizations receive a fixed capitated amount per enrollee from the Department through the waiver programs. However, due to the nature of the organizations and the structure of the plan, care management organizations, unlike insurers, may be less able to build and draw upon reserves both during the expansion periods and due to the potential for unforeseen expenditures.

The rule implements ch. 648, Wis. Stat., financial regulatory oversight of the care management organizations in coordination with the Department to ensure that the organizations use sound financial tools when commencing operations and ongoing oversight of the financial condition of the organizations. Specifically, the proposed rule establishes minimum financial standards, financial reporting requirements, regulatory examinations, and restricted

reserves for care management organizations in the event of insolvency.

Effective October 10, 2009

*Ins 3.34—Relating to coverage of dependents to age 27 and affecting small business*

The rule interprets and implements the requirements of s. 632.885, Wis. Stat., by clarifying and defining eligibility criteria and providing guidance as to how insurers and self-insured health plans are to determine an adult child's eligibility for coverage. The rule clarifies that the mandate applies to individual and group health insurance, limited-scope health insurance, including vision and dental plans, as well as self-insured health plans. The rule also clarifies that this mandate does not apply to certain insurance products including long-term care and Medigap policies. Further, as described in the applicability provisions of 2009 Wisconsin Act 28, the rule states when the mandate first applies, including the initial applicability for collectively bargained health plans.

The rule provides clarity through definitions of "premium contribution" and "premium amount." The Commissioner received the greatest volume of inquiries seeking guidance on how the premium comparison was to be conducted. The rule simplifies and guides insurers and self-insured plans on exactly what is to be compared for this element of eligibility determination.

Guidance is also provided regarding to whom an offer of coverage for an eligible adult child is to be given and reinforces the statutory provision that it is only the applicant or the insured who determines whether or not an eligible dependent is added to his or her health plan. The rule further informs insurers and self-insured plans on prohibited practices that would unduly restrict an otherwise eligible dependent from coverage contrary to the intent of the statute.

The rule further provides specific guidance to insurers offering individual health insurance products as compared to insurers or self-insured health plans offering group health insurance coverage. Insurers offering individual health insurance may rate, may utilize preexisting condition waiting periods, and may apply elimination riders to an eligible adult child, but may not impose such limitations as coverage would be rendered illusory. Insurers offering group health insurance or limited-scope insurance and self-insured health plans must comply with s. 632.746, Wis. Stat., with regards to preexisting condition waiting periods and application of

creditable coverage. The rule also requires insurers and self-insured health plans to treat an eligible adult child as a new entrant and provide annually at least a 30-day enrollment period.

Finally, the rule clarifies s. 632.885 (2) (a) 3 and (b) 3, Wis. Stat. An adult child is an eligible adult child when the child is between the ages of 17 and 27, is not married and who is not eligible for his or her employer-sponsored coverage or whose employer does not offer health insurance to its employees. An adult child who has been called to federal active duty is an eligible adult child when a full-time student, less than 27 years of age when called to active duty. The rule clarifies that the adult child will have up to 12 months after completing active duty to apply for full-time student status at an institution of higher education, and that if the adult child is called more than once in four years of the first call to active duty, insurers and self-insured health plans may only use the adult child's age at the time of the first call to active duty when determining eligibility.

Effective October 31, 2009

*Ins 6.77—Relating to exempting commercial umbrella and commercial liability policies covering only hired and non-owned autos from having to offer or include uninsured and underinsured motorist coverage*

This rule exempts commercial liability insurance and commercial umbrella policies which cover only HNO from the requirement to offer or to include UM/UIM coverages. This continues the current regulatory requirements for these policies.

Effective November 1, 2009

*The Wisconsin Administrative Code - Rules of the Office of the Commissioner of Insurance and the Wisconsin Administrative Register are available for purchase 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](http://www.legis.state.wi.us/rsb/code/ins/ins.html). Information regarding the status and text of OCI rules pending or promulgated is available on the internet at: [oci.wi.gov/ocirules.htm](http://oci.wi.gov/ocirules.htm) and [adminrules.wisconsin.gov](http://adminrules.wisconsin.gov).*

## National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2009 Commissioner Dilweg and his representatives were members of the following committees, task forces, and working groups of the NAIC.

### Committees

Executive (EX) Committee (Vice-Chair of Midwest Zone)  
Life Insurance and Annuities (A) Committee  
Market Regulation and Consumer Affairs (D) Committee  
NAIC/Consumer Liaison Committee  
NAIC/Industry Liaison Committee  
NAIC/State Government Liaison Committee

*Health Insurance and Managed Care (B) Committee*  
ERISA (B) Working Group (Chair)

*Property and Casualty Insurance (C) Committee*  
Professional Employer Organization Model Law (C)  
Working Group

*Market Regulation and Consumer Affairs (D) Committee*

### Task Forces

Climate Change and Global Warming (EX) Task Force  
Solvency Modernization Initiative (EX) Task Force  
Long-Term Care (EX) Task Force  
Information Systems (EX1) Task Force  
Regulatory Framework (B) Task Force  
Senior Issues (B) Task Force (Vice-Chair)  
Accounting Practices and Procedures (E) Task Force  
Capital Adequacy (E) Task Force  
Examination Oversight (E) Task Force  
IT Examination Oversight (E) Task Force (Chair)  
Reinsurance (E) Task Force  
Valuation of Securities (E) Task Force

Consumer Connections (D) Working Group  
Market Actions (D) Working Group  
Market Analysis Procedures (D) Working Group  
Market Conduct Examinations Standards (D)  
Working Group  
Special Accreditation (D) Working Group

*Financial Condition (E) Committee*

Capital and Surplus Relief (E) Working Group  
Credit Default Swap (E) Working Group  
Financial Analysis (E) Working Group (Chair)  
Financial Guaranty Insurance Guideline (E)  
Working Group  
Investments of Insurers Model Act Revisions (E)  
Working Group  
IT Examination (E) Working Group (Chair)  
National Treatment and Coordination (E) Working  
Group  
Rating Agency (E) Working Group

### NAIC Working and Technical Groups/Subgroups/ Councils/Boards

*Executive (EX) Committee*

Securities Valuation Office Initiatives (EX) Working  
Group (Vice-Chair)  
AIG Special (EX) Working Group

*Solvency Modernization Initiative (EX) Task Force*

Group Solvency Issues (EX) Working Group  
International Accounting Standards (EX) Working  
Group  
International Solvency (EX) Working Group

*Speed to Market (EX) Task Force*

Operational Efficiencies (EX) Working Group

*Life Insurance and Annuities (A) Committee*

Suitability of Annuity Sales (A) Working Group  
(Chair)  
Indexed Annuities (A) Working Group  
Annuity Disclosure (A) Working Group

*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

*Capital Adequacy (E) Task Force*

Property Risk-Based Capital (E) Working Group

*Examination Oversight (E) Task Force*

Financial Analysis Research and Development (E)  
Working Group (Chair)  
Financial Examiners Handbook (E) Technical Group  
Financial Analysis Handbook (E) Working Group  
(Chair)  
Analyst Team System Oversight (E) Working  
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. Kim Shaul, Deputy Commissioner, serves as the committee chairperson. The committee met several times in 2009 and provided recommendations to the NAIC Suitability of Annuity Sales Working Group with regard to concepts that should be considered in revising the NAIC Suitability in Annuity Transactions Model Regulation. This committee resumed meetings after annuity suitability work at the NAIC progressed and made a recommendation to the legislature. The committee has two 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 and two public members. The members during 2009 were:

Kim Shaul, Deputy Commissioner, Chair  
Barbara Becker, Becker and Hickey, S.C.,  
Milwaukee  
Scott Borchert, Financial Industry Regulatory  
Authority, St. Paul, Minnesota  
John Hendrick, Coalition of Wisconsin Aging  
Groups, Madison  
Martha Kendler, Northwestern Mutual Life  
Insurance Company, Milwaukee

Duwayne Mews, Financial Strategies, Auburndale  
Connie O'Connell, Wisconsin Council of Life  
Insurers, 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 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) which 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: the Council on Blindness, the Council for the Deaf and Hard of Hearing, the Council on Developmental Disabilities, the Council on Mental Health, the Council on Alcohol and Other Drug Abuse, and the Council on Physical Disabilities. The committee selects a representative and informs the GCPD afterwards. The selected person is then appointed by the Governor and remains part of the GCPD as long as they are serving on their respective council. The majority of members are people with disabilities.

#### **Governor's Council on Financial Literacy**

This council was created in Executive Order 92, March 30, 2005. The council consists of 20 members or less. The council's mission is to measurably improve the financial literacy of Wisconsin citizens to ensure that resources are utilized in an efficient and meaningful manner. This will be accomplished by collaborating with existing state agencies (the Department of Financial Institutions, the Jump\$tart Coalition for Personal Financial Literacy, the State Superintendent, the Secretary of the Department of Workforce Development, the Commissioner of Insurance and the Secretary of the Department of Revenue), private entities, and non-profit associations. The council serves as a continuous sounding board for the Governor's office and the Department of Financial Institution's Office of Financial Literacy.

#### **Group Insurance Board (Board)**

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

#### **Health 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, one member representing hospitals and two public members. The members during 2009 were:

Alice Torti, Great Big Pictures, Inc., Madison, Chair  
Terry Frett, Frett Barrington, Pewaukee  
Karen E. Geiger, Blue Cross Blue Shield of Wisconsin, Milwaukee  
Roma Hanson, AIDS Resource Center of Wisconsin, Milwaukee  
Chris Hewler, Stoughton Trailers, Stoughton  
Linda Kuklinski, Generac Power Systems, Waukesha  
Mike Muelmans, Write Resources, Monona  
Terry Murphy, East Town Insurance Services, Elm Grove  
Robert Palmer, Dean Health Plan, Madison  
Mary Ellen Powers, Metropolitan Milwaukee Association of Commerce, Milwaukee  
George Quinn, Wisconsin Hospital Association, Madison  
Roberta Riportella, University of Wisconsin, Madison  
Kris Seymour, Humana, Milwaukee  
James Sykes, University of Wisconsin, Madison  
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 Hos-

pital 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. The 13-member Board 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, 2009, were:

Sean Dilweg, Commissioner of Insurance  
Marilu Bintz, M.D., Wisconsin Hospital Association  
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  
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 the Department of Veterans Affairs, the Department of Health Services (includes Medicaid, Family Care and Aging), the Department of Workforce Development (includes the Division of Vocational Rehabilitation and the Wisconsin Employment Transportation Assistance Program), the Office of the Commissioner of Insurance, and the 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 three consumer members. The members during 2009 were:

Sharon Brosnan, Thrivent Financial for Lutherans,  
Appleton, Chair  
Barbara Becker, Becker & Hickey, S.C., Milwaukee  
Greg Gurlik, Northwestern Mutual Life Insurance  
Company, Milwaukee  
Dave Larson, American Family Insurance, Madison  
Martin O'Brien, Principal Financial Group, Neenah  
Sarah Orr, UW Law School, Madison  
Jill Shilbauer, WEA Trust, Madison  
Julie Short, Coalition of Wisconsin Aging Groups,  
Madison

### **Property and Casualty Advisory Council**

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council has four insurance company members, two agent members, and three public members. The members during 2009 were:

James Thomas, Society Insurance a Mutual Company,  
Fond du Lac, Chair  
Brad Bodden, Brad Bodden Insurance Agency,  
Madison  
John Duwell, West Bend Mutual Insurance Company,  
West Bend  
Lemuel Eaton, Metro Milwaukee Fair Housing  
Council, Milwaukee  
Mary Kaiser, Spectrum Insurance Group, LLC,  
Eau Claire  
Brian Peacy, Employers Insurance Company of  
Wausau, Wausau  
Julie Rupert, American Family Mutual Insurance  
Company, Madison  
Bill Smith, National Federation of Independent  
Business, Madison  
Steve Tauke, Marshall & Ilsley Corporation,  
Milwaukee  
Scott Taylor, Urban & Taylor, 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 2009 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 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. The Board has nine members. 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 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 worker's 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

**January 6, 2009:** To all life insurers transacting business in Wisconsin regarding determining minimum standards for funeral policies under s. 632.415, Wis. Stat. Effective January 1, 2009, the 1980 CSO Mortality Table may continue to be used in determining the minimum standard valuation of reserves and the minimum standard for nonforfeiture values for funeral insurance products.

**May 4, 2009:** To group health plan insurers subject to s. 632.897, Wis. Stat., Wisconsin continuation and conversion requirements, regarding American Recovery and Reinvestment Act of 2009 (ARRA). In mid-March the U.S. Department of Labor drafted model notices to be provided to qualified beneficiaries informing them of the COBRA premium reduction that is available to assistance-eligible individuals and to provide certain individuals a second COBRA continuation election period under ARRA.

**July 15, 2009** (Revised on August 14, 2009): To all insurers and agents regarding promulgation of rules effective September 1, 2009, and approval of statutory authority relating to licensing, prelicensing, and continuing education for insurance agents. (Note: Variable life/variable annuity line of authority effective date corrected.) Three new lines of authority, variable life/variable annuity, crop, and surety, are created to bring Wisconsin in conformance with the lines in the NAIC model.

**July 24, 2009** (Revised on September 1, 2009): To insurers and intermediaries licensed to do business in Wisconsin regarding insurance statutory provisions contained in the 2009-2011 Wisconsin state budget - 2009 Wisconsin Act 28. (Note: Section 632.835, Wis. Stat., concerning independent review, effective date corrected on September 1, 2009.) This is a summary of most of the provisions contained in Act 28 affecting insurance.

**August 13, 2009** (Revised on August 14, 2009): To all licensed life agents and all licensed insurers with the authority to transact variable life insurance and variable annuity business in Wisconsin regarding variable life/variable annuity line of authority. (Note: Effective date corrected.) After March 31, 2010, agents will only be able to sell variable life/variable annuity products if they hold the variable life/variable annuity line of authority and have been appointed by their insurer for this line. Agents who satisfy the current requirements for variable life/variable annuity can continue selling under their existing license and appointment until March 31, 2010.

**September 29, 2009:** To all insurers authorized to write life insurance in Wisconsin regarding s. Ins 2.07, Wis. Adm. Code, relating to replacement of life insurance or annuity contracts; disclosure requirements. The amended rule establishes minimum standards of conduct to be observed by insurers and producers in life insurance and annuity replacement or financed purchase transactions to ensure disclosure of material information to purchasers and to reduce opportunities for misrepresentation and unfair business practices.

**October 1, 2009:** To all insurers authorized to write health insurance in Wisconsin regarding s. Ins 3.75, Wis. Adm. Code, relating to continuing group health insurance coverage for federal assistance-eligible individuals under policies discontinued and not replaced on or after June 30, 2009. Health insurers are required to exercise due diligence to identify employer group health plans that terminated on or after June 30, 2009, and not replaced, and to ask the employer to provide the required notice to assistance-eligible individuals or provide the notice themselves if the employer does not do so within 30 days of the effective date of the rule (October 2, 2009).

**November 13, 2009:** To agent licensing sections of all insurance companies licensed to do business in the state of Wisconsin relating to resident and nonresident annual billing reminder. All payments must be completed by Electronic Funds Transfer (EFT) at our Web site.

**December 17, 2009:** To all licensed agents and agent licensing sections of all insurance companies licensed to do business in the state of Wisconsin relating to guidance regarding use of the NAIC/NIPR Attachments Warehouse for the electronic filing of insurance producer licensing documents. Recent improvements permit applicants or licensees to electronically file required documents when applying for or renewing an insurance license and allow licensees to satisfy the statutory requirements regarding notification and reporting of all administrative and criminal actions as required under s. Ins 6.61 (16), Wis. Adm. Code.

Copies of the bulletins are available on OCI's Web site at [oci.wi.gov/bulletin.htm](http://oci.wi.gov/bulletin.htm).

## Administrative Actions

(As Reported by the Legal Unit)

In many of the proceedings listed below, the Respondent denied the allegations but consented to the action taken. Copies of administrative actions taken by the OCI on insurance companies and agents 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](http://oci.wi.gov/admact/admact.htm).

### *Allegations and Actions Against Agents:*

Dale Ivan Adams  
17827 N. 20th St., Phoenix, AZ 85022  
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 an administrative action taken by another state. April 2009

Matthew John Adams  
1907 N. Edgewood Ave., Appleton, WI 54914  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. April 2009

Shannon Marie Adaway  
4663 N. 71st St., Milwaukee, WI 53218  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

Robert Glenn Aikins  
1021 E. Maes Ave., Kimberly, WI 54136  
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. January 2009

Guadalupe R. Alba  
11775 W. Chapman Ave., Greenfield, WI 53228  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Claude W. Baker  
3361 Kimball Rd. Apt. 1, Rockford, IL 61114  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. August 2009

Kate J. Barbieri  
2340 N. 80th St., Wauwatosa, WI 53213  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Katie L. Barry  
1670 Brighton Beach Rd., Menasha, WI 54952  
Agreed to pay a forfeiture of \$500.00, to maintain policyholder records for at least three years, and to respond promptly to all written inquiries from OCI. These actions were based on allegations of failing to respond to numerous OCI requests regarding a complaint file. May 2009

Timothy P. Barry  
648 White Birch Ct., Appleton, WI 54915  
Has had his insurance license revoked and was ordered to pay a forfeiture of \$10,000.00 in addition to restitution of \$18,346.23. These actions were based on allegations of repeatedly violating s. 628.34 (1), Wis. Stat., by making false and misleading communications about insurance contracts, repeatedly violating s. Ins 2.16 (6), Wis. Adm. Code, by recommending life insurance and annuities to a customer without a reasonable basis to believe the policies were not unsuitable, and repeatedly violating s. 628.10 (2) (b), Wis. Stat., by engaging in methods and practices which endangered the legitimate interests of his customer. May 2009

Brian E. Bates  
4920 N. 24th Pl., Milwaukee, WI 53209  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

George R. Battle  
101 Captiva Way, Coatesville, PA 19320  
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 an administrative action on an insurance license application. April 2009

Kenneth M. Bauer  
6967 S. Oakland Rd., Superior, WI 54880  
Was ordered to pay a forfeiture of \$250.00 and to cease and desist from enrolling Medicare beneficiaries into Medicare Advantage plans in violation of ch. Ins 20, Wis. Adm. Code, and without a scheduled appointment with

the proposed beneficiary. This action was based on allegations of improperly soliciting a Medicare Advantage policy. February 2009

Chelsie A. Bellisle  
633 Pine St., Pulaski, WI 54162

Has had her application for an insurance license denied. This action was based on allegations of recent convictions for driving after revocation which shows evidence of untrustworthiness and may be substantially related to insurance marketing type conduct. November 2009

Richard L. Bigelow  
19373 315th St., Red Wing, MN 55066

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 Minnesota on an insurance license application. February 2009

Walter Edward Biggs II  
3092 Sunnyside St., Stoughton, WI 53589

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 which may be substantially related to insurance marketing type conduct. April 2009

Susan K. Bird-Winbun  
417 Lincoln Ave., Baraboo, WI 53913

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to pay delinquent taxes, and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2009

Joshua J. Bishop  
305 Lynn Ave. Apt. A108, Baraboo, WI 53913

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Christopher Peace Blake  
9238 Shay CV, Ooltewah, TN 37363

Was ordered to pay a forfeiture of \$500.00 and to respond to OCI's request for information. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law and failing to respond promptly to inquiries from OCI. April 2009

Timothy G. Blechl  
233 N. Thompson Dr. Apt. 8, Madison, WI 53714

Has had his insurance license suspended beginning November 13, 2009. This action was based on allegations of failing to pay past child support due. November 2009

Beverly D. Bowen  
335 E. Fieldstone Cir. #4, Oak Creek, WI 53154  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Darick D. Bradford  
2658 Cormier Rd., Green Bay, WI 54313  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

Harry Chase Brandon  
713 Hwy. H, Kewaskum, WI 53040  
Has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI, improperly soliciting a Medicare Part D policy, and failing to appear for an administrative hearing. April 2009

Ryan P. Brennan  
2578 N. 58th St., Milwaukee, WI 53210  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Richard W. Brewster  
857 Columbus St., Sun Prairie, WI 53590  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Amy Jo Brown  
527 Roosevelt Rd., Kohler, WI 53044  
Agreed to surrender her Wisconsin insurance intermediary licenses. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. August 2009

Kimberly D. Brown  
10961 County Rd. Z, Nekoosa, WI 54457  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. May 2009

Phillip E. Bryson  
11695 Center Hill Rd., Darlington, WI 53530  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Bradley J. Burlage  
3728 Coronado St., Kieler, WI 53812  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2009

Randy L. Caldwell  
12690 249th Ave., Trevor, WI 53179  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. August 2009

Tiffany K. Cappello  
42 Mayfield St. #2, Dorchester, MA 02125  
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 which may be substantially related to insurance marketing type conduct. March 2009

Linden D. Carson  
3957 N. 51st Blvd., Milwaukee, WI 53216  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

Eric D. Ciepluch  
1242 Woodview Dr., Waukesha, WI 53189  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Stockley S. Clarke  
8853A N. Swan Rd., Milwaukee, WI 53224  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. July 2009

Paul L. Clements  
60778 Utopia Ln., Prairie du Chien, WI 53821  
Was ordered to cease and desist from performing or offering to perform any service as an insurance intermediary, individually or in affiliation with any person engaged in the business of insurance in Wisconsin. This action was based on allegations of engaging in prohibited practices during license revocation in violation of s. 628.345, Wis. Stat. August 2009

Tina M. Clements  
60778 Utopia Ln., Prairie du Chien, WI 53821  
Agreed to have her insurance license revoked. This action was based on allegations of engaging in repeated and continuous affiliation in the solicitation and sale of insurance products with an insurance intermediary whose license has been revoked, in violation of s. 628.345, Wis. Stat. April 2009

Steve J. Coffee  
5656 Cty. Rd. Q, Colgate, WI 53017  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

David A. Colbert  
17479 Havenwood Rd., Sparta, WI 54656  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Thomas E. Coleman  
29340 Rocky Rd., Burlington, WI 53105  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Timothy R. Cornell  
1248 Seitz Dr., Waukesha, WI 53186  
Agreed to pay a forfeiture of \$1,200.00 and to pay consumer restitution of \$3,800.00. These actions were based on allegations of failing to properly consider suitability in selling life insurance and annuity products. June 2009

Andrew C. Cory  
2505 N. Bosworth Ave., Chicago, IL 60614  
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 Indiana on an insurance license application. February 2009

Susan Anne Counard  
1959 Cottage Rd., Little Suamico, WI 54141  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Jeffrey P. Couper  
1312 E. Grand Boulevard Cir., Iron Mountain, MI 49801  
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 Michigan, Wisconsin, and FINRA on an insurance license application. August 2009

Felice M. Crayton  
2106C Mac Arthur Rd. Apt. 22, Waukesha, WI 53188  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Angela E. Dail  
30812 Baltusrol St., Sorrento, FL 32776  
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of Indiana, Iowa, South Dakota, and Washington on an insurance license application and on the basis of the administrative actions taken by the other states. June 2009

Bonnie L. Daniels  
N8530 Navarino Rd., Black Creek, WI 54106  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2009

Graham E. Davis  
806 W. Willow St., Chippewa Falls, WI 54729  
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 which may be substantially related to insurance marketing type conduct. August 2009

Jefferson E. Davis  
W169 N8630 Sheridan Dr., Menomonee Falls, WI 53051  
Was ordered to pay a forfeiture of \$750.00. This action was based on allegations of failing to report 2004 criminal charges and 2005 convictions to the Commissioner as required by s. Ins 6.61 (16), Wis. Adm. Code. October 2009

Douglas E. Deback  
4904 S. 20th St., Milwaukee, WI 53221  
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 which may be substantially related to insurance marketing type conduct. July 2009

Michael B. Dermody  
222 Golden Lake Ln., Oconomowoc, WI 53066  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

William B. Dewitt  
524 McDowell St., Delavan, WI 53115  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the Financial Industry Regulatory Authority on an insurance license application. November 2009

Zachary T. Dietrich  
S79 W17524 Scenic Dr., Muskego, WI 53150  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. May 2009

Blake C. Dinger  
1510 Martin Rd., Bloomer, WI 54724  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Joshua L. Disch  
5451 Patriot Dr., Madison, WI 53718  
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. May 2009

Christopher J. Dollar  
3000 15th Ave., South Milwaukee, WI 53172  
Has had his insurance license application denied for 20 days. This action was based on allegations of failing to disclose previous criminal charges and a conviction on an insurance license application. October 2009

Mark R. Donovan  
822A Cedar St., Minocqua, WI 54548  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Charles J. Dorner  
N3549 Church Rd., Kewaunee, WI 54216  
Agreed to pay a forfeiture of \$25,000.00 and to have his insurance license revoked. These actions were based on

allegations of making unsuitable recommendations and misrepresentations to Wisconsin consumers regarding the sale of annuity products. February 2009

Ronald R. Dowling  
9334 Chestnut Tr., Tinley Park, IL 60477  
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 Massachusetts and South Dakota on an insurance license application. September 2009

Abdou N. Drammeh  
1418 Wayridge Dr. Apt. 204, Madison, WI 53704  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose Wisconsin delinquent taxes due on an insurance license application. January 2009

Jahara L. Draper  
N4612 970th St., Elk Mound, WI 54739  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction which may be substantially related to insurance marketing type conduct, and failing to pay past due child support. May 2009

Nick W. Duerst  
N5494 Gutzmer Rd., Monticello, WI 53570  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Eric S. Durrant  
E3328 Cty. Rd. K, Waupaca, WI 54981  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. July 2009

Christopher V. Eardley  
3101 SW 34th #905-463, Ocala, FL 34474  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Florida, Office of Financial Regulation. December 2009

Brian D. Eck  
10706 Minnetonka Blvd., Hopkins, MN 55305  
Agreed to pay a forfeiture of \$500.00, to respond promptly to OCI, and to not act as an insurance agent unless properly licensed. These actions were based on

allegations of failing to respond promptly to inquiries from OCI and of acting as an agent when not licensed. August 2009

Curtis R. Edmark  
3911 45th Ave., Kenosha, WI 53144  
Was ordered to pay a forfeiture of \$5,000.00 and to pay \$5,000.00 in restitution. These actions were based on allegations of making false and misleading statements to consumers regarding the sale of insurance products and making unsuitable recommendations to senior consumers regarding the purchase of annuities. January 2009

Okoi O. Eduson  
6487 N. 42nd St. Milwaukee, WI 53209  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Okoi O. Eduson  
6487 N. 42nd St., Milwaukee, WI 53209  
Agreed to promptly remit premium payments to the Wisconsin Insurance Plan. This action was based on allegations of failing to promptly remit premium to the Wisconsin Insurance Plan. October 2009

Gregory R. Ernst  
3710 Stanley St., Stevens Point, WI 54481  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. June 2009

Robert Michael Fazio  
21339 Waterwood, Garden Ridge, TX 78266  
Agreed to pay a forfeiture of \$250.00 and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI. February 2009

Erik W. Femrite  
2413 Fountain Ave. Apt. 21, Appleton, WI 54915  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose pending criminal charges on an insurance license application and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2009

David L. Ferraro  
S89 W34547 Eagle Ter., Eagle, WI 53119  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Robert H. Fletcher  
1070 Luanna Dr., Rockford, IL 61103  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Colorado on an insurance license application. September 2009

Carol L. Flood  
W11423 Catherine Ct., Waupun, WI 53963  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

David Smith Folmar  
3120 Bryn Mawr Dr., Dallas, TX 75225  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to termination for cause and a pending lawsuit. April 2009

Ronald K. Fosu  
2039 Shopiere Rd., Beloit, WI 53511  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. November 2009

Todd T. Fox  
23030 State Rd. 57, Kiel, WI 53042  
Agreed to pay a forfeiture of \$1,000.00 and agreed to not solicit, negotiate, place, or advise others about insurance needs and coverages for lines of authority for which he is not licensed. This action was based on allegations of acting as an unlicensed agent. September 2009

Steven R. Freund  
1307 Lawton Ct., Waunakee, WI 53597  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Dustin Michael Fritz  
3453 62nd Ave., Elk Mound, WI 54739  
Agreed to be supervised for a one-year period ending May 1, 2010. This action was based on allegations of a military court martial which may be substantially related to insurance marketing type conduct. May 2009

Scott A. Froemming  
573 E. Red Pine Cir., Dousman, WI 53118  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing

to disclose previous criminal convictions on insurance license applications. December 2009

Lee A. Gaither  
1300 16th St., Racine, WI 53403  
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 a previous criminal conviction on an insurance license application. August 2009

Patrick J. Gallagher  
7501 Hiddenbrook Ln., Bloomfield Hills, MI 48301  
Agreed to pay a forfeiture of \$250.00 and to promptly reply to inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2009

Joe Gamez  
1407 American Ave., Waukesha, WI 53188  
Was ordered to pay a forfeiture of \$1,000.00 and had his insurance license revoked. These actions were based on allegations of theft, unapproved use of a client's credit card, and failure to notify OCI of a criminal conviction and an address change. Agent Gamez did not answer the allegations and failed to appear at either the prehearing or the hearing. June 2009

Leonard B. Garr  
8713 W. Cheyenne St., Milwaukee, WI 53224  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Lacinda G. Gerke  
1283 County Rd. PH, Onalaska, WI 54650  
Agreed to pay a forfeiture of \$250.00 and agreed to report all administrative actions in writing to OCI as required by s. Ins 6.61, Wis. Adm. Code. These actions were based on allegations of failing to report to OCI administrative actions taken by the Wisconsin Real Estate Board in 2006 and 2008. June 2009

Thomas Daniel Germann  
3000 S. Webster Ave., Green Bay, WI 54301  
Has had his application for an insurance license denied. This action was based on a previous administrative action as well as allegations of failing to pay Wisconsin delinquent taxes due and failing to respond promptly to inquiries from OCI. March 2009

Anthony J. Giangreco  
175A W. Main St., Whitewater, WI 53190  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Troy N. Girolamo  
N51012 Hutchins Ln., Eleva, WI 54738  
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 which may be substantially related to insurance marketing type conduct. November 2009

Nicole L. Godfroy  
1417 Clearwater Dr. S., Oconomowoc, WI 53066  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. January 2009

Maurice D. Gray  
4720 Regent St. Apt. 96A, Madison, WI 53705  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Jeffrey Lee Grieshammer  
4405 School Rd., Madison, WI 53704  
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action on a previous insurance license application. March 2009

Robert E. Grim III  
111 Frederick St., Plymouth, WI 53073  
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. March 2009

Christopher J. Grochola  
4312 Hearthridge Dr., Janesville, WI 53546  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Duane A. Gurtner  
107 Vadnais Ln., Balsam Lake, WI 54810  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Allison B. Hairston  
6689 Whispering Dr., Rural Hall, NC 27045  
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 which may be substantially related to insurance marketing type conduct. April 2009

Samuel R. Hamilton  
1215 Buena Vista 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. August 2009

David W. Hampton  
905 Daffodil St., West Salem, WI 54669  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Gail Annette Hardy  
4230 N. Oakland Ave. #308, Shorewood, WI 53211  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2009

Glenn R. Harris  
626 Middle Rincon Rd., Santa Rosa, CA 95409  
Agreed to surrender his insurance agent's license and not to reapply for any Wisconsin insurance licenses for a period of five years. These actions were based on allegations of failing to report an administrative action taken by another agency. September 2009

Lawrence D. Hathaway  
2811 Gladstone Ave., Gladstone, MI 49837  
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. September 2009

Steven M. Haukedahl  
1510 Sharp Rd., Waterford, WI 53185  
Has had his license denied for 14 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Christopher Allan Heath  
3308 Eastlawn St., Eau Claire, WI 54703  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Knut Hervig  
5818 Tolman Ter., Madison, WI 53711  
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. January 2009

Marlo M. Hill  
4115 W. Highland Blvd. Apt. 8, Milwaukee, WI 53208  
Has had her application for an insurance license denied. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

Steven T. Hill  
S76 W13426 Roger Dr., Muskego, WI 53150  
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 a previous criminal conviction on an insurance license application. August 2009

Kristin J. Hothersall  
805 Thornberry Dr., Alpharetta, GA 30022  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. June 2009

Kelly J. Jackson  
5414 N. Santa Monica Blvd., Milwaukee, WI 53217  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Annette Jackson-Thomas  
6336 N. 107th St., Milwaukee, WI 53225  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Jeffrey Jacobs  
908 Erie Ave., Sheboygan, WI 53081  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. August 2009

Pieter Janse-Vreeling  
2628 Castle Pl., La Crosse, WI 54601  
Agreed to pay a forfeiture of \$250.00, agreed to respond promptly to all inquiries from OCI, and agreed to a suspension of his license for 31 days. This action was

based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions on an insurance license application. May 2009

Diana F. Jefferson  
1056 Ten Mile Rd., New Richmond, OH 45157  
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. May 2009

Brian A. Jeske  
129 S. Birch Ave., Gillette, WI 54124  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2009

Predrag Jevtic  
2925 S. 92nd St., West Allis, WI 53227  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Casey Kyle Johnson  
5237 E. Cty. Rd. J, Clinton, WI 53525  
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. February 2009

Tammy R. Johnson  
N7486 Cty. Rd. N, New Glarus, WI 53574  
Was ordered to pay a forfeiture of \$15,000.00 and restitution of \$22,484.74 and has had her insurance license revoked. These actions were based on allegations of multiple misrepresentations concerning life insurance, annuities, and health insurance in violation of ss. 628.10 (2) (b) and 628.34 (1) (a), Wis. Stat., failure to determine suitability and sale of unsuitable insurance products in violation of ss. Ins 2.16 (5) and (6) and 3.27 (6) and (7), Wis. Adm. Code, and s. 628.347, Wis. Stat. April 2009

Sheila L. Jones  
12109 W. Bobolink Ave., Milwaukee, WI 53225  
Was ordered to pay a forfeiture of \$15,000.00 and has had her insurance license revoked. These actions were based on allegations of submitting falsified and inaccurate insurance applications and failing to repay unearned commissions. July 2009

John P. Jungbacker  
1215 Bay Shore Dr., Oshkosh, WI 54901  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

James G. Kaiser  
557 Oenoke Ridge Rd., New Canaan, CT 06840  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Connecticut and New Jersey on an insurance license application. April 2009

Gregory J. Kapp  
1400 Celebration Ave. Unit 308, Kissimmee, FL 34747  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. November 2009

Tracy A. Kasten  
3825 Capitol Ct., Appleton, WI 54913  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal charge on an insurance license application. November 2009

Katharina K. Kato-Berndt  
1788 Sanctuary Ct. Apt. 48, Appleton, WI 54914  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2009

Duane M. Keith  
132 Dell Range Blvd., Cheyenne, WY 82009  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Kevin T. Keller  
229 Forest Ave., Kewaskum, WI 53040  
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 which may be substantially related to insurance marketing type conduct. April 2009

Marlene M. Kernan  
1310 Utica St., P.O. Box 750, Oriskany, NY 13424  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal arrest and conviction which may be substantially related to insurance marketing type conduct, and a previous administrative action taken by another state. November 2009

Lance M. Kessler  
25706 Presidio Alley, Boerne, TX 78015  
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 Florida, New York, and Virginia on an insurance license application. May 2009

Richard J. Klinkner  
1618 29th St., Two Rivers, WI 54241  
Had his insurance license revoked, was ordered to pay forfeitures of \$85,000.00, and was ordered to make consumer restitution of \$44,729.00. These actions were based on allegations of making false and misleading statements to consumers regarding the purchase of insurance products and making unsuitable recommendations to consumers to purchase annuities and life insurance products. August 2009

Kenneth A. Klubnik  
5705 Abbyshire Dr., Hudson, OH 44236  
Has had his application for a license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Georgia on an insurance license application. December 2009

Michelle A. Knecht  
712 Otter Creek Tr., Altoona, WI 54720  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

Walter Bugbee Knorpp  
612 W. Fifth St., Clarendon, TX 79226  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the states of Kansas and Texas on an insurance license application. January 2009

Chad R. Koehler  
504 S. Alexander St., Merrill, WI 54452  
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. August 2009

Lee A. Koeller  
4598 Landing Rd., Rhinelander, WI 54501  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Kent R. Korlesky  
2517 Dewey St., Manitowoc, WI 54220  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Rhonda R. Kothe  
6242 Adobe Way, Madison, WI 53719  
Agreed to respond promptly to all inquiries from OCI and agreed to the revocation of her insurance license. This action was based on allegations of failing to pay a previous forfeiture when due and failing to respond promptly to inquiries from OCI. May 2009

Tami L. Kraft  
W5596 County Rd. P, Tony, WI 54563  
Has had her application for an insurance license denied. This action was based on a 2007 revocation that provided evidence of untrustworthiness and prevented relicensing for five years. January 2009

Susan D. Kraimer  
4555 S. Kansas Ave., St. Francis, WI 53235  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy or judgment and proof of prelicensing education, as well as a criminal conviction which may be substantially related to insurance marketing type conduct and an administrative action taken by another state. July 2009

Amy L. Lacy  
1978 Division St., East Troy, WI 53120  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous Wisconsin administrative action on an insurance license application. April 2009

Satma W. Lal  
4202 Bass Rd., Stockton, CA 95219  
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of Kansas, New York, Virginia, and Wisconsin on an insurance license application and failing to respond promptly to inquiries from OCI. August 2009

Daniel D. Lamarch  
2553 Wilder Ct., Green Bay, WI 54311  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Sandy M. Lapoint  
5422 35th Ave., Kenosha, WI 53144  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Craig E. J. Lasley  
340 S. Prentice St., Clayton, WI 54004  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

John Neal LaVelle  
314 Jefferson Ave., Glencoe, MO 63038  
Agreed to pay a forfeiture of \$15,000.00, to stop charging Wisconsin residents any fees not included in the premium rates filed with OCI, to use only properly licensed agents to solicit Wisconsin residents, to maintain all records required under s. Ins 6.61, Wis. Adm. Code, and to refund all fees collected from Wisconsin policyholders in 2008. This action was based on allegations of charging an illegal fee, utilizing unlicensed agents to submit insurance applications, and failing to maintain adequate records. March 2009

Thomas J. Lawton  
2718 Northside Dr., Lantana, FL 33462  
Agreed to pay a forfeiture of \$500.00, to provide requested information, and to respond promptly to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to OCI inquiries. October 2009

Jeffrey L. Lemley  
10145 Plum Tree Cir. Apt. 202, Hales Corners, WI 53130  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Stacy L. Lincoln  
1000 Divot Pl., Green Bay, WI 54313  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken by the state of Wisconsin, and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Terry A. Lincoln  
4204 Rugby Dr., Toledo, OH 43614  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. May 2009

Eric J. Linden  
6319 Century Ave. Apt. 6, Middleton, WI 53562  
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, criminal convictions which may be substantially related to insurance marketing type conduct, failing to pay amounts due in previous criminal cases, and providing misleading statements in a criminal investigation. July 2009

Talisa L. Linder-Hayes  
3720 N. Second St., Milwaukee, WI 53212  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Randall Lee Lindsey  
615 N. 13th Ave., Onalaska, WI 54650  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Stephen K. Love  
2726 Springbrook Rd., Pleasant Prairie, WI 53158  
Agreed to pay a forfeiture of \$5,000.00 and to have his insurance license revoked for two years. 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 to seniors. January 2009

Jason Edward Lucchesi  
3441 N. 92nd St., Milwaukee, WI 53222  
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 a previous criminal conviction on an insurance license application. March 2009

Richard W. Mace  
4031 S. Cty. Rd. E, South Range, WI 54874  
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 a previous criminal conviction on an insurance license application. August 2009

Tim R. MacNerland  
135 S. Marquette St., Madison, WI 53704  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Gregory G. Maines  
13 S. Syverson Dr., Westby, WI 54667  
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 criminal convictions which may be substantially related to insurance marketing type conduct. Agent Maines did not appear at the hearing or prehearing. October 2009

Matthew A. Malone  
2201 Snowbird Ave., Wausau, WI 54401  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Lorie Martinez  
415 Wonder Pky., San Antonio, TX 78213  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Alabama on an insurance license application. January 2009

Paul N. Marx  
502 Dorn Dr., Waunakee, WI 53597  
Has had his application for an insurance 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. June 2009

Art Mattox  
217 Christie Ln., Twin Lakes, WI 53181  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Matthew McCann  
33 Greenbriar Ln., Darien, IL 60561  
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 Illinois on an insurance license application. January 2009

Michael J. McCluskey  
7100 Applewood Dr., Madison, WI 53719  
Has had his insurance license application denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Kentucky on an insurance license application. October 2009

James M. Mertens  
308 Star Magnolia Dr., Morrisville, NC 27560  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of California, Georgia, and Wisconsin on an insurance license application. October 2009

James Methu  
3070 N. 55th St., Milwaukee, WI 53210  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to written inquiries from OCI regarding an incomplete application. November 2009

Stephen R. Millin  
1302 E. Fairway Dr., Ladysmith, WI 54848  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. September 2009

Alma C. Minley  
1800 W. Cherry St., Milwaukee, WI 53205  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Alma C. Minley  
1800 W. Cherry St., Milwaukee, WI 53205  
Agreed to pay a forfeiture of \$250.00, to report any criminal charges or convictions, and to truthfully answer any questions regarding administrative actions, charges, or convictions. These actions were based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin and failing to disclose a previous criminal conviction on an insurance license application. September 2009

Neil I. Mishleau  
126 Eagle St., Seymour, WI 54165  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the Wisconsin Department of Financial Institutions, Division of

Securities, on insurance license applications in August 2006 and April 2009. The bases of those administrative actions provided evidence of untrustworthiness. September 2009

Mai L. Moua  
5906 N. 38th St., Milwaukee, WI 53209  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Anne M. Mullen  
31905 Cty. Rd. 115, Underwood, MN 56586  
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 previous insurance company termination for misconduct that showed evidence of untrustworthiness. August 2009

Robert Lee Munoz  
1918 W. Apple Ave., West Terre Haute, IN 47885  
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 Indiana on an insurance license application. January 2009

Charles R. Murphy  
6 Center St., Sea Bright, NJ 07760  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy or judgment. July 2009

Alphonse J. Nault  
W68 N709 Evergreen Blvd., Cedarburg, WI 53012  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Dale I. Nealey  
320 Race St., Dover, OH 44622  
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 actions taken by the states of Colorado, New Jersey, and Oregon. July 2009

William C. Neubert  
2825 N. University Dr. Apt. 105, Waukesha, WI 53188  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Margie E. Neville  
7314 Old Plank Rd., Fredericksburg, VA 22407  
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 which may be substantially related to insurance marketing type conduct. July 2009

Timothy W. Newkirk  
1307 Western Ave., Green Bay, WI 54303  
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 previous criminal convictions and administrative actions on an insurance license application, and failing to disclose administrative actions taken by other states within 30 days of the actions. July 2009

Michael L. Niemczyk  
843 Wedgewood Ct., Lindenhurst, IL 60046  
Agreed to pay a forfeiture of \$1,500.00 and agreed to submit to OCI a copy of each advertisement directed to Wisconsin residents in connection with his seminars and/or his solicitation or selling of insurance. This action was based on allegations of using marketing and advertising materials that were not in compliance with Wisconsin insurance laws. May 2009

Luke J. Nolan  
6124 Meadowcrest Dr., Dallas, TX 75230  
Was ordered to pay a forfeiture of \$500.00 and to respond promptly to all inquiries from OCI, and had his application for an insurance license denied for 31 days. These actions were based on allegations of failing to respond promptly to inquiries from OCI regarding an administrative action taken by another state. July 2009

Jared M. Obendorfer  
2565 N. Fratney St. Apt. A, Milwaukee, WI 53212  
Had his insurance license suspended beginning on September 21, 2009. This action was based on allegations of failing to pay past child support due. September 2009

Amoda R. Olorunoje  
7303 W. Marine Dr., Milwaukee, WI 53223  
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 proof of eligibility to work in the United States and failing to accurately complete an insurance licensing application. August 2009

Devin John Olson  
3903 Sternberg Ave., Schofield, WI 54476  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Henry A. Otten  
1135 Briar Cliff Tr., Brookfield, WI 53045  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. December 2009

Leo F. Owen, Jr.  
2414 Dorret Rd. Apt. A, Eau Claire, WI 54703  
Was ordered to pay a forfeiture of \$1,000.00 and has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose criminal arrests and convictions on an insurance license application. Agent Owen did not appear at the hearing or prehearing. October 2009

Eric H. Padags  
12838 Stanwick Cir., Clearwater, FL 33764  
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 an administrative action taken by another state that showed evidence of untrustworthiness or incompetence. August 2009

Melissa S. Palzewicz  
1100 N. Spring St., Beaver Dam, WI 53916  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Michael G. Panter  
4230 Kauth Dr., Wisconsin Rapids, WI 54494  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Linda L. Parizo  
2833 Stein Blvd., Eau Claire, WI 54701  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on insurance license applications. May 2009

Lee Michael Parrish  
2497 91st Ave., Osceola, WI 54020  
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 which may be substantially related to insurance marketing type conduct. August 2009

Judy Lee Patt  
3591 Quail Lakes Dr., Stockton, CA 95207  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. April 2009

Aaron L. Pescheck  
1234 W. Lawrence St., Appleton, WI 54914  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. March 2009

Jason L. Peterson  
928 James 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. July 2009

Sone Phrakousonh  
W171 N4892 Greenview Ave., Menomonee Falls, WI 53051  
Agreed to pay a forfeiture of \$10,000.00, to facilitate consumer restitution, to cease selling indexed annuities until November 1, 2012, to sell insurance products only under supervision until November 1, 2012, and to attend additional continuing education courses regarding the sale of annuities to senior citizens. This action was based on allegations of failing to properly consider suitability when recommending annuity products and failing to properly consider suitability in selling life insurance or annuities. November 2009

Stephan Pickman  
43 Hill St., Floral Park, NY 11001  
Has had his application for an insurance license denied. This action was based on allegations of administrative actions taken by the states of California, Nebraska, and Utah. July 2009

Suzanne M. Pilger  
1020 18th St. S., Wisconsin Rapids, WI 54494  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Mary S. Pillock  
611 NW 69th Ave., Margate, FL 33063  
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 pay past due child support. August 2009

Brent Arthur Pinkerton  
992 Tamiami Trl. Ste. G, Port Charlotte, FL 33953  
Has had his application for an insurance license denied. This action was based on allegations of an administrative action taken by the state of Florida. March 2009

Randy P. Polakoski  
114 Ray St., Fond du Lac, WI 54935  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Shawn C. Polzin  
2339 CTH N, Brussels, WI 54204  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Jeff E. Pope  
3073 Secretariat Ct., Aurora, IL 60502  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the states of Illinois and Wisconsin on an insurance license application. February 2009

Larry F. Propson  
336 Steven St., Green Bay, WI 54303  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

Kenneth J. Putz  
312 Scott Rd., Mount Horeb, WI 53572  
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. September 2009

Barbara Lynn Pytlak  
6711 N. El Dorado, Stockton, CA 95207  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2009

Lori Jean Quaintance  
931 Branch St., Reading, PA 19604  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Pennsylvania on an insurance license application. January 2009

Marcos Antonio Ramos-Garcia  
4326 W. Monrovia Way, Milwaukee, WI 53209  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Douglas William Ray  
165 High Ridge Ct., Slinger, WI 53086  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2009

Alice E. Reed  
3309 Grandview Blvd., Madison, WI 53713  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Jeremy D. Ricker  
204 W. Main St. Apt. 304, Whitewater, WI 53190  
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 and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2009

Michael J. Rieth  
688 Yorkshire Rd., Neenah, WI 54956  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Robert M. Roland  
P.O. Box 285, New London, WI 54961  
Was ordered to pay a forfeiture of \$500.00, to file with the Commissioner prior to use of any Medicare supplement

advertisements or advertisements offering information concerning the federal Medicare program, and to cease and desist from further violations of ss. Ins 3.27 and 3.39, Wis. Adm. Code. These actions were based on allegations of using Medicare supplement insurance advertising not in compliance with the law. February 2009

Erick L. Rolfson  
N27 W27250 Woodland Dr., Pewaukee, WI 53072  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

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. December 2009

Chad T. Rumfelt  
644 S. Lakeshore Blvd., Lake Wales, FL 33853  
Has had his license denied for 31 days. This action was based on allegations of failing to report administrative actions taken by the states of Indiana and South Dakota while previously licensed in Wisconsin. July 2009

Steven A. Sack  
595 Rosewood Ave., Winnetka, IL 60093  
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 an administrative action taken by the state of Indiana on an insurance license application. August 2009

Larry V. Sain  
7900 Black River Rd., Verona, WI 53593  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

William A. Salmon  
1207 Lady Violet Dr., Ambler, PA 19002  
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 New Jersey on an insurance license application. January 2009

John A. Sams  
3385 Horseshoe Spring Rd., Wausau, WI 54403  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

James C. Schaitel  
P.O. Box 3388, Evergreen, CO 80437  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

William H. Scherrer  
650 Meadow Ln., Burlington, WI 53105  
Has had his insurance license application denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Wisconsin and FINRA on an insurance license application, failing to report an administrative action taken by FINRA while previously licensed, and failing to disclose appointment listing terminations for cause while previously licensed. September 2009

Adam W. Schmitz  
S12176 Williams Rd., Spring Green, WI 53588  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Therese A. Schneider  
100 Thackery Dr., Oshkosh, WI 54904  
Has had her application for an insurance license denied. This action was based on allegations of an administrative action taken by the State of Wisconsin Department of Regulation and Licensing, Nursing Examining Board. November 2009

Robb A. Schuler  
417 Pleasure St., Chetek, WI 54728  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Grant L. Schultz  
N977 Shore Dr., Marinette, WI 54143  
Agreed to pay a forfeiture of \$1,000.00 and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2009

Henry V. Schultz  
1150 Jonathan Ln. Apt. 16, Neenah, WI 54956  
Was ordered to pay a forfeiture of \$500.00 and has had his insurance license revoked. These actions were based on allegations of failing to disclose an administrative action and failing to respond promptly to inquiries from OCI. August 2009

Steve A. Schultz  
514 E. Lake St., Horicon, WI 53032  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2009

Lori L. Schwandt  
3292 Leonard Point Ln., Oshkosh, WI 54904  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the Financial Industry Regulatory Authority on an insurance license application. November 2009

George L. Scott  
2081 Lilly St. Apt. 1, East Troy, WI 53120  
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 a previous criminal conviction, and failing to disclose a pending criminal charge on an insurance license application. April 2009

Julia E. Scott  
517 King Arthur Dr., Franklin, IN 46131  
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 pay a delinquent tax obligation. August 2009

Mack E. Scott  
3760 N. 88th St., Milwaukee, WI 53222  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. May 2009

Jeffrey P. Sepesi  
158 Printers Ln., New London, NC 28127  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. May 2009

Anthony G. Sexe  
988 Drover Tr., Hudson, WI 54016  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Nicolle R. Sievers  
892 Dutchman Dr. Apt. 2, Chippewa Falls, WI 54729  
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose previous criminal charges or convictions on an insurance license application and criminal convictions which may be substantially related to insurance marketing type conduct. September 2009

Daniel J. Simon  
7527 Harold Ave., Minneapolis, MN 55427  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Minnesota on an insurance license application. November 2009

Steven S. Simonovich  
12322 87th Ave., Pleasant Prairie, WI 53158  
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 Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. September 2009

Randall S. Skalet  
621 S. First St., Mt. Horeb, WI 53572  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Randall S. Skalet  
621 S. First St., Mt. Horeb, WI 53572  
Agreed to pay a forfeiture of \$500.00, to more fully assess the suitability of insurance sales, and to promptly notify OCI of address changes. These actions were based on allegations of failing to properly assess the suitability of some insurance policies sold before 2007 and failing to notify OCI of address changes. September 2009

Brian J. Smith  
3310 Packer Dr. Apt. 204, Racine, WI 53404  
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 which may be substantially related to insurance marketing type conduct. August 2009

Torrance T. Snow  
5835 Gemini Dr., Madison, WI 53718  
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 a previous criminal conviction on an insurance license application, and failing to pay past due child support. August 2009

Debra L. Socha  
337 Holy Hill Rd. Apt. 101, Twin Lakes, WI 53181  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on an insurance license application. August 2009

Christopher J. Solberg  
N7399 Spring St., Fond du Lac, WI 54935  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Tanvir S. Sra  
2644 Granite Rd., Madison, WI 53711  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding proof of eligibility to work in the United States. August 2009

Timothy F. Starr  
7110 W. Drexel Ave., Franklin, WI 53132  
Agreed to cease and desist using advertisements which misrepresent the financial condition of an insurer. This action was based on allegations of using an advertisement which misrepresented the financial condition of the AIG insurance companies. June 2009

Jeffrey W. Steffenhagen  
1208 Bobolink Ln., West Bend, WI 53095  
Agreed to pay a forfeiture of \$1,000.00, to pay restitution of \$331.19, to refrain from selling Medicare Advantage products until he successfully completes training related to Medicare Advantage and Medicare Part D insurance products, and to comply with Medicare supplement and Medicare Advantage regulations. This action was based on allegations of improperly soliciting a Medicare Advantage plan. May 2009

Nicholas Lee Steiner  
4075 Arizona St. Apt. 1, San Diego, CA 92104  
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 California and failing to disclose a previous criminal conviction on an insurance license application. January 2009

Paul G. Steinmetz  
2815 N. 83rd St., Milwaukee, WI 53222  
Agreed to pay a forfeiture of \$500.00 and agreed to use only licensed insurance agents to advise, solicit, and negotiate insurance. These actions were based on allegations of utilizing the services of an unlicensed agent and providing business cards to an unlicensed agent. September 2009

George H. Stevens  
1815 80th St., Kenosha, WI 53143  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Paula D. Stroika  
5083 N. 126th St., Butler, WI 53007  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Jacqueline Strong  
6060 W. Calumet Rd. Apt. 202, Milwaukee, WI 53223  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Thomas T. Struebing II  
1620 S. 90th St. Apt. 3, Milwaukee, WI 53214  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. January 2009

Huey P. Sullivan  
701 N. Broadway Lot 32, Menomonie, WI 54751  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to pay past due child support. August 2009

Daryl Dante Suttles  
2516 N. Palmer St., Milwaukee, WI 53212  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

Patrick S. Sweeney  
5763 Golden Ter., Fitchburg, WI 53711  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Patrick S. Sweeney  
5763 Golden Ter., Madison, WI 53711  
Has had his application for an insurance 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. December 2009

John Joseph Taaffe  
13906 Village Lake Pl., Tampa, FL 33624  
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 Florida on an insurance license application. January 2009

Richard A. Tannebaum  
14319 Wooded Path Ln., Orland Park, IL 60462  
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 Illinois on an insurance license application. January 2009

Michael T. Teigen  
N5608 Albany N., Mondovi, WI 54755  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous Wisconsin administrative action on an insurance license application. December 2009

Marcy Ann Thompson  
316 Jefferson Blvd., Mingo Junction, OH 43938  
Was ordered to pay a forfeiture of \$15,000.00 and had her insurance license revoked. This action was based on allegations of making false and misleading statements to consumers regarding the solicitation and sale of insurance products, making unsuitable recommendations to consumers during the sale of insurance products, and using misleading advertisements and sales presentations when soliciting and selling insurance products. January 2009

Daniel R. Thrun  
1400 Archibald St., Northfield, MN 55057  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Christian C. Umhoefer  
18600 Crest Ct., Brookfield, WI 53045  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

John Michael Vaccaro  
520 Fox River Hills Dr., 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 which may be substantially related to insurance marketing type conduct. April 2009

John A. Valiga  
W7296 Pine Ln., Phillips, WI 54555  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct, failing to report a criminal conviction to OCI, and failing to disclose previous criminal convictions on an insurance license application. May 2009

Elaine M. Vanderslice  
N4509 Kolba Ave., Mauston, WI 53948  
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 Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. July 2009

John C. Vandreel  
3318 Spur Ln., Green Bay, WI 54313  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a previous criminal conviction on an insurance license application, and failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. August 2009

Shanon S. Vanepren  
10660 S. Chicago Rd., Oak Creek, WI 53154  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. June 2009

Kong M. Vang  
2632 Lind Ave. Apt. C, Clovis, CA 93612  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an

administrative action taken by the state of California on an insurance license application. May 2009

Daniel R. VanLinn  
W1872 Conservation Rd., Brillion, WI 54110  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

Eric J. Wales  
9902 Soaring Sky Run, Verona, WI 53593  
Has had his insurance license application 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. September 2009

Mark S. Walker  
2987 Babcock Blvd. #101, Pittsburgh, PA 15237  
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 a previous administrative action taken by the state of Nebraska on an insurance license application. January 2009

Michael A. Wankowski  
3151 S. Delaware Ave., Milwaukee, WI 53207  
Has had his application for an insurance license denied. This action was based on allegations of failure to properly credit premiums payments and falsely answering "No" to an application question regarding any previous company terminations with allegations of misconduct. January 2009

Wendy C. Warren  
28085 Hildare Rd., Pueblo, CO 81006  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Rodney J. Weber  
195 Hampton Pky., Kenmore, NY 14217  
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. May 2009

Rodney J. Weber  
5959 N. Lake Dr., West Bend, WI 53095  
Has had his application for an insurance 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.  
December 2009

Vincent M. Weible  
1107 S. Dewey St., Eau Claire, WI 54701  
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  
which may be substantially related to insurance marketing  
type conduct. April 2009

Holly J. Weitkumat  
5859 Fleming Ct., Greendale, WI 53129  
Has had her insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. December 2009

Lindsay Wendt-Sheikh  
6157 First St., Hartford, WI 53027  
Has had her application for an insurance license denied.  
This action was based on allegations of failing to respond  
promptly to inquiries from OCI and failing to disclose a  
criminal conviction on an insurance license application.  
August 2009

Dana R. Wickersham  
2638 11th St., Kenosha, WI 53140  
Has had her insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. August 2009

Patricia A. Wilk  
421 E. Maple St., Woodville, WI 54028  
Has had her insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. December 2009

Allen H. Wilson  
133 Marmora Rd., Parsippany, NJ 07054  
Has had his license denied for 31 days. This action was  
based on allegations of failing to disclose previous  
administrative actions taken by the states of Florida and  
New Jersey on an insurance license application.  
January 2009

Ernest D. Winters  
3410 High Rd., Middleton, WI 53562  
Has had his insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. October 2009

Mark Wise  
16062 Colleton Ct., Carmel, IN 46033  
Has had his application for an insurance license denied  
for 31 days. This action was based on allegations of failing  
to disclose a previous administrative action taken by the  
state of Oklahoma on an insurance license application.  
December 2009

Howard W. Witt, Jr.  
831 Liliana Ter., Oregon, WI 53575  
Has had his application for an insurance license denied  
for 31 days. This action was based on allegations of failing  
to disclose a previous criminal conviction on an insurance  
license application. November 2009

David J. Woggon  
W7705 Van Dunk Pl., Holmen, WI 54636  
Has had his insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. December 2009

Brian H. Wolff  
910 Gallagher St., Green Bay, WI 54303  
Has had his license denied for 31 days. This action was  
based on allegations of failing to disclose a previous  
criminal conviction on an insurance license application.  
May 2009

Paul B. Wuebben  
2820 Lakewood Cir., Stoughton, WI 53589  
Has had his license denied for 31 days. This action was  
based on allegations of failing to disclose a previous  
criminal conviction on an insurance license application.  
May 2009

John B. Yancey  
2312 Shades Crest Rd., Birmingham, AL 35216  
Agreed to pay a forfeiture of \$250.00 and to report all  
administrative actions to OCI as required by s. Ins 6.61,  
Wis. Adm. Code. These actions were based on allegations  
of failing to report an administrative action taken by the  
state of Alabama on an insurance license application.  
August 2009

Jonathan T. Yeadon  
2604 S. La Prairie Town Hall Rd., Janesville, WI 53546  
Has had his insurance license suspended beginning  
November 13, 2009. This action was based on allegations  
of failing to pay past child support due. November 2009

Kerry A. Zach  
S72 W17511 Schubring Dr., Muskego, WI 53150  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Gordon J. Zastrow  
509 Wild Oak Dr., Manitowoc, WI 54220  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Leann M. Ziehr  
206 Mulberry Dr., Waldo, WI 53093  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Josh A. Zoerner  
1867 15th Ave., Kenosha, WI 53140  
Agreed to pay a forfeiture of \$7,500.00, to cease selling indexed annuities until November 1, 2012, and to attend additional continuing education classes regarding the sale of annuities to senior citizens. This action was based on allegations of failing to properly consider suitability in selling annuity policies. November 2009

***Allegations and Actions Against Companies:***

Advantech Solutions Ins. LLC  
4890 W. Kennedy Blvd. Ste. 500, Tampa, FL 33609  
Has had its business entity insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of South Dakota on an insurance license application. March 2009

Aetna Health Insurance Company  
980 Jolly Rd. U11S, Bluebell, PA 19422  
Was ordered to pay a forfeiture of \$2,000.00, to pay fees when due, and to respond promptly to OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Alliance National Insurance Agency, Inc.  
37 E. Grand Ave. 2nd Fl., Fox Lake, IL 60020  
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

American Hardware Mutual Insurance Company  
471 E. Broad St., Columbus, OH 43215  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Baraboo Mutual Insurance Company  
509 South Blvd., Baraboo, WI 53913  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to potential conflicts of interest. August 2009

Blue Cross Blue Shield of Wisconsin  
6775 W. Washington St., West Allis, WI 53214  
Was ordered to pay a forfeiture of \$3,000.00, to provide the requested information within ten days of the date of the order, and to promptly reply in writing to all information requested by OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2009

Brunswick Product Protection Corporation  
1 N. Field Ct., Lake Forest, IL 60045  
Was ordered to pay a forfeiture of \$5,000.00 and to file financial statements when due. This action was based on allegations of failing to file required financial statements by the due date. October 2009

Butler and Company, Inc.  
3144 County Rd. S, Little Suamico, WI 54141  
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Catholic Family Life Insurance  
1572 E. Capitol Dr., Milwaukee, WI 53211  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Cinergy Health, Inc.  
19495 Biscayne Blvd. Ste. 604, Aventura, FL 33180  
Was ordered to pay a forfeiture of \$500.00 and to report any administrative actions to the Commissioner as required by s. Ins 6.61, Wis. Adm. Code. This action was based on allegations of failing to report administrative actions taken by the state of Florida in 2008. February 2009

Citizens Insurance Company of America  
645 W. Grand River, Howell, MI 48843  
Was ordered to pay a forfeiture of \$500.00, to provide requested information within ten days, to promptly reply in writing, and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2009

Clarion Associates, Inc.  
35 Arkay Dr. Ste. 400, Hauppauge, NY 11788  
Agreed to pay a forfeiture of \$1,000.00 and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the state of New York on an insurance license application. April 2009

CMG Mortgage Assurance Company  
22 Fourth St. 13th Fl., San Francisco, CA 94103  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with previous examination orders related to executive compensation and suspense premium reporting. August 2009

CMG Mortgage Insurance Company  
22 Fourth St. 13th Fl., San Francisco, CA 94103  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with previous examination orders related to executive compensation and suspense premium reporting. August 2009

CMG Mortgage Reinsurance Company  
22 Fourth St. 13th Fl., San Francisco, CA 94103  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to executive compensation reporting. August 2009

Conseco Health Insurance Company  
11825 N. Pennsylvania St., Carmel, IN 46032  
Agreed to pay a forfeiture of \$20,000.00 and to comply with Wisconsin insurance laws, including the Wisconsin chiropractic mandate, by timely and accurately processing and paying chiropractic claims, paying interest on claims not finally processed within 30 days, and complying with the terms of its policies. These actions were based on allegations of failing to comply with s. 632.87 (3), Wis. Stat., failing to comply with the chiropractic mandate, and utilizing unfair claims settlement practices. June 2009

Dean Health Insurance, Inc.  
1277 Deming Way, Madison, WI 53717  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to executive compensation reporting. August 2009

Dean Health Plan, Inc.  
1277 Deming Way, Madison, WI 53717  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to executive compensation reporting. August 2009

Dimension Service Corporation  
400 Metro Place N. Ste. 300, Dublin, OH 43017  
Was ordered to pay a forfeiture of \$3,500.00 and to make all future financial statement filings by the due date. This action was based on allegations of failing to file required financial statements by the due date. March 2009

Esurance Insurance Company  
650 Davis St., San Francisco, CA 94111  
Was ordered to pay a forfeiture of \$500.00, to cease and desist from issuing improper and misleading renewal notices, and to revise its renewal notices to include specific expiration and due dates. These actions were based on allegations of issuing an improper renewal billing notice for an insurance policy. June 2009

Evanston Insurance Company  
Ten Parkway N., Deerfield IL 60015  
Agreed to pay a forfeiture of \$100,000.00, to not issue any new policy offering mortgage guaranty insurance as defined in s. Ins 6.75 (2) (i), Wis. Adm. Code, and to provide a copy of the stipulation to all current insureds. This action was based on allegations of violating surplus lines laws by failing to provide a "Proposal," issuing surplus lines policies that did not have the notice required in s. 618.41 (9), Wis. Stat., and writing mortgage guaranty insurance when s. Ins 6.17, Wis. Adm. Code, prohibits surplus lines insurers from writing mortgage guaranty insurance. November 2009

Extended Auto Warranty Corp.  
21360 Center Ridge Rd., Rocky River, OH 44116  
Was ordered to pay a forfeiture of \$500.00, to provide proof of financial security for any in-force vehicle service contracts, to cease and desist from soliciting and selling auto warranties in the state of Wisconsin, and to promptly respond to all requests for information from OCI. This action was based on allegations of failing to respond

promptly to inquiries from OCI and violating Wisconsin insurance laws related to unlicensed warranty business. August 2009

First Health Life & Health Insurance Company  
222 W. Colinas Blvd. Ste. 1350, Irving, TX 75030  
Was ordered to pay a forfeiture of \$500.00, to respond promptly to all inquiries from OCI, and to pay required fees. This action was based on allegations of failing to pay a required fee to OCI and failing to respond promptly to inquiries from OCI. January 2009

GEICO General Insurance Company  
One Geico Plaza, Washington, DC 20076  
Was ordered to pay a forfeiture of \$2,000.00 and to cease and desist from issuing renewal billing notices which fail to clearly state the effect of nonpayment of premium by due date. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. March 2009

G.G.I.S. Ltd., LLP, and Michael P. McIntyre  
7929 Brookriver Dr. Ste. 777, Dallas, TX 75247  
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI; failing to report administrative actions taken by the states of New York, Pennsylvania, Wisconsin, Iowa, Minnesota, and Missouri; evidence of previous lawsuits involving fraud, misappropriation, misrepresentation, or breach of fiduciary duty; and failure to accurately complete an insurance licensing application form. August 2009

Group Health Cooperative of South Central Wisconsin  
1265 John Q. Hammons Dr., Madison, WI 53717  
Was ordered to pay a forfeiture of \$2,500.00. This action was based on allegations of failing to comply with a previous examination order related to financial reporting. August 2009

Gundersen Lutheran Health Plan, Inc.  
1836 South Ave., La Crosse, WI 54601  
Was ordered to pay a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous financial examination order. August 2009

The Hanover Insurance Company  
Ten Corporate Dr. Ste. 200, Bedford, NH 03110  
Was ordered to pay a forfeiture of \$500.00, to provide requested information within ten days, to promptly reply in writing, and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2009

Health Care Service Corporation a Mutual Legal Reserve Company  
300 E. Randolph St., Chicago, IL 60601  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to pay a required fee to OCI and failing to respond promptly to inquiries from OCI. July 2009

Homestead Mutual Insurance Company  
5291 Cty. Rd. II, Larsen, WI 54947  
Was ordered to pay a forfeiture of \$300.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Insure On The Spot  
7142 W. Belmont Ave., Chicago, IL 60634  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the state of Illinois on an insurance license application. January 2009

Interstate National Dealer Services, Inc.  
333 Earle Ovington Blvd. Ste. 700, Uniondale, NY 11553  
Agreed to pay a forfeiture of \$10,000.00 and to file financial statements by the ordered dates due. These actions were based on allegations of failing to file required financial statements by the due date. February 2009

JJB Hilliard WL Lyons LLC  
500 W. Jefferson St., Louisville, KY 40202  
Was ordered to pay a forfeiture of \$2,000.00 and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative actions taken by the NASD, NYSE, SEC and the states of Indiana, Wisconsin, Kentucky, Illinois, Iowa, New Jersey, Pennsylvania, and Minnesota. March 2009

Kingdom Business Services  
515 N. Broad St., Thomasville, GA 31792  
Was ordered to cease and desist from misleading consumers in Wisconsin through inaccurate telemarketing calls and from making statements misrepresenting the purpose of consumer appointments. These actions were based on allegations of misleading consumers and misrepresenting the purpose of solicitation calls on behalf of Medicare Advantage products. June 2009

Liberty Mutual Insurance Company  
175 Berkeley St., Boston, MA 02117  
Was ordered to pay a forfeiture of \$500.00, to reply to requested information within ten days of receipt of the

order, and to provide in writing all information requested in response to all inquiries from OCI requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2009

Madison National Life Insurance Company, Inc.  
1241 John Q. Hammons Dr., Madison, WI 53707  
Was ordered to pay a forfeiture of \$3,000.00. This action was based on allegations of failing to promptly notify OCI of the formation or acquisition of a subsidiary. September 2009

Massachusetts Bay Insurance Company  
Ten Corporate Dr. Ste. 200, Bedford, NH 03110  
Was ordered to pay a forfeiture of \$500.00, to provide requested information within ten days, to promptly reply in writing, and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2009

Meemic Insurance Company  
P.O. Box 3199, Winston-Salem, NC 27102  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay a required fee to OCI and failing to respond promptly to inquiries from OCI. July 2009

MetLife Insurance Company of Connecticut  
18210 Crane Nest Dr. 3rd Fl., Tampa, FL 33647  
Agreed to pay a forfeiture of \$3,000.00 and agreed to respond promptly to all inquires from OCI. These actions were based on allegations of failing to respond promptly to inquiries and to an order issued by OCI. September 2009

Mutual Warranty Company  
Denver Place 30th Fl., 999 18th St., Denver, CO 80202  
Was ordered to pay a forfeiture of \$500.00 and to promptly reply in writing with all information requested in response to all inquiries from OCI. These actions were based on allegations of conducting an insurance business without proper authority. August 2009

National Surety Corporation  
777 San Marin Dr., Novato, CA 94998  
Was ordered to pay a forfeiture of \$1,000.00 and to respond completely to all inquiries from OCI. These actions were based on allegations of failing to timely and completely respond to inquiries from OCI by not providing an agent statement from one of its appointed agents. July 2009

Nationwide Assurance Company  
One W. Nationwide Blvd., Columbus, OH 43215  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to filing changes in its articles and bylaws. August 2009

Network Health Insurance Corporation  
1570 Midway Pl., Menasha, WI 54952  
Was ordered to pay a forfeiture of \$3,000.00. This action was based on allegations of failing to file a required financial statement by the due date. August 2009

Network Health Insurance Corporation  
1570 Midway Pl., Menasha, WI 54952  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous financial examination order. August 2009

Network Health Plan  
1570 Midway Pl., Menasha, WI 54952  
Was ordered to pay a forfeiture of \$3,000.00. This action was based on allegations of failing to file a required financial statement by the due date. August 2009

Network Health Plan  
1570 Midway Pl., Menasha, WI 54952  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous financial examination order. August 2009

New Era Life Insurance Company of the Midwest  
200 Westlake Park Blvd. Ste. 1200, Houston, TX 77079  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

New York Marine & General Insurance Company  
919 Third Ave. 10th Fl., New York, NY 10022  
Was ordered to pay a forfeiture of \$2,000.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

North American Elite Insurance Company  
650 Elm St., Manchester, NH 03101  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay a required fee to OCI and failing to respond promptly to inquiries from OCI. July 2009

North American Specialty Insurance Company  
650 Elm St., Manchester, NH 03101  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Pacific Indemnity Company  
15 Mountain View Rd., Warren, NJ 07059  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. October 2009

Paris Mutual Fire Insurance Company  
3401 169th Ave., Kenosha, WI 53144  
Was ordered to pay a forfeiture of \$750.00. This action was based on allegations of failing to comply with a previous examination order related to unearned premium calculations. August 2009

Physicians Plus Insurance Corporation  
22 E. Mifflin St. Ste. 200, Madison, WI 53703  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Reassure America Life Insurance Company  
175 King St., Armonk, NY 10504  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to reply promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

State Farm Mutual Automobile Insurance Company  
One State Farm Plaza, Bloomington, IL 61710  
Was ordered to pay a forfeiture of \$500.00, to provide requested information to OCI, and to reply promptly in writing in response to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI. August 2009

United Services Automobile Association  
9800 Fredericksburg Rd., San Antonio, TX 78288  
Was ordered to pay a forfeiture of \$500.00, to promptly reply in writing, and to provide all information requested in response to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI. September 2009

Unity Health Plans Insurance Corporation  
840 Carolina St., Sauk City, WI 53583  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to conflict of interest disclosure requirements. August 2009

Vemeco, Inc.  
2200 Hwy. 121, Ste. 200, Bedford, TX 76021  
Was ordered to pay a forfeiture of \$5,000.00, to pay an additional amount upon receipt of a complete listing of all Wisconsin warranty holders, to cease and desist from acting as a warranty plan administrator unless and until it obtains authority to do so, and to provide all requested information to OCI within ten days. This action was based on allegations of conducting an insurance business without proper authority and failing to respond promptly to inquiries from OCI. January 2009

Vision Insurance Plan of America, Inc.  
6737 W. Washington St. Ste. 2202, West Allis, WI 53214  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order related to filing of bylaws, amendments, and financial reporting. August 2009

Warrantech Automotive, Inc.  
P.O. Box 1179, Bedford, TX 76095  
Was ordered to pay a forfeiture of \$5,000.00, to provide the information requested by OCI, and to cease and desist soliciting and selling warranties listing CoverEdge Worldwide or any other unauthorized administrators until granted proper authority. This action was based on allegations of failing to respond promptly to inquiries from OCI and using unapproved policy forms. February 2009

Warranty Services Group  
2709 Water Ridge Pky. Ste. 400, Charlotte, NC 28217  
Was ordered to pay a forfeiture of \$500.00, to cease and desist from selling unlicensed warranties in the state of Wisconsin, and to respond to all inquiries from OCI. This action was based on allegations of failing to reply to an OCI inquiry and failing to obtain a limited certificate of authority to operate a warranty plan in Wisconsin. August 2009

Washington International Insurance Company  
1200 N. Arlington Heights Rd. Ste. 400, Itasca, IL 60143  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

WEA Insurance Corporation

45 Nob Hill Rd., Madison, WI 53713

Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous financial examination order. August 2009

Wisconsin American Mutual Insurance Company

101 Wisconsin American Dr. Ste. 300, Fond du Lac, WI 54937

Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous financial examination order related to loss and loss adjustment expense reserves. August 2009

Wisconsin Auto and Truck Dealers Ins. Corporation

150 E. Gilman St. Level A, Madison, WI 53703

Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to conflicts of interest reporting. August 2009

Wisconsin Physicians Service Insurance Corporation

1717 W. Broadway, Madison, WI 53713

Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Wisconsin Vision Service Plan, Inc.

3333 Quality Dr., Rancho Cordova, CA 95670

Was ordered to pay a forfeiture of \$2,500.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Zurich American Insurance Company

1400 American Ln. Tower 1, 19th Fl., Schaumburg, IL 60196

Was ordered to pay a forfeiture of \$500.00, to provide requested information within ten days, to promptly reply in writing, and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2009