

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. 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 2010 include:

- Licensing 23,595 new agents, 5 new domestic insurers, 15 nondomestic insurers, 16 gift annuities, 3 life settlement providers, and 15 warranty plans.
- Issuing permits to 9 Care Management Organizations.
- Examining 48 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 7,399 written consumer complaints, and recovering over \$5.1 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 2010, OCI reviewed and updated its extensive list of consumer publications. 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 2010 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).

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.

During 2010, OCI continued to evaluate use of the Market Conduct Annual Statement (MCAS) as a tool to allow states to conduct coordinated evaluation of insurers. The MCAS collects data on an industry wide basis to allow regulators to evaluate company activity outside normal ranges. OCI also participated in the Market Analysis Review System (MARS), that creates a uniform process across participating states for review of data collected from insurer financial statements and other regulatory filings.

Wisconsin continues active participation with the Interstate Insurance Product Regulation Compact (IIPRC), that creates a single point of filing for insurance company forms, allowing multiple states to review a single filing. During 2010, Wisconsin served as a member of the Management Committee and participated with the Product Standards committee.

Development of standards that are consistent and consistently applied across the states allows consumers to benefit from better regulatory tools and analysis and insurers to benefit by avoiding the cost of complying with variations in regulatory processes among the states.

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.

Working with both the NAIC and Wisconsin stakeholders, OCI will continue towards implementing the Patient Protection and Affordable Care Act (PPACA) including the following activities:

- Developing a health insurance exchange.
- Implementing federal guidelines on rate review, consumer information, grievance and external review, and accountable care organizations (ACOs).

In 2011, OCI will finalize implementation of a number of projects that resulted from recent legislative changes including:

- Licensing and financial oversight of care management organizations (CMOs).
- Implementing changes in mandatory automobile insurance coverage requirements.
- 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.

Legislation

During 2010 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 St., Suite 401, Madison, WI 53703-3382, or by calling (608) 266-1304.

Legislative material also can be found on the Internet at legis.wisconsin.gov.

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

2009 Wisconsin Act 146—Disclosure of information by health care providers, hospitals, and insurers

Amends ss. 40.51 (8), 40.51 (8m), 66.0137 (4), 120.13 (2) (g), 153.21 (title), 185.981 (4t) and 185.983 (1) (intro.), Wis. Stat., and creates ss. 146.903, 153.21 (3), 609.71 and 632.798, Wis. Stat.
See legis.wisconsin.gov/2009/data/acts/09Act146.pdf

Requires a self-insured health plan of the state or a county, city, village, town, or school district, or an insurer that provides coverage under a health insurance policy, including defined network plans and sickness care plans operated by cooperative associations, to provide to an insured under the health insurance policy or an enrollee under the self-insured health plan a good faith estimate of the insured's or enrollee's total out-of-pocket cost for the specified service. The information must be provided only if the insured or enrollee requests it, and it must be provided at no charge to the insured or enrollee. Before providing any of the information, the insurer or self-insured health plan may require the insured or enrollee to provide the name of the provider providing the service, the facility at which the service will be provided, the date the service will be provided, the provider's estimate of the charges, and the Current Procedural Terminology code or Current Dental Terminology code for the service. In addition, the bill provides that any good faith estimate provided is not a legally binding estimate.

Effective January 1, 2011

2009 Wisconsin Act 165—Health care plans operated by cooperative associations

Repeals ss. 185.981 (4t), 185.981 (6) and 185.982 (3), Wis. Stat., and amends ss. 71.26 (1) (a), 71.45 (1) (a), 71.45 (5), 146.81 (1) (k), 146.997 (1) (d) 17, 155.01 (7), 185.09, 185.981 (title), 185.981 (1), 185.981 (2), 185.981 (3), 185.981 (4), 185.981 (5), 185.981 (7),

185.981 (8), 185.981 (9), 185.982 (1), 185.982 (2), 185.983 (1) (intro.), 185.983 (1) (a), 185.983 (1m), 185.983 (2), 185.985, 252.14 (1) (ar) 12, 254.11 (13), 632.86 (1) (a) and 655.002 (1) (f), Wis. Stat.
See legis.wisconsin.gov/2009/data/acts/09Act165.pdf

Under Act 165, the name of the plans that cooperative associations may establish and operate is changed from “sickness care plans” to “health care plans.” The Act also specifies that establishing and maintaining these plans may be the primary, as opposed to exclusive, purpose of the cooperative association.

The Act allows a cooperative association to offer its services to nonmembers. However, the Act specifies that providing care to others is not one of a cooperative association's “primary” purposes. The Act adds that nothing in the statutes that specifies that the purpose of the cooperative association is primarily to establish and operate a health care plan precludes a cooperative association from owning an interest in other entities for improving member services or for investment.

The Act specifically allows a cooperative association to make a payment in cash, indemnity, or other material benefit for a purpose that is incidental to its plans, including for the purpose of administering coordination of benefits. The Act also expands types of health care providers that a cooperative association may contract with.

The Act removes a provision that prohibits a cooperative association from spending more than 5% of capital stock or membership fees on promotional expenses.

The Act eliminates a provision that prohibits a contract by or on behalf of a cooperative association from providing for the payment of cash or other material benefit to a subscriber or the subscriber's estate on account of death, illness, or injury.

The Act provides that a cooperative association may stipulate in its plans that it will pay a nonparticipating physician and surgeon, optometrist, chiropractor, dentist, or other provider for health care rendered to a covered person, without limitation to being outside the association's normal territory.

Effective March 30, 2010

2009 Wisconsin Act 218—Insurance coverage for nervous and mental disorders, alcoholism and other drug abuse (AODA)

Repeals s. 632.89 (2) (a) 2, 632.89 (2) (b), 632.89 (2) (c) 2, 632.89 (2) (d) 2, 632.89 (2) (dm) 2, 632.89 (3m), 632.89 (6) and 632.89 (7), Wis. Stat., renumbers s. 632.89 (2m), 632.89 (4) and 632.89 (5), Wis. Stat., amends ss. 40.51 (8), 40.51 (8m), 46.10 (8) (d), 46.10 (14) (a), 49.345 (8) (d), 49.345 (14) (a), 66.0137 (4), 120.13 (2) (g), 185.981 (4t), 185.983 (1) (intro.), 301.12 (8) (d), 301.12 (14) (a), 632.89 (2) (a) 1, 632.89 (2) (c) 1, 632.89 (2) (d) 1, 632.89 (2) (dm) 1, and 632.89 (2) (e), 632.89 (title) and 632.89 (2) (title), Wis. Stat., repeals and recreates s. 632.89 (1) (b), 632.89 (1) (em), 632.89 (4) (title) and 632.89 (5) (title), Wis. Stat., and creates ss. 111.91 (2) (qm), 609.71, 632.89 (1) (at), 632.89 (3), 632.89 (3c), 632.89 (3f), 632.89 (3p), 632.89 (4) (b), 632.89 (5) (a) (title) and 632.89 (5) (c), Wis. Stat.
See legis.wisconsin.gov/2009/data/acts/09Act218.pdf

Act 218 maintains the requirement for group insurers to provide coverage of mental health/AODA services. The Act repeals the minimum dollar coverage amounts previously specified in the statutes. The Act also requires that any exclusions and limitations; deductibles; co-payments; coinsurance; annual and lifetime payment limitations; out-of-pocket limits; out-of-network charges; day, visit, or appointment limits; limitations regarding referrals to nonphysician providers and treatment programs; and duration or frequency of coverage limits under the plan; may be no more restrictive for coverage of the treatment of mental health/AODA conditions than the most common or frequent type of treatment limitations applied to substantially all other coverage under the plan. The Act specifies that the plan must include in any overall deductible amount or annual or lifetime limit or out-of-pocket limit for the plan expenses incurred for treatment of mental health/AODA conditions.

Act 218 includes exemptions to the parity requirements:

- A group health benefit plan or a governmental self-insured health plan that provides coverage for mental health/AODA conditions may elect to be exempt from the parity requirements under the Act during any plan year following any plan year in which, as a result of the parity requirements, there is an increase under the plan in the total cost of coverage for the treatment of physical conditions and mental health/AODA conditions that exceeds 2% in the first plan year in which those requirements apply, or 1% in subsequent plan years.

- An employer that provides health care coverage for its employees through a group health benefit plan may elect to be exempt from the parity requirements during a plan year if, on the first day of the plan year, the employer will have fewer than 10 eligible employees. A plan that qualifies for this exemption must notify all enrollees that it has elected to be exempt. If a plan elects to be exempt from the parity requirements, the plan is subject to the minimum dollar coverage amounts specified in prior Wisconsin law.

The Act requires a group health benefit plan, a governmental self-insured health plan, and an individual health benefit plan, that provides coverage for the treatment of mental health/AODA conditions, must make available the criteria for determining medical necessity under the plan with respect to that coverage. The criteria must be made available, upon request, to any current or potential insured, participant, beneficiary, or contracting provider. Also, the Act provides that if a group health benefit plan or a governmental self-insured health plan that provides coverage for mental health/AODA conditions denies any particular insured, participant, or beneficiary coverage for services for that treatment, or if an individual health benefit plan that provides coverage for these conditions denies any particular insured coverage for services for that treatment, the plan must, upon request, make the reason for the denial available to those persons. This requirement is in addition to complying with current law with respect to explaining restrictions or terminations of coverage.

The Act provides that the law on mental health/AODA coverage does not apply to coverage of autism spectrum disorders.

Effective December 1, 2010. Act 218 applies to health benefit plans that are issued or renewed on or after that date and governmental self-insured plans that are established, extended, modified, or renewed on or after that date, subject to any collective bargaining agreements.

2009 Wisconsin Act 275—Exempting wellness programs from unfair trade or marketing practices

Creates s. 628.34 (13), Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act275.pdf

Act 275 provides that specified unfair trade and marketing practices in current law do not apply to advertising, marketing, offering, or operating a wellness program. The Act defines “wellness program” as a program that is designed to promote health or prevent disease through a reward to insured individuals and that meets the required

qualifications of wellness programs under federal law relating to prohibiting discrimination against insurance participants and beneficiaries based on a health factor.

Effective May 26, 2010

2009 Wisconsin Act 282—Licensure and regulation of behavior analysts, insurance coverage of the services of behavior analysts for autism treatment

Renumbers subchapter III of ch. 440 [precedes 440.41], subchapter IV of ch. 440 [precedes 440.51], subchapter V of ch. 440 [precedes 440.60], subchapter VI of ch. 440 [precedes 440.70], subchapter VII of ch. 440 [precedes 440.88], subchapter VIII of ch. 440 [precedes 440.90], subchapter IX of ch. 440 [precedes 440.96], subchapter X of ch. 440 [precedes 440.97], subchapter XI of ch. 440 [precedes 440.98], subchapter XII of ch. 440 [precedes 440.9805] and subchapter XIII of ch. 440 [precedes 440.99], Wis. Stat., amends ss. 157.055 (2) (intro.), 441.15 (2m), 448.03 (2) (a) and 632.895 (12m) (b) 4, Wis. Stat., and creates ss. 440.03 (13) (b) 15m, 440.08 (2) (a) 20m, subchapter III of ch. 440 [precedes 440.310] and 632.895 (12m) (b) 3m, Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act282.pdf

Act 282 adds behavior analysts to the list of providers that may provide physician prescribed services for the treatment of autism spectrum disorders required to be covered by health insurance policies and self-insured governmental and school district health plans. Paraprofessionals working under a behavior analyst's supervision are also covered. The Act also provides for licensure and regulation of behavior analysts by the Department of Regulation and Licensing (DRL) to engage in the practice of behavior analysis.

2009 Act 282 became effective on May 26, 2010, except for the provisions regarding licensure of behavior analysts, which became effective on June 24, 2010.

2009 Wisconsin Act 285—Requiring municipalities to pay health insurance premiums for survivors of a firefighter who dies, or has died, in the line of duty

Renumbers and amends s. 66.0137 (1), Wis. Stat., amends s. 66.0137 (3), Wis. Stat., and creates s. 66.0137 (1) (b) and 66.0137 (5) (c), Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act285.pdf

Act 285 requires a municipality, defined as a city, village, or town, to pay the health insurance premiums for spouses and children of deceased firefighters who died in the line of duty. The municipality is required to pay the health insurance premiums for surviving spouses until that spouse remarries or turns age 65. The municipality is required to pay the health insurance premiums for surviv-

ing children until the children reach the age of 18 unless the child is enrolled full-time in a secondary school or the child is enrolled in a college or university until the end of the year in which the child reaches the age of 27.

2009 Act 285 became effective on May 27, 2010, and is applicable retroactively to a firefighter who has died in the line of duty before the effective date.

2009 Wisconsin Act 342—Various changes to insurance law

Repeals ss. 14.83, 601.415 (11), 601.59, 611.33 (2) (b) 1, 611.33 (2) (b) 2, and 646.03 (2n), Wis. Stat., renumbers s. 646.31 (1) (b), Wis. Stat., amends ss. 609.91 (1) (intro.), 609.91 (2), (3) and (4) (a), (b), (cm) and (d), 611.24 (3) (i), 612.22 (3) (a), (4) and (6), 614.29 (1), 614.42 (1) (a), 628.10 (5) (a), 632.32 (2) (at), 632.32 (2) (e) 2, 632.32 (2) (e) 3, 632.32 (2) (g) (intro.), 632.32 (2) (g) 1, 632.32 (4) (a) (intro.), 632.32 (4r) (a), 632.32 (4r) (c), 645.33 (1), 645.69 (1), 646.13 (2) (d), 646.13 (4), 646.31 (4) (a), 646.31 (12), 646.32 (1), 646.32 (2), 646.325 (1), 646.325 (2) (a) 1, 646.51 (3) (c), 646.51 (5) and 646.51 (6), Wis. Stat., and creates ss. 49.45 (31) (e), 601.31 (1) (Lg), 609.91 (1p), 632.32 (2) (ag), 632.32 (2) (be), 632.32 (4) (d), 632.897 (11), 646.01 (1) (b) 19, 646.31 (1) (b) 2 and 646.325 (4), Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act342.pdf

Act 342 repeals the Interstate Insurance Receivership Compact which is dissolving.

The Act makes changes to current law relating to the Wisconsin Insurance Security Fund which protects insureds under certain kinds and lines of direct insurance in the event of a liquidation of an insurer.

Act 342 treats qualifying long-term care insurance policies purchased in another state under a program similar to Wisconsin's Long-Term Care Partnership Program in the same manner as policies purchased under Wisconsin's Long-Term Care Partnership Program for purposes of disregarding benefits paid under the policy when considering assets an applicant for Medical Assistance has available.

The Act permits fraternal insurance organizations to elect its directors by voting using electronic means or another method approved by the fraternal's board of directors in the bylaws.

The Act modifies license renewal fees for an insurance agent whose license is revoked but may be reinstated after certain requirements are met.

The Act creates an electronic application fee of \$10 for new license applicants for filing an original resident intermediary license application following completion of prelicensing requirements.

Act 342 allows the Commissioner of Insurance to promulgate rules establishing standards that require insurers to provide continuation coverage for a person who is covered by a group health insurance policy as or through an employee whose insurance is terminated or who is eligible under any federal program that provides for a federal premium subsidy.

The Act provides that enrollees under a policy issued under Part C or Part D of Medicare are not liable for health care costs that are covered under such a policy providing prepaid or fee-for-service health care or drug benefits.

Act 342 provides that members of a merging town mutual and the members of an assessable domestic mutual have the right to vote on the merger plan after it has been approved by the Commissioner.

Act 342 makes various changes to current law relating to motor vehicle insurance policies and umbrella and excess liability policies including the following:

- Exempts policies insuring motor vehicles that are not owned by the insured or that are leased by the insured for a term of less than six months from the requirements related to coverages and coverage limits.
- Exempts umbrella and excess liability policies from the requirements that apply to motor vehicle insurance policies relating to uninsured, underinsured, and medical payments coverage.
- Clarifies that only one named insured is required to reject or request uninsured or underinsured coverage for an umbrella or excess liability policy and that such rejection or request applies to all persons insured under the policy.

Effective May 27, 2010

2009 Wisconsin Act 343—Suitability of insurance contracts

Repeals s. 628.347 (2) (b) 1, 628.347 (2) (b) 2, 628.347 (2) (b) 3, 628.347 (2) (b) 4 and 628.347 (6) (b), Wis. Stat., renumbers s. 628.347 (7), Wis. Stat., renumbers and amends s. 628.347 (2) (a), 628.347 (2) (b) (intro.),

628.347 (2) (d) and 628.347 (4), Wis. Stat., amends s. 628.347 (title), 628.347 (1) (a), 628.347 (1) (b), 628.347 (2) (title), 628.347 (5) (intro.) and 628.347 (6) (c), Wis. Stat., repeals and recreates s. 628.347 (2) (c), 628.347 (3) and 628.347 (4) (title), Wis. Stat., and creates s. 628.347 (1) (am), 628.347 (1) (d), 628.347 (1) (e), 628.347 (2) (a) 1, 628.347 (2) (a) 2, 628.347 (2) (a) 3, 628.347 (2) (a) 4, 628.347 (2) (bm), 628.347 (2) (dm), 628.347 (3m), 628.347 (4) (b), 628.347 (4) (c), 628.347 (4m), 628.347 (5) (d) and 628.347 (7) (b), Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act343.pdf

Act 343 requires insurers and intermediaries making recommendations on the purchase or replacement of an annuity shall have reasonable grounds to believe the recommendation is suitable for the consumer. The Act also requires the disclosure to the insured of features of the annuity including potential surrender period and surrender charge, potential tax penalty if the consumer sells, exchanges, surrenders, or annuitizes the annuity, mortality and expense fees, investment advisory fees, potential charges for and features of riders, limitations on interest returns, insurance and investment components, and market risk. The Act also requires that consumers be informed of the benefits of the annuity.

Act 343 requires insurers to establish supervision systems designed to achieve compliance with the statutes including general and product-specific training requirements. Insurers must also maintain procedures to monitor all annuity sales and detect recommendations that are not suitable.

The Act also places training requirements on intermediaries, including one-time training for current life insurance licensees within the next six months. New licensees must also complete the training if they wish to sell annuities. The minimum of one-time or prelicensing education on annuities must be at least 4 hours.

2009 Act 343 became effective on May 1, 2011. The treatment of s. 628.347 (6) (b) and (c), Wis. Stat., relating to reducing or eliminating penalties became effective on May 28, 2010.

2009 Wisconsin Act 344—Life settlements

Repeals s. 632.68, Wis. Stat., renumbers and amends s. 551.102 (32), Wis. Stat., amends ss. 49.857 (1) (d) 20, 71.05 (1) (f), 71.26 (3) (ag), 71.45 (2) (a) 14, 73.0301 (1) (d) 12, 321.60 (1) (a) 20, 551.102 (17) (d), 551.102 (17) (e), 551.102 (28) (intro.), 601.31 (1) (mm), 601.31

(1) (mp), 601.31 (1) (mr) and 601.31 (1) (ms), Wis. Stat., and creates s. 632.69, Wis. Stat.
See legis.wisconsin.gov/2009/data/acts/09Act344.pdf

Act 344 changes the statutory term “viatical settlement” to “life settlement” and provides that any person, rather than just one with a catastrophic or life-threatening illness, may enter into a life settlement transaction. To regulate life settlements, the Act incorporates and expands upon requirements formerly applicable to viatical settlements. The Act treats Stranger Originated Life Insurance (STOLI) transactions and certain practices that are characteristic of STOLI transactions as fraudulent life settlement acts prohibited under the new law.

Act 344 does the following:

- Defines terms including “life settlement,” “stranger-originated life insurance,” “broker,” “provider,” and “fraudulent life settlement act.”
- Requires that life settlement providers and brokers be licensed by the Commissioner and meet specified qualifications, including completion of initial training and continuing education.
- Authorizes the Commissioner to examine the business of licensees and applicants for licenses and to revoke, suspend, or refuse to renew a provider’s or broker’s license in specified circumstances.
- Requires specified disclosures to policyholders about life settlements.
- Requires providers to obtain a statement from the policyholder’s physician that the person is under no constraint or undue influence to enter into a life settlement contract.
- Provides that, with certain hardship exceptions, a policyholder must wait five years from the date a policy is issued to enter into a life settlement agreement.
- Requires licensees to keep specified records regarding life settlements and file annual statements with the Commissioner regarding any policies settled within five years of issuance.

Effective November 1, 2010

2009 Wisconsin Act 346—Insurance coverage of colorectal cancer screening

Amends ss. 40.51 (8), 40.51 (8m), 66.0137 (4), 111.91 (2) (n), 120.13 (2) (g), 185.981 (4t) and 185.983 (1) (intro.), Wis. Stat., and creates ss. 609.87 and 632.895 (16), Wis. Stat.
See legis.wisconsin.gov/2009/data/acts/09Act346.pdf

Act 346 requires health insurance policies and plans that cover any diagnostic or surgical procedures to cover colorectal cancer examinations and laboratory tests for any insured or enrollee who is 50 years of age or older, or any insured or enrollee who is under 50 years of age and at high risk for colorectal cancer. The coverage requirement applies to both individual and group health insurance policies and plans, including defined network plans and cooperative sickness care associations; to health care plans offered by the state to its employees, including a self-insured plan; and to self-insured health plans of counties, cities, towns, villages, and school districts. The requirement specifically does not apply to limited-scope benefit plans or to policies covering only certain specified diseases.

The required coverage may be subject to any limitations, exclusions, or cost-sharing provisions that apply generally under the policy or plan. The Act requires the Commissioner of Insurance, in consultation with the Secretary of the Department of Health Services and after considering nationally validated guidelines, including guidelines issued by the American Cancer Society for colorectal cancer screening, to promulgate rules that do all of the following:

- Specify guidelines for colorectal cancer screening that must be covered under the Act.
- Specify the factors for determining whether an individual is at high risk for colorectal cancer.
- Periodically update the guidelines and factors, described above.

2009 Act 346 became effective on December 1, 2010. It applies to health benefit plans that are issued or renewed on or after that date and governmental self-insured plans that are established, extended, modified, or renewed on or after that date, subject to any collective bargaining agreements.

2009 Wisconsin Act 369—Expanding the types of governmental units that may participate in a joint local governmental self-insured health insurance plan

Amends s. 59.52 (11) (c), Wis. Stat.

See legis.wisconsin.gov/2009/data/acts/09Act369.pdf

Act 369 adds county housing authorities to the governmental units (cities, villages, towns, or other counties) that may join together with a county to provide health care benefits to their officers and employees on a self-insured basis, provided that these entities together have at least 100 employees.

Effective June 3, 2010

Administrative Rules

In 2010, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 17.28 (3h)—Relating to clarifying supervision and direction of employed health care practitioners for fund coverage purposes

The rule clarifies what constitutes direction and supervision of a health care provider's employees defined under s. 655.001 (7t), Wis. Stat., as it relates to the health care provider having employee coverage under the Injured Patients and Families Compensation Fund.

Effective March 1, 2010

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

The rule exempts commercial liability insurance and commercial umbrella policies which cover only hired or non-owned (HNO) vehicles from the requirement to offer or include uninsured/underinsured (UM/UIM) insurance coverages. The rule continues the current regulatory requirements for these policies; the exemption is required so that the market for commercial liability insurance and commercial umbrella policies is not disrupted. The Commissioner has previously exercised this authority in adopting and amending s. Ins 6.77, Wis. Adm. Code.

Effective May 1, 2010

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, as those products provide coverage only for the named insured. 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 proposed rule provides clarity through definitions of "premium contribution" and "premium amount" and provides guidance on the element of premium comparison.

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 insured who determines whether an eligible dependent is added to his or her health plan. The rule further informs insurers and self-insured plans about prohibited practices that would unduly restrict an otherwise-eligible dependent from coverage contrary to the intent of the statute.

Specifically, the rule provides 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 then be rendered illusory. Insurers offering group health benefit plans and self-insured health plans must comply with s. 632.746, Wis. Stat., with regards to preexisting condition waiting periods and the 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 to provide annually at least a 30-day enrollment period when first eligible.

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 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 if a full-time student and 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 first called to active duty in order to determine eligibility.

Effective June 1, 2010

Ins 3.39 (5m), (14m), (30m), (34)—Relating to Medicare supplement and replacement insurance guarantee issue eligibility

The rule amends portions of the previous rule to more closely reflect the benefits provided by the National Association of Insurance Commissioners (NAIC) Medicare Supplement Insurance Minimum Standards Model Act, and reintroduces the use of high-deductible

Medicare supplement plans. During prior rulemaking, the Board on Aging and Long-Term Care requested broadening of the guarantee issue eligibility rights. The Commissioner convened an advisory work group to assist in the review of existing guarantee issue rights and to determine whether revisions were warranted. The rule includes two modifications to s. Ins 3.39, Wis. Adm. Code, that arose from the recommendations of the advisory work group. Guarantee issue rights include modifications to the NAIC model regulations relating to the two new federal plan designs intended to lower premiums by requiring insureds to pay either 50% of hospital inpatient charges or copayments for office and emergency room visits. The rule limits the availability of combinations of riders that can be used with the newer benefits as certain combinations would make any premium savings illusory. Specifically, issuers cannot issue both the Medicare Part A Deductible Rider and the Medicare 50% Part A Deductible Rider to the same insured for the same period of coverage. Similarly, issuers cannot issue both the Medicare Part B Deductible Rider and the Medicare Part B Copayments or Coinsurance Rider to the same insured for the same period of coverage.

The rule further delineates that the Medicare Part B Copayment or Coinsurance Rider requires that the insured's copayment or coinsurance shall be the lesser of \$20.00 per office visit or the Medicare Part B coinsurance amount. The Medicare Part B Copayment or Coinsurance Rider requires that emergency room visits shall be covered at the lesser of \$50.00 or the Medicare Part B coinsurance amount. The emergency room copayment or coinsurance amount shall be waived if the insured is admitted to any hospital and the emergency visit is subsequently covered as a Medicare Part A expense. In addition to corrections, the rule reintroduces the high-deductible Medicare supplement plan that previously expired. The reintroduction is in response to repeated requests from the industry and supported by the Board on Aging and Long-Term Care. This permits insureds flexibility to purchase products best suited to medical and financial needs. The product complies with the NAIC model regulation as proposed to have policies effective on June 1, 2010, permitting issuers time to develop and have policy forms and advertising material approved by the Commissioner. The proposed rule also modified Appendix 3 to reflect these changes. The annual high deductible shall be \$2,000.00 for 2010 and will be adjusted annually thereafter to reflect changes in the Consumer Price Index in the 12-month period ending with August of the preceding year, rounded to the nearest multiple of \$10.00. The annual high deductible consists of out-of-pocket expenses, other than premiums listed

above, and is in addition to any other specific benefit deductibles. An issuer must continue to make available for purchase any policy form or certificate form issued after May 31, 2010, that has been approved by the Commissioner. A policy or certificate form will not be considered available for purchase unless the issuer actively offered it for sale within the previous 12 months. This is changed from an issue date of August 1, 1992.

Finally, the proposed rule also expands the category of eligible persons who are guaranteed issuance of Medicare supplements or Medicare replacement policies to those whose payments for coverage substantially increase or to those whose plans terminate or cease to provide some or all such supplemental health benefits. The amount an individual pays for coverage under the plan is considered to substantially increase if the amount the individual pays for coverage under the plan increases by more than 25% from one 12-month period to the subsequent 12-month period, and if the new payment for the employer-sponsored coverage is greater than the premium charged under the Medicare supplement plan for which the individual is applying. An issuer may require reasonable documentation to substantiate the increase of the cost of the coverage to the individual. A second new guaranteed-issue time period will arise when a hospital leaves a Medicare Select network. The issuer shall notify the insured that a hospital is leaving the Medicare Select network and that there is no other hospital within a 30-minute or 30-mile radius of the policyholder. This will trigger a guarantee-issue opportunity for the insured affected by the change in network to purchase a new Medicare supplemental policy without being newly underwritten by the issuer.

Effective June 1, 2010

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

The rule implements ch. 648, Wis. Stat., financial regulatory oversight of the care management organizations in coordination with the Wisconsin Department of Health Services (Department) to ensure the organizations use sound financial tools when commencing operations and ongoing oversight of the financial condition of the organizations. Specifically, the rule establishes minimum financial standards, financial reporting requirements, regulatory examinations, and restricted reserves for care management organizations in the event of insolvency. The Commissioner based the requirements upon the regulations that generally apply to insurers, but modified them to meet the unique requirements of care management organizations while remaining as consistent as possible with other regulated entities.

Chapter 648, Wis. Stat., was created to establish 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 to long-term care services in the Home and Community-Based Waiver Programs and the state-funded Community Options Program.

Family Care is a public program operated by the 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.

Effective June 1, 2010

Ins 2.81—Relating to use of the 2001 CSO Preferred Class Structure Mortality Table in determining reserve liabilities

The rule makes the 2001 Commissioners Standard Ordinary (CSO) Preferred Class Structure Mortality Table available for use in determining minimum reserves on insurance policies written starting January 1, 2005, and prior to January 1, 2007, with the consent of the Commissioner and if additional conditions are met.

Existing provisions establish mortality tables to be used by insurers to calculate minimum reserves and requirements related to testing and reporting of actuarial information. Current rules allow insurers, meeting prescribed conditions, to use the 2001 CSO Preferred Class Structure Mortality Table as adopted by the National Association of Insurance Commissioners (NAIC) at the September 2006 national meeting and published in the NAIC Proceedings (Third Quarter 2006) in determining minimum reserves on policies written after January 1, 2007. The rule will increase the ability of insurers and the Commissioner to monitor financial status by reference to

required reports as well as improve the financial examination process.

Effective September 2, 2010

Ins 3.36—Relating to autism spectrum disorders treatment and affecting small business

The rule includes definitions of intensive-level evidence-based behavioral therapy and nonintensive-level evidence-based therapy. Based upon current research, the rule limits intensive-level services to children aged two to nine, as this period of time has shown to be optimal for gains for individuals diagnosed with autism spectrum disorders. The rule differentiates between treatment providers for intensive- versus nonintensive-level services. For a psychiatrist, psychologist, behavior analyst, social worker certified or licensed to practice psychotherapy, or a professional working under the supervision of an outpatient mental health clinic to be considered qualified to provide intensive-level services, the rule delineates a combination of education, training and experience with individuals diagnosed with autism spectrum disorders.

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

Under 2009 Wisconsin Act 28, the Commissioner is required, pursuant to s. 632.895 (12m), Wis. Stat., to define four terms: intensive-level services, non-intensive-level services, qualified, and paraprofessionals; and may draft rules that relate to the interpretation or administration of this section. During the pendency of the proposed rule, 2009 Wisconsin Act 282 was enacted adding licensed behavior analysts to the list of persons able to provide services pursuant to s. 632.895 (12m) (b), Wis. Stat. To ensure clear understanding of current provider qualifications and treatment options for autism spectrum disorders, the Commissioner established the Autism Working Group (group). The group was charged with advising the Commissioner on definitions for the four required terms and making recommendations on how the statute should be implemented and was composed of parents, providers, insurers, legislators and advocates. Administrators of the waiver program at the Department of Health Services (DHS) also participated. The group met every other week beginning June 23, 2009, until September 10, 2009, and continues meeting on a quarterly basis. The DHS Waiver Program was used as a baseline to discuss the implementation of the new mandate.

Building from the Waiver Program, the group developed a comprehensive regulation. Current literature on autism spectrum disorders and information from other states was presented to the group for review and consideration. Because the research and literature in the realm of autism treatments is rapidly evolving, the group recommended defining “evidence-based” and “behavioral” rather than creating a list of approved therapies that might readily become outdated.

In recognition that some current waiver providers might not be able to meet licensure or certification requirements, the rule includes provisions to permit individuals who are currently providing services through the DHS Waiver Program to be deemed qualified for up to two years to ensure continuity of care. In addition, the rule permits insurers and self-funded plans to contract with individuals who are experienced but may not meet the qualifications for providing intensive or non-intensive services. A current, valid state-issued license or certificate is necessary in order for a psychiatrist, psychologist, behavior analyst, social worker certified or licensed to practice psychotherapy, speech pathologist, or occupational therapist to be qualified to provide nonintensive-level services or to implement an intensive-level treatment plan. For a person who is a qualified professional working under the supervision of an outpatient mental health clinic, the clinic shall be certified under s. 51.038, Wis. Stat., in order for the professional to provide nonintensive-level services or to implement an intensive-level treatment plan developed by a qualified intensive-level provider. The rule also establishes requirements for paraprofessionals, individuals who may only provide services while working under the supervision of a psychiatrist, psychologist, behavior analyst or social worker certified or licensed to practice psychotherapy.

Effective October 1, 2010

Ins 18 subch. III—Relating to independent review procedures and affecting small business

The rule implements 2009 Wisconsin Act 28 that expanded existing independent review rights for Wisconsin insureds. The rule amends the existing rule by including the newly created statutory terms of “coverage denial determination” and “preexisting condition exclusion denial determination.” As with the amended statute, the rule is modified by replacing the term “adverse determination and experimental treatment determination” with the more inclusive term “coverage denial determination” throughout ch. Ins 18, subch. III, Wis. Adm. Code. The Commissioner is directed in s. 632.853 (8) (b), Wis. Stat., to determine that at least one

independent review organization has been certified to effectively provide independent review of preexisting condition exclusion denial determinations and rescissions. In order to make the determination, the proposed rule clarifies the types of denials that are eligible under preexisting condition exclusion denial determination reviews and the type of expertise independent review organizations need in order to render determinations. The proposed rule requires independent review organizations to utilize the expertise of state-licensed lawyers and certified actuaries when appropriate. The lawyers and actuaries must be current in their credentialing or licensure and can assist the independent review organization as an advisor or participant on the review panel at the discretion of the organization.

The rule also modifies a portion of ch. Ins 18, subch. I and II, Wis. Adm. Code, to reflect that insureds not only have a right to independent review but also to the grievance process established by insurers. This is a new right for insureds that have had a policy rescinded or coverage denied as a preexisting condition. The modifications clarify what is not subject to a grievance or independent review, specifically that administrative issues are not eligible for independent review. The rule also clarifies that when an insurer and insured dispute whether an issue is eligible for independent review, that dispute is eligible for review.

Additionally, the rule includes an amended reference that states that, depending upon the type of issue under independent review, the determination may be binding on the insurer and insured. The rule updates the compendium that independent review organizations may use to reflect name or source changes, and creates legal resources as a new source of information that can be utilized by the independent review organizations.

Finally, the rule parallels implementation of the new preexisting condition denial and rescission determinations that was available when independent review was first implemented. For eligible preexisting condition coverage denial and rescission determinations that occur after January 1, 2010, the date of the notice from the Commissioner that he or she has certified the availability of an independent review organization to review preexisting condition and rescission issues, insureds will have four months to request an independent review. Once the Commissioner has published notice that he or she has certified the availability of an independent review organization to review preexisting condition and rescission issues, insureds will have four months to file requests for independent review from the date of the

preexisting condition exclusion denial or rescission determination by the insurer or from the date of receipt of notice of the grievance panel decision, whichever is later.

Effective October 1, 2010

Ins 3.33—Relating to uniform questions and format for individual health insurance application and affecting small business

The rule was developed with the assistance of an advisory council charged with developing the uniform application questions and format to be used exclusively in the individual major medical health insurance market. The advisory council met six times between October 2009 and June 2010. The council members included intermediaries, members of the public, consumer advocates, and insurance industry representatives.

The council recommended the proposed uniform application questions and format after reviewing the application used in the state for individual major medical health insurance and the model utilized by the state of Oregon.

The rule requires insurers to develop policies and procedures to implement the new individual uniform application, restricts modifications, prescribes how the individual uniform application can be used when completed using internet access to the insurer or when the application is completed via telephone. The rule prohibits insurers from automatically completing portions in the electronic version based on responses to various questions, but does allow the insurer to rearrange the sequence as pull-down questions so long as the printed form is in the required format contained in Appendix 1.

Insurers will be permitted to add separate forms that describe additional terms of the policy, such as coinsurance, copayment, deductibles, payment mode, and network selections. Additionally, insurers will be permitted to add as a separate form the authorization necessary to be compliant with the Health Insurance Portability and Accountability Act of 1996 (HIPAA) P.L. 104-191.

Effective January 1, 2011

Ins 3.75—Relating to continuation of group policy coverage for employees and their dependents and affecting small business

The rule defines election and eligibility criteria for continuation through a group health policy. The United States Department of the Treasury, Internal Revenue

Service, published an interpretation of the American Recovery and Reinvestment Act of 2009 (ARRA) that provided a continuation election opportunity for covered employees, including former employees, when an employer discontinues a group health plan. The rule defines continuation coverage election options for employees that meet 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.

On December 19, 2009, the Department of Defense Appropriations Act, 3326:2010 (DOD Act) was enacted, including section 1010. This section extended the federal premium subsidy provided under ARRA to 15 months and extended eligibility by 2 months: from December 31, 2009, to February 28, 2010. The 2010 DOD Act provided for retroactive extension of coverage for a transition period and premium payment to assistance-eligible individuals.

On March 2, 2010, the Temporary Extension Act of 2010 (TEA), became effective, extending premium assistance to assistance-eligible individuals involuntarily terminated prior to March 31, 2010, or to those who had initially qualified for continuation coverage because of a reduction of hours and later involuntarily terminated on or after September 1, 2008, if the involuntary termination occurred on or after March 2, 2010. This was further extended by the Continuing Extension Act (CEA) that became effective on April 15, 2010. Presently the involuntary termination may entitle individuals to premium assistance through May 31, 2010, and for involuntary terminations occurring between March 2, 2010, and May 31, 2010, when that event follows a reduction in hours occurring from September 1, 2008, up until May 31, 2010.

This rule makes it clear that these rights must also be extended to assistance-eligible individuals who are or were eligible for coverage under state law, under either s. 632.897, Wis. Stat., or s. Ins 3.75, Wis. Adm. Code. These rights include the following:

- (a) The DOD Act extended the federal premium reduction eligibility period for 2 months until February 28, 2010, and increased the maximum period for receiving the subsidy for an additional 6 months (from 9 to 15 months).
- (b) Individuals who had reached the end of the federal reduced premium period before the DOD Act extended it to 15 months will have an extension of their grace period to pay the reduced premium. To continue their

coverage they must pay the 35 percent of premium costs by February 17, 2010, or, if later, 30 days after they receive notice of the extension.

- (c) Individuals who ended the federal reduced premium subsidy and paid the full premium may obtain a credit for future months of coverage or a reimbursement of the overpayment.
- (d) Individuals who are assistance-eligible individuals on or after October 31, 2009, or who experience a qualifying event on or after that date, are entitled to notice, or additional notice, of the extended federal premium subsidy.
- (e) Individuals who are entitled to an extended premium grace period as described in paragraph (b), or a credit or refund for premium paid as described in paragraph (c), are entitled to notice of those rights.
- (f) TEA extended the federal premium reduction eligibility period to March 31, 2010. Further, TEA extended assistance to those who initially qualified for continuation coverage because of a reduction of hours on or after September 1, 2008, and later involuntarily terminated when the involuntary termination occurred on or after March 2, 2010.
- (g) CEA extended the federal premium reduction eligibility period to May 31, 2010, and similarly extended eligibility when the involuntary termination subsequent to a reduction of hours occurred on or after March 2, 2010, and before June 1, 2010.

Effective January 1, 2011

Ins 17.01(3) and 17.28(6)—Relating to fiscal year 2011 fund fees, provider classifications, and mediation panel fees and affecting small business

The rule establishes the fees that participating health care providers must pay to the Injured Patients and Families Compensation Fund (Fund) for the fiscal year beginning July 1, 2010. These fees represent an 8.6% increase from fees paid for the 2009-2010 fiscal year. The Board of Governors (Board) approved these fees at its meeting on May 18, 2010. The Board is also required to promulgate by rule the annual fees for the operation of the Fund's 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. The rule implements the funding level approved by the Board by establishing mediation panel fees for the next fiscal year at \$28.00 for physicians and \$6.00 per occupied bed for hospitals, representing an increase of \$3.00 per physician and \$1.00 per occupied bed for hospitals from 2009-2010 fiscal year mediation panel fees.

Effective January 1, 2011

Ins 51.01—Relating to the risk-based capital of health insurers, property and casualty insurers and fraternal insurers

The rule modifies the risk-based capital (RBC) requirements for insurers to include a trend test for property and casualty insurers and health insurers. The National Association of Insurance Commissioners (NAIC) amended instructions for property and casualty insurers and health insurers to include a trend test to improve the monitoring of insurer solvency. Under the rule a company action-level event would occur if the insurer's adjusted capital were between 2.0 and 3.0 times the authorized control level RBC and the insurer triggers a negative trend test determined in accordance with NAIC instructions.

Under the previous rule, fraternal insurers were exempt from the RBC filing requirements, unless the Commissioner found that inclusion would improve solvency monitoring. The rule removes the general exemption so that fraternal insurers are subject to the same RBC reporting requirements as life insurers.

Effective January 1, 2011

Ins 6.05 and 6.07—Relating to filing of insurance forms and insurance policy language simplification and affecting small businesses

The rule was developed with the assistance of an advisory council charged with developing and recommending modifications to the Flesch readability score for disability insurance products as well as personal lines property and casualty insurance products. Additionally, the council was charged with determining how to best increase consumer access to complete in-force copies of their insurance policies.

Following the first meeting, the advisory council divided along product lines into subgroups, and each subgroup met individually four times between October 2009 and April 2010. The council then met two more times as a complete council in April and May 2010. The council members included intermediaries, public members, consumer advocates, and representatives from the insurance industry.

As charged, the council recommended the proposed changes to the Flesch readability score for consumer insurance policies except for product lines that are described in s. 601.58 (2) (k), Wis. Stat., the Interstate Insurance Product Regulation Compact (Interstate Compact). Additionally, the council recommended providing notice to insureds instructing them how to access a complete, in-force copy of their insurance policy.

Separate from the advisory council, the rule also revises the form and content of form filing submissions. The following is a summary of changes in the rule:

1. It requires the insurer to submit forms using a transmittal document established by standards adopted by the National Association of Insurance Commissioners.
2. It requires an insurer to include in its form filing a final printed or electronic format copy of the form as it will be used with the public and deletes the option of filing a facsimile.
3. It makes it clear that an insurer may file a form electronically.
4. It makes it clear that an insurer must file the required transmittal document when it files a form.
5. It requires certain consumer insurance policies to increase the readability score, Flesch or equivalent, from a score of 40 to 50.
6. It requires an insurer offering consumer insurance policies or certificates to have on its Web site information on how insureds may obtain electronic or paper copies of their in-force policies and the timeframe within which to provide the information. Insurers that are exempt from this requirement include town mutuals, policies or certificates in the product lines that are described in s. 601.58 (2) (k), Wis. Stat., and property and casualty products that are other than personal lines. The product lines described in s. 601.58 (2) (k), Wis. Stat., are individual or group annuity, life insurance, disability income, and long-term care insurance. This exception applies whether or not the policy is subject to or filed with the Interstate Compact.
7. It excepts product lines that are described s. 601.58 (2) (k), Wis. Stat., property and casualty products that are other than personal lines, and insurers subject to ch. 618, Wis. Stat., from the Web site notice requirements, but retains other statutory requirements for providing copies of in-force policies upon request to insureds.

Effective February 1, 2011

Ins 8.49 Appendix 1—Relating to small employer uniform employee application for group health insurance and affecting small business

The rule contains the modifications to the waiver and to the health underwriting questions required to

comply with the Genetic Information Nondiscrimination Act of 2008 (GINA, Pub. L. No. 110-233) and the Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA, Pub. L. No. 111-3), as well as to mandated coverage for dependents.

Section 635.10, Wis. Stat., requires use of the small employer uniform employee application for group health insurance. In accordance with s. 601.41 (8), Wis. Stat., the Office of the Commissioner of Insurance (OCI) is required to revise the uniform small employer application form at least once every two years in consultation with the health advisory council. The rule was initially promulgated in 2003, and due to federal changes and requests of the Health Advisory Council, OCI created this rule.

The federal government has also modified the Health Insurance Portability and Accountability Act (HIPAA) to include the requirement of additional descriptive information for people who, after a qualifying event, are permitted the option of a special enrollment period to understand how to obtain and apply for coverage.

Specific modifications include several changes to the small employer uniform application for group health insurance. In Section V of the application, a sentence has been added in accordance with an amendment to CHIPRA that informs an employee how to obtain information on electing health insurance coverage through a special election period due to a qualifying event, including Medicaid premium assistance. This information is provided at the time the employee waives the right to obtain health insurance through the small employer. Information is updated regarding the treatment of genetic information in the medical information section of the application. Additionally, modifications are made to delete references to a dependent needing to be a full-time student or to be financially dependent upon the parents, as both state and federal law mandate inclusion of adult children as dependents, regardless of the adult child's residency or financial dependency.

During the July 2009 meeting of the Health Advisory Council, a motion was passed to request that OCI modify the uniform application to comply with the GINA and CHIPRA changes, pending federal rule promulgation due in February 2010. Subsequent to the state budget passage, the Health Advisory Council revised its request to include modifications to comply with state law. The rule incorporates the changes requested by the Council in accordance with GINA, CHIPRA, and mandated coverage of dependents to age 27. The rule modification is required to ensure compliance with federal and state requirements.

Effective February 1, 2011

In 2010, OCI had the following emergency rules in effect:

Ins 3.75—Relating to continuation of group health insurance policies and affecting small business

The rule parallels the standards enacted by the Federal Department of Defense Appropriations Act of 2010 (DOD Act) and makes it clear that these standards are applicable to assistance-eligible individuals who are or were entitled to coverage under s. 632.897, Wis. Stat., or s. Ins 3.75, Wis. Adm. Code.

Section 1010 of the DOD Act extended the federal premium subsidy provided under the American Recovery and Reinvestment Act of 2009 (ARRA), provided for retroactive extension of coverage for a transition period, and required that notice of the extended subsidy and retroactive coverage and premium payment be given to assistance-eligible individuals. This rule makes it clear that these rights must also be extended to assistance-eligible individuals who are or who were eligible for coverage under state law, under either s. 632.897, Wis. Stat., or s. Ins 3.75, Wis. Adm. Code. These rights include the following:

- (a) The DOD Act extended the federal premium reduction eligibility period for 2 months until February 28, 2010, and increased the maximum period for receiving the subsidy for an additional 6 months (from 9 to 15 months).
- (b) Individuals who had reached the end of the federal reduced premium period before the DOD Act extended it to 15 months will have an extension of their grace period to pay the reduced premium. To continue their coverage they must pay the 35 percent of premium costs by February 17, 2010, or, if later, 30 days after they receive notice of the extension.
- (c) Individuals who ended the federal reduced premium subsidy and paid the full premium may obtain a credit for future months of coverage or a reimbursement of the overpayment.
- (d) Individuals who are assistance-eligible individuals on or after October 31, 2009, or who experience a qualifying event on or after that date, are entitled to notice, or additional notice, of the extended federal premium subsidy.
- (e) Individuals who are entitled to an extended premium grace period as described in paragraph (b), or a credit or refund for premium paid as described in paragraph (c), are entitled to notice of those rights.

Effective January 6, 2010

Ins 3.36—Relating to treatment of autism spectrum disorders and affecting small business

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 work 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 Services (DHS) also participated. The group met every other week beginning June 23, 2009, through 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 is optimal for gains for individuals diagnosed with autism spectrum disorders. Building from the Waiver Program, the working group developed a comprehensive regulation.

The rule also contains criteria necessary for one to be considered a qualified provider, a qualified professional, a qualified therapist, and a 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 DHS Waiver Program to be deemed qualified for up to two years and to permit insurers and self-funded plans to contract with 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 March 8, 2010

Ins 17.01(3) and 17.28(6)—Relating to fiscal year 2011 fund fees and mediation panel fees and affecting small business

The rule establishes the fees that participating health care providers must pay to the Injured Patients and Families Compensation Fund (Fund) for the fiscal year beginning July 1, 2010. These fees represent an 8.6% increase from fees paid for the 2009-2010 fiscal year. The Board of Governors (Board) approved these fees at its meeting on May 18, 2010. The Board is also required to promulgate by rule the annual fees for the operation of the Fund’s 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. The rule implements the funding level approved by the Board by establishing mediation panel fees for the next fiscal year at \$28.00 for physicians and \$6.00 per occupied bed for hospitals, representing an increase of \$3.00 per physician and \$1.00 per occupied bed for hospitals from 2009-2010 fiscal year mediation panel fees.

Effective June 15, 2010

Ins 3.35—Relating to colorectal cancer screening coverage and affecting small business

The rule implements s. 632.895 (16m), Wis. Stat., mandating coverage for colorectal cancer screening. For flexibility, the rule allows insurers and self-insured governmental plans to select from among the U.S. Preventive Services Task Force, the National Cancer Institute, or the American Cancer Society guidelines that will be followed related to colorectal cancer screening intervals and specific screening tests or procedures. Insurers and self-insured governmental health plans are to inform enrollees of the guideline or guidelines they use, and, if they use more than one guideline, which guideline is primary if a dispute arises.

The rule requires insurers and self-funded governmental plans to provide coverage of at least three of four identified screening tools: fecal occult blood test, flexible sigmoidoscopy, colonoscopy and computerized tomographic colonography. The determination for appropriate screening test or procedure is to be based upon medical necessity or medically appropriate basis and is eligible for internal and independent review. Additionally, the proposed rule sets forth guidance on determination of persons at high risk for developing colorectal cancer. The proposed guidance is based upon the guidelines of the American Cancer Society, as it is the only organization having detailed standards for high-risk categories and screening intervals. However, the rule does permit insurers to utilize additional criteria if the National Cancer Institute or the U.S. Preventive Service Task Force develops high-risk criteria.

In light of federal health care reform, the rule requires insurers to comply with preventive services contained in the Patient Protection and Affordable Care Act of 2010, PL 111-148, as amended by the Federal Health Care and Education Reconciliation Act of 2010, P.L. 111-152. Finally, insurers and self-insured governmental health plans are required to review annually the selected guidelines and comply with updates in the subsequent policy year.

Effective November 29, 2010

Ins 3.37 and 3.375—Relating to health insurance coverage of nervous and mental disorders and substance use disorders, and affecting small business

The rule implements the recreated s. 632.89, Wis. Stat., instituting mental health parity in the treatment of nervous and mental disorders and substance use disorders. The rule amends regulations relating to transitional treatment coverage and creates a new section for implementing requirements for the coverage of nervous and mental disorders and substance use disorders.

The transitional treatment regulation is bifurcated into requirements for plans issued on or after November 1, 2007, and prior to December 1, 2010, and parallel numbered sections for policies issued on or after December 1, 2010. For existing policies or policies for which an employer has requested an exemption pursuant to s. 632.89 (3c) or (3f), Wis. Stat., the requirements reflect s. 632.89, 2007 Wis. Stat., and updated cites and provisions of regulations contained in the Department of Health Services administrative code pertaining to transitional treatment.

For plans issued on or after December 1, 2010, parallel requirements are created within the proposed revisions

to s. Ins 3.37, Wis. Adm. Code, to apply to insurers offering group health insurance plans and for self-insured governmental plans on a going-forward basis. The types of services are the same except for removal of minimum dollar limitations and the types of insurers or self-insured governmental plans to which the requirements apply.

Concerns were raised regarding compliance with the Patient Protection and Affordable Care Act (PPACA) requirement of no annual limits for essential benefits and s. 632.89 (2), 2007 Wis. Stat., benefit levels. The concerns were silenced after identifying that s. 632.89 (2), 2007 Wis. Stat., is written as “not less than,” and therefore act as benefit floors, and do not preclude exceeding the floor amount, and therefore do not violate the federal law.

The rule also creates s. Ins 3.375, Wis. Adm. Code, to implement s. 632.89, Wis. Stat., for policies issued on or after December 1, 2010. The statute requires insurers offering group health insurance and self-insured governmental plans to provide coverage for the treatment of nervous and mental disorders and substance use disorders no more restrictively than coverage for the most common or frequent type of treatment limitations that are applied to substantially all other coverage under the plan. This means that insurers and self-insured governmental plans cannot impose limited benefits or impose different cost-sharing provisions based upon receiving nervous, mental, or substance use disorders treatment. The rule defines “substantially all” to mean that the terms of coverage for nervous, mental and substance use disorders are to be treated no more restrictively than a single type of financial requirements or quantitative treatment limitations that apply to two-thirds of covered medical or surgical benefits.

Pursuant to s. 632.89 (3c), Wis. Stat., for employers seeking an exemption based upon increased costs related to the parity requirements, employers may request insurers to have a qualified actuary determine, at the insurer’s cost, whether the employer is eligible for the exemption. Nothing in the rule, however, limits or prohibits an employer or self-funded governmental plan from obtaining, at their cost, a qualified actuarial determination.

Section Ins 3.375 (5), Wis. Adm. Code contains provisions governing insurers offering individual health benefit plans that contain benefits for the treatment of nervous and mental disorders or substance use disorders. Insurers offering these individual health benefit plans shall make available the criteria for determining medical necessity. If the individual health benefit plan denies benefits related to nervous and mental disorders or substance use disorders it shall make the reason for the

denial available to the insured, participant, or beneficiary in addition to complying with s. 632.857, Wis. Stat.

For eligible employers electing an exemption, Appendix 1 and Appendix 2 contain the model notices that insurers are to provide to employers or self-insured governmental plans. The employer is to post and distribute to employees explaining the basis of the exemption as well as a list of the benefits that will be provided to the employees as was contained in s. 632.89, 2007 Wis. Stat.

Effective November 29, 2010

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: legis.wisconsin.gov/rsb/code/ins/ins.html. Information regarding the status and text of OCI rules pending or promulgated is available on the internet at: oci.wi.gov/ocirules.htm and adminrules.wisconsin.gov.

National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2010 Commissioner Dilweg and his representatives were members of the following committees, task forces, and working groups of the NAIC.

Committees

Financial Condition (E) Committee
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
Consumer Information Subgroup

Property and Casualty Insurance (C) Committee

Professional Employer Organization Model Law (C)
Working Group

Task Forces

Title Insurance (C) Task Force
Market Information Systems (D) Task Force
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
Reinsurance (E) Task Force
Valuation of Securities (E) Task Force
Market Regulation Accreditation (EX) Task Force

Market Regulation and Consumer Affairs (D) Committee

Consumer Connections (D) Working Group
Market Analysis Procedures (D) Working Group
Market Conduct Examinations Standards (D)
Working Group
Complaint Issues (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
National Treatment and Coordination (E) Working
Group
Rating Agency (E) Working Group
Health Reform Solvency Impact (G) Subgroup

NAIC Working and Technical Groups/Subgroups/ Councils/Boards

Executive (EX) Committee

AIG Special (EX) Working Group
Health Care Reform Interstate Compact Standards
(EX) Subgroup
Health Care Reform Cost Containment (EX)
Subgroup

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

Solvency Modernization Initiative (EX) Task Force

Group Solvency Issues (EX) Working Group
International Accounting Standards (EX) Working
Group
International Solvency (EX) Working Group
Statutory Accounting and Financial Reporting (EX)
Subgroup

Capital Adequacy (E) Task Force

Property Risk-Based Capital (E) Working Group

Speed to Market (EX) Task Force

Operational Efficiencies (EX) Working Group

Examination Oversight (E) Task Force

Financial Examiners Handbook (E) Technical Group
Financial Analysis Handbook (E) Working Group
(Chair)
Analyst Team System Oversight (E) Working
Group
IT Examination (E) Working Group, Chair

Life Insurance and Annuities (A) Committee

Annuity Disclosure (A) 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 2010 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 2010 were:

Robert Palmer, Dean Health Plan, 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 Uhlir, Uniek, Inc., Wauwaukee
Linda Kuklinski, Generac Power Systems, Waukesha
Mike Muelmans, Write Resources, Monona
Terry Murphy, East Town Insurance Services, Elm Grove
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
Alice Torti, Great Big Pictures, Inc., 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 is 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, 2010, were:

Sean Dilweg, Commissioner of Insurance
Randy Blumer, Industry Representative
Stan Davis, Public Member
Scott Froehle, Public Member
Robert Jaeger, M.D., Wisconsin Medical Society
James Jansen, Wisconsin Association for Justice
Reid Olson, M.D., Public Member
Christopher Spencer, Industry Representative
Ralph Topinka, Wisconsin Hospital Association
Susan Turney, M.D., Wisconsin Medical Society
John Walsh, State Bar of Wisconsin
Vacant, Industry Representative
Vacant, Public Member

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 2010 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 2010 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 2010 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 Steinhofner, 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 8, 2010: To group health plan insurers subject to s. 632.897, Wis. Stat., Wisconsin continuation and conversion requirements, regarding amendments to the American Recovery and Reinvestment Act of 2009 (ARRA). ARRA was amended to extend both the eligibility period and the duration of the ARRA premium subsidy benefit.

January 20, 2010: To all insurers authorized to write individual health insurance regarding cancellation and rescission report. Section 601.428, Wis. Stat., requires insurers that issue individual health insurance policies to annually report to the Commissioner policy cancellations and rescissions for the preceding year. OCI has determined that it must promulgate a rule that clarifies the information to be reported, definitions of terms and the due date for reporting cancellations and rescissions.

February 11, 2010: To all insurers authorized to write group or individual health insurance regarding hearing aids and cochlear implants. This bulletin addresses the provisions of 2009 Wisconsin Act 14 that created s. 632.895 (16), Wis. Stat., and requires coverage of hearing aids, cochlear implants, and related treatment for infants and children. The Act applies to group and individual policies and to a self-insured health plans of the state or a county, city, town, village, or school district newly issued or renewed beginning after January 1, 2010.

April 20, 2010: To writers of Medicare supplement, Medicare select, and Medicare cost coverage regarding amendments to the Wisconsin Medicare supplement rule. The intent of this bulletin is to provide information regarding the amendments to s. Ins 3.39, Wis. Adm. Code, enacted in order to comply with the federal Medicare Improvements for Patients and Providers Act of 2008 (MIPPA), the federal Genetic Information Nondiscrimination Act of 2008 (GINA), and the National Association of Insurance Commissioners (NAIC) requirements. Section Ins 3.39, Wis. Adm. Code, also was amended to reintroduce the high-deductible Medicare supplement plan that previously sunset. It also expands the categories of eligible persons who are guaranteed issuance of Medicare supplement or Medicare replacement policies under certain circumstances.

May 3, 2010: To all insurers writing individual and group health insurance regarding the Patient Protection and Affordable Care Act of 2009 (PPACA). Provides information to insurers about PPACA as modified by the Health Care and Education Reconciliation Act of 2010 (HCERA). Insurers submitting policy form filings will need to certify

compliance with requirements in the cover letter or the filing description in SERFF.

June 25, 2010: To all insurers authorized to do business in Wisconsin regarding newly enacted legislation. This bulletin is for informational purposes and contains a summary of the provisions of 2009 Wisconsin Acts 146, 165, 218, 275, 282, 285, 342, 343, 344, 346, and 369.

September 3, 2010: To all insurers writing individual and group health insurance regarding the Patient Protection and Affordable Care Act of 2009 (PPACA). This bulletin provides information to insurers about PPACA as modified by the Health Care and Education Reconciliation Act of 2010 (HCERA). The bulletin also notes when both state and federal reform co-exist. OCI will enforce compliance with whichever component of state and federal law is most favorable to Wisconsin consumers through review of form filings pursuant to s. 631.20, Wis. Stat., and by requesting information pursuant to s. 601.42, Wis. Stat.

September 29, 2010: To all insurers authorized to do property and casualty business in Wisconsin regarding clarification to the June 25, 2010, bulletin regarding, in part, newly enacted legislation. 2009 Wisconsin Act 342, in part, makes various changes to current law relating to motor vehicle insurance policies and umbrella and excess liability policies. Modifications under Act 342 were intended to simply clarify certain provisions that were enacted last year by the legislature under 2009 Act 28 affecting, in part, motor vehicle, umbrella and excess liability policy requirements.

November 8, 2010: To agent licensing sections of all insurance companies licensed to do business in the state of Wisconsin regarding resident and nonresident annual billing being mailed on January 15, 2011, and form of payment.

November 23, 2010: To all insurers authorized to write group or individual health insurance regarding amendments to the grievances and independent review procedure rule. Summarizes the changes to ch. Ins 18, Wis. Adm. Code, to implement 2009 Wisconsin Act 28, which expanded the existing independent review rights for Wisconsin insureds to include preexisting condition exclusion denial determinations and rescissions of coverage.

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 OCI on insurance companies and agents starting in the year 1964 can be viewed and printed from OCI's Web site in pdf format at oci.wi.gov/admact/admact.htm. For older actions, contact ocirecords@wisconsin.gov.

Allegations and Actions Against Agents:

David C. Ackerman
W185 N9681 Appleton Ave., Germantown, WI 53022
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous Wisconsin administrative action on an insurance license application. February 2010

David L. Ahmann
2921 Colgate Rd., Madison, WI 53705
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Aziz A. Ahmed
6228 W. Port Ave., Milwaukee, WI 53223
Had his application for an insurance license denied. This action was taken based on an administrative action taken by the U.S. Department of Agriculture. August 2010

Amy S. Alberts
2601 E. College Ave., Appleton, WI 54915
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Herbert F. Allen III
4983 Brookview Rd., Rockford, IL 61107
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Illinois on a licensing application and not disclosing an action taken on a current license within 30 days. June 2010

Larry Andrews
22316 121st St., Bristol, WI 53104
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Aaron C. Armstrong
1710 Niemann Pl. Apt. 4, Madison, WI 53711
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Robert J. Arneson
1321 N. 121st St., Milwaukee, WI 53226
Agreed to pay \$650.27 restitution to Wisconsin consumers for lost Medicare supplement insurance premium payments. This action was taken based on allegations of violating health insurance replacement laws. February 2010

Timothy G. Asp
601 Viking View Dr. #4, Reedsburg, WI 53959
Had his application for an insurance license denied for 31 days. This action was taken 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. April 2010

Katherine E. Austin
1113 Ontario Ave., Sheboygan, WI 53081
Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. April 2010

Carl W. Baehr
3671 Hilltop Ln., Franklin, WI 53132
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Carla M. Bailey
N6601 Cty. Rd. J, Beldenville, WI 54003
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. May 2010

Paul S. Bain
3061 Erie Ave., Cincinnati, OH 45208
Had his application for an insurance license denied. This action was taken based on allegations of a Wisconsin Stipulation and Order that prohibited reapplying for a license in the state of Wisconsin, as well as administrative actions taken by multiple states considered evidence of untrustworthiness or incompetence. April 2010

Mary J. Barker
10240 Chicago Cir., Bloomington, MN 55420
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Washington on an insurance license application. April 2010

Craig M. Barrett
103 Weldon Way, Pennington, NJ 08534
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Wisconsin and New Jersey on a licensing application. October 2010

George R. Battle
101 Captiva Way, Coatesville, PA 19320
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to be eligible for application, and failing to disclose a Wisconsin administrative action on a licensing application. June 2010

Kathy Kay Bedner
734 Jupiter Dr. Apt. 214, Madison, WI 53718
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Brandon M. Bell
4839 N. 47th St., Milwaukee, WI 53218
Had his application for an insurance license denied. This action was taken 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 2010

Patrick James Bernauer
10150 234th St. E., Lakeville, MN 55044
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of South Dakota, Wisconsin, and Minnesota on an application. June 2010

Richard G. Billings, Jr.
309 Westridge Pky., Verona, WI 53593
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. September 2010

Harold F. Bloom III
2290 Manley Dr., Sun Prairie, WI 53590
Had his application for an insurance license denied. This action was taken 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 2010

Jamie L. Bootz
T4750 River Hills Rd., Wausau, WI 54403
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Patrick T. Bradley
3106 Sandgate Ct., Schofield, WI 54476
Agreed to pay a forfeiture of \$500.00 and agreed to a 31-day denial of his insurance license application. This action was taken based on allegations of failing to disclose Wisconsin delinquent taxes due on a licensing application. June 2010

Charles T. Brantley
P.O. Box 7451, Aurora, IL 60507
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Illinois on an insurance license application. August 2010

Deborah A. Bridgman
4136 N. 55th St., Omaha, NE 68104
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Iowa on an insurance application. September 2010

Jason Briscoe
8415 143rd St. W, St. Paul, MN 55124
Had his application for an insurance license denied. This action was taken 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 2010

Chaevolia Denise Brown
2623 Parkside Ave., Henrico, VA 23228
Had her application for an insurance license denied. This action was taken 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. June 2010

Gregg S. Brzeski
520 Frederick Ct., Oconomowoc, WI 53066
Had his application for an insurance license denied for 31 days. This action was taken 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. March 2010

Peter C. Buntrock
1515 Third Ave., Wausau, WI 54401
Had his application for an insurance license denied. This action was taken 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. May 2010

Steven J. Burke
8928 W. Locust St., Milwaukee, WI 53222
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. June 2010

Sally A. Burseth
600 Oak St. #140, Waupaca, WI 54981
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Pamela L. Burzinski
736 Capman St., Milton, WI 53563
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on an insurance license application. January 2010

Mary E. Bush
141 Willow Dr., Hartland, WI 53029
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. June 2010

Karla A. Buss
2457 N. 53rd, Milwaukee, WI 53210
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Merle Thomas Butenhoff
W176 N9745 Rivercrest Dr., Germantown, WI 53022
Had his application for an insurance license denied for 31 days. This action was taken 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 and lawsuits which may be evidence of being untrustworthy or incompetent. May 2010

Douglas D. Byerly
296 Roosevelt St., Fond du Lac, WI 54935
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Philip Graeme Cabaud III
5405 Pine St., Bellaire, TX 77401
Agreed to pay a forfeiture of \$500.00 and to promptly report to OCI any administrative actions taken. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Kentucky. October 2010

Rafael A. Cabrera
1409 S. 59th St., Milwaukee, WI 53214
Had his application for an insurance license denied. This action was taken 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. September 2010

David W. Callarman
7 Country Club Ridge, Cisco, TX 76437
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Texas on an insurance license application. March 2010

Judith L. Calvert
1013 Humboldt Ave., Sheboygan, WI 53081
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

John M. Carlson
1770 Jung Blvd. E., Naples, FL 34120
Agreed to pay a forfeiture of \$10,000.00 and agreed to surrender his Wisconsin insurance agent's license. This action was taken based on allegations of failing to make proper suitability determinations when recommending annuity products. February 2010

Chad C. Cartier
2425 Watson Cir., De Pere, WI 54115
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Tim R. Caudill
P.O. Box 212, 1267 Hickory Dr., Pell Lake, WI 53157
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Joseph F. Cechvala
8016 Appletree Ln., Waterford, WI 53185
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin and failing to disclose a criminal conviction on an insurance license application. August 2010

Kevin E. Chambers
1924 Sky Dr., Clearwater, FL 33755
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of California and Wisconsin on an insurance license application. March 2010

Pravit Vincent Chanthalangsy
9105 Barbaresco Cir., Stockton, CA 95212
Had his application for an insurance license denied. This action was taken 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. May 2010

Daniel W. Christiansen
10854 Kristi Hills Dr., Roscoe, IL 61073
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

Cheryl L. Christman
4111 23rd Ave., Kenosha, WI 53140
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

John R. Claeys
2211 E. Crescent Dr., Seattle, WA 98112
Agreed to the suspension of his insurance license application for 31 days and agreed to respond promptly to OCI inquiries. These actions were taken based on allegations of failing to promptly respond to inquiries from OCI on a nonresident insurance license application. September 2010

Trina T. Cole
6257 West Port Ave., Milwaukee, WI 53223
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Gail A. Coopman
251 N. Oakland Ave, Oconto Falls, WI 54154
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

James C. Cox
4929 N. Wildwood Ave., Milwaukee, WI 53217
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. July 2010

David A. Crist
7030 74th St. Bay S., Cottage Grove, MN 55016
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Danny H. Curkan
531 Walker Rd., Safety Harbor, FL 34695
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. March 2010

Joanne M. Curtin
W343 S9315 Jericho Dr., Eagle, WI 53119
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Angela Evon Dail
30812 Baltusrol St., Sorrento, FL 32776
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. July 2010

Cheryl Ann Daniel
13629 Pyramid Dr., Dallas, TX 75234
Had her application for an insurance license denied. This action was taken based on allegations of an administrative action taken by FINRA. December 2010

Randall S. Dauffenbach
525 Rose Ann Dr., Burlington, WI 53105
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report a criminal conviction to OCI. July 2010

Graham E. Davis
806 W. Willow St., Chippewa Falls, WI 54729
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application, failing to respond promptly to inquiries from OCI on a previous application, and failing to allow sufficient time to pass before reapplying for an insurance license following a previous administrative action. January 2010

Jefferson E. Davis
W169 N8630 Sheridan Dr., Menomonee Falls, WI 53051
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by OCI and the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application, as well as failing to report an employment termination involving allegations of misconduct. May 2010

William Joseph Dayton
2005 Green Tree Rd., West Bend, WI 53090
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

William J. Debruin
106 Edgewood Ln., Combined Locks, WI 54113
Was ordered to pay a forfeiture of \$25,000.00, to make restitution to Wisconsin consumers, and to have his insurance license revoked. These actions were taken based on allegations of unsuitable policy sales and business practices that endanger the public. This matter and the orders have been appealed to circuit court. March 2010

James Delaney
322 Juniper St. Apt. 12, Kennett Square, PA 19348
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action on a licensing application. June 2010

Alberto Delgadillo
655 Juan Munoz, El Paso, TX 79932
Had his application for an insurance license denied. This action was taken 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. January 2010

Harry W. Demetropoulos
20045 Independence Dr., Brookfield, WI 53045
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Benjamin Raymond Derouin
4216 W. Tumblecreek Ct., Franklin, WI 53132
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Patrick A. Dewane, Jr.
2125 Hwy. Q, Manitowoc, WI 54220
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

John Allan Dickson
202 Knoxville Ave., Huntington Beach, CA 92648
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of California on a licensing application. October 2010

John Allan Dickson
202 Knoxville Ave., Huntington Beach, CA 92648
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a Wisconsin administrative action on an insurance license application, as well as a criminal conviction which may be substantially related to insurance marketing type activities. December 2010

Latanya L. Dickson
554 Anchor St., Philadelphia, PA 19120
Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. April 2010

Cynthia A. Dorgan
24408 60th Pl., Paddock Lake, WI 53169
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Abdou N. Drammeh
1418 Wayridge Dr., Madison, WI 53704
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

Don Mitchell Dumas
1792 Cabinet Maker Ct., Green Bay, WI 54303
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. June 2010

Ali Edalatpour
8870 N. Lodgewood Rd., Milwaukee, WI 53217
Had his application for an insurance license denied. This action was taken 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. May 2010

Kenneth Eggleston
571 Heyburn Ave. W., Twin Falls, ID 83301
Had his application for an insurance license denied. This action was taken based on allegations of an administrative action taken by the state of Idaho Board of Nursing. November 2010

Robert Sand Ellison
238 N. Second St., New Richmond, WI 54017
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. August 2010

Paul Richard Esser
2229 N. 66th St., Milwaukee, WI 53213
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Cody R. Fale
1021A Huron Ave., Sheboygan, WI 53081
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

James C. Faustmann
2447 N. 69th St., Wauwatosa, WI 53213
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the

state of Wisconsin on an insurance license application. May 2010

David L. Ferraro
S89 W34547 Eagle Ter., Eagle, WI 53119
Agreed to have his insurance license revoked, to pay a forfeiture of \$2,500.00, and to never reapply for a Wisconsin intermediary insurance license. These actions were taken based on allegations of failing to properly consider suitability in selling life insurance or annuities. September 2010

Bobbie J. Finger
N5157 Lakeview Way, Bonduel, WI 54107
Agreed to take two continuing education courses that include information on annuity suitability and the sale of insurance products to senior citizens before reapplying for a Wisconsin intermediary life insurance license. This action was taken based on allegations of making false and misleading statements to consumers during the sale of annuity and life insurance products. September 2010

Jason E. Fischer
32 Ashbury Ct., Hudson, WI 54016
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Jay S. Fischer
1405 N. 77th Ave., Wausau, WI 54401
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Brian Douglas Flanders
1516 Sylvan Way Apt. 311, Lodi, CA 95242
Had his application for an insurance license denied. This action was taken 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. May 2010

Adam M. Flood
117 S. Elizabeth St. Apt. 3, Whitewater, WI 53190
Had his application for an insurance license denied. This action was taken 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. May 2010

Melinda Flores
451 Fourth Ave. E., Twin Falls, ID 83301
Had her application for an insurance license denied. This action was taken based on allegations of a pending criminal

charge which may be substantially related to insurance marketing type conduct. November 2010

Jennifer Foster

2202 E. Pratt St., Baltimore, MD 21231

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. August 2010

Todd T. Fox

23030 State Rd. 57, Kiel, WI 53042

Had his insurance license revoked. This action was taken based on allegations of failing to pay a previous stipulated forfeiture when due. February 2010

Todd R. Franke

7809 Wood Reed Dr., Madison, WI 53719

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Daniel L. Frey

304 Cardinal Cir., Mayville, WI 53050

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a previous criminal conviction and failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Mishell Lea Futch

1325 Dancy St., Jacksonville, FL 32205

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application. June 2010

Suzanne S. Gannon-Anderson

1402 Bea Ann Dr., Dodgeville, WI 53533

Agreed to pay a forfeiture of \$2,000.00 and agreed to not renew and to not reapply for an insurance license. These actions were taken based on allegations of completing premium finance agreements without proper authority and depositing funds into improper accounts. March 2010

Andres Garcia

2855 S. 13th St, Milwaukee, WI 53215

Had his insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of misrepresentation and untrustworthiness. Agent Garcia did not respond to OCI's requests for response and did not appear at either the prehearing or the hearing. September 2010

Veronica J. Garcia

2008 81st St., Kenosha, WI 53143

Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2010

Ayinde J. Garry

4641 N. 69th St., Milwaukee, WI 53218

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Scott A. Garthwaite

705 Main St., P.O. Box 306, Ridgeway, WI 53582

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Philip A. Gasser

895 Elmwood Dr., Macedonia, OH 44056

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Virginia on an insurance license application. January 2010

Timothy Franklin Gates

2960 Inca St. #101, Denver, CO 80202

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken in the state of Oklahoma, and having a criminal conviction which may be substantially related to insurance marketing type conduct. September 2010

Flor Gaytan

2925 W. Hayes Ave., Milwaukee, WI 53215

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2010

Ellen M. Gessler

N11964 Deer Lake Rd., Tomahawk, WI 54487

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Gregory B. Gilbert

5903 Schumann Dr., Fitchburg, WI 53711

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Bruce J. Gintoft
7044 N. Range Line Rd., Glendale, WI 53209
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

David A. Glaser
1033 S. East St., Appleton, WI 54915
Had his application for an insurance license denied for 60 days. This action was based on allegations of failing to disclose a criminal conviction on an insurance license application. May 2010

Todd L. Goedeke
322 Torrison Ct., P.O. Box 181, Valders, WI 54245
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2010

Mark S. Golden
620 S. Eighth St. Apt. 320, Sheboygan, WI 53081
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Funeral Directors Examining Board, on an insurance license application and failing to disclose previous criminal convictions on an insurance license application. February 2010

Justin Goldfarb
2727 Treble Creek Apt. 914, San Antonio, TX 78258
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on an insurance license application. September 2010

Bradley J. Goll
9010 Aspen Grove Ln., Madison, WI 53717
Agreed to pay a forfeiture of \$500.00 and agreed to accurately complete forms on behalf of insureds. This action was taken based on allegations of failing to accurately complete forms on behalf of insureds. December 2010

Ralph Ustin Goodman III
124 Hickory Rd., Lake in the Hills, IL 60156
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. December 2010

Brian P. Goralski
2405 Bloedel Ave., Schofield, WI 54476
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Loy L. Gotham
P.O. Box 502, Virginia, MN 55792
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

David Grafstein
49 Heming Way, Stamford, CT 06903
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding administrative actions. May 2010

James E. Griese
1780 Robin Ave. Apt. Q205, Oshkosh, WI 54902
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Thomas R. Guyette
2252 Tordeur Ct., Green Bay, WI 54311
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. May 2010

Richard Allen Hail
917 Jacobs Rd., Greenville, SC 29605
Had his application for an insurance license denied. This action was taken 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. May 2010

Andrew M. Haley
526 N. May St. Apt. 2, Chicago, IL 60642
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report an administrative action taken by the state of Illinois. August 2010

Jerry Michael Hall

2104 Lakehurst Rd., Spicewood, TX 78669

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI on a license application. August 2010

Glen H. Hammarberg

202 First St. Apt. 18, Rothschild, WI 54474

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

Todd W. Hansen

1537 N. Prospect Ave., Milwaukee, WI 53202

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose previous criminal convictions on an insurance license application, having criminal convictions related to insurance sales, failing to report an administrative action taken by the state of Wisconsin, having numerous judgments owed, and failing to disclose and pay Wisconsin delinquent taxes due. August 2010

Barton L. Harter

109 N. Valleywood Ct., Oconomowoc, WI 53066

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the State of Wisconsin, Office of the Commissioner of Insurance, and by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. June 2010

Anthony D. Hatcher

2810 N. Palmer St., Milwaukee, WI 53212

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Daniel W. Hedrich

N4623 Fairway Dr., Chilton, WI 53014

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Brad Helmer

N6473 Riverside Ln., Plymouth, WI 53073

Had his application for an insurance license denied. This action was taken 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. May 2010

Rabecca L. Herzler

W5260 O Sixty Rd., Juneau, WI 53039

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. October 2010

J. Jason Hong

310 15th Ave. N., Onalaska, WI 54650

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. June 2010

Scott A. Huebner

N3166 Feather Ridge Dr., Appleton, WI 54913

Was ordered to have his insurance license revoked, to pay a forfeiture of \$15,000.00, and to make consumer restitution. He may reapply for an intermediary license after one year. These actions were taken based on allegations of failing to properly consider suitability in selling life insurance and annuities. Agent Huebner appealed the Commissioner's Order and requested that the Commissioner's Final Order be stayed. August 2010

Anthony Hull

4528 W. Kiley Ave., Milwaukee, WI 53223

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

David Ralph Hunt, Sr.

3005 Rosedale Ave., Dallas, TX 75205

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Kansas and Massachusetts on a licensing application. June 2010

Michael T. Hutchen

4110 Paunack Ave., Madison, WI 53711

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on an insurance license application. October 2010

Brenda L. Jackson

P.O. Box 12743, Milwaukee, WI 53212

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Latasha M. Jackson
W209 N5490 Goetz Ct., Menomonee Falls, WI 53051
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Ural Patrick Jackson
4754 N. 104th St., Milwaukee, WI 53225
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Jeffrey Jacobs
908 Erie Ave., Sheboygan, WI 53081
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Frank P. Janowitsch
2822 Grandview Blvd., Madison, WI 53713
Had his application for an insurance license denied for 31 days. This action was taken 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. April 2010

Diane A. Jarvis
19155 Hi View Dr., Brookfield, WI 53045
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Christopher A. Johnson
4432 White Aspen Rd., Madison, WI 53704
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Irwin T. Johnson
116 S. First St. Apt. 2, Madison, WI 53704
Agreed to pay a forfeiture of \$250.00 and to promptly report any criminal convictions or administrative actions to OCI. These actions were taken based on allegations of failing to report a criminal conviction to OCI. September 2010

Chad Michael Kallio
123 Messenger Ave., Oconto, WI 54153
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Kristie J. Kapke
9313 W. Hayes Ave., Milwaukee, WI 53227
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on a licensing application. November 2010

Michael T. Karcz
690 Rolling Meadows Dr., Hobart, WI 54155
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Jeffrey A. Keinert
3815 N. Brookfield Rd. #104-101, Brookfield, WI 53045
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Bonnie L. Kersten
100 W. Campus Dr. Apt. 5, Clintonville, WI 54929
Had her application for an insurance license denied. This action was taken 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. January 2010

Ann Maida Kidandi
4933 Carter Dr., Racine, WI 53402
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Christian L. Kinard
1228 Wirtz Ave., Green Bay, WI 54304
Had his application for an insurance license denied. This action was taken 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. January 2010

Scott D. Kinderman
2513 Diane Ln., Eau Claire, WI 54703
Had his application for an insurance license denied for 31 days. This action was taken 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. April 2010

Timothy W. King
1213 Ninth Ave., Rockford, IL 61104
Had his application for an insurance license denied. This action was taken based on allegations of a criminal

conviction which may be substantially related to insurance marketing type conduct. August 2010

Weston Allen Kitto

S62 W22880 Townline Rd., Waukesha, WI 53189

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Anthony J. Kloskey

W282 N7015 Main St., Merton, WI 53056

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. April 2010

Kent L. Knutson

4061 Old Stone Rd., Oregon, WI 53575

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Kyle J. Koeppler

2420 Sycamore Dr. Apt. 117, Green Bay, WI 54311

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Scott R. Koerwitz

2001 W. Packer Ave. Apt. D, Oshkosh, WI 54901

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Board of Nursing. January 2010

Richard A. Koob

N14W24200 Tower Pl. Ste. 120, Waukesha, WI 53188

Had his application for an insurance license denied for 31 days. This action was taken 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. March 2010

Jack C. Kosloske

2253 W. Hiawatha Dr., Appleton, WI 54914

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of

failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. August 2010

Gregory A. Kostka

2568 S. Shore Dr., Milwaukee, WI 53207

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Jon David Krans

1642 W. Evergreen Dr. #1, Appleton, WI 54913

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Charles R. Kranzusch

7089 Birchstone Ln., Egg Harbor, WI 54209

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. November 2010

Kenneth Edward Kukral

8950 Doral Dr., Mentor, OH 44060

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Florida, Maine, and Kentucky on a licensing application. October 2010

Stephen B. Kundert

3028 W. Main St., Sun Prairie, WI 53590

Agreed to pay a forfeiture of \$5,000.00, agreed not to sell annuities for one year, agreed not to sell indexed annuities for two years, and agreed to have his insurance license suspended for one year. He also agreed to take additional continuing education courses related to annuity suitability and the sales of insurance products to senior citizens. These actions were taken based on allegations of making false and misleading statements to consumers and to OCI regarding the sale of annuity products. December 2010

Stephen B. Kundert

3028 W. Main St., Sun Prairie, WI 53590

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Daniel J. Kusssmaul
1109 S. 13th St., P.O. Box 179, Prairie du Chien, WI 53821
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Jody James Landers
2608 Quail Ln., Suamico, WI 54173
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Brian R. Langkamp
4121 Locust St., Delavan, WI 53115
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Ann-Marie C. Lanser
1115 N. Main St., Racine, WI 53402
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Gene A. Larock
3411 Leslie Ln., Eau Claire, WI 54703
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Dana R. Lawson
1711 Sixth Ave. N., Menomonie, WI 54751
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2010

Timothy E. Leaveck
5648 Gables Dr. Apt. 3, Eau Claire, WI 54701
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. December 2010

Maria Antonia Ledesma
601 E. Erie St. Unit 314, Milwaukee, WI 53202
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Cheng Lee
4820 N. 90th St., Milwaukee, WI 53225
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. August 2010

Paocha Lee
208 W. Madison St., Eau Claire, WI 54703
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Jeremy J. Leisgang
256 S. Oakland Ave., Oconto Falls, WI 54154
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

Richard S. Lentz
1394 Shirley St., Green Bay, WI 54304
Was ordered to have his insurance license restricted for 18 months and to continue to work in his current position. This action was based on allegations of criminal convictions which may be substantially related to insurance marketing type conduct and for recent incidents of operating a motor vehicle while his driver's license was suspended. February 2010

Christopher A. Lenzendorf
5153 Ninebark Dr., Fitchburg, WI 53711
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

Michael D. Leonard
2510 Yuma Ln. N., Plymouth, MN 55447
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of New York. May 2010

Michele Susan Leonhardt
140 W. Commerce Blvd. #314, Slinger, WI 53086
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Dwayne C. Lequire
12 Los Encinos Rd., Sonoita, AZ 85637
Had his application for an insurance license denied. This action was taken 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 2010

Dorothy J. Ligeza
10426 Dawson St., Huntley, IL 60142
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of New Jersey, New York, and Wisconsin on an insurance license application. March 2010

Nelson Edward Link
3105 Somerset St. SW, Roanoke, VA 24014
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of West Virginia. May 2010

Angie M. Lockerman
W279 N5498 Hanover Hill, Sussex, WI 53089
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Jason E. Lucchesi
3441 N. 92nd St., Milwaukee, WI 53222
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

Gabriel Alejandro Luevano
448 Beverly Sq., Ontario, CA 91762
Had his application for an insurance license denied. This action was taken 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. June 2010

Frank T. Lusk
15185 Wood Duck Tr. N.W., Prior Lake, MN 55372
Had his application for an insurance license denied for 31 days. This action was taken 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. January 2010

Kristopher E. Mageske
S83 W20671 Janesville Rd., Muskego, WI 53150
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing

to disclose a previous criminal conviction on an insurance license application. February 2010

Jeffrey L. Manke
302 Hudson Ave., Oshkosh, WI 54901
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application as well as a criminal conviction which may be substantially related to insurance marketing type conduct. October 2010

Ryan James Marr
8665 Norway St., Minneapolis, MN 55433
Agreed to a 31-day denial of his insurance license application. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. July 2010

Matthew H. Martin
5870 N. 72nd St., Milwaukee, WI 53218
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

Mario Martinez
919 Crab Tree Ln., Racine, WI 53406
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Kent Joseph Martinson
N4155 Cty. Rd. H, Elk Mound, WI 54739
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Clifford D. Maulsby
3319 State Highway 17, Conover, WI 54519
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Christopher McCaman
125 S. Tower Dr., Port Washington, WI 53074
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of California, Department of Corporations, on an insurance license application. March 2010

Daniel B. McClone
387 Oak St., Menasha, WI 54952
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

Dwight A. McElree
28404 County Hwy. 00, Richland Center, WI 53581
Had his license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. June 2010

Brent E. Meinen
W200N10312 Appleton Ave., Germantown, WI 53022
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Mackenzie L. Metcalf
16102 W. Henks Rd., Hayward, WI 54843
Had his application for an insurance license denied. This action was taken 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 2010

Joseph M. Miller
316 E. Castlebury Ln., Appleton, WI 54913
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

Christopher M. Minor
353 N. Des Plaines St. Apt. 3906, Chicago, IL 60661
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to a previous administrative action. June 2010

Angel Ntxhilis Moiyin
23 Acker St. W, St. Paul, MN 55117
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to previous licensing under a different name. June 2010

Paul J. Mongin
1151 Delray Dr., Green Bay, WI 54304
Had his application for an insurance license denied for 31 days. This action was taken 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. March 2010

Jamie Moore
1520 Ivy Meadow Dr. Apt. 928, Charlotte, NC 28213
Had her application for an insurance license denied. This action was taken 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. December 2010

Ariel I. Moreno
1953 S. Marrs, Amarillo, TX 79103
Had his application for an insurance license denied. This action was taken 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. May 2010

Kimberly A. Morrill
1011 W. Fulton St., Edgerton, WI 53534
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. April 2010

Daniel F. Morrissey
S80 W19296 Highland Park Dr., Muskego, WI 53150
Agreed to pay a forfeiture of \$20,000.00, to disassociate himself entirely from the entity, Morrissey Agency, Inc., and to not reapply for a Wisconsin intermediary insurance license. A forfeiture of \$10,000.00 is to be paid by Daniel F. Morrissey by May 31, 2010, and a forfeiture of \$10,000.00 is to be paid by Morrissey Agency, Inc., by February 28, 2010. Failure to pay the forfeitures by the due dates shall result in revocation of the agency license. The respondents also agreed to cooperate with OCI concerning any future claim issues and to the revocation of Daniel F. Morrissey's insurance license. These actions were taken based on allegations of doing an insurance business without proper authority and of engaging in conduct in violation of ss. 601.04, 610.11, 611.20, 628.10 (2) (b), 628.34 (1), 631.61, 633.12, 633.13, Wis. Stat., ch. 623, Wis. Stat., and s. Ins 6.18, Wis. Adm. Code. January 2010

Grant T. Mueller
2772 N. Weil St., Upper, Milwaukee, WI 53212
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. December 2010

Michael Joesph Murphy
1433 E. Walnut Rd., Vineland, NJ 08361
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI as well as a criminal conviction which may be substantially related to insurance marketing type conduct. October 2010

Kevin J. Nelson
One Metroplex Dr. Apt. 400, Birmingham AL 35209
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2010

Mei Lyn Nelson
445 Prospect Dr., Brookfield, WI 53005
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Lucinda Ann Newhouse
302 Rising Star Ln., Seymour, WI 54165
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Avis M. Nichols
3441 N. 46th St., Milwaukee, WI 53216
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Bryan V. Niederwerfer
2003 Atwood Ave., Madison, WI 53704
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2010

Chris J. Nikola
960 Daily Rd., Hudson, WI 54016
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report a

criminal conviction to OCI on a license application. July 2010

Justin D. Novara
1320 Mound St. Apt. 2, Madison, WI 53715
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding an updated criminal history report and failing to apply for the license within 30 days of the date of the examination. April 2010

Chesirae Ann Odion
30 W. Carter Dr., Apt. 7105, Tempe, AZ 85282
Had her application for an insurance license denied. This action was taken 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 2010

Jason M. Oliver
5311 N. 39th St., Milwaukee, WI 53209
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Kara L. Olmstead
709 S. Commercial St., Neenah, WI 54956
Had her application for a license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Marsha K. Oppermann
326 Bly St., Waupun, WI 53963
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Curtis A. Otto
5661 S. Forest Park Dr., Hales Corners, WI 53130
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Keith J. Oudenhoven
304 S. Linda St., Kimberly, WI 54136
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct; an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing; and failure to respond to OCI requests for information. November 2010

Leo F. Owen, Jr.

2414 Dorret Rd. Apt. B, Eau Claire, WI 54703

Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct, having a previous administrative action taken by the state of Wisconsin, and failing to pay a required fee to OCI. September 2010

Andrew T. Paszkiewicz

690 Cardiff Dr., Hartland, WI 53029

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Gregory S. Pawlak

618 E. Woodcrest Dr., Appleton, WI 54915

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to notify OCI of an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, and failing to disclose the administrative action on an insurance license application. May 2010

Christopher F. Peck

3519 N. Murray Ave., Shorewood, WI 53211

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Katherine M. Penrod

5528 Perth Dr., Eau Claire, WI 54703

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Joshua A. Pepitone

1902 Hawks Ridge Dr. Apt. 216, Verona, WI 53593

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on an insurance license application. December 2010

Paula M. Peterson

1675 Elkay Ln. Apt. 6, Green Bay, WI 54302

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Gregory Lee Petrie

524 Innsbruck Dr., Chaska, MN 55318

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Wisconsin and Minnesota on a licensing application. June 2010

Benjamin R. Piffner

5815 Old Coach Rd., Wausau, WI 54401

Had his application for an insurance license denied. This action was taken based on allegations of misrepresenting insurance products and current administrative actions being taken by the state of Wisconsin. August 2010

Benjamin R. Piffner

5815 Old Coach Rd., Wausau, WI 54401

Agreed to pay a forfeiture of \$2,500.00 and agreed to have his insurance license revoked. These actions were taken based on allegations of making false and misleading statements to consumers regarding the sales of annuity products and failing to make appropriate determinations of annuity suitability. December 2010

Michael T. Philbin

3033 Sonoran Ct., Green Bay, WI 54313

Had his application for an insurance license denied. This action was taken 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 2010

Leikicha L. Phillips

3732 Wallace St., Philadelphia, PA 19104

Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Oklahoma, California, Indiana, Alabama, and Washington on an insurance license application. January 2010

Sone Phrakousonh

W171 N4892 Greenview Ave., Menomonee Falls, WI 53215

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Michael L. Pierce

12513 Danesfeld Dr., Alpharetta, GA 30004

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an

administrative action taken by the state of Georgia on an insurance license application. May 2010

Mary Shan Pillock

5730 Lakeside Dr. Apt. 400, Margate, FL 33063

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report an administrative action taken by the state of Wisconsin on an insurance license application. September 2010

Brent A. Plunkett

2801 N. Seminary Ave., Chicago, IL 60657

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, an administrative action taken by another state, and a criminal conviction which may be substantially related to insurance marketing type conduct. June 2010

John P. Podobinski

3441 Vivian Ave., Shoreview, MN 55126

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Nebraska on an insurance license application. January 2010

Angeline Marie Poventud

1223 Fleetfoot Dr., Waukesha, WI 53186

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. October 2010

Wayne Joseph Pratt

3069 Park Ave., Beloit, WI 53511

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Dennis Prickett

1229 S. 800 E. Apt. 3, Salt Lake City, UT 84105

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Illinois on an insurance license application. May 2010

Eric J. Prusko

1327 E. Albion St., Milwaukee, WI 53202

Agreed to respond promptly to inquiries from OCI and agreed to have his application for an insurance license

denied for 31 days. These actions were taken based on allegations of failing to respond promptly to OCI inquiries. December 2010

William H. Quinn

825 Long Tree Rd., Elm Grove, WI 53122

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Nancy A. Ray

571 Old Hwy. 35, Hudson, WI 54016

Had her application for an insurance license denied for 30 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. September 2010

Craig N. Reed, Jr.

411 E. Burleigh St., Milwaukee, WI 53212

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on an insurance license application. December 2010

Jill A. Reichhoff

1820 Oak St. Apt. 4, Wisconsin Rapids, WI 54494

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type activities, and an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Board of Nursing. November 2010

Pamela A. Reinholz

2708 N. Meade St., Appleton, WI 54911

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Paul J. Renard

3483 Country Winds Ct., Green Bay, WI 54311

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal charge on an insurance license application. May 2010

Paul J. Renard

3483 Country Winds Ct., Green Bay, WI 54311

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. June 2010

Richard L. Rentmeester
1616 Franz Ave, Green Bay, WI 54302
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. October 2010

Cory C. Ress
716 Fulton St. Apt. 7, Wausau, WI 54403
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

James C. Reuter
124 North St. Apt. 1A, Woodstock, IL 60098
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and providing an Illinois resident mailing address when applying for a Wisconsin resident license application. August 2010

James C. Reuter
124 North St. Apt. 1A, Woodstock, IL 60098
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. September 2010

Anthony C. Richter
1407 W. Mason Ridge Ct., Appleton, WI 54914
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the National Association of Securities Dealers on an insurance license application. March 2010

John A. Rixen
W7966 E. Clark Rd., Oakfield, WI 53065
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

Paul Douglas Roberts, Jr.
627 Santa Fe Dr., Highland Village, TX 75077
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding an administrative action taken by another state. July 2010

Wesley T. Rodgers
2817 Glen Ivy Dr., West Bend, WI 53090
Had his application for an insurance license denied. This action was taken 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 2010

Gilbert John Rodriguez
2415 Nicholson Ave. Bldg. 510 #3,
South Milwaukee, WI 53172
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

James D. Rose
4738 N. 23rd St., Milwaukee, WI 53209
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. September 2010

Amanda J. Rossbach
12930 W. Wimbledon Dr., New Berlin, WI 53151
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

Robin Rae Rubisch
215 S. Leonard St., West Salem, WI 54669
Had her application for an insurance license denied. This action was taken 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, Department of Financial Institutions, Division of Securities, on a licensing application. June 2010

Ronald Brian Rubow
12809 Appleview Ln., Burnsville, MN 55337
Had his application for an insurance license denied. This action was taken 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. May 2010

Teena Marie Ruehl
503 Falcon Cir., Monona, WI 53716
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Mark G. Rumpza
c/o Northwestern Mutual Life Insurance,
2201 E. Camelback Rd. Ste. 400, Phoenix, AZ 85016
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to an administrative action and a legal proceeding. June 2010

Tanya Marie Runaas
1426 S. Walnut St., Janesville, WI 53546
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Alois Rybicki, Jr.
202 Politos Way, Amherst, WI 54406
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Steven A. Sack
595 Rosewood Ave., Winnetka, IL 60093
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

David A. Schams
S2151 CTHN, Alma, WI 54610
Had his insurance license revoked and was ordered to pay a forfeiture of \$20,000.00. These actions were taken based on allegations of making false and misleading statements to consumers and OCI regarding the sale of insurance products and making unsuitable annuity recommendations to consumers. August 2010

Scott K. Scheuren
18320 Willow Rd., New Berlin, WI 53146
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Charles P. Schicker
2415 Camelot Dr., Brookfield, WI 53045
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Minnesota and Wisconsin on an insurance license application. April 2010

Paul J. Schmidt
1908 Townline Rd., Wausau, WI 54403
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Tina Schmidt-Lammers
107 Smith St., Plymouth, WI 53073
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Debra H. Scholfield
1325 N. 77th Ave., Wausau, WI 54401
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Brandon S. Schuler
1422 15th St. S.E. Apt. 4, Menomonie, WI 54751
Had his application for an insurance license denied. This action was taken 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. January 2010

Grant Ludwig Schultz
N977 Shore Dr., Marinette, WI 54143
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Christopher D. Seals, Sr.
3317 S. 22nd St., Milwaukee, WI 53215
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Terry L. Semanko
7181 S. Dougs Cir., Lake Nebagamon, WI 54849
Agreed to have his insurance license revoked and to never reapply for a Wisconsin insurance license. These actions were taken based on allegations of failing to forward premiums to an insurer and failing to report a criminal proceeding to OCI. September 2010

Mark E. Seybold
617-1/2 First St., Menasha, WI 54952
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond

promptly to inquiries from OCI and a felony and a misdemeanor criminal conviction which may be substantially related to insurance marketing type conduct. March 2010

Suzanne M. Shamberg
909 115th St., Pleasant Prairie, WI 53158
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Morton I. Shane
6007 Fairway Ct., Naples, FL 34110
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. August 2010

Kayla L. Shuler
409 Cross St., Austin, IN 47102
Had her application for an insurance license denied. This action was taken 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. December 2010

Chad J. Sievers
W6521 N. Lakeshore Dr., Elkhorn, WI 53121
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Douglas Joseph Simon
2219 Cherry Dr., Eland, WI 54427
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Kimberly Ann Smallwood
1390 Kristina Ct., Scottsburg, IN 47170
Had her application for an insurance license denied. This action was taken based on allegations of an administrative action taken by the state of Indiana. November 2010

Cory A. Smith
8202 Mansion Hill Ave. Apt. 4, Madison, WI 53719
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. October 2010

James Theodore Smith
109 S. Mill St., Albany, WI 53502
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Keli Danielle Smith
7535 Gilbert St., Philadelphia, PA 19150
Had her application for an insurance license denied. This action was taken based on allegations of criminal convictions which may be substantially related to insurance marketing type conduct. July 2010

Christopher L. Smoody
446 Harrison St. Apt. 12, North Fond du Lac, WI 54937
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Angela P. Smucker
1057 Bedford Ct., Racine, WI 53406
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Robert F. Spoerl
1140 Fond du Lac Ave., Kewaskum, WI 53040
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions and administrative actions taken by the state of Wisconsin on an insurance license application. July 2010

Michael R. Steinberg
2655 Driftwood Tr., Burlington, WI 53105
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Matthew J. Stenberg
5050 S. Jonathan Ln., New Berlin, WI 53151
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Daniel Drew Straughan
3184 Newcastle 34 Dr., Mobile, AL 36695
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Wisconsin and Alabama on an insurance license application. May 2010

Scott D. Sutrick
6018 S. Pennsylvania Ave., Cudahy, WI 53110
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Mark M. Swiecichowski
613 Melrose Ave., Green Bay, WI 54303
Had his insurance license suspended on May 21, 2010. This action was taken based on allegations of failing to pay child support when due. May 2010

David B. Szvedo
8373 65th Ave., Pleasant Prairie, WI 53158
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Noah Thao
1135 Morris Ave., Green Bay, WI 54304
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Christal L. Thomas
5223 Vista Verde Dr., Arlington, TX 76017
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. June 2010

Paul Thomas
W2989 N9362 Dieball Rd., Hartland, WI 53029
Had his application for an insurance license denied. This action was taken 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. June 2010

Tremaine Thomas
4754 N. 57th St., Milwaukee, WI 53218
Agreed to respond promptly to all inquires from OCI and agreed to a suspension of his insurance license for 60 days. These actions were taken based on allegations

of failing to respond promptly to inquiries from OCI. April 2010

James Robert Thompson
133 Koshkonong Dr., Edgerton, WI 53534
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose previous criminal convictions on an insurance license application. December 2010

Steve J. Tischer
N128W17416 Holy Hill Rd., Germantown, WI 53022
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2010

Casey J. Tomten
750 N. Third St. Ste. A, La Crosse, WI 53601
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2010

Terance C. Torrence
3329 Leopold Way #103, Madison, WI 53713
Was ordered to pay a forfeiture of \$250.00 and had his insurance license revoked. These actions were taken based on allegations of failing to report to OCI criminal convictions and an administrative action taken by the state of Missouri. April 2010

John R. Tufts
3003 Ashford Ln., Madison, WI 53713
Agreed to pay a forfeiture of \$500.00 and agreed to report any future administrative actions as required by s. Ins 6.61, Wis. Adm. Code. These actions were taken based on allegations of failing to report to OCI an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, and the State of Illinois, Department of Insurance. April 2010

Crystal D. Twine
15 Cooper Dr., Portsmouth, VA 23702
Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. April 2010

Don L. Tyler
804 John St., Waukesha, WI 53188
Had his application for an insurance license denied. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Brian P. Vandehey

753 Reid St., De Pere, WI 54115

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by Wisconsin on an insurance license application. May 2010

Sue Vang

2106 DuPont Ave. N #2, Minneapolis, MN 55411

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to legal judgments and bankruptcy. June 2010

Xao K. Vang

2019 Willow Ave. N., Minneapolis, MN 55411

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Renee D. Vassar-Olsen

3058 Lake Rest Ln., Oshkosh, WI 54902

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Peter E. Veldboom

3366 S. Pennsylvania Ave., Milwaukee, WI 53207

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

John R. Volgren

P.O. Box 188, Balsam Lake, WI 54810

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

James P. Vosters

6760 W. English Meadows Dr. Apt. L203,
Milwaukee, WI 53220

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Joseph M. Walsh

7840 N. Neva Ave., Niles, IL 60714

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an

administrative action taken by the state of Ohio on an insurance license application. January 2010

Michael E. Walston

N4157 Cty. Rd. E, Kewaunee, WI 54216

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Allen D. Ward

1331 Pepper Ave., Wisconsin Rapids, WI 54494

Had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Obbie Ward, Jr.

4032 N. 17th St., Milwaukee, WI 53209

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose previous criminal convictions, administrative actions and civil judgments on an insurance license application, as well as criminal convictions which may be substantially related to insurance marketing type conduct. September 2010

Dennis Warner

P.O. Box 45135, Madison, WI 53744

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. May 2010

Chad R. Weaver

15094 Hennepin Rd., Tomah, WI 54660

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. September 2010

Rodney J. Weber

195 Hampton Pky., Kenmore, NY 14217

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action by the state of Wisconsin on an insurance license application. February 2010

Amy Wenger

3486 Bonnie Ln., Slinger, WI 53086

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Brad Steven Wessler
6598 Pinon Ct., Chino, CA 91710
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and administrative actions taken by the states of Colorado (2), Florida, Indiana, Oklahoma, and Washington. December 2010

Lori A. Westphal
1309 Reed Ct., Waunakee, WI 53597
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Mary Jo White
7250 N. Keystone Ave., Lincolnwood, IL 60712
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Ryan J. Wick
445 Long Beard Rd., Waukesha, WI 53186
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, as well as a criminal conviction which may be substantially related to insurance marketing type conduct. October 2010

Richard Michael Wilde
1565 W. Portview Dr. Apt. 101, Port Washington, WI 53074
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Andy Thomas Wilkens
1420 Holland Rd. Apt. 5, Appleton, WI 54911
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

L. B. Williamson
2121 Possum Trot Rd., Wake Forest, NC 27587
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy and administrative actions reported on an insurance license application. May 2010

Chad Jonas Willyard
5231 Clover Mist Dr., Apollo Beach, FL 33572
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Florida on a licensing application. November 2010

Joseph W. Woelfle
270 E. Highland Ave. Apt. 615, Milwaukee, WI 53202
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. August 2010

Kevin R. Woldt
W271 N5275 Jessica Dr., Pewaukee, WI 53072
Had his application for an insurance license denied for 30 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. January 2010

Tyler Wolf
W945 Miramar Dr., East Troy, WI 53120
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Larry E. Wright
6085 S. Linnie Lac Dr., New Berlin, WI 53146
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Renee M. Wyngaard
E5492 N. Shore Rd., Weyauwega, WI 54983
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Chor Yang
411 Bram St., Madison, WI 53713
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Kao Yang
2508 Main Ave., Sheboygan, WI 53083
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on an insurance license application. September 2010

Ye Yang
17330 E. 15th St., Tulsa, OK 74108
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Oklahoma on a licensing application. December 2010

Stuart A. Zak
N 7508 Deerpath Rd., Fond du Lac, WI 54937
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which is substantially related to insurance marketing type conduct. August 2010

Cecilia M. Zarate
718 Oak St., South Milwaukee, WI 53172
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Leann M. Ziehr
318 Giddings Ave., Sheboygan Falls, WI 53085
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance application. July 2010

Betty J. Zimmerman
2313 13th St., La Crosse, WI 54601
Agreed to pay a forfeiture of \$2,000.00 and to have her insurance license revoked. These actions were taken based on allegations of violating home solicitation disclosure rules and life insurance replacement laws, engaging in excessive exchanges of annuities, and misrepresenting annuity features. May 2010

Josh A. Zoerner
1867 15th Ave., Kenosha, WI 53140
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Allegations and Actions Against Companies:

ACORD
One Blue Hill Plaza Fl. 15, Pearl River, NY 10965
Was ordered to pay a forfeiture of \$9,000.00, to cease and desist from providing unfiled unapproved forms to its members, and to cease and desist from making misrepresentations concerning the validity of its forms. These actions were taken based on allegations of using unapproved policy forms. October 2010

Acuity A Mutual Insurance Company
2800 S. Taylor Dr., Sheboygan, WI 53081
Was ordered to pay a forfeiture of \$7,000.00, to maintain all insurance applications and underwriting information in a manner that can be reproduced in hard copy form,

and to cease and desist using unfiled unapproved application forms. These actions were taken based on allegations of failing to maintain adequate records and using unapproved policy forms. October 2010

Advanced Insurance Services and Agency, Inc.
1607 E. Big Beaver Rd. Ste. 202, Troy, MI 48083
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding its designated responsible licensed producer. June 2010

Amerisure Mutual Insurance Company
26777 Halsted Rd., Farmington Hills, MI 48331
Was ordered to pay a forfeiture of \$1,500.00 and to cease and desist from distributing dividends from surplus prior to filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend declarations prior to distribution. November 2010

Associated Indemnity Corporation
777 San Marin Dr., Novato, CA 94998
Was ordered to pay a forfeiture of \$3,000.00, to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on premium payment or policy continuation. These actions were taken based on allegations of failing to file the board of directors' declarations and schedules prior to distribution. November 2010

Auto Club Insurance Association
One Auto Club Dr., Dearborn, MI 48126
Was ordered to pay a forfeiture of \$500.00 and to cease and desist from failing to provide proper notice to policyholders when cancelling policies. These actions were taken based on allegations of issuing an improper midterm cancellation notice. October 2010

Auto-Owners Insurance Company
6101 Anacapi Blvd., Lansing, MI 48917
Was ordered to pay a forfeiture of \$1,500.00 and to cease and desist from using unapproved worker's compensation forms. These actions were taken based on allegations of using unapproved policy forms. November 2010

Badger Mutual Insurance Company
1635 W. National Ave., Milwaukee, WI 53204
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

Bankers Life and Casualty Company

600 W. Chicago Ave., Chicago, IL 60654

Agreed to pay a forfeiture of \$1,500,000.00, to properly supervise annuity sales, to comply with home solicitation and do-not-call regulations, and to offer restitution programs to more than 5,700 consumers. These actions were taken based on allegations of failing to properly supervise suitability and sales practices related to annuities. An individual press release was issued on July 18, 2010, and may be found on the OCI Web site at <http://oci.wi.gov/pressrel/0710bankers.htm>. A copy of the stipulation may be viewed at <http://oci.wi.gov/orders/10c33210.pdf>. July 2010

Bituminous Fire and Marine Insurance Company

320 18th St., Rock Island, IL 61201

Was ordered to pay a forfeiture of \$1,000.00 and to cease and desist from distributing dividends from surplus prior to filing the board of directors' dividend declarations and schedules with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. November 2010

Butlerandco Com

3144 County Rd. S, Little Suamico, WI 54141

Had its application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Capitol Indemnity Corporation

1600 Aspen Commons, Middleton WI 53562

Was ordered to pay a forfeiture of \$5,000.00, to cease and desist issuing cancellation or nonrenewal notices without providing a reasonably precise basis for the cancellations or nonrenewals, and to provide OCI with corrected bond cancellation language. These actions were taken based on allegations of issuing improper midterm cancellations or nonrenewals of insurance policies and violating Wisconsin insurance laws. October 2010

Center for Science in the Public Interest

1875 Connecticut Ave. NW #300, Washington, DC 20009

Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a required financial statement when due. May 2010

DentaQuest Dental Plan of Wisconsin, Inc. (formerly Doral Dental Plan of Wisconsin, Inc.)

12121 N. Corporate Pky., Mequon, WI 53092

Was ordered to pay a forfeiture of \$25,000.00. This action was taken based on allegations of failing to comply with a previous examination order. May 2010

Employers Insurance Company of Wausau

2000 Westwood Dr., Wausau, WI 54401

Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

Extended Warranty Corporation

6055 Mexico Rd., St. Peters, MO 63376

Was ordered to pay a forfeiture of \$5,500.00, to cease and desist acting as a warranty plan administrator or warrantor unless and until it obtains authority to do so, and to provide requested information to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting an insurance business without proper authority. December 2010

Fireman's Fund Insurance Company

777 San Marin Dr., Novato, CA 94998

Was ordered to pay a forfeiture of \$2,500.00, to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on premium payment or policy continuation. These actions were taken based on allegations of failure to file dividend declarations and schedules prior to distribution. November 2010

General Casualty Company of Wisconsin

One General Dr., Sun Prairie, WI 53596

Was ordered to pay a forfeiture of \$8,000.00 and to comply with exam recommendations within 60 days of the date of the order. This action was taken based on allegations of failing to comply with a previous examination order. July 2010

Henrietta, Greenwood & Union Mutual Fire Ins. Company

E237 Cty. Hwy. EE, Wonewoc, WI 53968

Was ordered to pay a forfeiture of \$750.00. This action was taken based on allegations of failing to comply with previous examination orders. November 2010

ICM Insurance Company

100 Commons Way Ste. 210, Holmdel, NJ 07733

Was ordered to pay a forfeiture of \$500.00 and to provide OCI with requested information promptly in writing. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. October 2010

IMT Insurance Company

4445 Corporate Dr., West Des Moines, IA 50266

Was ordered to pay a forfeiture of \$3,500.00, to cease and desist distributing dividends from surplus prior to filing

the board of directors' dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on the payment of premium or policy continuation. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. November 2010

Insurance Services Group, Inc.
901 Dulaney Valley Rd. Ste. 616, Towson, MD 21204
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Integrity Mutual Insurance Company
2121 E. Capitol Dr., Appleton, WI 54911
Was ordered to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations with OCI. This action was taken based on allegations of failure to file dividend declarations prior to distribution. December 2010

Interstate National Dealer Services, Inc.
6120 Powers Ferry Rd. NW Ste. 200, Atlanta, GA 30339
Agreed to pay a forfeiture of \$10,000.00, to file a required financial statement by August 16, 2010, and to timely file future statements or continue to pay a stipulated amount for any late filings. These actions were taken based on allegations of failing to file a required financial statement when due. June 2010

Interstate National Dealer Services, Inc.
6120 Powers Ferry Rd. NW, Ste. 200, Atlanta, GA 30339
Agreed to pay a forfeiture of \$50,000.00 and agreed to pay penalties on any late filings of future audited financial statements. These actions were taken based on allegations of failing to file required financial statements by the due date and failing to comply with previous orders. December 2010

Little Black Mutual Insurance Company
141 S. Wisconsin Ave., Medford, WI 54451
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

Madison National Life Insurance Company, Inc.
1241 John Q. Hammons Dr., Madison, WI 53717
Was ordered to pay a forfeiture of \$1,500.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

Marcellon-Courtland-Springvale Mutual Ins. Company
134 N. Main St., Pardeeville, WI 53954
Was ordered to pay a forfeiture of \$1,200.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

MercyCare HMO, Inc.
3430 Palmer Dr., Janesville, WI 53546
Was ordered to pay a forfeiture of \$2,000.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

MercyCare Insurance Company
3430 Palmer Dr., Janesville, WI 53546
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

Middlesex Insurance Company
1800 N. Point Dr., Stevens Point, WI 54481
Agreed to pay a forfeiture of \$2,000.00 and agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution and failing to promptly respond to and comply with a previous order. December 2010

Milwaukee Casualty Insurance Company
400 S. Executive Dr. Ste. 200, Brookfield, WI 53005
Was ordered to pay a forfeiture of \$2,000.00, was ordered to cease and desist making dividend distributions contingent on the premium payment or policy continuation, and agreed to calculate and pay qualifying dividends. These actions were taken based on allegations of making dividends contingent on the continuation of policies or payment of premiums. November 2010

Mothers Work Services, Inc.
456 N. Fifth St., Philadelphia, PA 19123
Had its application for an insurance license denied. This action was taken 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. December 2010

National Home Protection
42 W. 38th St. 8th Fl., New York, NY 10018
Was ordered to pay a forfeiture of \$5,500.00, to cease and desist acting as a warranty plan administrator unless and until proper authority is obtained, and to provide requested information to OCI. These actions were taken based on allegations of acting as a warranty plan administrator without proper authority and failing to respond promptly to inquiries from OCI. December 2010

Nationwide Life Insurance Company

1 Nationwide Plaza, Columbus, OH 43215

Agreed to pay a forfeiture of \$234,686.00, to offer to reimburse consumers for surrender charges incurred upon exchange of contracts, to provide the option to rescind certain riders purchased with annuity contracts, and to increase the death benefit for certain contracts. These actions were taken based on allegations of misrepresentations leading to unsuitable sales and replacement of annuity contracts and failing to properly consider suitability in selling life insurance or annuities. A separate press release was issued by OCI on February 5, 2010, and is available for review at <http://oci.wi.gov/pressrel/0210nationwide.htm>. February 2010

Network Health Plan

1570 Midway Pl., Menasha, WI 54952

Was ordered to pay a forfeiture of \$2,500.00. This action was taken based on allegations of failing to report an intended extraordinary shareholder dividend to OCI. October 2010

Owners Insurance Company

2325 N. Cole St., Lima, OH 45801

Was ordered to pay a forfeiture of \$1,000.00 and to cease and desist using unapproved worker's compensation forms. These actions were taken based on allegations of using unapproved policy forms. November 2010

Patriot Insurance Agency, Inc.

P.O. Box 1298, Sonoita, AZ 85637

Had its application for an insurance license denied. This action was taken based on allegations of a criminal conviction of an agency officer which may be substantially related to insurance marketing type conduct and an administrative action taken by another state. July 2010

Security National Insurance Company

12790 Merit Dr., Dallas, TX 75265

Was ordered to pay a forfeiture of \$500.00 and to cease and desist making dividend distributions contingent on the continuation of the policy or the payment of premium. These actions were taken based on allegations of making dividend distributions contingent on policy continuation or premium payment. December 2010

Sentry Insurance A Mutual Company

1800 N. Point Dr., Stevens Point, WI 54481

Was ordered to pay a forfeiture of \$1,500.00 and was ordered to cease and desist from distributing dividends from surplus prior to filing the board of director's dividend declarations with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. November 2010

State Farm Fire and Casualty Company

One State Farm Plaza, Bloomington, IL 61710

Was ordered to pay a forfeiture of \$500.00 and to provide insureds with adequate notification of nonrenewals of property and casualty policies. These actions were taken based on allegations of issuing an improper midterm nonrenewal of an insurance policy. October 2010

Stewart Title Guaranty Company

P.O. Box 2029, Houston, TX 77252

Agreed to pay a forfeiture of \$7,500.00, to provide requested information, and to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to comply with a previously issued order. August 2010

Student Conservation Association, Inc., The

P. O. Box 550, Charlestown, NH 03603

Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a required financial statement when due. June 2010

Sullivan Brokers Wholesale Insurance Solutions, Inc.

800 W. Sixth St. #1800, Los Angeles, CA 90017

Agreed to pay a forfeiture of \$500.00 and to promptly respond to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI related to an administrative action taken by another state. June 2010

Time Insurance Company

501 W. Michigan Ave., Milwaukee, WI 53202

Agreed to pay a forfeiture of \$280,000.00 and to comply with earlier orders and Wisconsin insurance laws. These actions were taken based on allegations of failing to comply with previous insurance examination compliance orders and Wisconsin insurance laws related to grievance procedures, marketing materials, group participation requirements, record-keeping, notices, and producer licensing and appointment. See the press release at <http://oci.wi.gov/pressrel/1210timeins.htm> for details. December 2010

Travelers Casualty Insurance Company of America

One Tower Square, Hartford, CT 06183

Was ordered to pay a forfeiture of \$500.00 and to cease and desist from issuing improper midterm cancellations and from issuing communications containing false or misleading information. These actions were taken based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. October 2010

True-Course Aviation Insurance Services, Inc.
1250 Aviation Ave. Ste. 250C, San Jose, CA 95110
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2010

Trust Title Company
8230 Boone Blvd. Ste. 125, Vienna, VA 22182
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

UMR, Inc.
5901 Lincoln Dr. MN012-S117, Edina, MN 55436
Was ordered to pay a forfeiture of \$500.00, to reply promptly in writing to OCI, and to provide all information requested in response to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2010

UMR, Inc.
5901 Lincoln Dr. MN012-S117, Edina, MN 55436
Was ordered to pay a forfeiture of \$1,000.00, to provide the information requested, to reply promptly in writing, and to provide all information requested in response to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. April 2010

University of Wisconsin-Marathon County
518 S. Seventh Ave., Wausau, WI 54401
Was ordered to receive credit for only six of the eight credit hours applied for an insurance continuing education course. This action was taken based on allegations that two of the eight hours of credit applied did not meet necessary course requirements. October 2010

Warranty Acceptance Corporation
One Warranty Plz., 4400 Government Blvd.,
Mobile, AL 36693
Was ordered to pay a forfeiture of \$2,500.00 and to file all forms with OCI for approval prior to selling contracts in Wisconsin. These actions were based on allegations of failing to respond promptly to inquiries from OCI and using unapproved policy forms. November 2010

Wausau Business Insurance Company
2000 Westwood Dr., Wausau, WI 54401
Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

Wausau General Insurance Company
2000 Westwood Dr., Wausau, WI 54401
Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

Wausau Underwriters Insurance Company
2000 Westwood Dr., Wausau, WI 54401
Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

Wells Fargo Insurance Services of Illinois, Inc.
P.O. Box 4016, Champaign, IL 61824
Agreed to a suspension of its license for 31 days and agreed to respond promptly to inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. June 2010

Western National Mutual Insurance Company
P.O. Box 1463, Minneapolis, MN 55439
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist issuing renewal notices that fail to comply with the requirements of s. 631.36 (5), Wis. Stat. These actions were taken based on allegations of sending a renewal notice with altered terms without disclosing the exact renewal premium or a good faith estimate of the renewal premium. November 2010

Wilcox, Jones & McGrath, Inc.
5591 S. Lewis Ave., Tulsa, OK 74105
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding its Wisconsin licensed designated representative. June 2010

Wilson Mutual Insurance Company
3330 Stahl Rd., Sheboygan, WI 53081
Was ordered to cease and desist failing to reimburse worker's compensation indemnity benefits to insured employers, violating worker's compensation rating statutes, engaging in unfair marketing practices, and engaging in unfair claims settlement practices. These actions were taken based on allegations of failing to promptly pay worker's compensation claims, using unfair claims settlement practices, and insurance policy rating violations. December 2010

