

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 celebrated 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 2011 include:

- Licensing 22,433 new agents, 1 new domestic insurer, 12 nondomestic insurers, 9 gift annuities, 1 life settlement provider, and 10 warranty plans.
- Issuing permits to 9 Care Management Organizations.
- Examining 58 domestic insurance companies' finances, analyzing more than 2,000 financial statements, conducting market conduct examinations on 9 companies, conducting market analysis for 5 lines of business to identify companies for further analysis.
- Responding to more than 35,000 consumer inquiries and 7,258 written consumer complaints, and recovering over \$3.8 million for policyholders.

Educating and Informing the Insurance Consumer

Consumer education is critical in a competitive-based insurance market. Consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. In 2011, OCI reviewed and updated its extensive list of consumer publications. OCI staff provided consumer education at numerous public speaking events.

OCI also hired staff to reach out to the traditionally underserved population. The new staff will be tasked with developing relationships, educating consumers, and providing assistance in the case of a disaster.

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 2011 include development of a new complaint system. The new system will allow OCI to track complaints more precisely and speed up the processing time.

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 2011, 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 2011, 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 to protect the sovereignty of state insurance regulation.

In 2012, OCI will finalize implementation of a number of projects that resulted from recent legislative changes including:

- Licensing and financial oversight of service contracts.
- Implementing changes in title insurance rule-setting procedures.
- Implementing new tax collection procedures for surplus lines insurance.
- Continuing active monitoring of the suitability of annuity sales in Wisconsin, particularly those directed to our senior citizens.
- Developing OCI's veterans fee waiver program.

Legislation

During 2011 Governor Walker signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Wisconsin Legislative Council, 1 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 Wisconsin laws follows:

2011 Act 1—Health Savings Accounts

Section 71.83 (1) (ce) and subchapter XVI of chapter 71 [preceding 71.98], Wis. Stat.

Adopts federal law as it relates to health savings accounts for state income and franchise tax purposes.

Effective January 1, 2011

2011 Act 2—Tort Reform

Sections 146.38 (1), (1) (b) 1., 2., 3., and 4., (1) (bm), (1m), (2), (2m), (3) (intro.), (a), (b) and (c), 230.85 (3) (b), (3m), (3t), 146.38 (6), 153.05 (3m), 802.10 (7), 809.103 (2) (a), 814.04 (intro.), 814.29 (3) (a), 893.555, 895.043 (6), 895.044, 895.045 (3), 895.046, 895.047, 904.16, 907.01, 907.01 (3), 907.02, 907.02 (2), 907.03, 940.08 (1), 940.08 (3), 940.24 (1), 940.24 (3) and 940.295 (3) (a) 3. (am), Wis. Stat.

Requires a claimant in a product liability action to prove that a manufacturer, distributor, seller, or promoter of a product manufactured, distributed, sold, or promoted the specific product alleged to have caused the claimant's injury or harm. Creates specific requirements for bringing a product liability action under the theory of strict liability. Places a cap on punitive damages not exceeding twice the amount of any compensatory damages recovered by the plaintiff or \$200,000, whichever is greater. Permits the court to hold a party or a party's attorney liable for costs for frivolous claims.

Applies provisions limiting noneconomic damages for medical malpractice and wrongful death awards and placing time limits to commence medical malpractice actions to medical malpractice and wrongful death actions brought against long-term care providers. Limits testimony of lay witnesses.

Requires expert testimony to be based upon sufficient facts or data and the product of reliable principles and methods.

Effective February 1, 2011

2011 Act 14—Auto Insurance Changes

Sections 121.555 (2) (a), 344.01 (2) (am) and (d), 344.11, 344.15 (1) (intro.), (a), and (b), 344.33 (2), (2) (a), (b), and (c), 344.55 (1) (intro.), 631.43 (3), 632.32 (2) (ac), (e), (g) (intro.) and 2., and (bh), 632.32 (4) (title), (a) 1., 2m. and 3m., (bc), (d), (4m) and (4r), 632.32 (6) (d), (e), (f), and (g), and 632.355, Wis. Stat.

Reduces the minimum mandatory liability coverage to \$25,000 for each person, \$50,000 for each accident, and \$10,000 for property damage, from \$50,000, \$100,000, and \$15,000, respectively. Also repeals requirement for the Wisconsin Department of Transportation to index the limits to inflation.

Reduces the minimum uninsured coverage to \$25,000 per person and \$50,000 per accident, from \$100,000 and \$300,000, respectively, and reduces the minimum medical payments coverage to \$1,000, from \$10,000. Revises the definition of an "uninsured motor vehicle" to explicitly include a so-called phantom vehicle that may cause an accident without physical contact between the vehicles.

Revises the proof for an accident with a phantom vehicle to require corroboration by somebody other than the insured and requires timely notice of the accident to police and the insurer.

Underinsured motorist coverage is no longer required in automobile insurance liability policies. Written notice of availability of underinsured motorist coverage is required. Coverage if accepted must be at least \$50,000 per person and \$100,000 per accident. Repeals definition of underinsured motorist.

Allows an insurance policy to include anti-stacking clauses. Allows an insurance policy to reduce limits by the amount of payments made by a third party with legal responsibility for payments. Allows an insurance policy to place an applicant who has not previously had motor vehicle insurance in a high-risk category for assessing risk.

Requires an insurance policy for a human service vehicle used to transport the elderly and disabled to include property damage coverage of at least \$10,000 and bodily injury liability coverage of at least \$75,000 per person.

Exempts commercial liability, umbrella, or excess liability policies from the requirements for minimum

uninsured and medical payments coverage and from the mandatory offer of an uninsured and underinsured policy.
Effective November 1, 2011

2011 Act 32—State Budget Act

Provision of Aggregate Claims Data
Section 632.797 (1) (d), Wis. Stat.

Prohibits a health insurer from changing the rating methodology between community rating and experience rating or otherwise penalizing a policyholder or employer for requesting aggregate group health claims experience.
Effective July 2012

Coverage of Dependents
Section 632.885, Wis. Stat.

Amends dependent coverage statute to require health insurance coverage of adult dependents up to age 26 (previously 27). Also prohibits an insurer from defining “dependent” for purposes of eligibility for dependent coverage of children other than in terms of the relationship between a child and an applicant or insured and may not vary the terms of coverage under the health insurance coverage or self-insured health plan on the basis of age except for children 26 years of age or older.
Effective January 1, 2012

Administrative Rules

In 2011, OCI promulgated the following changes in the Wisconsin Administrative Code:

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 health plans to select from among the U.S. Preventive Services Task Force, the National Cancer Institute, or the American Cancer Society guidelines it will follow related to colorectal cancer screening intervals and specific screening tests or procedures. Insurers and self-insured health plans must inform enrollees of the guideline or guidelines used and, if there is more than one, which guideline is primary if a dispute arises.

The rule requires insurers and self-funded health plans to provide coverage for at least three of four identified screening tools: fecal occult blood test, flexible sigmoidoscopy, colonoscopy, and computerized tomographic colonography. The determination of the appropriate screening test or procedure must be based upon medical necessity or a medically appropriate basis and is eligible for internal and independent review. Additionally, the rule sets forth guidance on the determination of those at high risk for developing colorectal cancer. This guidance is based upon the guidelines of the American Cancer Society, as it is the only organization that has 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 reform, the rule requires insurers to comply with preventive services contained in the Patient Protection and Affordable Care Act of 2010, P.L. 111-148, as amended by the Federal Health Care and Education Reconciliation Act of 2010, P.L. 111-152. Finally, insurers and self-insured health plans are required to annually review the selected guidelines and comply with any updates in the subsequent policy year.

Effective July 1, 2011

Ins 3.375—Relating to health insurance coverage of nervous and mental disorders, alcoholism, and other drug abuse problems, 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, with 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 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 the 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 the s. 632.89 (2), 2007 Wis. Stat., benefit levels are written as “not less than” and therefore act as benefit floors and 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 that insurers offering group health insurance and self-insured governmental plans provide for the treatment of nervous and mental disorders and substance use disorders no more restrictively than they provide coverage for the most common or frequent type of treatment limitations that are applied to substantially all other coverages 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 requirement or quantitative treatment limitations

that apply to two-thirds of covered medical or surgical benefits.

Pursuant to s. 632.89 (3c), Wis. Stat., employers seeking an exemption based on increased costs related to the parity requirements may request that insurers 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 health benefit plans that contain benefits for the treatment of nervous and mental disorders or substance use disorders. Insurers offering these individual health plans shall make available the criteria used to determine 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, Appendices 1 and 2 contain the notices that insurers are required to provide to employers or self-insured governmental plans. The employer is to post and distribute to employees an explanation of the basis of the exemption, as well as a list of the benefits that will be provided, to the employees as contained in s. 632.89, 2007 Wis. Stat.

Effective July 1, 2011

Ins 6.07—Relating to readability and electronic access to insurance policies

The rule repeals and recreates s. Ins 6.07 (4) (a) 1., Wis. Adm. Code, modifying the readability score as determined using a Flesch or equivalent score, to a score of 40 across product lines and a score of 50 for Medicare supplement policy requirements. The rule repeals newly instituted requirements related to the use of active voice in policy forms, s. Ins 6.07 (4) (a) 8., Wis. Adm. Code, and the creation of a single section containing all exclusions and limitations, s. Ins 6.07 (4) (a) 5., Wis. Adm. Code. Additionally, the rule repeals s. Ins 6.07 (4) (d), Wis. Adm. Code, that exempted certain accident and health and property and casualty insurance policies from the requirements of active voice and consolidated exclusion sections. This rule requires insurers to list all exclusions in one section or permits insurers to list exclusions throughout the policy so long as the point-type for the exclusions are of equal size and equal prominence in the policy form.

This rule also repeals the requirement that insurers make available to an insured within specified time periods their complete insurance policy through a notice on the insurer Web site and upon renewal. Insurers remain subject to the requirements of s. 631.11 (4m), Wis. Stat., to provide the insured or policyholder a copy of their policy upon request.

Effective September 1, 2011

Ins 17.01 (3), 17.28 (3) (c), and 17.28 (6)—Relating to Injured Patients and Families Compensation Fund fees, mediation panel fees, and provider classifications

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, 2011. These fees represent an 8.5% increase in fees paid for the 2010-11 fiscal year. The Board of Governors (Board) approved these fees at its meeting on February 16, 2011, based on the recommendation of the Board's actuarial and underwriting committee and upon reports of the Fund's actuaries.

The rule also includes additions to the Insurance Services Office (ISO) code listing to address new classification specialties. ISO codes are numerical designations used to define a health care provider's specialty and to classify the provider for assessment purposes. The Board was also required to promulgate by rule the annual fees for the operation of the Injured Patients and Families Compensation 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. This rule implements the funding level approved by the Board by establishing mediation panel fees for the next fiscal year at \$25.00 for physicians and \$5.00 per occupied bed for hospitals, representing a decrease of \$3.00 per physician and a decrease of \$1.00 per occupied bed for hospitals from the 2010-11 fiscal year mediation panel fees.

Effective September 1, 2011

In 2011, OCI had the following emergency rules in effect:

Ins 6.07—Relating to readability and electronic access to insurance policies

The emergency rule returns the readability score, Flesch or equivalent, back to 40 across product lines unless other provisions regulate the readability of the policy, i.e., Medicare supplement policy requirements. The rule also repeals requirements related to the use of active voice in

policy forms, requirements to contain all exclusions and limitations within one section of the policy, and replaces those provisions with the language that was in place in 2010. Finally, the rule repeals the requirement that insurers produce an insured's complete insurance policy and the timeframes for production. Statutory requirements already exist that require insurers to provide insureds or policyholders copies of their policy. Although s. Ins 6.07 (9), Wis. Adm. Code, provided more details and delineated the process for obtaining copies of policies, OCI believes the existing laws are sufficient without further rule.

Effective February 9, 2011

Ins 17.01 (3), 17.28 (3) (c), and 17.28 (6)—Relating to Injured Patients and Families Compensation Fund fees, mediation panel fees, and provider classifications

The emergency 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, 2011. These fees represent an 8.5% increase in fees paid for the 2010-11 fiscal year. The Board of Governors (Board) approved these fees at its meeting on February 16, 2011, based on the recommendation of the Board's actuarial and underwriting committee and upon reports of the Fund's actuaries.

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Effective June 10, 2011

Ins 18—Relating to grievances and independent review requirements and affecting small business

The emergency rule modifies ch. Ins 18, Wis. Adm. Code, to comply with 42 USC 300gg-19 (a) and (b), as amended and as implemented in regulations issued by the Secretary of the U.S. Department of Health and Human

Services and contained in part at 45 CFR 147.136, as amended. Federal law and regulations incorporate portions of the U.S. Department of Labor regulations and portions of the National Association of Insurance Commissioners Uniform Health Carrier External Review Model Act (NAIC Model Act).

The federal law is applicable in Wisconsin beginning January 1, 2012, as Wisconsin currently has a grievance and independent review process. However, Wisconsin would lose the ability to regulate grievance and independent review processes if ch. Ins 18, Wis. Adm. Code, and ss. 632.83 and 632.835, Wis. Stat., are not in compliance with the federal law and regulations as determined by the Center for Consumer Information and Insurance Oversight (CCIIO). This rule brings Wisconsin regulations into compliance and relieves insurers and independent review organizations of attempting to comply with the inconsistent provisions of ss. 632.83 and 632.835, Wis. Stat.

Effective November 16, 2011

Ins 18—Relating to repeal of Emergency Rule 1117 and affecting small business

The emergency rule reinstates all provisions of ch. Ins 18, Wis. Adm. Code, as it existed prior to November 16, 2011. OCI reviewed state and federal law and regulations that reflect the National Association of Insurance Commissioners Uniform Health Carrier External Review Model Act and the U.S. Department of Labor's regulations for ERISA plans. Insurers and independent review organizations are required to comply with the federal requirements and the state requirements by promulgation of this emergency rule. This rule reinstates ch. Ins 18, Wis. Adm. Code, as it read prior to November 16, 2011.

Effective December 29, 2011

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 2011, Commissioner Nickel and his representatives were members of the following NAIC committees, task forces, working groups and subgroups.

Committees

Health Insurance and Managed Care (B) Committee
Financial Condition (E) Committee
NAIC/Consumer Liaison Committee
NAIC/Industry Liaison Committee
NAIC/State Government Liaison Committee

Task Forces

Regulatory Framework (B) Task Force
Senior Issues (B) Task Force
Professional Health Insurance Advisors (D) Task Force
Market Information Systems (D) Task Force
Solvency Modernization Initiative (EX) Task Force
Accounting Practices and Procedures (E) Task Force
Capital Adequacy (E) Task Force (Vice Chair)
Examination Oversight (E) Task Force
Reinsurance (E) Task Force
Valuation of Securities (E) Task Force

NAIC Working Groups and Subgroups

Solvency Modernization Initiative (EX) Task Force
Group Solvency Issues (EX) Working Group
International Solvency and Accounting Standards
(EX) Working Group

Speed to Market (EX) Task Force
Operational Efficiencies (EX) Working Group

Health Insurance and Managed Care (B) Committee
Health Care Reform Actuarial (B) Working Group
ERISA (B) Working Group (Chair)
Limited Medical Benefits Plan (B/D) Joint
Working Group
Medigap PPACA (B) Subgroup (Chair)
Consumer Information (B) Subgroup
Exchanges (B) Subgroup

*Market Regulation and Consumer Affairs (D)
Committee*

Social Media (D) Working Group
Consumer Connections (D) Working Group
Market Analysis Procedures (D) Working Group
Market Conduct Examinations Standards (D)
Working Group

Financial Condition (E) Committee

AIG Special (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 (E) Subgroup

Accounting Practices and Procedures (E) Task Force

Emerging Accounting Issues (E) Working Group
Statutory Accounting Principles (E) Working
Group

Capital Adequacy (E) Task Force

Property Risk-Based Capital (E) Working Group
Solvency Modernization Initiative RBC (E)
Subgroup

Examination Oversight (E) Task Force

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

Advisory Boards, Committees, and Councils

Wisconsin law, s. 15.04, Wis. Stat., provides that heads of independent agencies may create and appoint such councils and committees as the operation of the agency requires. The insurance law, s. 601.20, Wis. Stat., authorizes the Commissioner to create advisory councils and committees to assist in dealing with regulatory issues. 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 to 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:

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. Governor Walker most recently recreated it in Executive Order 6, January 21, 2011. 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. The council is directed by the Governor to include at least 4 parents of infants, toddlers, or children aged 12 or younger with disabilities; 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 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, and continued by Governor Walker in Executive Order 24, April 6, 2011. The council consists of 25 members or less, with a chairperson, and two vice chairpersons selected from within the group. The council is directed to collaborate with the Office of the Commissioner of Insurance, implement research and policy initiatives, and serve as a sounding board for the Office of the Governor and the Office of Financial Literacy in the Department of Financial Institutions to provide guidance and develop strategies to improve financial literacy among Wisconsin’s citizens. The council will also promote the statewide financial literacy awareness and education campaign entitled Money Smart Week Wisconsin.

Group Insurance Board (Board)

Section 15.165 (2), Wis. Stat., created an 11-member 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 and Life Insurance Advisory Council

The Health and Life Insurance Advisory Council replaces the previous two individual councils, the Health Advisory Council and the Life Advisory Council. The council advises the Commissioner on regulatory matters in the area of health and life insurance. The council meets on an as-needed basis. The members are appointed by the Commissioner and include six members representing insurers, three members representing insurance agents, one representing small business, and one consumer advocate.

Wendy Arnone, UnitedHealthcare, Milwaukee
(Co-Chair)
Sharon Brosnan, Thrivent, Appleton (Co-Chair)
Mathew Dew, National Guardian Life, Madison
Jim Enright, Trilogy Health Insurance, Brookfield
Greg Gurlik, Northwestern Mutual Life,
Milwaukee
Shelia Jenkins, Network Health, Menasha
Michael Derdzinski, Johnson Insurance, Racine
Terrence Frett, Frett/Barrington Limited, Pewaukee
Gerald Frye, The Benefit Services Group,
Pewaukee
Bill Smith, National Federation of Independent
Business, Madison
Barbara Zabawa, Whyte Hirschboeck Dudek, S.C.,
Madison

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 2011 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., Waunakee
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 by 2005 Wisconsin Act 74 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 participating insurers, 4 health care providers (a representative of the State Medical Society, a representative of the Wisconsin Hospital Association, a representative of the State Pharmacy Society, and a representative of health care plans), and 5 other members who must include 1 small business representative, 1 professional consumer advocate, and at least 2 who have HIRSP coverage.

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, 2011, were:

Theodore K. Nickel, Commissioner of Insurance
Randy Blumer, Industry Representative
Susan Engler, Public Member
Christopher Flatter, Public Member
Robert Jaeger, M.D., Wisconsin Medical Society
James Jansen, Wisconsin Association for Justice
David Maurer, Industry Representative
Kathryn Osborne, Public Member
Christopher Spencer, Public Member
Leslie Svoboda, Industry Representative
Linda Syth, Wisconsin Medical Society
Ralph Topinka, Wisconsin Hospital Association
John Walsh, State Bar of Wisconsin

Insurance Security Fund Board (Board)

This Board administers the Insurance Security Fund established by ch. 646, Wis. Stat., to provide a mechanism for protecting insureds in the event of liquidation of insurers and to assess the cost of such protection among insurers. The Commissioner, along with the Attorney General and the State Treasurer, are members of this Board and serve with ten representatives of insurers appointed by the Commissioner upon consideration of the recommendation of insurance organizations.

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 legislative proposal (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.

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 2011 were:

John Duwell, West Bend Mutual Insurance Company,
West Bend, Chair
Brad Bodden, Brad Bodden Insurance Agency,
Madison
Lemuel Eaton, Metro Milwaukee Fair Housing
Council, Milwaukee
Mary Kaiser, Spectrum Insurance Group, LLC,
Eau Claire
Misha Lee, Sentry Insurance Group, Stevens Point
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.

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 alcohol and drug abuse programs among state agencies. 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.

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

February 1, 2011

To all insurers authorized to write group or individual health insurance. This bulletin is related to administrative rule changes regarding the use of an individual uniform application for health insurance and makes revisions to the Small Employer Uniform Employee Application required by the federal Children's Health Insurance Program Reauthorization Act of 2009 and the Genetic Information Nondiscrimination Act of 2008.

July 8, 2011

To all surplus lines insurers writing in Wisconsin. This bulletin instructs surplus lines insurers that notwithstanding the *Edward I Gillen Co. v. Insurance Co. of the State of PA*, 747 F. Supp. 2d 1058; 2010 US Dist. LEXIS 119202, surplus lines forms will not be required to be filed with OCI, including those with arbitration clauses.

July 15, 2011

To all insurers authorized to write property and casualty business in Wisconsin regarding newly enacted legislation, 2011 Wisconsin Act 14, motor vehicle insurance changes. This bulletin is for informational purposes and provides a summary of the Act's provisions.

July 18, 2011

To all insurers authorized to write accident and health insurance in Wisconsin. This bulletin provides accident

and health insurers guidance regarding rate filings made to OCI on or after September 1, 2011. The bulletin also provides guidance to those insurers whose rate increases meet or exceed the threshold of a potential unreasonable rate increase under 45 CFR Chapter 154.

September 22, 2011

To all insurers authorized to write credit life and/or credit accident and sickness insurance. This bulletin gives written notice to all authorized insurers specifying the prima facie rates to be effective for the three-year period beginning on January 1, 2012.

December 14, 2011

To agent licensing sections of all insurance companies licensed to do business in the state of Wisconsin regarding resident and nonresident annual appointment billing being mailed in January 2012. This bulletin provides notice to insurers regarding the mailing of annual invoices and the requirement to submit payment by electronic funds transfer.

December 16, 2011

To insurers offering accident and disability insurance regarding grievance and independent review requirements. This bulletin notifies insurers that OCI will not promulgate Emergency Rule 1117 as a permanent rule.

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:

Christine Marie Abresch
833 E. Washington St., Appleton, WI 54911
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Jose Alaniz
520 N. Cantu St., Weslaco, TX 78596
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 provide evidence of resident surplus lines licensing. October 2011

Perry A. Andropolis
826 Pennsylvania St., Sturgeon Bay, WI 54235
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Steven James Athay
1499 N. 175 W., Bountiful, UT 84010
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. February 2011

David Keith Badtke
2110 W. Topeka Dr., Phoenix, AZ 85027
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 criminal convictions which may be substantially related to insurance marketing type conduct. July 2011

Carl Baker
P.O. Box 85638, San Diego, CA 92186
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 on a licensing application. November 2011

Marissa R. Bankston
5451 Grant St., Merrillville, IN 46410
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 2011

Jerlene J. Barker
4518 Meachem Rd., Racine, WI 53403
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2011

Brent Lee Beasley
3010 Stillcrest Ln., Indianapolis, IN 46217
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 2011

Diana A. Becker
117 Llanos St., Verona, WI 53593
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

William Harold Beecher, Sr.
2166 Figaro Ln., Jacksonville, FL 32210
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 Florida which may be substantially related to insurance marketing type conduct. February 2011

Louis A. Bentley
6306B Winnequah Rd., Monona, WI 53716
Was ordered to pay a forfeiture of \$250.00. This action was taken based on allegations of failing to disclose a criminal conviction which may be substantially related to insurance marketing type conduct on a licensing application. June 2011

Anne Elizabeth Berg
113 S. Page St. Apt. B, Stoughton, WI 53589
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Alexander W. Berger
139 Viking Pl., Eau Claire, WI 54701
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 2011

Bruce Alan Bershad
10109 Bell Creek Dr., Riverview, FL 33569
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 disclose a criminal conviction on an insurance license application, having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Georgia on a licensing application, and failing to report an administrative action taken by the state of Virginia within 30 days of the action. October 2011

Tiffany Monique Beverly-Malott
1306 E. Wabash Ave., Waukesha, WI 53186
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Kelly M. Bice
2913 N. Shore Dr., East Troy, WI 53120
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2011

Jon E. Bilodeau
3156 Molly Brown Ln., Green Bay, WI 54313
Agreed to pay a forfeiture of \$500.00 and to cease and desist from using misleading sales presentations. This action was taken based on allegations of using misleading sales presentations for worker's compensation insurance. January 2011

Darin Blomquist
528 Walnut St., Beaver Dam, WI 53916
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. December 2011

Ralph John Blust
18 Lakeview Ct., Willowbrook, IL 60527
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 Kentucky on a licensing application. March 2011

Sandra Kay Bolton
7716 Marble Canyon Dr., Fort Worth, TX 76137
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding surplus lines. March 2011

James Patrick Bortolussi
2419 Gettysburg Ave. S., Minneapolis, MN 55426
Agreed to report administrative actions taken by other states and agreed to a suspension of his insurance license for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Georgia on a licensing application. May 2011

Jason M. Braun
4218 Durand Ave., Racine, WI 53405
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 and failing to disclose a criminal conviction on an insurance license application. January 2011

Troy D. Braxton
5847 N. 67th St., Milwaukee, WI 53218
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 2011

Devin A. Brown
511 Northport Dr. Apt. 4, Madison, WI 53704
Had his application for an insurance license denied. This action was taken based on allegations of previous criminal convictions and involvement with multiple lawsuits which may be substantially related to insurance marketing type conduct. February 2011

Todd M. Brown
10801 Old Manchaca Rd. Apt. 1206, Austin, TX 78748
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 2011

Netia T. Buford
5426 W. Vienna Ave., Milwaukee, WI 53216
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 and a criminal conviction which may be substantially related to insurance marketing type conduct. June 2011

William D. Burdick, Jr.
2165 S. 108th St., Apt. 3, Milwaukee, WI 53227
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, and criminal convictions which may be substantially related to insurance marketing type conduct. April 2011

John E. Burgoyne
187 E. Syringa Loop, Box 710, Shoshone, ID 83352
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 Arizona on a licensing application. March 2011

Suzanne M. Buska-DeSautel
408 Morning Glory Ln., Wausau, WI 54401
Agreed to pay a forfeiture of \$5,000.00, agreed to take two additional continuing education courses related to annuity suitability, and agreed to provide OCI with a listing of annuity sales to Wisconsin consumers that includes documentation of suitability on a quarterly basis until August 2012. These actions were taken based on allegations of making false and misleading statements in the sale of annuities to Wisconsin consumers. July 2011

Brian M. Cain
2495 N. Bootmaker Dr., Beloit, WI 53511
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. October 2011

Robert Michael Calaway
N4180 Birch Trl., Freedom, WI 54130
Was ordered to pay a forfeiture of \$250.00 and had his insurance license revoked. These actions were taken based on allegations of criminal convictions which may be substantially related to insurance marketing type conduct, providing misleading or untrue information on a crime waiver application, and failing to report criminal convictions in a timely manner. July 2011

Melissa Michelle Cameron
241 W. 800 S., Bountiful, UT 84010
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. February 2011

Matthew D. Carroll
750 Broadway St., Platteville, WI 53818
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. January 2011

Matthew D. Carroll
340 1/2 Congress St., Bloomington, WI 53804
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 and a Wisconsin administrative action on an insurance licensing application. May 2011

Phillip T. Cartwright
W6024 Pearl Dr., Appleton, WI 54915
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Jennifer Castro
18 Meadowlark Dr., Hudson, WI 54016
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 complete licensure requirements. December 2011

Tim R. Caudill
N1267 Hickory Rd., P.O. Box 212, Pell Lake, WI 53157
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. January 2011

Christopher J. Chadbourne
50 Lindbergh Ave., West Newton, MA 02465
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 surplus lines. March 2011

Ginger M. Childers
1316 Kilbourn Ave. No. 205, Tomah, WI 54660
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to pay delinquent child support, and failing to complete the required digital fingerprint background check. August 2011

Lisa Marlene Christmas
6521 32nd Ave., Kenosha, WI 53142
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Herbert Joe Clack
5701 E. Hillsborough Ave. Ste. 2400, Tampa, FL 33610
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. March 2011

Oliver M. Clement
3054 Hamlin Ave., Racine, WI 53403
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Elmer L. Coleman Jr.
7761 N. Delta Pl., Milwaukee, WI 53223
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Henry E. Cornett
10355 W. Plum Tree Cir. Apt. 204,
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 2011

Broch Joseph Cotter
622 E. Oak Grove St., Juneau, WI 53039
Agreed to the revocation of his insurance license. This action was taken based on allegations of making unsuitable sales of annuity products. August 2011

John F. Coyle
22425 Rush Creek Dr., Rogers, MN 55374
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 provide evidence of a Minnesota resident surplus lines license. August 2011

Eric R. Crites
3129 Maple Valley Dr. Apt. 108, Madison, WI 53719
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. May 2011

Michael Culver
S54W31500 State Rd. 59, North Prairie, WI 53153
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 and failing to respond promptly to inquiries from OCI. December 2011

Cebrina L. Davis
2234 Luann Ln. Apt. 312, Madison, WI 53713
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 a criminal conviction on an insurance license application. July 2011

Melody Denise Deane
6704 Marsden St., Philadelphia, PA 19135
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 2011

Teresa J. Denter
21836 Gladestone Ave., Tomah, WI 54660
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Kathleen M. Dermody
222 Golden Lakes Ln., Oconomowoc, WI 53066
Was ordered to pay a forfeiture of \$2,000.00 and to have her insurance license suspended for six months. These actions were taken based on allegations of making false and misleading statements to OCI regarding the sale of annuities to Wisconsin consumers. August 2011

Nathan S. Diederich
7010 Longmeadow Rd., Madison, WI 53717
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 complete a background check requirement. February 2011

Nathan S. Diederich
7010 Longmeadow Rd., Madison, WI 53717
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 Wisconsin administrative action on an insurance license application. August 2011

Gladys P. Dixon
5962 N. Lovers Lane Rd., Milwaukee, WI 53225
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. March 2011

Todd H. Dock
846 Crestview Dr., West Bend, WI 53095
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Christina L. Dollins
2125 Oakland Ave., Waukesha, WI 53188
Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist submitting insurance applications containing false or misleading information. These actions were taken based on allegations of submitting insurance applications containing false or misleading information. January 2011

Sally Elizabeth Domingue
E. 3352 Old School Ln., Coon Valley, WI 54623
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, as well as allegations of failing to comply with a diversion program. May 2011

Michelle A. Dunn
1345 Meadowlark Ln., Waukesha, WI 53188
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Louis Thomas Edgeron
12097 Heacock St. Apt. B, Moreno Valley, CA 92557
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 California on a licensing application. December 2011

Sean Michael Ellis
2618 146th Ave. SE, Bellevue, WA 98007
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. February 2011

Dawn M. Elverud
919 Mill St., Sparta, WI 54656
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Jerry O. Ericksen
2141 Eighth St., Wisconsin Rapids, WI 54494
Agreed to surrender his insurance license, agreed not to solicit any new insurance business, and agreed to respond promptly in writing to OCI inquiries. These actions were taken based on allegations of signing a document without proper authority, failing to promptly submit applications to an insurer, failing to respond promptly to inquiries from OCI, and misappropriating premiums. February 2011

Patricia K. Evans
N5354 State Rd. 162, Bangor, WI 54614
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Brett Ewald
1356 Waters Edge Dr., 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 a criminal conviction on an insurance license application. September 2011

Martin L. Ewert
7951 W. Highland Rd., Ojibwa, WI 54862
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Melissa A. Faust
2372 S. Williams St., Milwaukee, WI 53207
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 apply for licensure within 30 days of examination. December 2011

Harold R. Federman
17430 Sierra Ln., Brookfield, WI 53045
Agreed to the permanent revocation of his insurance license. This action was taken based on allegations of submitting a change of beneficiary form, or causing that form to be submitted, to the insurer knowing it contained false information. December 2011

Frank C. Feiertag
8697 N. 63rd St., Milwaukee, WI 53223
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2011

John W. Finke
6200 W. Coldspring Rd., Milwaukee, WI 53220
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

George Fitzharris
6104 W. Lincoln Ave., Milwaukee, WI 53219
Agreed to the suspension of his insurance license for 21 days, agreed to pay a forfeiture of \$1,000.00, and agreed to immediately remit all applications and premiums received. These actions were taken based on allegations of failing to timely submit premiums, misrepresenting that premiums would be forwarded to the insurer, and violating previous OCI orders. October 2011

Lydia M. Flecha
3111 N. Fratney St., Milwaukee, WI 53212
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Shane P. Forecki
2036 Lily St., 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. July 2011

Maleesa Rose Foreside
608 N. Rolling Vw., San Antonio, TX 78253
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. March 2011

Eric Allen Fraka
1230 S. 18th St. Apt. 3, Lincoln, NE 68502
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. June 2011

Stephanie Michelle Freybler
2915 S. Locust Ave., Holmen, WI 54636
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2011

Matthew M. Gallagher
2876 Bay Settlement Rd., Green Bay, WI 54311
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Marlene Laverne Garland-Hill
600 W. Lafayette Blvd. Fl. 300, Detroit, MI 48226
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 evidence of surplus lines licensing in her resident state. April 2011

Benjamin John Gartmann
10700 Shelbyville Rd., Louisville, KY 40243
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Suad Taha Ghouleh
7930 W. 95th St. Apt 2A, Hickory Hills, IL 60457
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 North Carolina on a licensing application. February 2011

Randall L. Gibbs
N4771 Brentwood Ct., Montello, WI 53949
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Robert E. Gill
38 Wesley Ct., Eatontown, NJ 07724
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 Alabama and the National Association of Securities Dealers (NASD) on a licensing application. September 2011

Eric B. Goe
1101 W. Fairfield Ct., 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 2011

Peter Stephen Goeser
N5109 Oak Hill Rd., 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. April 2011

Aryeh Tzvi Goldbloom
6500 N. Albany Ave., Chicago, IL 60712
Agreed to pay a forfeiture of \$5,000.00; agreed to cease selling and servicing annuity sales in the state of Wisconsin and to cease holding annuity seminars through July 31, 2012; agreed to submit quarterly reports regarding annuity

sales until January 31, 2013; and agreed to attend two additional continuing education courses regarding annuity suitability. These actions were taken based on allegations of failing to report an administrative action taken by the state of Illinois and of making misrepresentations during annuity sales. August 2011

Bernabe Gonzalez

1820 Butler Dr., Waukesha, WI 53186

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Isaac E. Gonzalez

8625 Centaur Dr., Belvidere, IL 61008

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. December 2011

Tara Monique Good

798 Falls Ave. Apt. 201, Twin Falls, ID 83301

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. February 2011

Timothy Gordon

10347 Broadway St., Sheboygan Falls, WI 53085

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. August 2011

Victoria A. Graf

1730 S. 63rd St, Milwaukee, WI 53214

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Benjamin Clay Graham

3717 Morning Rd. Apt. B, Madison, WI 53704

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Traci L. Graham

1135 6th St., Beloit, WI 53511

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 licensing application. August 2011

Edson Granados

22 Linden Ave., Buffalo Grove, IL 60089

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 2011

David W. Grant

1227 Commonwealth Dr. Apt. 12,
Fort Atkinson, WI 53538

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Timothy M. Greguire

310 S. Sixth 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, a criminal conviction which may be substantially related to insurance marketing type conduct, and failing to pay Wisconsin delinquent taxes due. February 2011

Timothy John Groves

3201 W. Point Rd., Middleton, WI 53562

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Joseph T. Gruodis

W328N4063 Lake Country Dr., Nashotah, WI 53058

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Shelly L. Hagedorn

5587 Apple Ct., Greendale, WI 53129

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 2011

Edward Patrick Haley

3621 Stratford Ct. Unit 3B, Lake Bluff, IL 60044

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 administrative actions taken by the states of Illinois and North Carolina on a licensing application. March 2011

Annette Hall

9575 W. Fond du Lac Ave. Apt. 21, Milwaukee, WI 53225
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 not completing prelicensing education for life insurance authority. July 2011

James T. Hardy

4411 Lonsdale Dr., Chattanooga, TN 37411
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 2011

Sherri Lynn Hardy

3829 Stonebridge Dr., Madison, WI 53719
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. September 2011

Veronica Harrison

21575 N. Casa Royale Dr., Surprise, AZ 85387
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. March 2011

Kelly D. Hassert

1121 22-1/2 St., Chetek, WI 54728
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. February 2011

Jon Hatcher

521 1/2 N. Washington St., Elkhorn, WI 53121
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. September 2011

Crystal Lorraine Hebel

950 Chase St., Wisconsin Rapids, WI 54495
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Michael B. Hebert

111 Midge St., Johnson Creek, WI 53038
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2011

Diane M. Heilgeist

876 Hunters Ridge Dr., Genoa City, WI 53128
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Jennifer Hennigan

8622 Whitesville Rd., Copenhagen, NY 13626
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. February 2011

Duston D. Henze

N1664 Poepfel Rd., Fort Atkinson, WI 53538
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 2011

Carmen M. Herrera

1982C Indiana St., Houston, TX 77019
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Cayleigh P. Herrero

3506 Basalt Ln., Madison, WI 53719
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. January 2011

Michael B. Higgins

701 Werner St., Watertown, WI 53098
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. February 2011

Tara Rose Hill

206 Thomas Pl., Arena, WI 53503
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a criminal conviction on a licensing application, and a pending criminal charge. April 2011

Matthew T. Hobbs

121 Haas Ln., Sellersburg, IN 47172
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. March 2011

Jay Hoffland

27 Halite Way, Fitchburg, 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 criminal conviction on a licensing application. December 2011

David Hughes

2441 Chris NA Mar Rd., Dodgeville, WI 53533

Had his 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 which may be substantially related to insurance marketing type conduct, and failing to apply for licensure within 30 days of passing a licensing examination. December 2011

Robert J. Hynes

1874 Jamestown Cir., Hoffman Estates, IL 60169

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 disclose an administrative action on an insurance licensing application, and failing to pay a required licensing renewal fee. July 2011

Daniel B. Iverson

677 Riford Rd., Glen Ellyn, IL 60137

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 2011

Joan A. Jackson

120 W. Logan St., Philadelphia, PA 19144

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. July 2011

Kelly J. Jackson

5414 N. Santa Monica Blvd., Milwaukee, WI 53217

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Randolph B. Jenkins

1732 Westfield Ave., Green Bay, WI 54303

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 2011

Michelle Jensen

6803 Seco Creek St. Apt. 10101, San Antonio, TX 78256

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. July 2011

Irma J. Jimenez

230 E. Tyranena Park Rd. Apt. G, Lake Mills, WI 53551

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. April 2011

Christopher Andrew 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. April 2011

Peter S. Johnson II

1588 Ellis St., Green Bay, WI 54302

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 complete examination requirements for licensure. October 2011

Van E. Johnson, Jr.

7900 W. Denver Ave., Milwaukee, WI 53223

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Kenneth E. Kangas

6331 Pheasant Ln. Apt. F123, Middleton, WI 53562

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Jagdeep Kaur

5019 Sheboygan Ave., Apt 106, Madison, WI 53705

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 provide evidence of proof of eligibility to work in the United States. August 2011

Jolene R. Kavooosi
2810 Memorial Dr., Two Rivers, WI 54241
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 licensing application. January 2011

Joseph Kelly
3027 Holland Rd., 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 failing to complete a background check requirement. February 2011

Allan L. Keup
518 S. Glenwood Ave., Springfield, IL 62704
Had his application for an insurance license denied. This action was taken based on allegations of an administrative action taken by FINRA, terminations for cause, additional evidence of untrustworthiness, and a class action judgment. January 2011

Christopher Kiehl
1108 Pilgrim Way, Apt. D, 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 failing to disclose a criminal conviction on a licensing application. December 2011

Leya Kirchstein
506 E. Bluff, Madison, WI 53704
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 2011

Leya Kirchstein
506 E. Bluff, Madison, WI 53704
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 a licensing application. December 2011

David K. Knetter, Jr.
339 S. Main St., Cottage Grove, WI 53527
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Paul M. Kolodziej
1126 W. Hwy. DB, Mosinee, WI 54455
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Lori F. Kraus
246 Inverrary Ln., Deerfield, IL 60015
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 provide evidence of resident surplus lines licensing. October 2011

Charles Krombach
2523 S 93rd St., Milwaukee, WI 53227
Had his application for an insurance license denied. This action was taken based on allegations of having multiple lawsuits with unpaid judgments and an administrative action taken by the Wisconsin Supreme Court. December 2011

Christopher A. Lamb
3603 Cardinal Ave., Eau Claire, WI 54703
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Faith E. Lamson
2202 Luann Ln. Apt. 103, Madison, WI 53713
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 a criminal conviction on a licensing application. April 2011

Neil R. Landvatter
420 S. Concord Ave., Watertown, WI 53094
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Carla J. Lang
332 Graemere St., Northfield, IL 60093
Had her 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 Colorado on a licensing application. March 2011

Bauje Lee
2133 N. Angus St., Fresno, CA 93703
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Michigan on a licensing application, as well as the nature of that action. September 2011

Sung H. Lee

1126 Manchester Rd., Schaumburg, IL 60193

Agreed to pay a forfeiture of \$1,000.00 and agreed to cease and desist violating s. 628.34 (1), Wis. Stat. These actions were taken based on allegations of signing an insurance document without proper authority. February 2011

Michael K. Leibham

1908 N. 6th St., Sheboygan, WI 53081

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Bruce A. Levine

2917 Jerrie Ln., Glenview, IL 60025

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 provide evidence of a resident surplus lines license. December 2011

Steve R. Lewicki

724 S. Water St., Sheboygan, WI 53081

Agreed to respond promptly to all inquiries from OCI and agreed to a suspension of his insurance license for 31 days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. April 2011

Edward Liegel

S8552 Valley View Rd., Loganville, WI 53943

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. April 2011

Ashley Rae Lightner

8333 Lakeshore Cir. #3618, Indianapolis, IN 46250

Had her insurance license revoked. This action was taken based on allegations of completing an insurance application without authorization, failing to respond to inquiries from OCI, and failing to notify OCI of an address change. April 2011

Howard E. Linderman

2048 N. Rand Rd. Apt. 104, Palatine, IL 60074

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 provide evidence of resident surplus lines licensing. October 2011

Christopher Royce Little

238 Ramblewood Dr., Jackson, TN 38305

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 Pennsylvania. June 2011

Lamar Washinton Long

386 Berckman Dr. N.W., Lilburn, GA 30047

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 Georgia. July 2011

Tiffany S. Lott

3710 E. Karstens Apt. 2, Madison, WI 53704

Had her 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. March 2011

Noah J. Luckiesh

2432 W. Park Ave. Apt. 9, 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. December 2011

David L. Lynk

726 W. 9th Ave., Oshkosh, WI 54902

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Matthew Andrea Malone

2201 Snowbird Ave., Wausau, WI 54401

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Davis Michael Manci

1302 Grignon St. Unit East, Green Bay, WI 54301

Agreed to pay a forfeiture of \$500.00, agreed to respond promptly to inquiries from OCI, and agreed to report any criminal charges and convictions promptly to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI regarding criminal charges and failing to promptly report a criminal conviction to OCI. May 2011

Michael Paul Mann

W334 N6892 Stone Bank Rd., Oconomowoc, WI 53066

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Katherine L. Marko
7781 Elmwood Ave. Apt. 108, Middleton, WI 53562
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Jeffrey E. Martin
6N043 Acacia Ln., Medinah, IL 60157
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 provide evidence of an Illinois resident surplus lines license. August 2011

Kenneth Christopher Martin
2898 Norman St., Placerville, CA 95667
Agreed to respond promptly to all inquiries from OCI and agreed to a denial of his application for an insurance license for 31 days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. August 2011

Nicci M. Martin
1823 S. Grant Ave., Janesville, WI 53546
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Lisa R. Martinez
12161 Yancy St. NE Unit B, Blaine, MN 55449
Agreed to the denial of her insurance license for 31 days and agreed to correctly answer questions on licensing applications. These actions were taken based on allegations of failing to disclose a criminal conviction and failing to disclose an administrative action on a licensing application. April 2011

Alexis McCain
5152 N. 70th St., Milwaukee, WI 53218
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. October 2011

Michael D. McFadden
902 Shenandoan Ln., West Chester, PA 19380
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Kimberly W. McKinnon
640 Bondow Dr., Neenah, WI 54956
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Nicholas M. McLean
N86W15667 Shorecrest Dr., Menomonee Falls, WI 53051
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 not applying for licensure within 30 days of examination. December 2011

Brett Jeffrey Messerschmidt
3558 Blackwolf Run, 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 Arizona on a licensing application. May 2011

Daniel Mikul
Garden Oaks Apt. 308, 9975 Butternut St.,
Coon Rapids, MN 55433
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, providing a nonresident address while applying for a resident intermediary license, and taking an examination more than 30 days prior to applying for licensure. December 2011

Marysue Miles
3582 Gondola Dr., Antioch, TN 37013
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 Georgia on a licensing application. October 2011

Charissa Miller
320 Martin Ave. W., Turtle Lake, WI 54889
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 2011

John K. Miller
2768 Viking Dr. Apt 2D, 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, not completing fingerprinting requirements, and not completing prelicensing education. March 2011

Matthew Jason Miller
1909 Banks Ave., Superior, WI 54880
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Alden L. Moe
2600 Stonehaven Dr., P.O. Box 309, Sun Prairie, WI 53590
Agreed to pay a forfeiture of \$5,000.00, agreed to report all Wisconsin annuity sales and their suitability through August 1, 2012, and agreed to attend two additional continuing education courses regarding annuity suitability. These actions were taken based on allegations of misrepresentation in the sale of annuities. August 2011

Angel Ntxhilis Moiyin
888 County Rd. D W. Ste. 210, St. Paul, MN 55112
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. February 2011

Christopher P. Montefusco
290 Rolling Knolls Way, Bridgewater, NJ 08807
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 provide evidence of a surplus lines license in his resident state. September 2011

Virginia J. Montzingo
321 William St., Verona, WI 53593
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Steven Roy Morlandt
11703 Huebner Rd. Ste. 106, San Antonio, TX 78230
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 provide verification of birthdate, and a criminal conviction which may be substantially related to insurance marketing type conduct. December 2011

David M. Mullen
5790 Widewaters Pkwy., P.O. Box 157, Dewitt, NY 13214
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 history of administrative actions taken by FINRA. December 2011

James Edward Mullin
11922 Imperial Ave. N., Hugo, MN 55038
Agreed to the revocation of his insurance license and agreed to never reapply for a Wisconsin insurance license. These actions were taken based on allegations of using unapproved policy forms and misrepresenting the residence status of consumers. February 2011

Amber R. Nelson
968 Mistflower Cir., Menasha, WI 54952
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. February 2011

Kevin J. Nelson
27055 W. Sycamore Rd., Channahon, IL 60410
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction substantially related to insurance marketing type activities and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. July 2011

James P. Nespbor
660 Flora Sq., Prescott, WI 54021
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Leonard R. Noll
W314 S4151 Hwy. 83, Waukesha, WI 53189
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Jeffery Scott Norton
812 W. Harris St., Appleton, WI 54914
Agreed to surrender his insurance agent's license and to not reapply for a Wisconsin insurance license. These actions were taken based on allegations of failing to report an administrative action taken by another state and failing to promptly respond to inquiries from OCI. March 2011

Sonya M. Norwood
10722 W. Green Tree Rd., Milwaukee, WI 53224
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. July 2011

Robert Vincent Nuccio
4347 Vantage Ave., Studio City, CA 91604
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a Texas administrative action on a licensing application. August 2011

Patricia Ann Nusbaum
437 Union St., Eau Claire, WI 54703
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Shawn M. O'Brien
W217 State Rd. 29, Spring Valley, WI 54767
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. April 2011

Ken M. O'Dierno
2936 Sandalwood Rd., Abrams, WI 54101
Agreed to pay a forfeiture of \$4,000.00, agreed to accurately complete all applications submitted to an insurer, and agreed to a denial of his application for a property and casualty license for 30 days. These actions were taken based on allegations of signing applications stating that the applications had been completed by the applicant when they had not, and falsely indicating on applications that no part of the premium was paid by an employer. August 2011

Quintin J. Oldenburg
530 W. Glendale Ave., Appleton, WI 54911
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. January 2011

Gregory L. Oldham
9137 33rd Ave., Kenosha, WI 53142
Agreed to pay a forfeiture of \$1,000.00 and agreed to surrender his Wisconsin insurance agent's license. Should he reapply and obtain a Wisconsin intermediary license in the future, he also agreed to provide OCI with reports regarding the suitability of his annuity sales. He further agreed to notify OCI if he becomes registered with a broker-dealer before September 30, 2012. These actions were taken based on allegations of failing to properly consider suitability in selling annuities. May 2011

Tim J. Olejniczak
2708 Ravine Way, Green Bay, WI 54301
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Daniel John Paulsrud
511 S. Moreland Blvd., Waukesha, WI 53188
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. October 2011

Kevin Maurice Pearson
1161 S. Fultondale Ct., Aurora, CO 80018
Had his insurance license revoked. This action was taken based on allegations of advising a policyholder to falsify information on an insurance policy loan application. June 2011

Robert M. Pero
W4300 Park Rd. #7, Cambridge, WI 53523
Agreed to the permanent revocation of his Wisconsin insurance license and agreed to pay a forfeiture of \$5,000.00 on or before December 31, 2015. These actions were taken based on allegations of making false and misleading statements to consumers regarding the purchase of annuity products and failing to consider suitability requirements when recommending annuity products. June 2011

Mary Shan Pillock
6831 N.W. 6th Ct., 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. October 2011

Frank Joseph Pintabone
109 Palmer St., Easton, PA 18042
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 provide evidence of a surplus lines license in his resident state. September 2011

Penny Jean Piskula
3342 N. 11th St., Wausau, WI 54403
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Matthew S. Pope
15 1/2 W. Central St. Apt. 5, Chippewa Falls, WI 54729
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 complete a required criminal background check, and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2011

William J. Porath
811 11th Ave., Green Bay, WI 54304
Had his insurance license revoked. 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. June 2011

Stephen F. Rabach
5100 Moore Rd., Sturgeon Bay, WI 54235
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Julia E. Rainier
1160 Balaton Ln. Apt. 103, Greenwood, IN 46143
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 Wisconsin and South Dakota on an insurance license application. January 2011

Gary P. Rea
101 Hastings Ave., Wallingford, PA 19086
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. August 2011

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 an administrative action taken by the state of Wisconsin on a licensing application. May 2011

Randy L. Reimer
W8049 Birch Rd., Beaver Dam, WI 53916
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Donald Harold Relyea
4122 Lovers Ln., Dallas, TX 75225
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 FINRA which may be substantially related to insurance marketing type conduct. February 2011

Kent J. Renken
461 N. Chatham St., Janesville, WI 53548
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 2011

Marilyn Rodriguez
420 E. 200 S., Burley, ID 83318
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 2011

Alan Donald Rooke
13819 Cloverleaf Ct., Grass Valley, CA 95945
Had his application for an insurance license denied. This action was taken based on allegations of an administrative action taken by the state of California. January 2011

Ralph A. Rosenthal
W6955 Edgewater Dr., Fond du Lac, WI 54937
Agreed to surrender all Wisconsin insurance intermediary licenses. This action was taken based on allegations of making health status misrepresentations on insurance applications. February 2011

Crystal G. Ryba
3730 180th St., Chippewa Falls, WI 54729
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 and failing to promptly respond to inquiries from OCI. September 2011

Carl L. Rykard, Jr.
923 E. Mount Pleasant Ave., Philadelphia, PA 19150
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 York on a licensing application. January 2011

Kaitlyn A. Saczawa Grill
3436 S. California St., Milwaukee, WI 53207
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. August 2011

George Sawchuk
1109 N. Mayfair Rd. Ste. 101, Milwaukee, WI 53226
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions on a licensing application, failing to complete prelicensing education, and failing to respond promptly to inquiries from OCI. December 2011

Joseph J. Schaefer
148 Shelly Dr., Sheboygan Falls, WI 53085
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

David R. Scholfield
1310 Mcindoe St., Wausau, WI 54401
Agreed to have his insurance license revoked and agreed not to reapply for a Wisconsin insurance license. These

actions were taken based on allegations of a criminal conviction substantially related to insurance activities. April 2011

Laura Lea Schunke
1661 Orchid Ln., Green Bay, WI 54313
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Denise Marie Senn
6066 Whalen Rd., Fitchburg, WI 53593
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Sarah Sharp
4913 Woodhill Ln., Louisville, KY 40219
Had her Wisconsin insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI regarding the nondisclosure of criminal convictions on a licensing application. June 2011

Jesse Alexander Short
1026 S. Erie St., 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 2011

Heather Dawn Siebenaler
573 Locust St. S., Prescott, WI 54021
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Randall S. Skalet
304 N. 2nd St., Mount Horeb, WI 53572
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Cory A. Smith
5604 Lake Edge Rd. Apt. 4, McFarland, WI 53558
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Kelly Smith
2501 Wilmington Rd., New Castle, PA 16105
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 provide proof of licensing in her resident state. December 2011

Christopher Lawrence Smoody
920 Michigan Ave., North Fond du Lac, WI 54937
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 a licensing application. August 2011

Karen F. Solberg
P.O. Box 45684, Madison, WI 53744
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Michael L. Sonnenberg
225 N. Main St., Westfield, WI 53964
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, having a criminal conviction which may be substantially related to insurance marketing type activities, and failing to respond to requests for information from OCI. October 2011

Brian L. Sorenson
C2420 Lakeview Dr., Stratford, WI 54484
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 2011

John S. Spratley
3505 Belknap St., Lot 60, Superior, WI 54880
Had his application for an insurance license denied. This action was taken based on allegations of failing to report a criminal conviction on a licensing application and failing to respond promptly to inquiries from OCI. October 2011

Cheryl Elizabeth Springer
4623 5th Ave., Kenosha, WI 53140
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 complete required fingerprinting. June 2011

Christine M. Squires
4345 Milford Rd., Madison, WI 53711
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Erin M. Stang
849 248th Ave., Kansasville, WI 53139
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 a criminal conviction on a licensing application.
January 2011

Ryan J. Stephanie
429 Caroline St., Plymouth, WI 53073
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Dana M. Stetz
10200 65th Ave., Kenosha, WI 53142
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Corey J. Stillman
303 Louise St., Lake Mills, WI 53551
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 complete required prelicensing education. July 2011

Jacqueline Strong
P.O. Box 241114, Milwaukee, WI 53224
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 a licensing application. September 2011

Steve M. Strube
8468 Lee St., Larsen, WI 54947
Agreed to pay a forfeiture of \$5,000.00 and agreed to file a copy of the fully-executed stipulation and order with the supervising principal of each broker dealer he is affiliated with. He further agreed to certify successful completion of not less than 8 credit hours of OCI-approved training related to annuities on or before October 1, 2011. These actions were taken based on allegations of making misrepresentations and failing to properly consider suitability in annuity sales. May 2011

Kevin Donald Swift
13782 44th Ave., Chippewa Falls, WI 54729
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Tina Szucs
5219 Greig Rd., Greig, NY 13345
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. February 2011

Bobbi J. Tallman
2022 County Rd. T, Eau Claire, WI 54703
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose previous criminal convictions which may be substantially related to insurance marketing on a licensing application and failing to respond promptly to inquiries from OCI. September 2011

Brian Thompson
389 3rd St., Fond du Lac, WI 54935
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. December 2011

Jerome Scott Tiffany
210 Mount View Rd., Mosinee, WI 54455
Was ordered to pay a forfeiture of \$250.00. This action was taken based on allegations of backdating accident insurance applications and failing to report an address change to OCI. April 2011

Patrick J. Tilley
N28W6800 Alyce St. Apt 215, Cedarburg, WI 53012
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Benjamin A. Trachsel
708 Angel Ct. Apt. 6, Holmen, WI 54636
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. July 2011

Christine D. Trollinger
2623 N. 80th St., Wauwatosa, WI 53213
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Christine D. Trollinger
2623 N 80th St, Wauwatosa, WI 53213
Had her insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were 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, Department of Financial Institutions, Division of Securities. July 2011

Myron P. Ubl

34613 Hwy. K, Oconomowoc, WI 53066

Agreed to pay a forfeiture of \$1,000.00 and agreed to cease and desist violating s. 628.34 (1), Wis. Stat. These actions were taken based on allegations of signing an insurance document without proper authority. February 2011

Xao K. Vang

1171 Beech St., Saint Paul, MN 55106

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 2011

Adam Villarreal

W4537 County Rd. Z, Westfield, WI 53964

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 provide evidence of prelicensing education. September 2011

Lee Vue

225 Liberty St. Apt. 19, La Crosse, WI 54603

Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction substantially related to insurance marketing type activities. April 2011

Gregory A. Watson

3420 W. Bradley Rd., Milwaukee, WI 53209

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Gabrielle S. Weekly

5686 N. 60th St., Milwaukee, WI 53218

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

David Paul White

514 S. Marquette Rd., Prairie du Chien, WI 53821

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Daniel L. Widmer

8190 W. Brinkland Cir., Minocqua, WI 54548

Agreed to pay a forfeiture of \$250.00, agreed to not apply for a Wisconsin variable annuity license, and agreed to cease and desist from future violations of s. 628.34, Wis. Stat. These actions were taken based on allegations of altering previously signed variable annuity subaccount transfer forms. April 2011

William J. Williams

3313 Leopold Way Apt. 103, Fitchburg, WI 53713

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

David Paul Wilson, Jr.

Morgan Stanley Smith Barney, 2 Town Pl.,
Bryn Mawr, PA 19010

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 2011

Ward W. Wittmeyer

3 Bernay Ct., Oakwood Hills, IL 60013

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. May 2011

Yolanda D. Woods

3531 N. 2nd St., Milwaukee, WI 53212

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Rosa C. Wright-Orozco

6833 22nd Ave., Kenosha, WI 53143

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Chan Xiong

925 1/2 Washington St., 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. April 2011

Cheng Yang

700 1st St., Plover, WI 54467

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 provide proof of eligibility to work in the United States. August 2011

Karen Jeanne Young

3743 Franklin Rd. Ste. 200, Salt Lake City, UT 84116

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. February 2011

Maximillian A. Young
1322 Bedford Ave., Brooklyn, NY 11216
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. February 2011

Briana M. Zellmer
1069 250th Ave., Luck, WI 54853
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2011

Luke Zepnick
1852 Zion Ln., Abrams, WI 54101
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 provide evidence of prelicensing education. September 2011

Mark J. Zera
3407 S. 15th Pl., Milwaukee, WI 53215
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Fan Zhang
240 N. Elm Grove Rd., Brookfield, WI 53005
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Karyn Ann Ziegler
2133 S. 80th St., Milwaukee, WI 53219
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2011

Stacy Noel Zielinski
3781 S. Howell Ave., Milwaukee, WI 53207
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Allegations and Actions Against Companies:

Accident Fund Insurance Company of America
232 S. Capitol Ave., Lansing, MI 48933
Agreed to pay a forfeiture of \$1,500.00, agreed to pay interest on late worker's compensation claim payments, and agreed to reimburse an employer for the worker's compensation portion of the full salary payment by the employer. These actions were taken based on allegations of failing to pay interest on late worker's compensation claim payments and failing to reimburse an employer for the worker's compensation portion of the full salary payment by the employer. April 2011

Accuchex Insurance Services LLC
365 Bel Marin Keys Blvd., Novato, CA 94949
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 a designated/responsible licensed producer for an entity license. May 2011

Alliance Group, Inc.
P.O. Box 1940, Great Bend, KS 67530
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 a designated/responsible licensed producer. July 2011

Allstate Indemnity Company
3075 Sanders Rd. Ste. H1A, Northbrook, IL 60062
Was ordered to pay a forfeiture of \$500.00 and to promptly provide all information requested in response to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to OCI inquiries. March 2011

Allstate Insurance Company
3075 Sanders Rd. Ste. H1A, Northbrook, IL 60062
Was ordered to pay a forfeiture of \$500.00 and to promptly provide all information requested in response to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to OCI inquiries. March 2011

American Family Mutual Insurance Company
6000 American Pky., Madison, WI 53783
Agreed to pay a forfeiture of \$2,000.00 and agreed to issue cancellations for nonpayment of premium that clearly state the effect of nonpayment of premium and that are mailed at least 10 days prior to the policy cancellation date. These actions were taken based on allegations of issuing an improper nonrenewal of an insurance policy. April 2011

American Insurance Company, The
777 San Marin Dr., Novato, CA 94998

Was ordered to pay a forfeiture of \$2,000.00, to cease and desist distributing dividends from surplus prior to filing the dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on the payment of premiums and/or policy continuation. These actions were taken based on allegations of failing to file dividend declarations and schedules prior to distribution. March 2011

American Physicians Assurance Corporation
1301 N. Hagadorn Rd., East Lansing, MI 48823

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to OCI, and was ordered to pay an owing appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. November 2011

Arch Insurance Company
300 Plaza Three, Jersey City, NJ 07311

Was ordered to pay a forfeiture of \$500.00 and was ordered 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 regarding a complaint. September 2011

Atlas Insurance Group, Inc.
1300 SE 17th St. Ste. 220, Fort Lauderdale, FL 33316
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 failing to disclose an administrative action against one of its officers taken by the state of Florida on a licensing application. February 2011

Auto Repair Warranty Inc.
21300 Lorain Rd. Ste. 2, Fairview Park, OH 44128
Was ordered to pay a forfeiture of \$6,000.00, was ordered to cease and desist acting as a warranty plan administrator/warrantor unless and until it has obtained authority to do so, and was ordered to provide requested information to OCI within ten days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting an insurance business without proper authority. October 2011

Auto-Owners Insurance Company
6101 Anacapi Blvd., Lansing, MI 48917
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to cease and desist from distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on

allegations of failing to file a dividend declaration prior to distribution. November 2011

Blue Cross Blue Shield of Wisconsin
6775 W. Washington St., West Allis, WI 53214
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 related to the company's board of directors' management of the business and affairs of the corporation. November 2011

Calumet Equity Mutual Insurance Company
1828 Wisconsin Ave., New Holstein, WI 53061
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with examination orders related to investment rule compliance. October 2011

Capitol Indemnity Corporation
1600 Aspen Commons, Middleton, WI 53562
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 related to corporate records. July 2011

Charter Oak Fire Insurance Company, The
1 Tower Sq., Hartford, CT 06183
Was ordered to pay a forfeiture of \$2,500.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Cincinnati Indemnity Company, The
6200 S. Gilmore Rd., Fairfield, OH 45014
Was ordered to pay a forfeiture of \$2,500.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Cincinnati Insurance Company, The
6200 S. Gilmore Rd., Fairfield, OH 45014
Was ordered to pay a forfeiture of \$2,500.00 and was ordered to cease and desist from distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Citizens Insurance Company of America
645 W. Grand River Ave., Howell, MI 48843
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were based on allegations of failing to file a dividend declaration prior to distribution. November 2011

Columbus Mutual Town Insurance Company
205 S. University Ave., Beaver Dam, WI 53916
Was ordered to pay a forfeiture of \$1,500.00. This action was taken based on allegations of failing to comply with previous examination orders related to invested assets. October 2011

Compcare Health Services Insurance Corporation
6775 W. Washington St., West Allis, WI 53214
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 related to the company's board of directors' management of the business and affairs of the corporation. November 2011

Driverz Edge Administrative Services, Inc.
also known as The Rosemark Group
875 N. Stephanie St. Ste. 1811, Henderson, NV 89014
Agreed to pay a forfeiture of \$10,000.00, agreed to cease and desist assisting other unauthorized warranty plan administrators, and agreed not to act as a warranty plan administrator unless it obtains the authority to do so. These actions were taken based on allegations of conducting an insurance business without proper authority. July 2011

EMASCO Insurance Company
717 Mulberry St., Des Moines, IA 50309
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Employers Insurance Company of Wausau
175 Berkeley St., Boston, MA 02116
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 related to corporate records. November 2011

Employers Mutual Casualty Company
717 Mulberry St., Des Moines, IA 50309
Was ordered to pay a forfeiture of \$3,500.00 and was ordered to cease and desist distributing dividends from

surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Extended Auto Warranty Corporation
1868 N. University Dr. Ste. 304, Plantation, FL 33322
Agreed to pay a forfeiture of \$9,000.00, agreed to cease and desist acting as a warranty plan administrator in the state of Wisconsin or with any Wisconsin residents, and agreed to timely provide information requested by OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting an insurance business in Wisconsin without proper authority. January 2011

EZ Protect
2599 Griffin Rd., Fort Lauderdale, FL 33312
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist acting as a warranty plan administrator/warrantor unless and until the authority to do so is granted by OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and acting as a warranty plan administrator without proper authority. June 2011

Federal Insurance Company
One Indiana Sq., 211 N. Pennsylvania St. Ste. 1350, Indianapolis, IN 46204
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly pay interest owed in response to all untimely claim payments, and was ordered 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 and failing to pay interest to an insured on an untimely worker's compensation claim payment. July 2011

Frankenmuth Mutual Insurance Company
One Mutual Ave., Frankenmuth, MI 48787
Was ordered to pay a forfeiture of \$1,500.00 and was also ordered to cease and desist from accepting business directly from any intermediary, or from entering into an agency contract with an intermediary unless the intermediary is a licensed agent appointed with the insurer. These actions were taken based on allegations of allowing an agent to submit applications prior to appointing the agent. April 2011

Frankenmuth Mutual Insurance Company
One Mutual Ave., Frankenmuth, MI 48787
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to cease and desist distributing dividends from

surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file a dividend declaration prior to distribution. November 2011

Gundersen Lutheran Health Plan, Inc.
1836 South Ave., La Crosse, WI 54601
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 related to reporting and disclosure deficiencies. July 2011

Hanover Insurance Company, The
Ten Corporate Dr. Ste. 200, Bedford, NH 03110
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file a dividend declaration prior to distribution. November 2011

Harleysville Insurance Company
355 Maple Ave., Harleysville, PA 19438
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend schedules and declarations prior to distribution. October 2011

Harleysville Lake States Insurance Company
600 E. Front St. Ste. 600, Traverse City, MI 49686
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend schedules and declarations prior to distribution. October 2011

Hastings Mutual Insurance Company
404 E. Woodlawn Ave., Hastings, MI 49058
Was ordered to pay a forfeiture of \$2,500.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Infinity Insurance Company
P.O. Box 830189, Birmingham, AL 35283
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to cease and desist sending nonrenewal notices that do not offer continuation or renewal of policies when

the reason for nonrenewal is agent termination, and was also ordered to cease and desist sending nonrenewal notices that do not reflect a correct address for the Wisconsin Automobile Insurance Plan. These actions were taken based on allegations of failing to continue policies following agent termination and failing to use the correct address for the Wisconsin Automobile Insurance Plan. October 2011

Insureme, Inc.
9800 S. Meridian Blvd. Ste. 400, Englewood, CO 80112
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

JSKR LLC
200 W. De Vargas St. Ste. 8, Santa Fe, NM 87501
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 designated/responsible licensed producers for the firm. April 2011

Leisher Insurance Solutions Group, Inc.
437 S. Hwy. 101 Ste. 212, Solana Beach, CA 92075
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Loyal American Life Insurance Company
11200 Lakeline Blvd. #100, Austin, TX 78717
Agreed to pay a forfeiture of \$5,000.00 and agreed to comply with indemnity transactions as required. These actions were taken based on allegations of failing to report a company transaction as required. June 2011

Loyal Christian Benefit Association
700 Peach St., Erie, PA 16501
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay agent appointment fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee to OCI for annual appointment billing. September 2011

Massachusetts Bay Insurance Company
Ten Corporate Dr. Ste. 200, Bedford, NH 03110
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file a dividend declaration prior to distribution. November 2011

McMillan-Warner Mutual Insurance Company
M109 Hwy. 97 N., Marshfield, WI 54449
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with previous examination orders related to unclaimed property and fixed asset depreciation. August 2011

McMillan-Warner Mutual Insurance Company
M109 Hwy. 97 N., Marshfield, WI 54449
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist issuing improper nonrenewal notices for property and casualty insurance policies. These actions were taken based on allegations of issuing an improper nonrenewal of an insurance policy that failed to state with reasonable precision the basis for the nonrenewal. September 2011

Mid-Century Insurance Company
4680 Wilshire Blvd., Los Angeles, CA 90010
Was ordered to pay a forfeiture of \$1,000.00, to cease and desist from distributing dividends from surplus prior to filing of dividend declarations and schedules with OCI, and to cease and desist basing dividend distributions on premium payment or policy continuation. These actions were taken based on allegations of violating Wisconsin insurance laws and failing to file dividend declarations prior to distribution. January 2011

National Surety Corporation
33 W. Monroe St., Chicago, IL 60603
Was ordered to pay a forfeiture of \$2,500.00, to cease and desist distributing dividends from surplus prior to filing 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 violating Wisconsin insurance laws and failing to file dividend distribution schedules prior to distribution. January 2011

Nationwide Agribusiness Insurance Company
1100 Locust St. Dept. 2007, Des Moines, IA 50391
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Owners Insurance Company
2325 N. Cole St., Lima, OH 45801
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on

allegations of failing to file a dividend declaration prior to distribution. November 2011

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 administrative actions taken by the states of Colorado, Florida, Massachusetts, North Carolina, Oklahoma, and Wisconsin as well as occupational license terminations. March 2011

Phoenix Insurance Company, The
One Tower Sq., Hartford, CT 06183
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

PMI Mortgage Insurance Company
3003 Oak Rd., Walnut Creek, CA 94597
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to OCI, and was ordered to pay owing appointment fees. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay required fees for 2010-2011 appointments. October 2011

Repairtech Inc.
485 US Hwy. 1 S. Bldg. C, Iselin, NJ 08830
Was ordered to pay a forfeiture of \$1,000.00, was ordered to cease and desist transacting a warranty business in the state of Wisconsin unless and until it obtains a limited certificate of authority, and was ordered to provide proof of financial security for all in-force extended service contracts issued to Wisconsin consumers. These actions were taken based on allegations of conducting an insurance business without proper authority. May 2011

Republic-Franklin Insurance Company
2600 Corporate Exchange Dr., Columbus, OH 43231
Was ordered to pay a forfeiture of \$3,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Rural Mutual Insurance Company
1241 John Q. Hammons Dr. Ste. 200, Madison, WI 53717
Was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. This action was taken based on

allegations of failing to file a dividend declaration prior to distribution. November 2011

Sageview Insurance Services Inc.
1920 Main St., Ste. 800, Irvine, CA 92614
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 a designated/responsible producer for an entity license. May 2011

Secure Investors Group, Inc.
2565 W. Maple, Troy, MI 48084
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 2011

Security Health Plan of Wisconsin, Inc.
1515 St. Joseph Ave., Marshfield, WI 54449
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 related to the coding of foreign investments on annual statements. August 2011

Selective Insurance Company of the Southeast
40 Wantage Ave., Branchville, NJ 07890
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to cease and desist failing to provide proper notice when increasing premiums more than 25%. These actions were taken based on allegations of failing to give proper notice of premium increases. October 2011

SFM Mutual Insurance Company
3500 American Blvd. W. Ste. 700,
Bloomington, MN 55431
Was ordered to pay a forfeiture of \$6,000.00 and was ordered to cease and desist sending cancellation and nonrenewal notices that do not contain adequate instructions to the policyholder for applying for insurance through the Wisconsin Worker's Compensation Insurance Pool and which do not state with reasonable precision the basis for the nonrenewal. These actions were taken based on allegations of issuing improper nonrenewals of insurance policies. October 2011

Starr Global Accident & Health Insurance Agency, LLC
399 Park Ave. 8th Fl., New York, NY 10022
Agreed to pay a forfeiture of \$1,000.00 and to comply with Wisconsin insurance laws. These actions were taken based on allegations of misrepresenting information to OCI and failing to notify OCI of an address change. January 2011

T.H.E. Insurance Company
3200 Energy Centre, 1100 Poydras St.,
New Orleans LA 70163
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to OCI, and was ordered to pay owing appointment fees. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay required fees to OCI for 2010-2011 appointments. October 2011

Tower Insurance Company of New York
15 Mountainview Rd., Warren NJ 07059
Was ordered to pay a forfeiture of \$500.00, was ordered to reply to OCI promptly in writing, and was ordered to pay appointment fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee to OCI for annual appointment billing. September 2011

Transportation Insurance Company
333 S. Wabash Ave., Chicago, IL 60604
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file a dividend declaration prior to distribution. November 2011

Travelers Indemnity Company of American, The
One Tower Sq., Hartford, CT 06183
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Travelers Indemnity Company of Connecticut, The
One Tower Sq., Hartford, CT 06183
Was ordered to pay a forfeiture of \$2,500.00 and was ordered to cease and desist from distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011

Truck Insurance Exchange
4680 Wilshire Blvd., Los Angeles, CA 90010
Was ordered to pay a forfeiture of \$2,500.00, to cease and desist distributing dividends from surplus prior to filing dividend declarations and schedules with OCI, and to cease and desist basing dividend distributions on premium payment or policy continuation. These actions were taken based on allegations of violating Wisconsin

insurance laws, failing to file dividend declarations prior to distribution, and basing dividend distributions on the payment of premium and/or the continuation of the policy. January 2011

UMR, Inc.

5901 Lincoln Dr. MNO12-S117, Edina, MN 55436

Agreed to pay a forfeiture of \$2,000.00 and agreed to promptly 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. January 2011

United Wisconsin Insurance Company

15200 W. Small Rd., New Berlin, WI 53151

Was ordered to pay a forfeiture of \$3,000.00. This action was taken based on allegations of failing to comply with previous examination orders related to management and control, dividends declaration, information technology, business continuity plan, service agreement, and agent appointments. July 2011

United Wisconsin Insurance Company

15200 W. Small Rd., New Berlin, WI 53151

Was ordered to pay a forfeiture of \$3,000.00. This action was taken based on allegations of failing to obtain OCI approval for an amended annual statement filing. November 2011

Utica Mutual Insurance Company

180 Genessee St., New Hartford, NY 13413

Was ordered to pay a forfeiture of \$3,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file a dividend declaration prior to distribution. November 2011

Valley Forge Insurance Company

401 Penn St., Reading, PA 19601

Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failure to file a dividend declaration prior to distribution. December 2011

Vision Brokerage Services, L.L.C.

One Whitehall St., 15th Fl., New York, NY 10004

Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to the identification of a designated responsible producer for Wisconsin on a licensing application. September 2011

Vision Care Network Insurance Corporation

1421 Washington Ave., Racine, WI 53403

Was ordered to pay a forfeiture of \$5,000.00. This action was taken based on allegations of failing to comply with previous examination orders related to management and control, contracts, and accounts and records. July 2011

Workmens Benefit Fund of the U.S.A.

399 Conklin St. Ste. 310, Farmingdale, NY 11735

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to requests from OCI, and was ordered to pay owing appointment fees. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay required fees for 2010-2011 appointments. October 2011

Yunker Agency, L.L.C.

526 W. Shore Dr., Madison, WI 53715

Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. October 2011

Zurich American Insurance Company

One Liberty Plaza, 165 Broadway 32nd Fl.,
New York, NY 10006

Was ordered to pay a forfeiture of \$2,000.00 and was ordered to cease and desist distributing dividends from surplus prior to filing the board of directors' dividend declaration with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. October 2011