

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 11th lowest in the nation. Our homeowner's insurance rates are also consistently low.

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 2012 include:

- Licensing 23,030 new agents, 1 new domestic insurer, 23 nondomestic insurers, 19 employee benefit plan administrators, 13 warranty plans, 12 gift annuities, 8 service contract providers, 2 motor clubs, and 1 continuing care retirement community entity.
- Examining 55 domestic insurance companies' finances, analyzing more than 2,000 financial statements, conducting market conduct examinations on 8 companies, conducting market analysis for 5 lines of business to identify companies for further analysis.
- Responding to more than 35,000 consumer inquiries and 6,633 written consumer complaints, and recovering over \$3.7 million for policyholders.

Educating and Informing the Insurance Consumer

Consumer education is critical in a competitive-based insurance market. Informed consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. In 2012, OCI reviewed and updated its extensive list of consumer publications. OCI staff provided consumer education at numerous public speaking events.

OCI also reaches out to the traditionally underserved population. The staff is 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 2012 include development of a new complaint system. The new system will allow OCI to track complaints more precisely and speed up the processing time.

Implementation of the Patient Protection and Affordable Care Act

The Patient Protection and Affordable Care Act (PPACA) will fundamentally change the health insurance market in 2014. Every health insurer staying in the health insurance business in 2014 will be required to make changes to their plans. As a result, the Office of Commissioner of Insurance will be required to review numerous additional filings throughout 2013. In addition, OCI has continued to review new and updated federal guidance on the implementation rules.

The Office of Commissioner of Insurance has worked extensively to protect the state's right to regulate insurance, create a communication plan to inform consumers and employers about changes coming in 2014, and to work with the industry to ensure a smooth transition in light of the monumental changes put in place by the law. OCI also has worked with various stakeholders including representatives of the federal government, consumers, agents, insurance companies, and others to understand PPACA implementation issues and the impact on various stakeholders.

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 including chairing the Health Care Reform Regulatory Alternatives (B) Working Group and the Contingent Deferred Annuities (A) Working Group.

During 2012, 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 2012, 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 2013, OCI will finalize implementation of a number of projects that resulted from recent legislative and regulatory changes including:

- Continuing active monitoring of the suitability of annuity sales in Wisconsin, particularly those directed to our senior citizens.
- Assisting consumers, employers, agents, and insurers with health insurance reform issues.
- Protecting state regulation of insurance.
- Continuing to actively monitor issues surrounding long-term care insurance.
- Reviewing activities surrounding life insurance claims practices.
- Working with the industry to ensure timely disaster responses.

Legislation

During 2012 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 120—Applying a Service Member’s Military Training Toward Satisfying the Training Requirements for Licenses

Renumbers and amends 49.155 (1d) (a); amends 43.09 (1), 48.67 (1), 48.67 (3) (a), 48.67 (3) (b), 48.67 (3) (c), 48.67 (3) (d), 146.40 (1) (aw), 146.40 (2m), 252.23 (4) (a), 252.24 (4) (a), 254.176 (1), 254.176 (3) (intro.), 254.178 (2) (intro.), 254.20 (3) (a), 256.15 (5) (b), 256.15 (6) (a) 2. and 256.15 (8) (b) 3.; and creates 49.45 (2) (a) 11. c., 94.705 (2m), 101.02 (24), 146.40 (2) (am), 250.06 (1m), 251.06 (1) (d), 252.23 (4m), 252.24 (4m), 253.15 (4) (e), 254.176 (3m), 254.178 (2m), 254.20 (4m), 254.62 (3), 254.71 (3m), 255.35 (3m) (b) 9., 299.09, 343.305 (6) (bm), 440.075 and 601.41 (11), Wis. Stat.

Requires the Commissioner to include any relevant instruction in connection with military service toward satisfying any prelicensing education requirements for licensure. Applicant must satisfy the Commissioner that the instruction is substantially equivalent to the prelicensing education required for licensure.

Effective June 1, 2012

2011 Act 183—Various Changes to the Worker’s Compensation Law

Renumbers and amends 102.29 (1); amends 16.865 (4), 20.445 (1) (t), 102.03 (4), 102.11 (1) (intro.), 102.13 (2) (c), 102.16 (2) (d), 102.17 (4), 102.35 (1), 102.43 (5), 102.43 (7) (b), 102.44 (1) (am), 102.44 (1) (b), 102.44 (1) (c), 102.49 (1), 102.56 (1), 102.56 (2), 102.59 (1), 102.61 (1), 102.61 (1g) (b), 102.61 (1m) (c), 102.61 (1m) (d), 102.61 (1r) (c), 102.64 (2), 102.66 (1) and 102.66 (2); and creates 102.43 (5) (c), 102.65 (3) and 102.65 (4), Wis. Stat.

Makes various changes to the worker’s compensation law affecting claims and payments including rates for permanent partial disability, the standard deviation for disputed fees, persons receiving vocational rehabilitation training, compensation for permanent disfigurement, and submission of practitioner’s reports to the Department of

Workforce Development (DWD). The Act also makes changes to the worker’s compensation law supplemental benefit fund and requires DWD to conduct a study on certain aspects of worker’s compensation.

Effective April 17, 2012
(Certain provisions of Act 183 are applicable between April 17, 2012, and December 31, 2012. Other provisions are applicable on April 22, 2012, and January 1, 2013.)

2011 Act 209—Veterans License Fee Waivers

Renumbers 101.19 (1) and 101.19 (3); renumbers and amends 440.05 (2); amends 13.75 (1), 13.75 (1m), 13.75 (5), 48.615 (1) (a), 48.615 (1) (b), 48.625 (2) (a), 48.65 (3) (a), 49.45 (42) (c), 94.50 (2), 94.704 (3) (a) (intro.), 95.55 (3) (a), 95.60 (5), 97.17 (4), 97.175 (2), 97.22 (2) (b), 98.145 (2), 98.146 (2), 101.122 (5), 101.16 (3g) (a), 101.19 (2), 101.981 (1) (a), 101.985 (5) (a), 103.34 (13) (a), 103.91 (3), 103.92 (1) (a), 105.06 (2), 105.07 (1), 169.31 (1) (a) 1., 169.31 (1) (d), 169.31 (1) (e) 1., 170.12 (3) (g), 218.04 (3) (c), 218.12 (2) (a), 218.12 (2) (c), 218.12 (2) (d), 218.51 (3) (c), 224.725 (8), 252.23 (4) (a), 252.24 (4) (a), 252.245 (9), 254.176 (3) (e), 254.178 (2) (d), 254.20 (5) (a) (intro.), 254.71 (6) (a), 256.15 (5) (f), 280.15 (2m) (a), 280.15 (3g) (a), 281.17 (3), 285.51 (2) (d), 289.42 (1) (a) 4., 291.05 (7) (a), 299.51 (3) (c), 343.62 (3) (a) 1., 440.05 (intro.), 440.05 (1) (a), 440.44 (1) (b) 3., 446.02 (2) (c), 551.614 (2), 601.31 (1) (intro.), 628.04 (1) (a), 632.69 (2) (b), 633.14 (1) (a) and 938.22 (7) (b); repeals and recreates 13.75 (1) and 13.75 (1m); and creates 29.563 (15), 45.44, 48.615 (1) (e), 48.625 (2) (c), 48.65 (3) (c), 94.10 (2) (cm), 94.10 (3) (cm), 94.10 (3g) (cm), 94.704 (3) (bm), 98.18 (1m), 101.19 (1r), 105.07 (3), 115.28 (7) (f), 125.65 (10), 169.31 (1m), 218.0114 (15) (c), 218.12 (2) (e), 254.20 (5) (c), 281.48 (4s) (e), 440.05 (2) (b), 601.31 (2m), 751.153 and 938.22 (7) (d), Wis. Stat.

Requires the Commissioner to grant a one-time fee waiver to eligible veterans for the issuance of an initial covered license.

Effective July 1, 2012

2011 Act 218—Coverage of Abortions in Health Plans Sold through Exchanges

Creates 632.8985, Wis. Stat.

Prohibits any qualified health plan sold through a health insurance exchange from providing coverage for abortions.

Effective April 20, 2012

2011 Act 224—Various Changes to Insurance Statutes

Repeals subchapter III (title) of chapter 618 [precedes 618.39] and 618.43 (1) (b); renumbers and amends 646.31 (4) (a); amends 618.41 (6m), 618.41 (8) (a) (intro.), 618.41 (8) (c), 618.41 (9) (a), 618.43 (1) (a) (intro.), 618.43 (1) (a) 3., 618.43 (1) (d), 618.43 (6), 628.03 (1), 628.05 (1), 628.34 (1) (a), 631.01 (4m), 631.20 (1) (a), 631.20 (1) (c) 9., 631.20 (1m) (a) (intro.), 631.85, 632.32 (2) (ac), 632.32 (4) (a) (intro.), 632.32 (4) (bc), 632.32 (4) (d), 632.32 (4m) (a), 632.32 (4m) (e), 646.01 (2) (b), 646.31 (1) (intro.), 646.35 (1) (b) and 646.35 (6) (b); and creates subchapter III (title) of chapter 618 [precedes 618.40], 618.40, 618.41 (12), 618.416, 618.43 (1) (bc), 631.20 (7), 632.32 (2) (ab), 646.03 (4m) and 646.31 (4) (ag), Wis. Stat.

Implements statutory changes needed to comply with the Nonadmitted and Reinsurance Reform Act (NRRRA), which modifies how states regulate surplus lines business.

Specifically prohibits intermediaries from issuing a misleading certificate of insurance.

Specifies commercial liability policies are exempt from requirements to offer uninsured motorist, underinsured motorist and medical payments coverages if the incidental coverage for motor vehicles is limited to only non-owned motor vehicles. Specifies commercial automobile liability policies are subject to the requirements to offer uninsured motorist, underinsured motorist and medical payments coverages. Provides minimum coverage limits for exempt policies that do provide such coverages. Clarifies that only one named insured is required to reject medical payments or underinsured motorist coverages.

Clarifies that retained asset accounts are eligible for Wisconsin Insurance Security Fund (fund) protection. Provides definition of “disability insurance” as comprehensive health insurance and major medical health insurance. Clarifies that the maximum obligation applies regardless of the number of policies or contracts. Sets the maximum aggregate liability of the fund for a single risk, loss, or life with respect to benefits for property insurance, liability insurance, and disability insurance at \$500,000, while the maximum for other insurance policy or contract types remains at \$300,000.

Effective April 20, 2012

2011 Act 225—Portable Electronics Insurance

Creates 628.02 (1) (b) 9. and 632.975, Wis. Stat.

Clarifies licensing, training, termination of insurance, changes to the policy, compensation and disclosure standards applicable to portable electronics insurance.

Effective April 20, 2012

2011 Act 226—Regulating Certain Service Contracts

Renumbers subchapter II (title) of chapter 616 [precedes 616.71]; and creates 600.01 (1) (b) 12., 601.31 (1) (kr), subchapter III of chapter 616 [precedes 616.50] and 628.02 (1) (b) 9., Wis. Stat.

Allows new and existing service contract plans to choose to be licensed under the new statute or under the existing rule. Includes standards for licensing of service contract providers and any administrators appointed by providers. Standards also include financial disclosure requirements, service contract form filing with the Commissioner, required contract disclosures, prohibited acts and other record-keeping requirements.

Effective April 20, 2012

Administrative Rules

In 2012, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 2.18—Relating to Life Settlements

The rule will assist in the implementation of the requirements of s. 632.69, Wis. Stat., including those provisions relating to the licensure, training, disclosures, reporting, examinations, and conduct required of licensees. The rule sets forth initial and renewal license application deadlines and fees and requirements, including financial accountability, training, and information to be submitted. The rule lists criteria that may be used in assessing the qualifications of an applicant for licensure. The rule also provides notification to the Commissioner of administrative actions and criminal proceedings; in addition, notifications of lawsuits that may affect licensure, and cessation of business activity, change of business address, or location of business records.

The rule also provides detail for fulfilling the form filing and approval requirements of s. 632.69 (5), Wis. Stat., as well as providing formats for notices to policyholders, owners, and purchasers. The rule incorporates license application forms into ch. Ins 7, Wis. Adm. Code, and adds certain categories of approved training to s. Ins 28.06, Wis. Adm. Code.

Effective September 1, 2012

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 2012, Commissioner Nickel and his representatives were members of the following NAIC committees, task forces, working groups and subgroups.

Committees

Executive (EX) Committee
Life Insurance and Annuities (A) Committee
Health Insurance and Managed Care (B) Committee
NAIC/Consumer Liaison Committee
NAIC/Industry Liaison Committee
NAIC/State Government Liaison Committee

Task Forces

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

Life Insurance and Annuities (A) Committee (Member)
Contingent Deferred Annuities (A) Working Group (Chair)
Annuity Disclosure (A) Working Group

Health Insurance and Managed Care (B) Committee (Member)
Limited Medical Benefits Plan (B/D) Joint Working Group (Vice Chair)
Health Care Reform Regulatory Alternatives (B) Working Group (Chair)
Legal Authority Subgroup (Chair)
Consumer Information (B) Subgroup
Exchanges (B) Subgroup

Health Actuarial (B) Task Force (Member)
Health Care Reform Actuarial (B) Working Group
Medical Loss Ratio (B) Subgroup
Pricing (B) Subgroup

Reinsurance and Risk Adjustment (B) Subgroup
Long-Term Care Pricing (B) Subgroup
Regulatory Framework (B) Task Force (Member)
ERISA (B) Working Group

Market Regulation and Consumer Affairs (D) Committee
Consumer Connections (D) Working Group
Market Analysis Procedures (D) Working Group
Market Conduct Examinations Standards (D) Working Group

Financial Condition (E) Committee
AIG Special (E) Working Group
Financial Analysis (E) Working Group
Investments of Insurers Model Act Revisions (E) Working Group
National Treatment and Coordination (E) Working Group
Health Reform Solvency Impact (E) Subgroup
Own Risk and Solvency Assessment (ORSA) Subgroup

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

Capital Adequacy (E) Task Force (Chair)
Property and Casualty Risk-Based Capital (E) Working Group
Solvency Modernization Initiative RBC (E) Subgroup
Health Risk-Based Capital (E) Working Group

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

Solvency Modernization Initiative (E) Task Force (Member)
Group Solvency Issues (E) Working Group
International Solvency and Accounting Standards (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 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, 2012, were:

Theodore K. Nickel, Commissioner of Insurance
Randy Blumer, Industry Representative
Carla Borda, Public Member
M. Angela Dentice, Wisconsin Association for Justice
Susan Engler, Public Member
Christopher Flatter, Public Member
Robert Jaeger, M.D., Wisconsin Medical Society
David Maurer, Industry Representative
Kathryn Osborne, 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 2012 were:

Rick Parks, Society Insurance, Fond du lac, Chair
Misha Lee, Sentry Insurance Group, Stevens Point,
Chair, March 2012 to December 2012
John Duwell, West Bend Mutual Insurance Company,
West Bend, Chair, January 2011 to March 2012
Brad Bodden, Brad Bodden Insurance Agency,
Madison
Lemuel Eaton, Metro Milwaukee Fair Housing
Council, Milwaukee
Mary Kaiser, Spectrum Insurance Group, LLC,
Eau Claire
Brian Peacy, Employers Insurance Company of
Wausau, Wausau
Julie Rupert, American Family Mutual Insurance
Company, Madison
Bill Smith, National Federation of Independent
Business, Madison
Steve Tauke, Marshall & Ilsley Corporation,
Milwaukee

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

January 19, 2012

To all insurers authorized to write group and individual health insurance. Summarizes several amendments to the insurance statutes contained in 2011 Wisconsin Act 32, Biennial Budget Bill.

April 30, 2012

To all insurers authorized to write title insurance. Bulletin regarding s. 6.78, Wis. Adm. Code, downward deviation of filed rates for title insurers.

May 23, 2012

To all insurers authorized to do business in Wisconsin. Summarizes the provisions of 2011 Wisconsin Acts 46, 49, 120, 183, 209, 218, 224, 225, and 226.

May 29, 2012

To all agents licensed for surplus lines insurance. Summarizes the provisions of 2011 Wisconsin Act 224 which brought the state into compliance with the federal Non-admitted and Reinsurance Reform Act which went into effect in July of 2011.

August 27, 2012

To all property and casualty insurers and agents. This bulletin clarifies the use of certificates of insurance by intermediaries and insurers within the state of Wisconsin.

December 14, 2012

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 2013. This bulletin provides notice to insurers regarding the mailing of annual invoices and the requirement to submit payment by electronic funds transfer.

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:

Ana Aguila
10395 SW 93rd St., Miami, FL 33176
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application. September 2012

Colby Albert
3425A N. Bremen 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 a criminal conviction on a licensing application. February 2012

James A. Allen
1025 Green Bay Rd., Glencoe, IL 60022
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. January 2012

Cheryl A. Anderson
3411 W. Princeton Ave., Spokane, WA 99205
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 Utah on a licensing application. January 2012

Christian Anderson
22341 Peartree, Mission Viejo, CA 92692
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. August 2012

Roger R. Anderson
2114 Cumming 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 2012

John Andrade
6913 Risata Way, Elk Grove, CA 95758
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. November 2012

Dorothy Ann Angeli
3300 Business Park Dr., Stevens Point, WI 54482
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

John Anthony Antolik
701 Cross Timbers Dr., Chesterfield, MO 63017
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. January 2012

Mark Axelowitz
220 E. 72nd St., Apt. 22B, New York, NY 10021
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. January 2012

Gene Badal
788 Tree Top Ln., Crystal Lake, IL 60014
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 2012

Jurline A. Baker
2742 N. 76th St., Apt. A, Milwaukee, WI 53222
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

Christopher Bangs
Rockland Abstract Corporation
140 Sylvan Ave., 2nd Floor, Englewood Cliffs, NJ 07632
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to an administrative action taken by another state. August 2012

Katie L. Barry
926 Short St., Appleton, WI 54915
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Timothy Charles Bartelt
1502 County Rd. V, Sheboygan, WI 53081
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 Ohio on a licensing application. January 2012

Sarah M. Barton
1502 N. 56th St., Superior, WI 54880
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Joshua Beck
4933 N. 126th St., Butler, WI 53007
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. March 2012

Michael James Bennett
800 Nebraska St., Oshkosh, WI 54902
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Gregg P. Bernhold
1453 Springmill Ponds Blvd., Carmel, IN 46032
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 for failing to provide evidence of a resident surplus lines license. February 2012

Diana L. Berry-McDowell
3382 N. 30th St., Milwaukee, WI 53216
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Brian Blackley
225 Prospect Ave., Pewaukee, WI 53072
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Samuel Boettcher
130 Maple Ave. S., Apt. 2, Slinger, WI 53086
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Michael Bolly
809 Burr Oak Ln., Apt. 3, Madison, WI 53713
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. January 2012

Richard Christian Bowen
17914 Avalon Point Ct., Cypress, TX 77429
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 nonresident state and surplus lines licensing. January 2012

Douglas G. Bowring
1627 N. 69th St., Wauwatosa, WI 53213
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Dennis Matthew Breier
4101 Glendenning Rd., Downers Grove, IL 60515
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. January 2012

Charles H. Brown
10932 75th St., Apt. 107, Kenosha, WI 53142
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Dwayne Brown
2506 Wrenn Ct., Wingate, NC 28174
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 other evidence of untrustworthiness or incompetence. March 2012

Jaquieta Monique Brown
5659 N. 36th St., Milwaukee, WI 53209
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Robert Brown
W329N4320 Lakeland Dr., P.O. Box 76,
Nashotah, WI 53058
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 pay Wisconsin delinquent taxes due. May 2012

Richard Harold Bublitz
2106 Park Crescent Dr., Land O' Lakes, FL 34639
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 having an unpaid tax obligation in the state of Michigan. January 2012

John Budzinski
6532 N. 73rd St., Milwaukee, WI 53223
Had his application for an insurance license denied. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2012

John Bunbury
124 E. Superior St., Wayland, MI 49348
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 Kentucky on a licensing application. April 2012

Thaddeus Burns
9701 W. National Ave., Apt. 8, Milwaukee, WI 53227
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 2012

Pamela Burzinski
736 Capman St., Milton, WI 53563
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. September 2012

James J. Butler
1417 Yates Ave., Beloit, WI 53511
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

Diane M. Byas
430 Summit Ave., Sun Prairie, WI 53590
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 fingerprinting requirements. February 2012

Diane M. Byas
430 Summit Ave., Sun Prairie, WI 53590
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 Wisconsin on a licensing application and failing to apply for a life license within 30 days of completing the state life examination. June 2012

Brian Cain
28 State St., 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 an administrative action taken by the state of Wisconsin on a licensing application. January 2012

April Caldwell
10260 Colonial Ct. S., Jacksonville, FL 32225
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 a resident surplus lines license. January 2012

Terrence Carlino
1300 Jez Rd., Ladysmith, WI 54848
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2012

Daniel C. Carlson
437 Berwyn Dr., Madison, WI 53711
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Jennifer Chartier
4717 N. Brookridge Ln., Apt. B, Appleton, WI 54913
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Trisha Chavis
1276 Southridge Cir., Rochester Hills, MI 48307
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. September 2012

Ross A. Clendening
6350 River Bend Rd., South Wayne, WI 53587
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

Raymond Cody
126 E. Burnett 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. April 2012

Andrew Cole
1111 Hilltop Ln., Toledo, OH 43615
Agreed to a denial of his insurance license for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Ohio on a licensing application. April 2012

Robert R. Conroy
4269 Skyview Dr., Janesville, WI 53546
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Richard Corbett
2392 Rockminster Rd., Lexington, KY 40509
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 licensure. September 2012

Thomas Costantiello
4976 Gettysburg Rd., Columbus, OH 43220
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. March 2012

Broch Cotter
622 E. Oak Grove St., Juneau, WI 53039
Had his application for an insurance license denied. This action was taken based on allegations of a previous

administrative action taken by the state of Wisconsin that included the permanent revocation of his Wisconsin insurance license. September 2012

John F. Cotter
419 E. Forest Dr., Neenah, WI 54956
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

John Cotthaus
1184 Dovetail Ct., Virginia Beach, VA 23464
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Kentucky and Illinois on a licensing application. April 2012

Paul Cromar
1739 Farrow Dr., Rock Hill, SC 29732
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 and an administrative action on a licensing application and a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty. December 2012

James Culbertson
2429 Hynes Ave. N., Oakdale, MN 55128
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an employment termination with allegations of misconduct on a licensing application. April 2012

Todd D. Cushman
7018 Donna Dr., Middleton, WI 53562
Was ordered to pay a forfeiture of \$1,000.00 and to provide copies of certificates of completion for continuing education requirements following course completion. These actions were taken based on allegations of failing to meet continuing education requirements and misrepresenting that he had completed the requirements. February 2012

Todd D. Cushman
7018 Donna Dr., Middleton, WI 53562
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 meet the continuing education requirements of a previous stipulation and order, and failing to pay a previous forfeiture when due. July 2012

Randall Dauffenbach
525 Rose Ann Dr., Burlington, WI 53105
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and having a criminal conviction which may be substantially related to insurance marketing type conduct. July 2012

Stephanie Decorah
N6216 Onondaga Dr., Oneida, WI 54155
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Michael Deininger
8539 33rd Ave., Kenosha, WI 53142
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. January 2012

Neil Demant
1313 Yorkville Ave., Union Grove, WI 53182
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Michael B. Dermody
222 S. Golden Lake Ln., Oconomowoc, WI 53066
Was ordered to pay a forfeiture of \$15,000.00 within 31 days and was ordered to pay restitution to a consumer in the amount of \$3,717.36. The application for the reinstatement of his intermediary's license was denied and he is prohibited from reapplying for an intermediary's license for a period of five years. These actions were taken based on allegations of selling annuities after license revocation, misrepresenting information to OCI, and making multiple misrepresentations to consumers regarding the features of annuities sold. May 2012

Siddharth Dhawan
3332 Virginia St., Miami, FL 33133
Had his application for an insurance license denied. This action was taken based on allegations of having a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty, as well as failing to provide proof of eligibility to work in the United States required for licensure. December 2012

Linda F. Dickens
7084 N. 43rd St., Milwaukee, WI 53209
Had her request for a waiver of the continuing education requirements denied. This action was taken based on allegations of failing to submit required information to OCI in a timely manner. December 2012

Joseph Dirico
P.O. Box 293, Farmington, MN 55024
Had his 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, and failing to pay overdue child support. April 2012

Perry S. Dlugie
1203 Walden Ln., Deerfield, IL 60015
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Sally Domingue
E. 3352 Old School Ln., Coon Valley, WI 54623
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 and having a criminal conviction which may be substantially related to insurance marketing type conduct. July 2012

Andrea J. Dudkiewicz
N11401 Sugar Bush Rd., Birnamwood, WI 54414
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Gary Earl Duncan
P.O. Box 85638, San Diego, CA 92186
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 having an unpaid tax obligation in the state of California. January 2012

Robert Dyke
579 Country Club Rd., McKinney, TX 75069
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. February 2012

Ross Eichele

655 119th Ln. N.E., Minneapolis, MN 55434

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 licensure. July 2012

Donna L. Emmons

324 W. Center 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 2012

Barbara Rose Fernandez

7641 Cedar Elm Dr., Irving, TX 75063

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 reciprocal legal expense licensure. September 2012

Darrell Clarke Fields

9980 E. Villa Cir., Vero Beach, FL 32966

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application and having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

George Fitzharris

6104 W. Lincoln Ave., Milwaukee, WI 53219

Agreed to pay a forfeiture of \$1,500.00, agreed to not issue certificates of insurance if coverage is not in force with an insurer, and agreed to have his insurance license suspended for 30 days. These actions were taken based on allegations of misrepresenting insurance coverage. November 2012

Roy Flynn

570 Dugwell Rd., Boones Mill, VA 24065

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 having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

David Smith Folmar

3108 Bryn Mawr Dr., Dallas, TX 75225

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. December 2012

Janet Marie Fowler

160 S. McCarthy Rd., Appleton, WI 54914

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

Bradley Frane

3600 American Blvd W., Ste. 500,
Minneapolis, MN 55431

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. March 2012

Mark Gabriel

3013 Schaefer Cir., Appleton, WI 54915

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. October 2012

Michael Leonard Gartman

1228 Alcott Ave., Howards Grove, WI 53083

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Tiffany Michelle Gillespie

417 Rawls Cir., Irving, TX 75061

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 licensure. December 2012

David A. Glaser

1033 S. East St., Appleton, WI 54915

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Claudia Gonzalez

445 State St., Fremont, MI 49412

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 for failing to pay fines as required. May 2012

Gray Goodrich

20408 Whiterock Dr., Lago Vista, TX 78645

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 licensure. November 2012

Norman Graeber
1013 W. Frances St., Appleton, WI 54914
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2012

Cheryl Grandaw
12784 State Rd. 32 64, Mountain, WI 54149
Agreed to have her insurance activities supervised by a licensed agent for a period of two years. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Alonzo S. Greene
6111 S. Elizabeth, Chicago, IL 60636
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 pay past child support due. December 2012

Joshua Griffin
2351 Rainbow Dr., Plover, WI 54467
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 2012

Keely Grimes
2001 55th St., Des Moines, IA 50310
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 a resident surplus lines license. January 2012

Joseph Grovogel
1542 Pit Rd., Brussels, WI 54204
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. March 2012

Roger M. Haecker
414 Rogers St., Milton, WI 53563
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Shawn P. Hammes
2130 South Ave., Apt. 310, La Crosse, WI 54601
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Peter Hannah
250 Cliff Alex Ct., Apt. 3, Waukesha, WI 53189
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 being eligible to hold a variable line of authority. May 2012

Stephanie Hansen
318 Elm St., Menasha, WI 54952
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 state examination completion. June 2012

Stephanie Ann Hanson
W2441 Fox Coulee Rd., Nelson, WI 54756
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. February 2012

Christopher Harris
118 W. Bell St., Apt. 202, Neenah, WI 54956
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 criminal convictions on a licensing application, and having a criminal conviction which may be substantially related to insurance marketing type conduct. May 2012

Scott Harris
4793 Hillsboro Cir., Santa Rosa, CA 95405
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. May 2012

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 an administrative action taken by the state of Wisconsin on a licensing application and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2012

Jason Hebert
5817 N. 41 St., Milwaukee, WI 53209
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. May 2012

Jason M. Heidemann
10317 S. Keeler Ave., Oak Lawn, IL 60453
Had his application for a Wisconsin resident insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and for providing a resident address outside the state of Wisconsin on a licensing application. January 2012

Michael J. Henk
1 Blue Hill Plaza, Ste. 1607, Pearl River, NY 10965
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 New Jersey resident licensure. April 2012

Robert I. Henson
W5033 State Rd. 21, Redgranite, WI 54970
Agreed to pay a forfeiture of \$2,000.00; agreed to hold all insurance premiums in trust, to transmit them promptly to the insurer and to not utilize them for any personal purpose; and agreed to the suspension of his insurance license for a period of 14 days. These actions were taken based on allegations of misappropriating funds from an insurance agency and utilizing the premiums for his own use. June 2012

Robert I. Henson
2047 Basten St., Apt. D, Green Bay, WI 54302
Had his insurance license revoked. This action was taken based on allegations of failing to pay a \$2,000.00 forfeiture when due. December 2012

Heather Hernandez-George
537 Forest St., Hartford, WI 53027
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, and failing to complete the state examination required for licensure. January 2012

Garrett Hetzel
3300 Business Park Dr., Stevens Point, WI 54482
Had his 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 2012

Clarence Ray Hill, Jr.
2880 N. Menomonee River Pkwy., Milwaukee, WI 53222
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Mark Hiller
7992 Paton Rd., St. Germain, WI 54558
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Benjamin R. Hoffman
1028 Weinkauff Rd., Edgar, WI 54426
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

Diandra D. Holloway
4512 W. Martin Dr., Apt. 5, Milwaukee, WI 53208
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Jerad Holmes
3238 Debra Ln., Racine, WI 53403
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 2012

David Hooper
5 Towerbridge Pl., Saint Charles, MO 63303
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. March 2012

Annette F. Howard
3562 N. 10th St., Milwaukee, WI 53206
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Reginald Huggard
1011 Knowlton St., Rockford, IL 61102
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2012

Charmaine Hughes
5699 Centerpark Way, Apt. 636, Glendale, WI 53217
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 being eligible to obtain a variable life/variable annuity license. March 2012

David S. Humphrey
17100 W. Bluemound Rd., Ste. 202, Brookfield, WI 53005
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

Clara Jackson
4601 Corporate Dr., Unit 115, Concord, NC 28027
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 2012

Adriana Jaime
12238 Silicon Dr., Ste. 150, San Antonio, TX 78249
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 pending criminal charges which may be substantially related to insurance marketing type conduct. March 2012

Adriana Jaime
12238 Silicon Dr., Ste. 150, San Antonio, TX 78249
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 an administrative action taken by the state of Wisconsin. May 2012

Diane A. Jarvis
19155 Hi View Dr., Brookfield, WI 53045
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Daniel Jemison
2908 W. 100th Pl., Evergreen Park, IL 60805
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 licensure. July 2012

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. September 2012

Jerry Johnson
W175 N13025 Lancelot Dr., Germantown, WI 53022
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2012

Deborah Jonges
P.O. Box 31994, West Palm Beach, FL 33420
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 being eligible to obtain a variable life/variable annuity license. March 2012

Leigh F. Joost
331 N. 50th St., Milwaukee, WI 53208
Agreed to pay a forfeiture of \$1,000.00 and not to submit an insurance application if the insured has not signed the application. This action was taken based on allegations of signing a signature on a document without proper authority. December 2012

Eugene H. Juul
6131 Danielle Rd., De Forest, WI 53532
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of improperly soliciting a Medicare Advantage policy and using Medicare supplement insurance advertising not in compliance with the law. October 2012

Steve James Kass
P.O. Box 1071, Hayward, WI 54843
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Earl Kauffman
1116 Raymond Ave., Bethlehem, PA 18018
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on a licensing application and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2012

Dava Kemp
4601 Corporate Dr., Unit 115, Concord, NC 28027
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 2012

James H. Kenner
1907 Claremoor Dr., Louisville, KY 40223
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 having been involved in a bankruptcy proceeding. January 2012

Neda Keshani
3800 Citigroup Center, FI-9, Tampa, FL 33610
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 a resident surplus lines license. May 2012

Neda Keshani
3800 Citigroup Center, F1-9, Tampa, FL 33610
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. August 2012

Herbert Kimpel
355 Greendale Dr., Janesville, WI 53546
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 2012

John King
iCan Group, 5300 Broken Sound Blvd. N.W., Ste. 200, Boca Raton, FL 33487
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. July 2012

Julia King
12660 Stafford Rd., Apt. 1032, Stafford, TX 77477
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 licensure. November 2012

Keely Rhonda Klemm
504 Rookery Ct., McKinney, TX 75070
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

Matthew R. Kopp
3601 Damon St., Eau Claire, WI 54701
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Mark A. Kottke
W9286 County TC, Oakfield, WI 53065
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Alan Thomas Krajcir
1227 N. Milwaukee St., Apt. 23, Milwaukee, WI 53202
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Blaise B. Krautkramer
482 Edelweiss Dr., Green Bay, WI 54302
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Blaise B. Krautkramer
482 Edelweiss Dr., Green Bay, WI 54302
Had his application for the reinstatement of 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. July 2012

Timothy Krogman
3019 Rudolph Rd., Eau Claire, WI 54701
Had his 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 2012

James Herbert Krueger II
N1328 Ellen Ln., Greenville, WI 54942
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

Jay M. Kufahl
412 Weston Ave., Wausau, WI 54403
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Deborah Labarr
7416 Bristol Village Curve, Minneapolis, MN 55438
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 eligibility for a Wisconsin resident license. February 2012

Morrison Lamb
1032 S. Kernan Ave., Appleton, WI 54915
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. May 2012

Albert Lambert
4601 Corporate Dr., Ste. 115, Concord, NC 28027
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 required documentation on a licensing application. May 2012

Christopher John Lampien
1128 S. 98th St., Milwaukee, WI 53214
Agreed to pay a forfeiture of \$500.00, agreed to pay restitution in the amount of \$558.54, agreed to complete two additional continuing education courses, agreed to provide copies of life and annuity applications and suitability forms to OCI on a quarterly basis for one year, and agreed to the suspension of his life and annuity insurance license for 45 days. These actions were taken based on allegations of making misrepresentations in the sale of insurance products and failing to properly consider suitability in life or annuity insurance sales. October 2012

Larry Lanchester
4401 Atlantic Ave. #420, Long Beach, CA 90807
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 child support payment arrearages. October 2012

Allen Lane
3049 N. 8th St., Milwaukee, WI 53206
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Tonya Lanza
219 E. Maple St., Ste. 3000, North Canton, OH 44720
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Kyle Matthew Larimore
Tranzsubco I Corp., 555 Metro Pl. N., Dublin, OH 43017
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 required proof of resident state licensing. December 2012

Renisha M. Lattimore
10522 Madison Park Dr., Charlotte, NC 28269
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 required proof of resident state licensing. December 2012

Song Lee
1401 Park Cir., Sun Prairie, WI 53590
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 2012

Michael K. Leibham
1908 N. 6th St., Sheboygan, WI 53081
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to pay \$1,048.00 in customer restitution. These actions were taken based on allegations of soliciting and receiving a personal loan from a customer and failing to respond promptly to inquiries from OCI. September 2012

Justin Leonard
29536 Galaxy Rd., Elkader, IA 52043
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 surplus lines licensing in his resident state. June 2012

Shalonda Little
3600 Ecommerce Pl., Orlando, FL 32808
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Lamar Long
386 Berckman Dr. NW, Lilburn, GA 30047
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. March 2012

Xay V. Lor
1425 Geneva Rd., De Pere, WI 54115
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

John C. Love
11255 Hampton Ridge, Chardon, OH 44024
Agreed to pay a forfeiture of \$750.00, agreed to not charge fees to write policies, agreed to reimburse fees charged to certain policyholders, and agreed to provide documentation to OCI of fee reimbursement. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to properly disclose fees charged to his customers. February 2012

Glenn MacDonald
c/o New York Life
690 Canton St., Ste. 100, Westwood, MA 02090
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 required resident state surplus lines licensing. August 2012

Daniel Maclean
Morgan Stanley Smith Barney
3800 Citigroup Center F19, Tampa, FL 33610
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. April 2012

Shana M. Mahlik
P.O. Box 218, Valders, WI 54245
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. March 2012

Shana M. Mahlik
124 Grant St., Valders, WI 54245
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 2012

Sarah Malaise
104 E. Mason St., Unit 606, Milwaukee, WI 53202
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Matthew Andrea Malone
3600 Bob O Link Ave., Wausau, WI 54401
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Wisconsin, Pennsylvania, and Ohio on a licensing application. February 2012

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. September 2012

Donna Mann
1914 Watt St., Little Rock, AR 72227
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 required resident state surplus lines licensing. August 2012

Paula J. Matteson
2301 W. Jackson St., Apt. 19, Merrill, WI 54452
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Matthew G. Maurer
1574 Citation Ln., Neenah, WI 54956
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 the fingerprinting requirement, and having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

Thomas William Mayer
325 Cedar St., Ste. 800, St. Paul, MN 55101
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 Nevada on a licensing application. September 2012

Tiae D. McCormick
3600 Ecommerce Pl., Orlando, FL 32808
Had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Brian L. McDowell
7792 N. Fairway Pl., Milwaukee, WI 53223
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Kenneth J. McManus
20 Wood Pond Rd., Amston, CT 06231
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 resident state licensure. September 2012

Richard Brent Medill

25450 Beckham Rd., Harlingen, TX 78552

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. January 2012

Gzim Mehmeti

5145 Lunt Ave., Skokie, IL 60077

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 a resident surplus lines license. February 2012

Carlos Mendoza

463 Peacock Way, Vacaville, CA 95688

Had his 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 California on a licensing application, having a criminal conviction which may be substantially related to insurance marketing type conduct, and failing to respond promptly to inquiries from OCI. February 2012

Scott Metzger

Wachovia Securities

5246 Red Cedar Dr., Fort Myers, FL 33907

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 required resident state licensing. October 2012

Martha Miller

680 N. Lyle Ave., Elgin, IL 60123

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 resident state licensing. February 2012

Aguilar Jorge Montiel

1552 W. Lincoln Ave., Milwaukee, WI 53215

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 submit the legitimate identification required for licensure. November 2012

Jamie Moore

4601 Corporate Dr. NW, Ste. 115, Concord, NC 28027

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 Wisconsin on a licensing application. January 2012

Jorge Moreno

4607 S. 2nd St., Louisville, KY 40214

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 having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Jorge Moreno

4607 S. 2nd St., Louisville, KY 40214

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Wisconsin and Colorado on an insurance license application, failing to respond promptly to inquiries from OCI, failing to provide proof of eligibility to work in the United States, and having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

Whitney Morgan

3700 S. Stonebridge Dr., McKinney, TX 75070

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. May 2012

Kris A. Nelsen

1520G Big Bend Rd., Waukesha, WI 53189

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Thomas A. Nix

11431 Coreopsis Rd., Charlotte, NC 28213

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 having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Sheila Novin

11117 N. Range Line Rd., Mequon, WI 53092

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, failing to pay court-ordered restitution, and failing to respond promptly to inquiries from OCI. October 2012

Larry W. Oberheu
8741 W. 141st St., Orland Park, IL 60462
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 required proof of resident state licensing. December 2012

Todd P. O'Brien
9305 S. 29th St., Franklin, WI 53132
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 providing misleading information on a licensing application. December 2012

Michael Olafson
7890 S. Race St., Centennial, CO 80122
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 required resident state licensing. August 2012

Russell A. Ostrowski
P.O. Box 204, Rosholt, WI 54473
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Christopher T. Paige
13 Walker Dr., Madison, WI 53714
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 providing misleading information on a licensing application. December 2012

Zenon Palka
5618 S. Elm St., Hinsdale, IL 60521
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 required resident state licensing. August 2012

Scott K. Palmer
3292 Lost Meadows Ln., Buford, GA 30519
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2012

Martin J. Panczak
214 Wildflower Way, Lake Mills, WI 53551
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Carl David Parker
866 Rose Dr., Hartland, WI 53029
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Heather Parks
4601 Corporate Dr., Ste. 115, Concord, NC 28027
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Heather Parks
4601 Corporate Dr., Ste. 115, Concord, NC 28027
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. November 2012

Gregory Parsons
Ameriprise Financial
753 Ameriprise Financial Center, Minneapolis, MN 55474
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 Minnesota on a licensing application. February 2012

Jean Pazerunas
425 S. Cedar St., Palatine, IL 60067
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 licensing in a resident state. January 2012

Brandi Penn
716 Fulton St., Apt. 9, Wausau, WI 54403
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 submit to required fingerprinting, and having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2012

Hiram Perez
6777 S. 17th St., Milwaukee, WI 53221
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. May 2012

Edna Perkins
1321 Stout Rd., Menomonie, WI 54751
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete all preclicensing education requirements and failing to respond promptly to inquiries from OCI. April 2012

Frank A. Perrotto
4512 E. Milwaukee St., Janesville, WI 53546
Agreed to the revocation of his insurance license. This action was taken based on allegations of misappropriating an annuity payment for personal use without the customer's knowledge or authorization, creating a false annuity contract and false annuity statements, and failing to notify OCI of formal administrative action taken against him by FINRA. April 2012

Cory J. Peterson
249 N. Water St., Apt. 407, Milwaukee, WI 53202
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Benjamin Pfiffner
5815 Old Coach Rd., Wausau, WI 54401
Had his 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 Wisconsin on a licensing application, having an insurance license revocation considered evidence of untrustworthiness or incompetence, and failing to wait the required five years to reapply after a license revocation. February 2012

Souphanh Phakeovilay
2003 S. Grand Ave., Waukesha, WI 53189
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Christopher J. Pierson
1732 Summerset Dr., Apt. 201, Racine, WI 53406
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 having criminal convictions which may be substantially related to insurance marketing type conduct. December 2012

Jessica Podlesnik
210 Emmet St., Watertown, WI 53094
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and failing to respond promptly to inquiries from OCI. April 2012

Matthew S. Pope
475 Chippewa Mall Dr., Ste. 355,
Chippewa Falls, WI 54729
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. November 2012

Ryan Pope
2982 S. Moorland Rd., New Berlin, WI 53151
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. April 2012

Sandra K. Proksch-Troope
2114 Farnam St., La Crosse, WI 54601
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Andrew Pronold
1943 N. Summit Ave., Apt. 33, Milwaukee, WI 53202
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 preclicensing education prior to a licensing examination. February 2012

Brian Robert Rahn
6350 Rock Rd., Rudolph, WI 54475
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Kevin R. Rather
P.O. Box 869, Oconomowoc, WI 53066
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

Terry Reed
One Haven for Hope Way, San Antonio, TX 78207
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 current child support payments or an approved child support repayment plan. May 2012

Mark Allan Richardson
839 Ludlow, Apt. B201, Rochester, MI 48307
Had his insurance license revoked. This action was taken

based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Mark Rivera

N17008 Grover Ln., Galesville, WI 54630

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Marc Robbins

159 Franklin Parke Ct., Christiansburg, VA 24073

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Ohio, New Hampshire, Montana, and Kentucky on a licensing application and evidence of untrustworthiness. October 2012

Scott Robinson

1831 N. Salmon River Ln., Spokane Valley, WA 99016

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 2012

Ralph Romano

195 Oakmont Dr., Deerfield, IL 60015

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 resident state surplus lines licensing. August 2012

Reuben Polanco Rosales

Pacific Benefits Group

1915 N.W. Amberglen Pkwy., Ste. 300,
Beaverton, OR 97006

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 having a criminal conviction which may be substantially related to insurance marketing type conduct. November 2012

Daniel Rosenbaum

633 Skokie Blvd., Ste.480, Northbrook, IL 60062

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Daniel Rosenthal

600A Broadway St., Sheboygan Falls, WI 53081

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2012

Scott A. Rupnow

18 N. 4th St., P.O. Box 331, Winneconne, WI 54986

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Philip D. Salvia

5341 N. Shoreland Ave., Milwaukee, WI 53217

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Patricia A. Samuels

177 Sycamore Dr., Apt. 308, Park Forest, IL 60466

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 involvement in a bankruptcy proceeding. December 2012

Andy Schaefer

502 Plaza Dr., Apt. 216, Madison, WI 53719

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 fingerprinting requirements. May 2012

Joshua P. Scherer

5231 Blazingstar Ln., Fitchburg, WI 53711

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Sharon Scheuermann

407 Prospect St., Westfield, NJ 07090

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 resident state surplus lines licensing. June 2012

Sharon Scheuermann

407 Prospect St., Westfield, NJ 07090

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. October 2012

Lisa K. Schilling

W1372 Cty. Rd. X, Berlin, WI 54923

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 the required prelicensing education prior to examination. November 2012

Amanda Schmidt
401 Schachtner St., Somerset, WI 54025
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Rodger G. Schneider
2017 Almond Dr., Delavan, WI 53115
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Grant Ludwig Schultz
N977 Shore Dr., Marinette, WI 54143
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Gabriel Schwab
1459 E. 26th St., Brooklyn, NY 11210
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 resident state licensure. September 2012

Ryan Sepnafski
1800 W. Glendale Ave., Appleton, WI 54914
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2012

Sapan Shah
3015 Kinmont Ave., Cincinnati, OH 45208
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2012

Wafeek A. Shalabi
11320 W. 157th St., Orland Park, IL 60467
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 licensure. December 2012

Myron Smith
3450 N. 9th St., Milwaukee, WI 53206
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Undrea Morcal Smith
1127 S. Jamaica Way, Gilbert, AZ 85296
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Rodney Sonnenberg
159 1/2 4th 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 criminal convictions on a licensing application. April 2012

Lawrence Sowter
12510 Roosevelt B1, Englewood, CO 80112
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 Colorado on a licensing application. October 2012

Lawrence Sowter
8021 N. 49th Ave., Glendale, AZ 85302
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 Colorado on a licensing application. November 2012

Daniel A. Stafford
5217 175th St., Chippewa Falls, WI 54729
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Bruce Jeffrey Steiger
4800 NW 91st Way, Coral Springs, FL 33067
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 involvement in a bankruptcy proceeding. December 2012

James F. Stein
213 Emily Way, Hortonville, WI 54944
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Chris Stephenson
1725 Western Ave., Apt. 5, Green Bay, WI 54303
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 and having a criminal conviction which may be substantially related to insurance marketing type conduct. February 2012

Mark Stevens
Pacific Benefits Group, 1915 N.W. Amberglen Pkwy.,
Ste. 300, Beaverton, OR 97006
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and providing conflicting information regarding child support delinquency on a licensing application. October 2012

Mary R. Stilling
N1084 Westside Rd., Lake Geneva, WI 53147
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 pay Wisconsin delinquent taxes due. December 2012

Melvin Henry Stone Jr.
9826 Hedgebell Dr., McKinney, TX 75070
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 Indiana on a licensing application. January 2012

Sheldon D. Stotmeister
1240 N. 2nd St., Apt. 9, Platteville, WI 53818
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

James Gerald Stromberg
1407 Chicago 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. July 2012

Jennifer Strouf
1306 N. 28th St., Sheboygan, WI 53081
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 prelicensing education requirements. May 2012

Michael Anthony Tedesco
P.O. Box 85638, San Diego, CA 92816
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2012

Bobby Thao
1075 Saint Paul St., Green Bay, WI 54304
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. April 2012

Mai Ia Thao
1017 N. Crystal Ave., Apt. 101, Fresno, CA 93728
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Naly Thao
1718 Bopf St., Wausau, WI 54401
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

Ryan Thayer
11300 Expo Blvd., Apt. 101, 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 and having a criminal conviction which may be substantially related to insurance marketing type conduct. February 2012

Franklin D. Thompson
3014 N. 41st St., Milwaukee, WI 53210
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Marvin J. Tick
11642 N. Riverland Rd., Mequon, WI 53092
Agreed to have his insurance license suspended for 30 days. This action was taken based on allegations of violation of s. 628.34 (1), Wis. Stat., in the marketing and sale of a life insurance product. May 2012

Dorothy Elizabeth Tompkins
W191S7865 Overlook Bay Rd., Muskego, WI 53150
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

Carl E. Trapp II
W260 N8621 Hwy. 164, Hartland, WI 53029
Agreed to pay a forfeiture of \$500.00, agreed to pay restitution in the amount of \$558.54, agreed to complete two additional continuing education courses, agreed to provide copies of life and annuity applications and suitability forms to OCI on a quarterly basis for one year, and agreed to the suspension of his life and annuity insurance license for 45 days. These actions were taken based on allegations of making misrepresentations in the sale of insurance products and failing to properly consider suitability in life or annuity insurance sales. October 2012

Sandra B. Trascher
119 Northam Ct., Slidell, LA 70458
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 resident surplus lines licensing. November 2012

Krista Tschurwald
3117 Tri Park Ct., Apt. 16, Appleton, WI 54914
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 pass a required FINRA examination for variable lines licensing. November 2012

Lauren Jean Twardy
5737 N. Milwaukee River Pkwy., Glendale, WI 53209
Agreed to pay a forfeiture of \$750.00, agreed to not misrepresent her licensing status, and agreed to solicit insurance only if properly licensed and appointed with an insurer. These actions were taken based on allegations of selling insurance without a license and misrepresenting that she had an insurance license. October 2012

Beauryan Tway
8025 County Rd. M, Evansville, WI 53536
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 fingerprinting requirements. May 2012

Mark J. Vana
2257 W. Belmont Ave., Chicago, IL 60618
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 licensing in a resident state. January 2012

Christopher J. Vanasse
1631 Southridge Rd., River Falls, WI 54022
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

David J. Vanderschaaf
828 Iroquois Cir., Baraboo, WI 53913
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

David J. Vanderschaaf
828 Iroquois Cir., Baraboo, WI 53913
Had his 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 Wisconsin on a licensing application, failing to respond promptly to inquiries from OCI, and failing to pay Wisconsin delinquent taxes due. December 2012

Thomas Vaneimeren
111 Latera Links Cir., Unit 101, St. Augustine, FL 32092
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 resident state surplus lines licensing. June 2012

Patti J. Van Valkenburg
N2241 Country Ln., Waupaca, WI 54981
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

Timothy W. Verken
1117 Moore Ave., West Bend, WI 53090
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Benjamin A. Villa
2618 S. 50th St., Milwaukee, WI 53219
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

James Vowell
1200 Locust St. Dept. 6340, West Des Moines, IA 50391
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 2012

Melissa J. Wachholz
181 S. Main St., Markesan, WI 53946
Had her insurance license revoked. This action was taken based on allegations of failing to report a criminal arrest or conviction to OCI, failing to notify OCI of a change of address, and failing to respond promptly to inquiries from OCI. November 2012

James W. Wahout
1412 Best Dr., Arlington Heights, IL 60004
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 licensing in a resident state. January 2012

Ana Washburne
311 Hubbell St., Marshall, WI 53559
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 criminal convictions which may be substantially related to insurance marketing type conduct. August 2012

Aaron Michael Wauters
2169 Kyla Ct., Montgomery, IL 60538
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 licensing in a resident state. January 2012

Jonathan Weber
3301 Rolling Hills Dr., St. Paul, MN 55121
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 resident state surplus lines licensing. June 2012

Tony D. Weber
300 Salem Church Rd., Sunfish Lake, MN 55118
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

Randall W. Wedde
96 Sunset Dr., Clintonville, WI 54929
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

Kevin James Weidman
401 S. Marietta St., Apt. 3, Verona, WI 53593
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Kim Marie Weller
E13949A Hein Rd., Baraboo, WI 53913
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Robert William Werner
7090 Timbershore Ln., Three Lakes, WI 54562
Agreed to cease and desist refusing to service applicants to the Wisconsin Insurance Plan. This action was taken based on allegations of refusing to service an applicant to the Wisconsin Insurance Plan. March 2012

Michael West
757 Faye Dr., West Salem, WI 54669
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

David Alan Widener
8307 Clinton Ave. S., Bloomington, MN 55420
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. January 2012

Tanya Denise Wiggins
6090 Zenith Ct., Rio Rancho, NM 87144
Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide proof of a resident legal expense or casualty license. October 2012

Marquis Wilburn
7137 W. Florist Ave., Milwaukee, WI 53218
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions and municipal violations which may be substantially related to insurance marketing type conduct and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. January 2012

Gerald Mark Wilcox
336 S. Buckingham Blvd., Whitewater, WI 53190
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Mark Wilkie
W2464 Hwy. 63, Springbrook, WI 54875
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

David L. Williams
4604 Ripple Dr., West Jordan, UT 84088
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Keith L. Wilson
5745 N. 76th 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. November 2012

Veronica L. Wilson
2124 W. Colfax Pl., Milwaukee, WI 53209
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

Calvin Wright
1340 Eminence St., Apt. 6, Green Bay, WI 54313
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Raymond Young
1527 Seven Pines Rd., Springfield, IL 62704
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2012

Paul D. Zeier
1000 N. Cambridge Ct., Waunakee, WI 53597
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Thomas Gordon Ziglinski
121 Emily Ct., Darien, WI 53114
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Allegations and Actions Against Companies:

Administration Plus U.S.A., L.L.C.
5200 Upper Metro Pl., Ste. 350, Dublin, OH 43017
Was ordered to pay a forfeiture of \$9,000.00, was ordered to cease and desist from acting as a warranty plan administrator/warrantor or assisting other unauthorized warranty plan administrators unless and until it has obtained authority to do so, and was ordered to respond to OCI with requested information within 10 days. These actions were taken based on allegations of conducting an insurance business without proper authority and failing to respond promptly to inquiries from OCI. July 2012

Affirmative Insurance Company
P.O. Box 9030, Addison, TX 75001
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly reply to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

AIG American International Group
180 Maiden Ln., New York, NY 10038
Agreed to pay a forfeiture of \$923,498.00 and agreed to reallocate worker's compensation premiums to each state for premium tax purposes. These actions were taken based on allegations of improper writing and reporting of worker's compensation premiums. See the OCI press release at <http://oci.wi.gov/pressrel/0812aig.htm> for additional details related to this administrative action. August 2012

Allied Insurance Brokers, Inc.
2205 Warwick Way, Ste. 320, Marriottsville, MD 21104
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2012

American Dental Plan of Wisconsin, Inc.
1221 John Q. Hammons Dr., Madison, WI 53717
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 unclaimed funds. July 2012

American General Life Insurance Company of Delaware
405 King St., Wilmington DE 19801
Agreed to pay a forfeiture of \$40,000.00 and agreed to comply with Wisconsin insurance laws. These actions were taken based on allegations of insurance policy rating practices in violation of s. Ins 3.455 (9), Wis. Adm. Code. September 2012

Automobile Consumer Services Corporation
2007 Poole Dr. NW, Ste. D, Huntsville, AL 35810
Was ordered to pay a forfeiture of \$9,000.00 and was ordered to cease and desist acting as a warranty plan administrator or obligor until it has submitted and been approved for a limited certificate of authority for a warranty plan. These actions were taken based on allegations of conducting an insurance business without proper authority and using unapproved policy forms. February 2012

Balboa Life Insurance Company
400 Robert St. N., St. Paul, MN 55101
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

Bankers Life and Casualty Company
11825 N. Pennsylvania St., Carmel, IN 46032
Agreed to pay a forfeiture of \$40,000.00 and agreed to

comply with Wisconsin insurance laws. These actions were taken based on allegations of using unfair claims settlement practices when it improperly denied skilled nursing care claims. September 2012

Bankers Reserve Life Insurance Company of Wisconsin
7700 Forsyth Blvd., Saint Louis, MO 63105

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 company bylaws and financial results monitoring by the board of directors. January 2012

Berkley Life & Health Insurance Company
475 Steamboat Rd., Greenwich, CT 06830

Was ordered to pay a forfeiture of \$500.00, was ordered to provide information requested within 10 days, was ordered to reply promptly in writing, and was ordered 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 related to form filing. June 2012

Chesapeake Life Insurance Company, The
9151 Blvd. 26, North Richland Hills, TX 76180

Agreed to pay a forfeiture of \$411.00 and agreed to implement a corrective action plan as part of a multi-state settlement. These actions were taken based on allegations of using unfair claims settlement and marketing practices. July 2012

CMG Mortgage Assurance Company
5910 Mineral Point Rd., Madison, WI 53705

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 loss payments. July 2012

CMG Mortgage Reinsurance Company
5910 Mineral Point Rd., Madison, WI 53705

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 securities. July 2012

Dean Health Plan, Inc.
1277 Deming Way, Madison, WI 53717

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 timing of filing transactions. June 2012

Dean Health Plan, Inc.
1277 Deming Way, Madison, WI 53717

Was ordered to pay a forfeiture of \$2,000.00. This action was taken based on allegations of failing to comply with previous examination orders related to form filing and agent termination documentation. August 2012

Dental Protection Plan, Inc.
7130 W. Greenfield Ave., West Allis, WI 53214

Agreed to pay a forfeiture of \$500.00, agreed to file a management services agreement, agreed to accrue liabilities at the annual statement reporting date, and agreed to follow annual statement instructions. These actions were taken based on allegations of failing to comply with previous examination orders related to these issues. July 2012

Ethos Administrative Services, Inc.
5215 N. O'Connor Blvd., Ste. 1200, Irving, TX 75039

Had its application for an insurance license denied. This action was taken based on allegations of attempting to use a contractual liability insurance policy issued by an unauthorized insurer as financial security for a warranty plan. March 2012

GBS Administrators, Inc.
545 Metro Place South, Ste. 435, Dublin, OH 43710

Was ordered to pay a forfeiture of \$1,000.00, was ordered to comply with all state of Wisconsin employee benefit plan administrator licensing requirements, and was ordered to promptly respond to all inquiries from OCI. These actions were taken based on allegations of failing to submit timely renewal licensing applications and fees and failing to respond promptly to inquiries from OCI. February 2012

Genworth Life Insurance Company
6604 W. Broad St., Richmond, VA 23230

Agreed to pay a forfeiture of \$65,000.00 and agreed to comply with Wisconsin insurance laws. These actions were taken based on allegations of insurance policy rating practices in violation of s. Ins 3.455 (9), Wis. Adm. Code. October 2012

Great Midwest Insurance Company
800 Gessner Rd., Ste. 600, Houston, TX 77024

Was ordered to pay a forfeiture of \$1,500.00, was ordered to promptly reply in writing to OCI, and was ordered to promptly pay the appointment fees. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to pay an annual appointment billing fee, and failing to promptly respond to an order issued. June 2012

Guggenheim Life & Annuity Company
2711 Centerville Rd., Ste. 400, Wilmington, DE 19808
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly reply in writing to OCI, and was ordered to promptly pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly pay a required fee. May 2012

H B D C II, Inc.
150 N. Radnor Chester Rd., Ste. B101, Wayne, PA 19087
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Health Tradition Health Plan
1808 E. Main St., Onalaska, WI 54653
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly reply in writing to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

Hegemon Property & Casualty Agency LLC
7000 Central Parkway N.E., Ste. 1340, Atlanta, GA 30328
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 provide evidence of a designated Wisconsin-licensed producer. April 2012

Hospitality Insurance Services, Inc.
100 Broadway St., Ste. 2D, Sterling, CO 80751
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Independent Care Health Plan
1555 N. Rivercenter Dr., Ste. 206, Milwaukee, WI 53212
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 computer resources and disaster recovery plans. August 2012

Indymac Financial Services
888 E. Walnut St., Pasadena, CA 91101
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Insurance Brokers Network, Inc.
P.O. Box 4536, Gettysburg, PA 17325
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Insurance Brokers of Minnesota Inc.
900 E. Main St., Anoka, MN 55303
Has had its 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 Missouri, South Dakota, and Colorado on a licensing application. April 2012

International Benefits Administrators LLC
100 Garden City Plaza, Ste. 102, Garden City, NY 11530
Was ordered to pay a forfeiture of \$1,000.00, was ordered to comply with employee benefit plan administrator licensing requirements, and was ordered to respond promptly to inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely submit its employee benefit plan administrator's renewal application. February 2012

International Financial Solutions, Inc.
303 Perimeter Center N., Ste. 300, Atlanta, GA 30346
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 provide a designated responsible producer. June 2012

L.G. Warranty LLC
P.O. Box 335, Dublin, OH 43017
Was ordered to pay a forfeiture of \$6,000.00, was ordered to cease and desist from acting as a warranty plan administrator/warrantor unless and until it obtains authority to do so, and was ordered to provide requested information to OCI within ten days of the order. These actions were taken based on allegations of conducting an insurance business without proper authority and failing to respond promptly to inquiries from OCI. July 2012

Medco Containment Life Insurance Company
100 Summit Ave., Montvale, NJ 07645
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly provide requested information to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

Medical Associates Clinic Health Plan of Wisconsin, The
1605 Associates Dr., Ste. 101, Dubuque, IA 52002
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 depreciation accounting, disaster recovery planning, and access to network resources. August 2012

MEGA Life & Health Insurance Company, The
9151 Blvd. 26, North Richland Hills, TX 76180
Agreed to pay a forfeiture of \$5,116.00 and agreed to implement a corrective action plan as part of a multi-state settlement. These actions were taken based on allegations of using unfair claims settlement and marketing practices. July 2012

Midwest National Life Insurance Company of Tennessee
9151 Blvd. 26, North Richland Hills, TX 76180
Agreed to pay a forfeiture of \$1,516.00 and agreed to implement a corrective action plan as part of a multi-state settlement agreement. These actions were taken based on allegations of using unfair claims settlement and marketing practices. July 2012

MN Home Warranty Corp., dba Capital Home Shield
2221 N.E. 164th St., Ste. 1135,
North Miami Beach, FL 33160
Was ordered to pay a forfeiture of \$4,000.00 and was ordered to cease and desist from acting as a warranty plan administrator/warrantor unless and until it obtains authority to do so. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting an insurance business without proper authority. July 2012

North American Elite Insurance Company
650 Elm St., Manchester, NH 03101
Was ordered to pay a forfeiture of \$2,000.00, was ordered to promptly reply in writing to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

North American Specialty Insurance Company
475 N. Martingale Rd., Ste. 850, Schaumburg, IL 60173
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly provide requested information to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

Ogilvie Security Advisors Corp.
71 S. Wacker, Ste. 3025, Chicago, IL 60606
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

OneBeacon America Insurance Company
One Beacon Ln., Canton, MA 02021
Was ordered to pay a forfeiture of \$500.00 and was

ordered to provide proper renewal or nonrenewal notices to its policyholders. These actions were taken based on allegations of issuing an improper renewal of a worker's compensation insurance policy. July 2012

Oster Enterprises, Inc.
5665 Meadows Rd., Ste.140, Lake Oswego, OR 97035
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 naming a designated responsible producer. July 2012

PMI Insurance Company
601 Montgomery St., San Francisco, CA 94111
Was ordered to pay a forfeiture of \$500.00, was ordered to provide requested information to OCI, and was ordered to promptly 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 an annual appointment billing fee. July 2012

PMI Mortgage Assurance Company
330 E. Kilbourn Ave., Ste. 1180, Milwaukee WI 53202
Was ordered to pay a forfeiture of \$500.00, was ordered to provide requested information to OCI, and was ordered to promptly 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 an annual appointment billing fee. July 2012

Prudential Insurance Company of America, The
100 Mulberry St., Newark, NJ 07102
Agreed to pay a forfeiture of \$7,500.00 and agreed to comply with Wisconsin insurance laws. These actions were taken based on allegations of insurance policy rating practices in violation of s. Ins 3.455 (9), Wis. Adm. Code. September 2012

Sandlapper Insurance Services LLC
101 N. Main St., Greenville, SC 29601
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 name a designated responsible producer on a licensing application. February 2012

Strategic Company, LLC
2404 Edenborn Ave., Metairie, LA 70001
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 provide required documentation on a licensing application. May 2012

Strong Family Financial L.L.C.
5810 E. Skelly Dr., Ste. 320, Tulsa, OK 74135
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 name a designated responsible producer on a licensing application. August 2012

United States Liability Insurance Company
P.O. Box 6700, Wayne, PA 19087
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist from failing to provide proper notice when implementing a short-rate fee upon an insured deciding to cancel. These actions were taken based on allegations of using a short-rate return of premium for a mid-term cancellation of an insurance policy without providing proper notice of the short-rate premium. November 2012

UnitedHealthcare of Wisconsin, Inc.
10701 W. Research Dr., Wauwatosa, WI 53226
Was ordered to pay a forfeiture of \$54,000.00 and was ordered to comply with previous examination orders. These actions were taken based on allegations of failing to comply with previous examination orders related to complaint records, modification of external review provisions, revision of date recording procedures, application acceptance and commission payments from and to unlicensed agents, enrollment application data recording, and inaccurate agent databases. August 2012

Vetinsure LLC
330 Research Dr., Ste. 230, Athens, GA 30605
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 name a designated responsible producer on a licensing application. October 2012

West Bend Mutual Ins. Co.
1900 S. 18th Ave., West Bend, WI 53095
Was ordered to pay a forfeiture of \$3,000.00, was ordered to cease and desist issuing nonrenewal notices that fail to state with reasonable precision the facts on which the nonrenewal was based, and was ordered to cease and desist violating previous OCI orders. These actions were taken based on allegations of issuing improper mid-term cancellations or nonrenewals of insurance policies. December 2012

Xpert Insurance Agency, Inc.
1750 Grandstand Pl., Ste. 10, Elgin, IL 60123
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 by the state of Illinois on a licensing application. August 2012