

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 2013 include:

- Licensing 21,044 new agents, 3 new domestic insurers, 8 nondomestic insurers, 21 employee benefit plan administrators, 6 warranty plans, 10 gift annuities, and 30 service contract providers.
- Examining 53 domestic insurance companies' finances, analyzing more than 2,100 financial statements, conducting market conduct examinations on 5 companies, conducting market analysis for 5 lines of business to identify companies for further analysis.
- Responding to more than 32,000 consumer inquiries and 4,634 written consumer complaints, and recovering over \$4.6 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 2013, 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 2013 include deployment of a new complaint system. The new system will allow OCI to track complaints more precisely and speed up the processing time. After extensive testing to ensure data integrity and privacy protections, the new system will be rolled out to the general public and insurers.

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 was required to make changes to their plans. As a result, the Office of Commissioner of Insurance reviewed numerous additional filings throughout 2013. In addition, OCI has continued to review new and updated federal guidance on the implementation rules.

OCI, along with the Wisconsin Department of Health Services, held 17 consumer sessions across the state to help inform consumers of the coming changes in the health insurance market. The sessions were well attended and covered extensively by local media.

The problems with the federal health insurance exchange forced Governor Walker and the legislature to delay the implementation of Wisconsin's changes including delaying changes to Medicaid and delaying the closing of the high-risk pool for three months. OCI worked directly with stakeholders to ensure as smooth a transition as possible.

OCI has worked extensively to protect the state's right to regulate health insurance, implemented a communication plan to inform consumers and employers about changes coming in 2014, and worked with the

industry to ensure a smooth transition for consumers in light of the monumental changes put in place by the law. One of the early efforts by OCI was to allow insurers to offer consumers early renewals. This allowed consumers the option to keep their existing plans and anticipated later efforts by the federal government to implement a transition policy. As a result, Wisconsin faced far less turmoil than other states. 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 Mortgage Insurance (E) Working Group, Health Care Reform Regulatory Alternatives (B) Working Group, Regulatory Framework (B) Task Force and the Contingent Deferred Annuities (A) Working Group.

During 2013, OCI used the Market Conduct Annual Statement (MCAS) as a tool to assist states in conducting 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

OCI, through its involvement with the NAIC, continues to work with the other state regulators toward a more uniform regulatory system that ensures consistent regulation while still recognizing state authority. The state-based regulatory system has continued to prove the most effective method to regulate insurance.

OCI has begun to work with federal regulators on issues surrounding mortgage guarantee insurance reforms.

The insurance market continues to feel the secondary impact from the economic downturn including significant regulatory changes. OCI Financial Examination staff will continue to closely monitor the market for problems in specific insurance lines.

In 2014, OCI will finalize implementation of a number of projects that resulted from recent legislative and regulatory changes including:

- Implementation of the Model Holding Company Act and Own Risk Solvency Assessment to ensure better financial regulation of insurers.
- 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 continued health insurance reform issues.
- 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.

The Federal Insurance Office (FIO) finally completed a long-delayed report on the state insurance regulatory system. The report discussed perceived concerns about the lack of uniformity among states. FIO is an advisory organization and has no regulatory or supervisory authority.

Legislation

During 2013 Governor Walker signed legislation that affects the business of insurance in Wisconsin. Legislative materials can be found on the Internet at legis.wisconsin.gov and also may be obtained from the Wisconsin Legislative Council, 1 East Main Street, Suite 401, Madison, WI 53703-3382, or by calling (608) 266-1304.

The list of Wisconsin laws follows:

2013 Act 20—State Finances and Appropriations, Constituting the Executive Budget Act of the 2013 Legislature

Creates or amends 601.31 (1) (n), 601.31 (1) (nm), 601.31 (1) (np), 601.41 (1), 601.415 (10), 601.415 (12), 601.64 (1), 601.64 (3) (a), 601.64 (3) (c), 601.64 (4), 628.02 (1) (b) 10., 628.095 (1), 628.095 (2), 628.095 (3), 628.095 (5), 628.097 (1m), 628.097 (2m), 628.10 (1), 628.10 (2) (a), 628.10 (2) (am), 628.10 (2) (b), 628.10 (2) (c), 628.10 (2) (cm), 628.10 (2) (cr), 628.10 (2) (d), 628.10 (2) (e), 628.10 (3), 628.10 (5) (a), 628.10 (5) (b), 628.10 (5) (c) 3., 628.90 - 628.98, 631.36 (7) (a) (intro.) and 2., 631.36 (7) (b), 632.697, 632.897 (11) (a), 635.02 (7) (b) 3., 645.73 (1), 645.73 (2), 646.01 (1) (a) 2. k., 655.001 (1g), 655.001 (14), 655.23 (3) (a), 895.514; 655.001 (1) is renumbered 655.001 (1r); repeals 613.03 (4), 631.20 (1) (c) 5., 631.20 (2) (f), 631.36 (7) (a) 1., and 632.785, Wis. Stat.

Nonstatutory Insurance Provisions: (1L) Dissolution of the Health Insurance Risk-Sharing Plan and Authority.

Outlines statutory creation or amendments related to insurers rehabilitation and liquidation, licensing renewals, fees and forfeitures, Affordable Care Act provisions relating to navigators and certified application counselors, department's right to recover, professional employer organizations, unclaimed funds, medical malpractice insurance and the Health Insurance Risk-Sharing Plan (HIRSP).

Effective July 1, 2013

(Certain provisions of Act 20 are applicable between July 1, 2013, and December 31, 2013. Other provisions are applicable on January 1, 2015.)

2013 Act 24—Contracting with Residential Contractors and Providing a Penalty

Creates 100.65, Wis. Stat.

Prohibits a contractor from promising to pay or rebate all, or any portion, of a property insurance deductible as an incentive to enter into a written or oral contract for exterior repair; specifies that a customer who has entered

into a written contract for exterior repair has a right to cancel the contract within three days after the customer has received notice from the insurer that a claim for the work has been denied in whole or in part; and prohibits a contractor from representing a customer, or negotiating on behalf of a customer, regarding an insurance claim for the work. The Act specifies, however, that, with the customer's express consent, a contractor may discuss the damage to the customer's property, or the estimate or any options for the repair work, with the insurer's representative.

Effective January 1, 2014

2013 Act 26—Fees for Dental Services

Creates 632.873, Wis. Stat.

Requires an insurer that offers a limited-scope policy that provides coverage for dental and related services may not require a dentist who provides services under the policy to provide a service to an insured under the policy at a fee set by the insurer if the service is not covered under the policy (non-covered service); an administrator providing third-party administration services or a provider network for a plan that provides coverage for dental and related services may not require any dentist in the administrator's provider network to charge set fees for non-covered services provided to enrollees of the plan; and a dentist who provides services to an insured under a limited-scope policy that provides coverage for dental and related services may not charge the insured more than the dentist's usual non-discounted fee for a non-covered service. The bill prohibits a limited-scope policy that provides coverage for dental and related services from providing nominal or de minimis coverage for a dental or related service, making the service a covered service, for the sole purpose of avoiding the requirement under the bill prohibiting setting fees for non-covered services.

Effective January 1, 2014

2013 Act 31—Proof of Motor Vehicle Liability Insurance

Revises and amends 344.62 (2), 344.64 (1), 344.64 (2) and 344.65 (1) (c), Wis. Stat.

Specifies that a person who is required to have in effect a motor vehicle liability insurance policy with respect to a vehicle they are operating may provide proof of the insurance in either printed or electronic format, including by display of images on a cellular telephone or other electronic device.

Effective July 7, 2013

2013 Act 73—Electronic Delivery of Insurance Notices and Documents by Insurers

Creates and amends 610.60, Wis. Stat.

Allows insurers to deliver notices and documents electronically, with the consent of the consumer, and allows standard policy forms to be posted on the insurer's Internet site when notice of the forms' availability is given in, or with, the policy's declarations page. A policy that is posted on the insurer's Internet site must be retained as specifically prescribed by law or rule for the particular document, and must be made available to consumers for at least three years after the policy terminates.

Effective December 16, 2013

2013 Act 116—Dissolution of the Health Insurance Risk-Sharing Plan

Creates or amends 20.145 (5) (k), 71.07 (5g) (c), 71.47 (5g) (c) 1., 76.655 (3) (a), 177.075 (3), 895.514 (2), 895.514 (3) (a), and 895.514 (3) (b), Wis. Stat.

Nonstatutory Insurance Provisions: Repeals and recreates 2013 Wisconsin Act 20 9122 (1L) (b) 1. b., 9122 (1L) (b) 2., 3. a. and c.; amends 9122 (1L) (b) 4., 9122 (1L) (b) 8., 9122 (1L) (b) 8. a., 9. a., 10. a. and b. and 11. b., and 9418 (7).

Clarifies and amends program changes reflected in Wisconsin Act 20 based on changes to the Affordable Care Act and extension of the Health Insurance Risk-Sharing Plan through March 31, 2014.

Effective December 21, 2013

(Certain provisions of Act 116 take effect on January 1, 2015)

Administrative Rules

In 2013, there were no changes promulgated by OCI in the Wisconsin Administrative Code.

In 2013, OCI had the following emergency rules in effect:

Ins 17.01 (3) and 17.28 (3) (c), and to repeal and recreate Ins 17.28—Relating to Injured Patients and Families Compensation Fund, Annual Fund and Mediation Panel Fees, and ISO code amendments for the fiscal year beginning July 1, 2013

The rule establishes the fees that participating health care providers must pay to the Injured Patients and Families Compensation Fund (Fund) for the fiscal year beginning July 1, 2013. These fees represent a 5% reduction in the fees assessed for the previous fiscal year, based on the recommendation of the board's actuarial and underwriting committee and on the reports of the Fund's actuaries.

The Fund's board is required to promulgate by rule the annual fees for the operation of the Fund's medical mediation system based upon the recommendation of the director of state courts. The recommendation is reviewed by the board's actuarial and underwriting committee. The rule implements the funding level approved by the board by establishing mediation panel fees for the next fiscal year at \$0 for physicians and \$0 per occupied bed for hospitals, representing a decrease of \$22.50 per physician and a decrease of \$4.50 per occupied bed for hospitals from the previous fiscal year's mediation panel fees.

The rule also includes changes to the Insurance Services Office (ISO) code listing to address corrections to several classification specialties, as well as to add new classification specialties. ISO codes are the numerical designations for health care providers' specialties and are used to classify providers for assessment purposes. Errors identified in the ISO codes or specialty narratives for three specialties are corrected. A third specialty had duplicate listings, which resulted in the exclusion of another specialty that is now added. The Doctor of Osteopathy (D.O.) designated ISO codes are added for two specialties previously listed only under the Doctor of Medicine (M.D.) ISO codes.

Effective June 12, 2013

Ins ch. 6, subch. II, and Ins 6.91 to 6.98—Relating to navigators, nonnavigator assisters and related entities

The rule establishes training and licensing requirements for navigators in accordance with state law and consistent with federal law. Navigators must have contracts with and grants from the federal government to assist consumers in enrolling in the federally facilitated health insurance exchange. When navigators provide facilitated enrollment of consumers into the health insurance exchange, they are by law transacting an insurance business. As such, through this rule, OCI sets forth the basic requirements of licensure, including fingerprinting, criminal background checks, and assessment of competence and trustworthiness. Because navigators have access to the personal and financial information of the consumers they assist, the regulations include requirements for recordkeeping that supplement the federally established privacy and security requirements. The rule also implements the statutory requirement of financial responsibility for the wrongful acts of navigators.

Under this rule, nonnavigator assisters, navigators, and nonnavigator assister entities are required to be registered with OCI. The nonnavigator assisters are registered with OCI through the nonnavigator assister entities with whom the nonnavigator assisters are employed, supervised, or affiliated. Navigators, navigator entities, and nonnavigator assister entities are designated by the federally facilitated exchange, and navigators and navigator entities are under contract with the federally facilitated exchange to assist consumers enrolling in the exchange.

The state registration process allows OCI to ensure that those having direct contact with consumers have developed and implemented policies and procedures to ensure accurate guidance is given to consumers. Through registration, OCI has current information for consumers and is able to provide a listing of navigators and nonnavigator assisters who are compliant with training and knowledgeable about the exchange. The entities are legally responsible for the acts of the navigators or nonnavigator assisters who are employed, supervised, or affiliated with the entities. The entities are required to ensure that the navigators and nonnavigator assisters are current in their training, are of good character, and are competent and trustworthy.

Both navigators and nonnavigator assisters are trained to understand not only the federal exchange health insurance products, but are also trained to understand public assistance programs and premium tax credits. The rule requires initial and ongoing training to ensure that the navigators and nonnavigator assisters who assist Wisconsin consumers are providing the most recent and accurate information.

The rule also contains provisions intended to protect consumers from deceptive practices by restricting the use of terms, including “navigator,” “nongnavigator assister,” and “certified application counselors” to only those possessing the proper training, licensure, and registration status. The rule also delineates prohibited acts by navigators and nonnavigator assisters, including making false or misleading statements, performing acts for which an insurance agent license is required, and receiving compensation from an insurer. Finally, the rule exempts governmental entities, or those acting on behalf of governmental entities, from the regulations.

Effective September 10, 2013

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 2013, 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 Work-
ing 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
Mortgage Guarantee Insurance 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 thus aiding 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 and 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 and other government agencies, private entities and non-profit organizations, consider and 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 also promotes 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. The members as of December 31, 2013, were:

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. Under legislation signed by Governor Walker, the HIRSP Authority will cease operations in 2014. The board will continue as an advisory council.

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, 2013, 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
Linda Syth, Wisconsin Medical Society
Ralph Topinka, Wisconsin Hospital Association
John Walsh, State Bar of Wisconsin
Vacant, Industry Representative

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 2013 were:

Rick Parks, Society Insurance, Fond du Lac, Chair
Mark Behrens, Johnson Insurance Services, LLC,
Racine
Trena Bond, Housing Resources, Inc., Milwaukee
Maggie Bringa, State Farm Insurance Agency,
Waukesha
Janet Dettmann, American Family Mutual Insurance Company, Madison
Raymond Hansen, Diversified Insurance Services,
Brookfield
Peter Hanson, Wisconsin Restaurant Association,
Madison
Mike Ruder, Rural Mutual Insurance, Madison
Howard Wiedenhoef, Forward Mutual Insurance,
Ixonia
Christopher Zwygart, West Bend Mutual Insurance Company, West Bend

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 Superintendent of the Department of Public Instruction, the Secretary of the Department 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. 14 to study law enforcement issues; 6 members (1 of whom is a consumer representing the public at large) with demonstrated professional, research or personal interest in alcohol and other drug abuse problems, appointed for four-year terms; a representative of an organization or agency which is a direct provider of services to alcoholics and other drug abusers; a member of the Wisconsin County Human Service Association, Inc., who is nominated by that

association; and 2 members of each house of the legislature, representing the majority party and the minority party in each house.

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

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

Bulletins to Insurers

February 28, 2013

To all insurers authorized to write comprehensive individual and small employer group health insurance, including health benefit plans sold through associations. This bulletin addresses the provisions pursuant to ss. 625.13 and 601.42, Wis. Stat., that insurers shall make all initial and subsequent rate change filings at least 30 days prior to the effective date of the rates contained in the filing. The bulletin to insurers dated July 18, 2011, applied these standards to all comprehensive individual and small employer group health insurance policies written in Wisconsin and this bulletin clarifies the inclusion of comprehensive individual health benefit plans sold through associations.

April 2, 2013

To all insurers authorized to write health insurance. This bulletin clarifies the Office of the Commissioner of Insurance's policy on required coverage of pediatric dental services for insurers offering health insurance plans outside of the Federally Facilitated Exchange (FFE) that will be established in Wisconsin. To ensure that the state has an adequate, competitive, and healthy insurance marketplace, OCI is requiring all health insurers authorized to write comprehensive individual and small employer group health insurance to provide a notice to insureds indicating whether the policy being offered includes coverage of pediatric dental services.

April 16, 2013

To all insurers authorized to write accident and health insurance in Wisconsin. This bulletin summarizes the federal requirement that issuers offering health insurance coverage in the individual or small group market provide coverage in accordance with section 2707 (a) of the Patient Protection and Affordable Care Act (ACA). The ACA requires that a health insurance issuer offer, as part of the essential health benefits package (EHB), coverage for "rehabilitative and habilitative services and devices" [ACA §1302 (b) (1) (G)].

July 2, 2013

To all insurers authorized to write health insurance in Wisconsin regarding small group deductibles. This bulletin clarifies OCI's policy regarding Section 1302(c) (2) of the ACA for insurers offering small group health insurance plans outside of the FFE that will be established in Wisconsin.

July 26, 2013

To all insurers, agents and interested parties regarding insurance statutory provisions contained in the 2013-2015 Wisconsin state budget, 2013 Wisconsin Act 20, regarding navigators and nonnavigator assisters. The purpose of this bulletin is to summarize the newly enacted law for navigators and nonnavigator assisters. The law establishes requirements that include prelicensing training, licensure or registration, as well as regulatory oversight for navigators and nonnavigator assisters. The law amends portions of ch. 628, Wis. Stat., by amending subch. IV and creating subch. V to include references and requirements for navigators and nonnavigator assisters. OCI will be providing additional guidance through emergency and permanent regulations, outreach and training opportunities and possibly additional notices or bulletins.

November 21, 2013

To all insurers authorized to write health insurance in Wisconsin. The bulletin outlines options under which health insurance issuers may choose to renew between January 1, 2014, and October 1, 2014, individual and small group coverage that would otherwise terminate due to federal health insurance market reforms required under the ACA.

December 10, 2013

To agent licensing departments of insurers. This bulletin informs agents that annual initial and renewal appointment fees must be submitted by Electronic Funds Transfer (EFT) at oci.wi.gov.

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:

Ryan Mathew Abel
1933 Strawberry Ln., Green Bay, WI 54304
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2013

Steven Q. Adamson
111 W. Colleen Ct., Gardner, KS 66030
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 insurance licensure. December 2013

Patrick A. Ahlberg
2430 Mary St., Lot 105, Marinette, WI 54143
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Leo B. Allen III
5 St. Johns Way, Mullica Hill, NJ 08062
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report administrative actions taken by the states of South Dakota and Massachusetts. June 2013

Kris A. Alter
440 Ridge Rd., Walworth, WI 53184
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Meghan Victoria Andersen
126 S. Marquette St., Madison, WI 53704
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 an inactive California resident license. April 2013

Jennifer L. Anderson
5210 Milwaukee St., Madison, WI 53714
Agreed to the denial of her application for an insurance license for 60 days. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and having a history of unpaid civil money judgments. May 2013

Robert Allen Anderson
13710 General Geary Ct., Fredericksburg, VA 22407
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 Alabama on a licensing application. January 2013

Sonja Anderson
W5976 Plateau Rd., Elkhart Lake, WI 53020
Agreed to surrender her insurance license and agreed to pay a forfeiture of \$250.00. These actions were taken based on allegations of failing to timely report criminal charges and convictions to OCI. November 2013

Stephana Andres
258 Mary St., Antigo, WI 54409
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 digital fingerprinting and criminal background check required for licensure. October 2013

Kimberly Donise Arce
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 being involved in a lawsuit. November 2013

Julie Ann Arens-Costillo
Sheakley Retirement Plant LLC, One Sheakley Way, Cincinnati, OH 45288
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. October 2013

Roice Matthew Arnold
280 Country Club, Stansbury Park, UT 84074
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 2013

Felipe Santiago Arriola
17901 N.W. 68 Ave., Apt. T-104, Miami, FL 33015
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to provide evidence of eligibility to work in the United States, and having multiple administrative actions taken by the states of Florida and Michigan. January 2013

Timothy Ascher
2127 Sharon Ln., Manitowoc, WI 54220
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Zaim Aslani
706 Virginia St., Racine, WI 53405
Agreed to the denial of his application for an insurance license for 31 days, agreed to be supervised by a licensed intermediary until April 25, 2014, and agreed to reply promptly and completely to all inquiries from OCI. These actions were taken based on allegations of failing to disclose information on a licensing application and failing to provide requested information to OCI. April 2013

Deanna G. Atwood
2060 S. 77th St., Milwaukee, WI 53219
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Khoonthai T. Baccam
2405 Apache Dr., Madison, WI 53711
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. September 2013

Martin Badyna
16114 Muirfield Dr., Odessa, FL 33556
Agreed to pay a forfeiture of \$1,000.00, agreed to report administrative actions within 30 days, and agreed to not submit insurance applications that contain misrepresentations. These actions were taken based on allegations of failing to report an administrative action taken by the state of Florida. September 2013

Kuldip S. Bagga
1573 Hillsboro S.E., Grand Rapids, MI 49546
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 Minnesota on a licensing application. February 2013

Mashelle Barker
219 E. Maple St., Ste. 3000, North Canton, OH 44720
Agreed to have her application for an insurance license denied for 248 days. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct. February 2013

Paul A. Barr
207 E. Church St., P.O. Box 849, Marshalltown, IA 50158
Had his application for an insurance license denied. This action was taken based on allegations of being involved in lawsuits substantially related to insurance marketing type conduct. November 2013

Ned A. Bartels
1664 Tonya Tr., Neenah, WI 54956
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Ned A. Bartels
1664 Tonya Tr., Neenah, WI 54956
Had his application for an insurance license denied. This action was taken based on allegations of failing to pay child support, owing delinquent taxes, having unpaid civil money judgments, and failing to respond to OCI. July 2013

Jacki M. Barthelemy
7573 Hillton Rd., Royalton, MN 56373
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. August 2013

Louise Bates
3302 N. 47th St., Milwaukee, WI 53216
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 and having unpaid civil money judgments. December 2013

A Ja R. Beasley
1308 Willow Ave., Apt. A306, Elkins Park, PA 19027
Had his insurance license revoked and was ordered to pay a forfeiture of \$500.00. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Montana and failing to respond promptly to inquiries from OCI. December 2013

Brent Lee Beasley
3010 Stillcrest Ln., Indianapolis, IN 46217
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. July 2013

Thomas E. Behling
W5673 Roberts Rd., Tomahawk, WI 54487
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. September 2013

Peter J. Bell
2613 N. University Dr., Apt. 7, Waukesha, WI 53188
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose criminal convictions on a licensing application, and having unpaid civil money judgments. October 2013

Scott T. Bennett
115 North St., Apt. 2, Sun Prairie, WI 53590
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a criminal conviction on a licensing application, and displaying financial irresponsibility. August 2013

Kenneth S. Bent
5215 Turner Ave., Madison, WI 53716
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 2013

Tyler J. Berenz
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 and failing to provide evidence of resident surplus lines licensure. May 2013

Ricky Lee Bergmann
N850 Walton Rd., Watertown, WI 53098
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 prelicensing education before taking the state examination. May 2013

Britney L. Bergum
1070 N. Pleasant View Rd., Apt. 202,
Middleton, WI 53562
Had her insurance license revoked and was ordered to pay a forfeiture of \$500.00. These actions were taken based on allegations of unauthorized use of a business credit card and failing to respond promptly to inquiries from OCI. November 2013

Haroon Binwalee
6714 Greenshire Dr., Indianapolis, IN 46220
Had his insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of failing to report an administrative action taken by the state of California on a licensing application, failing to report criminal convictions on a licensing application, and failing to respond to OCI inquiries. February 2013

Thomas R. Block
4530 Mallory Cir., Madison, WI 53704
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Sara Boney
1208 Whitewater Ave., Fort Atkinson, WI 53538
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Scott M. Bonovich
720 Melissa St., Menasha, WI 54952
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Jeffrey Vern Brendel
710 Forest Blvd., Sheboygan Falls, WI 53085
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Paul Brooks
2231 E. Camelback Rd., Ste. 300, Phoenix, AZ 85016
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. October 2013

Kenneth D. Brown
4990 E. County Rd. B, Superior, WI 54880
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 2013

Robert Brown
W287N8255 Dobbertin Rd., P.O. Box 76,
Nashotah, WI 53029
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. June 2013

Mary L. Bryant
1370 S. Babcock St., Melbourne, FL 32901
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, owing delinquent child support, and failing to submit a written request to withdraw an insurance licensing application. December 2013

Lori L. Buck
2401 W. Creedy Rd., Beloit, WI 53511
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2013

John P. Burns
9 Siedsma Ct., Clinton, NY 13323
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. March 2013

Patty D. Buska
1114 Clement St., Watertown, WI 53094
Agreed to the denial of her application for an insurance license for 60 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. November 2013

Danielle S. Byrd
868 Faile St., Apt. 42, Bronx, NY 10474
Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Missouri. November 2013

Yolanda R. Cain
7151 N. 41st St., Milwaukee, WI 53209
Had her application for an insurance license denied. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Yolanda R. Cain
6052 W. Darnel Ave., Milwaukee, WI 53223
Agreed to a 60-day denial of her licensing application and agreed to a one-year period of restricted licensure with certain supervision and reporting requirements. These actions were taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application and having unpaid civil money judgments. December 2013

Alicia M. Cantalupo
415 Lawe St., Green Bay, WI 54301
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 displaying financial irresponsibility as evidenced by unpaid small claims judgments. September 2013

Charles Cardenas
4330 Spectrum One, Apt. 1116, 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. June 2013

Ryan David Carlson
1289 129th Ln. N.W., Minneapolis, MN 55448
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 insurance licensure. December 2013

Martin Carranza
2231 E. Camelback Rd., Ste. 300, Phoenix, AZ 85016
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a pending criminal charge. October 2013

Warren Matthew Carter
10205 Stonebrook Dr., Sanford, FL 32773
Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Arkansas on a licensing application. July 2013

Christopher J. Chadbourne
50 Lindbergh Ave., Newton, MA 02465
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. March 2013

Anna H. Cichowski
E3581 Green Valley Dr., La Valle, WI 53941
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 displaying financial irresponsibility. August 2013

Valencia J. Clay
2938 N. 61st St., Milwaukee, WI 53210
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. September 2013

Justin Craig Clock
101 Brook St., Sanford, ME 04073
Had his insurance license revoked and was ordered to pay a forfeiture of \$500.00. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Missouri. November 2013

Brendan D. Coffey
2905 E. Crawford Ave., St. Francis, WI 53235
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 2013

MaryEdna Haney Coffman
2705 Frankfort Ave., Apt. 306, Louisville, KY 40206
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal charge that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2013

Rossana M. Colon
1222 S. 23rd St., Milwaukee, WI 53204
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. February 2013

Michael Carl Connor
P.O. Box 111, Holmen, WI 54636
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Brian Conradt
5881 Woodland Dr., Waunakee, WI 53597
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Shana M. Cook
500 1/2 E. Main St., Evansville, WI 53536
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 displaying financial irresponsibility. August 2013

Donald Wayne Cooper
1350 N. Glenville Dr., Richardson, TX 75081
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 state title insurance licensure. November 2013

Michael S. Cooper
7476 S. 75th St., Franklin, WI 53132
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2013

William R. Cooper
845 S. 73rd St., West Allis, WI 53214
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having criminal convictions which may be substantially related to insurance marketing type conduct. October 2013

Henry Cornett
10355 W. Plum Tree Cir., Apt. 204,
Hales Corners, WI 53130
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. October 2013

Emma Costilla
700 N. 10th St., Apt. 16, Oostburg, WI 53070
Had her 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. February 2013

Emma Costilla
700 N. 10th St., Apt. 16, Oostburg, WI 53070
Had her application for an insurance license denied for 15 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. September 2013

Thomas Francis Coughlin
1325 St. Davids Ln., Vero Beach, FL 32967
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, being involved in a lawsuit, and having his employment terminated by an insurance company. November 2013

Paul D. Crane
108 Maple Dr., Satellite Beach, FL 32937
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Illinois on a licensing application. December 2013

Korey L. Crawford
W59N927 Essex Dr., Cedarburg, WI 53012
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2013

Charles W. Cross
7921 W. Van Beck Ave., Milwaukee, WI 53220
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, failing to apply for licensure within 30 days of examination, and owing delinquent child support. April 2013

Gregory Leon Crum
1000 118th Ave. N., Saint Petersburg, FL 33716
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 Pennsylvania on a licensing application. December 2013

James Curvier
7339 Arbeth Pl., San Antonio, TX 78250
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 owing delinquent child support. December 2013

Adam Brian Damrill
Velapoint LLC, 1100 NW Compton Way, Ste. 205, Hillsboro, OR 97006
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of

failing to report an administrative action taken by the state of California on a licensing application. August 2013

Sadie L. Daniels
651 Airline Rd., Plover, WI 54467
Agreed to a 60-day denial of her licensing application and agreed to a one-year period of restricted licensure with certain supervision and reporting requirements. These actions were taken based on allegations of failing to disclose criminal convictions on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2013

M. Thomas Day
4021 S. 700 East, Ste. 500, Salt Lake City, UT 84107
Had his application for an insurance license denied. This action was taken based on allegations of a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty substantially related to insurance marketing; having unpaid arbitration awards and discovery sanctions; failing to disclose lawsuits on a licensing application; and demonstrating evidence of untrustworthiness. March 2013

Nichole M. Day
840 Roosevelt St., Fennimore, WI 53809
Agreed to the denial of her insurance license for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. February 2013

Shawna L. Deatherage
7713 Blivin St., Spring Grove, IL 60081
Had her application for an insurance license denied. This action was taken based on failing to respond promptly to inquiries from OCI and failing to provide proof of resident surplus lines licensing. August 2013

Anthony C. Delia
600 Broadhollow Rd., Ste. 200, Melville, NY 11747
Had his application for an insurance license denied. This action was taken based on an administrative action taken by the state of New York. September 2013

Roland D. Denman
19185 Thomson Dr., Unit 201, Brookfield, WI 53045
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2013

David Richard Detjen
4633 N. Haymeadow Ave., Appleton, WI 54913
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 life insurance licensure as required for the variable life/variable annuity line of authority. January 2013

Susan Marie Deyo
3300 Business Park Dr., Stevens Point, WI 54482
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct, owing delinquent child support, and having unpaid civil money judgments. November 2013

John George Domagata
S7640 Allbrite Dr., Merrimac, WI 53561
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 inactive licensure in the state of Illinois. October 2013

Christopher Shane Dorman
200 Heidi Rae Ct., Goldsby, OK 73093
Had his insurance license revoked and was ordered to pay a forfeiture of \$100.00. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report an administrative action taken by the state of West Virginia. September 2013

Retha Dale Dowells Coble
5150 Regent Blvd., 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 having a criminal conviction which may be substantially related to insurance marketing type conduct. February 2013

Harold Eugene Doyal
245 Townpark Dr. N.W., Ste. 200, Kennesaw, GA 30144
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. October 2013

Daniel J. Drought
1519 Starling Ln., Janesville, WI 53546
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 unpaid civil money judgments. October 2013

Gregory C. Dryden
538 S. Pelham, Rhineland, WI 54501
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. August 2013

Aaron Frank DuPont
3111 Sandgate Ct., Weston, WI 54476
Agreed to the revocation of his insurance license and agreed to pay a forfeiture of \$14,000.00. These actions were taken based on allegations of utilizing the services of an unlicensed and disciplined insurance intermediary and making false representations to insurance companies and consumers. December 2013

Dynah R. Edang
10598 W. Cortez Circle, Apt. 29, Franklin, WI 53132
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 unpaid civil money judgments. June 2013

Bradley S. Evans
12667 Bonaventure Ave., Carmel, IN 46032
Agreed to the denial of his application for an insurance license for 15 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Indiana on a licensing application. May 2013

Francis Michael Evans
1222 W. 41st St., La Grange, IL 60525
Agreed to the denial of his application for an insurance license for 30 days. This action was taken based on allegations of having administrative actions taken by the state of Illinois and FINRA. June 2013

Thomas W. Everett
814 N. 3rd Ave., Sturgeon Bay, WI 54235
Had his application for an insurance license denied for 10 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2013

Marcus B. Ewing
17548 Greenbay Ave., Lansing, IL 60438
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 insurance licensure. December 2013

Richard M. Faber
2016 Schroeder Ln., Green Bay, WI 54303
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the digital fingerprinting required for licensure. July 2013

Franklin Zachary Fecunda
9004 Post Oak Dr., Arlington, TX 76002
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 owing delinquent child support. January 2013

Gregory J. Fencel
2228 S. 13th St., Manitowoc, WI 54220
Agreed to the denial of his application for an insurance license for 30 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and having a criminal conviction which may be substantially related to insurance marketing type conduct. November 2013

Janet Ferrici
P.O. Box 107403, Milwaukee, WI 53217
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an licensing application. October 2013

Jeremy S. Fisher
1318 Sunset Ct., La Crosse, WI 54601
Agreed to pay a forfeiture of \$1,000.00 and agreed to cease and desist committing future violations of Wisconsin insurance law. These actions were taken based on allegations of obtaining a personal loan from a customer. May 2013

Jeremy S. Fisher
1318 Sunset Ct., La Crosse, WI 54601
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. August 2013

Venita C. Flanagan
4304 Retreat Rd., Louisville, KY 40219
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. November 2013

Robert Frank Fleet
3108 Asheton Ct., Edmond, OK 73034
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 surplus lines licensing. August 2013

Donald J. Fleischman
1221 Perrot St., Green Bay, WI 54302
Was ordered to pay a forfeiture of \$4,000.00. This action was taken based on allegations of failing to disclose criminal convictions to OCI within 30 days. June 2013

Gilbert Escobedo Flores
12238 Silicon Dr., Ste. 150, San Antonio, TX 78249
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 owing delinquent child support. November 2013

Adrian R. Francois
907 Euclid Ave., Apt. 7, Miami Beach, FL 33139
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction and failing to respond promptly to inquiries from OCI. October 2013

Todd R. Franke
734 Bear Claw Way, Apt. 209, Madison, WI 53717
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 2013

Deshunna Franklin
700 W. Virginia St., Ste. 205, Milwaukee, WI 53204
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Gail Louise Frederiksen
5160 Anton Dr., Apt. 216, Fitchburg, WI 53719
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Kristopher D. Gaffny
706 Burnett St., Eagle River, WI 54521
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2013

Jermaine Untromond Gales
3807 Hamid Blvd., Fresno, TX 77545
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 2013

Carmen M. Garcia
4890 Ashley Ln., Apt. 133,
Inver Grove Heights, MN 55077
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. October 2013

Mario J. Garcia
7801 S. Colony Cir., Apt. 102, Tamarac, FL 33321
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 charges and convictions which may be substantially related to insurance marketing type conduct. November 2013

Brennon J. Garthwait
411 Washington St., Fort Atkinson, WI 53538
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 information regarding a pending criminal charge. May 2013

Ryan Erica Gill
938 N. Gladstone Ave., Indianapolis, IN 46201
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 owing delinquent child support. March 2013

Ian Gipson
1215 Green Oaks Ln., Apt. F, Charlotte, NC 28205
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 current child support payments. October 2013

Glen R. Giroux
16139 80th Ave., Chippewa Falls, WI 54729
Agreed to pay a forfeiture of \$1,000.00 and agreed to report to OCI any administrative action taken in any state. These actions were taken based on allegations of failing

to disclose administrative actions taken by the states of Missouri and Wisconsin on a licensing application. July 2013

Peter Stephen Goeser
N4232 County Rd. D, Oakfield, WI 53065
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

April Mae Gonzalez
1231 Greenway Dr., Ste. 600, Irving, TX 75038
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. November 2013

Annie Christina Goodson
P.O. Box 281026, Cleveland, OH 44128
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 Ohio on a licensing application, and failing to respond promptly to inquiries from OCI. January 2013

Timothy M. Greguire
605 Grand Ave., Rothschild, WI 54401
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. February 2013

Robert J. Griffin
1015 Greenleaf St., Evanston, IL 60202
Agreed to pay a forfeiture of \$3,000.00. This action was taken based on allegations of failing to report an administrative action taken by FINRA to OCI. July 2013

Tonya M. Griffin
301 9th St., Brodhead, WI 53520
Was ordered to notify OCI within 30 days of any future money judgments or bankruptcies, notify OCI within 30 days of any future administrative actions, and to have her employment supervised for one year. This action was taken based on allegations of displaying financial irresponsibility. September 2013

Donna L. Grunow
1342 Lenz Ct., Sheboygan, WI 53083
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Michael R. Hall
3968 W. 600 N., Leesburg, IN 46538
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 state title and legal expense licensure. October 2013

Brad William Halliday
3475 Piedmont Rd. NE, Ste. 800, Atlanta, GA, 30305
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 licensure. July 2013

Jeremiah J. Hamlette
3054 15th St., Monroe, WI 53566
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. December 2013

Mara A. Hanson
225 S. 3rd St., River Falls, WI 54022
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 completing an insurance examination. July 2013

Harold E. Harding Tre
14123 Denver W. Pkwy., Golden, CO 80401
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions and failing to appear at an administrative hearing. July 2013

Joseph Elton Haskell, Jr.
5023 Eagle Point Dr., Jacksonville, FL 32244
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. January 2013

Zachary Hatcher
1065 Avenue of the Americas, Rm. 1020,
New York, NY 10018
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 residency. August 2013

Steven M. Haukedahl
1510 Sharp Rd., Waterford, WI 53185
Was ordered to pay a forfeiture of \$100.00, was ordered to provide information requested by OCI, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. July 2013

Dominic R. Haupt
10576 George St., Auburndale, WI 54412
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, having a criminal conviction which may be substantially related to insurance marketing type conduct, and having a history of unpaid child support and civil money judgments. June 2013

Jacquelyn S. Hemming
203 Stassen St., Algoma, WI 54201
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. August 2013

Si Lorenzo Henderson, Sr.
798 Squirrel Ct., Kissimmee, FL 34759
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 owing delinquent child support. January 2013

Charles E. Hess
519 13th Pl. N., Onalaska, WI 54650
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Grant Edward Hightower
11800 City Park Central Ln., Apt. 436, Houston, TX 77047
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 2013

Keith D. Hill
2440 Mint Thistle Ct., Charlotte, NC 28269
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. August 2013

Keith D. Hill
2440 Mint Thistle Ct., Charlotte, NC 28269
Had his insurance license revoked and was ordered to pay a forfeiture of \$100.00. 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. September 2013

Corey Lynell Holbert
1150 W. Phillips St., Ontario, CA 91762
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. June 2013

Yvette Vernice Holmes
P.O. Box 115364, Atlanta, GA 30310
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 the information required for life settlement broker licensure. December 2013

Joseph B. Howard
808 Minnesota Ave., South Milwaukee, WI 53172
Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2013

David C. Hueller
1930 Wood Ln., Green Bay, WI 54304
Agreed to pay a forfeiture of \$250.00 and agreed to report criminal proceedings within 30 days of any initial pretrial hearing. These actions were taken based on allegations of failing to timely report criminal charges to OCI. October 2013

Craig D. Huguet
W192 S6347 Regency Ct., Apt. F, Muskego, WI 53150
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

Craig D. Huguet
W192 S6347 Regency Ct., Apt. F, Muskego, WI 53150
Had his application for an insurance license denied for 10 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a reinstatement licensing application. March 2013

Eric Hume
1458 N. Lawnwood Cir., Unit 27C, Fort Pierce, FL 34950
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 owing delinquent child support. December 2013

Pauline M. Hurt
W7811 U.S. Hwy. 12, Black River Falls, WI 54615
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 pending criminal charges and criminal convictions, and having unpaid civil money judgments. October 2013

Brady R. Husby
1414 Douglas St., Menomonie, WI 54751
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. December 2013

Tawnya Patsy Hylemon
5215 Wiley Post Way, Ste. 200, Salt Lake City, UT 84116
Had her application for an insurance license denied for 270 days. 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 2013

Michael Paul Ippolito
9 Misty Ct., South Hadley, MA 01075
Had his insurance license revoked. This action was taken based on allegations of failing to timely notify OCI of administrative actions taken by the states of Washington, Rhode Island, Delaware, Nebraska, Indiana, North Dakota, Vermont, Kentucky, Texas, Maine, South Carolina, California, Idaho, South Dakota, Arkansas, Connecticut, and Kansas. July 2013

Shawn G. Jackson
529 State Farm Rd., Deerfield, WI 53531
Had his application for an insurance license denied. This action was taken based on allegations of having an unpaid civil money judgment. July 2013

John James Jacobs
80290 Via Tesoro, La Quinta, CA 92067
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely pay licensing fees and failing to respond promptly to inquiries from OCI. December 2013

Brian Wilson James
2100 Corporate Center Dr., Newbury Park, CA 91320
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 2013

Rodney Wayne Janelle
1000 118th Ave. N., St. Petersburg, FL 33716
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Virginia on a licensing application. October 2013

Jeffrey M. Jarnigo
9043 271st Ave., Salem, WI 53168
Agreed to have 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, failing to respond to OCI, and being involved in a civil lawsuit. July 2013

David C. Johnson
9550 Copper Creek Ct., Miamisburg, OH 45342
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report administrative actions taken by the states of Alabama, Missouri, Virginia, Kansas, Utah, Delaware, and West Virginia to OCI within 30 days. October 2013

Donald C. Johnson
4183 N. 16th St., Milwaukee, WI 53209
Agreed to the denial of his application for an insurance license for 60 days and agreed to maintain repayment of civil money judgments and state income taxes. These actions were taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct, having an administrative action taken by the state of Wisconsin, providing incomplete information on a licensing application, and having a history of tax delinquency and unpaid civil money judgments. June 2013

Natasha A. Johnson
N5547 170th St., Elmwood, WI 54740
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 criminal background check required for licensure. June 2013

Natasha A. Johnson
N5547 170th St., Elmwood, WI 54740
Had her application for an insurance license denied for 15 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. September 2013

Javan T. Jones
736 W. Cook Ave., Glenolden, PA 19036
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 2013

Jay Rudi Branch Jordan
5705 S. Topaz Pl., Chandler, AZ 85249
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 insurance licensure. November 2013

Richard P. Kadamian
829 Marquette Ave., South Milwaukee, WI 53172
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 2013

Samuel J. Kailas
7278 N. 38th St., Milwaukee, WI 53209
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Kristie Kapke
P.O. Box 115, Lannon, WI 53046
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. October 2013

Kristin Theresia Karisch Laws
14807 Vesper Lake Ct., Humble, TX 77396
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. August 2013

Kristin Theresia Karisch Laws
14807 Vesper Lake Ct., Humble, TX 77396
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 documentation for life settlement broker licensure. August 2013

Darin Lon Kath
1722 Dublin Tr., Apt. 34, Neenah, WI 54956
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

W. Brian Kelly
3713 Via Pacifica Walk, Oxnard, CA 93035
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 Colorado and California on a licensing application. July 2013

George Alphonse Khilla
6045 Beck Ave., North Hollywood, CA 91606
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. May 2013

Charles Fredrick Kimball II
3050 English Oak Cir., Pensacola, FL 32526
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. January 2013

Larry King
3356 S. 15th Pl., Milwaukee, WI 53215
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Lawrence T. King
136 Bridger Ct., Missoula, MT 59803
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose an

administrative action taken by the state of Montana, and having a criminal conviction which may be substantially related to insurance marketing type conduct. August 2013

Steven A. Kirchner
2716 River Edge Ct., Waukesha, WI 53189
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. March 2013

Michael H. Kontos
3872 Village Club Dr., Powell, OH 43065
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. October 2013

Drake A. Koster
9410 41st Ave., Pleasant Prairie, WI 53158
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 digital fingerprinting. August 2013

Angela M. Krueger
1801 W. Pershing St., Apt. 603, Appleton, WI 54914
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond to inquiries from OCI, completing prelicensing education after completing the insurance examination, and failing to retake the required examination. July 2013

Tania M. Kundinger
10388 County Rd. N, Marshfield, WI 54449
Had her application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. September 2013

Paul L. Kunstmann
1960 Spring Creek Ct., Green Bay, WI 54311
Had his insurance license revoked and was ordered to pay a forfeiture of \$100.00. These actions were taken based on allegations of failing to report an administrative action taken by the state of Kentucky, failing to report felony convictions to OCI, and failing to respond promptly to requests from OCI. October 2013

Travis Kurey
1421 Kevin Dr., Kaukauna, WI 54130
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. February 2013

Erin E. Kurtz
2814 E. Newberry Blvd., Milwaukee, WI 53211
Agreed to the denial of her application for an insurance license for a period of 31 days. This action was taken based on allegations of having an open lawsuit and unpaid civil money judgments. April 2013

Diane M. Kuse
1024 Gross Ave., Green Bay, WI 54304
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 retake an examination required for licensure. October 2013

Robert F. LaLonde
1069 Buchholz Dr., Wooster, OH 44691
Agreed to the denial of his application for an insurance license for 60 days and agreed to sell only certain insurance products with a specified company for a period of 12 months. These actions were taken based on allegations of having an administrative action taken by FINRA. December 2013

Rachael A. Lambrose
1935 E. Vine St., Ste. 460, Salt Lake City, UT 84121
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. November 2013

Kelly S. Lamia
1925 Nates Ct., Neenah, WI 54956
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. July 2013

Darrell J. Langer
1196 Hwy. T, Marshall, WI 53559
Agreed to pay a forfeiture of \$2,000.00, agreed to the suspension of his insurance license for 31 days, agreed to enter into a new Agency Agreement, and agreed to cease and desist signing names on any insurance documents. These actions were taken based on allegations of forging signatures on insurance documents. June 2013

Sarah E. Laux
13907 N. Port Washington Rd., Mequon, WI 53097
Had her insurance license summarily suspended. This action was taken based on allegations of utilizing premiums for personal use, committing forgery, and making misrepresentations to customers. November 2013

John Walter Lawson III
3446 Alabama St., San Diego, CA 92104
Had his application for an insurance license denied. This action was taken based on allegations of failing to report administrative actions taken by the states of Missouri and Virginia on a licensing application and failing to respond promptly to inquiries from OCI. September 2013

Robert A. Lecker
217 Henes Park Dr., Menominee, MI 49858
Had his application for a nonresident insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal charges while licensed as a resident of Wisconsin. May 2013

Christopher Aaron Lenzendorf
5153 Ninebark Dr., Madison, WI 53711
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

Michael C. Leonard
Metlife, 102 Clouter Creek Dr., Charleston, SC 29492
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Illinois and South Carolina on a licensing application. September 2013

Donnie Earl Leverette, Jr.
1822 N. Harriman St., Appleton, WI 54911
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application, having child support arrearages, having a criminal conviction which may be related to insurance marketing type activities, and failing to respond promptly to inquiries from OCI. September 2013

Reuben D. Levinsohn
805 Lantern Hill Dr., East Lansing, MI 48823
Agreed to the denial of his application for an insurance license for eight days, agreed to notify OCI of the outcome of pending employment lawsuits, agreed to report any new lawsuits to OCI, and agreed to the voluntary surrender of his license upon a finding of fraud or financial misconduct in a lawsuit. These actions were taken based on allegations of a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty. October 2013

Derrick J. Lindelof
38930 N. Northwestern Ave., Wadsworth, IL 60083
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 prelicensing education prior to examination. November 2013

Bonnie K. Little
N8595 Big Lake Rd., Gresham, WI 54128
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, being party to an open lawsuit, and having unsatisfied civil money judgments. July 2013

Carol Lively
2437 Hoeschler Dr., La Crosse, WI 54601
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Xay V. Lor
519 3rd St., Green Bay, WI 54304
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. March 2013

Patrick R. Loritz
2621 University Ave., Apt. 9, Green Bay, WI 54311
Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. May 2013

Peter B. Lucas
3649 Red Bud Ct., 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 required proof of resident state licensure. August 2013

Yeieiny V. Luna
339 Belle Plaine Ave., Gurnee, IL 60031
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 equivalent resident state licensing. September 2013

Sarah Malaise
104 E. Mason St., Unit 606, Milwaukee, WI 53202
Had her application for an insurance license denied. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due and failing to respond promptly to inquiries from OCI. January 2013

Stormi A. Malesevich
1210 W. 5th Ave., Oshkosh, WI 54902
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. June 2013

Stormi A. Malesevich
1210 W. 5th Ave., Oshkosh, WI 54902
Agreed to the denial of her application for an insurance license for 60 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 failing to respond promptly to inquiries from OCI. November 2013

Matthew Andrea Malone
3600 Bob O Link Ave., Wausau, WI 54401
Agreed to the denial of his application for an insurance license for 90 days. This action was taken based on allegations of having administrative actions taken by the states of Pennsylvania and Ohio, having a history of unsatisfied civil money judgments, and having a history of state income tax delinquency. May 2013

Paul Isaiah Malone
8201 Ridgepoint Dr., Irving, TX 75063
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. November 2013

Steven G. Markech
1326 Central St., Oshkosh, WI 54901
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. August 2013

Cindy M. Mau
3131 Greenview Dr., Green Bay, WI 54311
Agreed to the denial of her application for an insurance license for a period of 15 days. This action was taken based on allegations of unpaid civil money judgments. April 2013

Jamarr Mayes

2231 E. Camelback Rd., Ste. 300, Phoenix, AZ 85016
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct. October 2013

Tiae D. McCormick

3600 E. Commerce Pl., Orlando, FL 32808
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 promptly and completely respond to inquiries from OCI. January 2013

Justin McKinnon

445 State St., Fremont, MI 49412
Had his insurance license revoked and was ordered to pay a forfeiture of \$300.00. These actions were taken based on allegations of failing to report a criminal conviction to OCI, failing to respond to OCI, and having a criminal conviction substantially related to insurance marketing type conduct. July 2013

Kevin M. McLellan

10 Woodridge Ct., Apt. 4, Madison, WI 53704
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. September 2013

Patrick McNeil

W10788 S. Shore Rd., Deerbrook, WI 54424
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Scott Michael Mears

4260 N.E. 10th St., Apt. 2, Des Moines, IA 50313
Agreed to the denial of his application for an insurance license for 120 days, agreed to timely report administrative actions, and agreed to respond promptly to inquiries from OCI. These actions were taken based on allegations of failing to timely report administrative actions taken by other states while licensed in Wisconsin and failing to respond promptly to inquiries from OCI. November 2013

Scott Michael Mears

4260 N.E. 10th St., Apt. 2, Des Moines, IA 50313
Agreed to pay a \$500.00 forfeiture, agreed to the suspension of his insurance license for 30 days, and agreed to timely report administrative actions to OCI.

These actions were taken based on allegations of failing to timely report administrative actions taken by other states. November 2013

Quentin Menal

2125 W. Kilbourn Ave., Apt. 11, Milwaukee, WI 53233
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete a required background check. May 2013

Stacy Carolina Menjivar

4732 Oliva Ave., Lakewood, CA 90712
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 equivalent resident state insurance licensure. November 2013

Lisa Kay Mielke

N8644 Old Hwy. 47, Black Creek, WI 54106
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Joseph M. Milbauer

149 Hillside Ave., Berkeley Heights, NJ 07922
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. May 2013

Joseph M. Milbauer

149 Hillside Ave., Berkeley Heights, NJ 07922
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 and failing to respond promptly to inquiries from OCI. October 2013

Joseph M. Milbauer

49 Spring Floral Dr., New Providence, NJ 07974
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. December 2013

Mark Sebastian Mitchell

1370 S. Babcock St., Melbourne, FL 32901
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 Florida on

a licensing application, failing to respond promptly to inquiries from OCI, and owing delinquent child support. December 2013

Steven Mixon

227 S. Maple Ave., Green Bay, WI 54303

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education before taking an examination. December 2013

Alden L. Moe

2600 Stonehaven Dr., P.O. Box 309, Sun Prairie, WI 53590

Had his application for an insurance license denied. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application, providing false information on a licensing application, having a termination for cause from an insurance agency, and exhibiting methods and practices in the conduct of business that endanger the public interest. September 2013

Tahjood H. Mohieldin

3670 E. Squire Ave., Apt. 4, Cudahy, WI 53110

Agreed to a seven-day denial of her insurance license application and agreed to respond promptly to inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. September 2013

Thomas E. Monson

S5675 Cty. Rd. B, Eau Claire, WI 54701

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

William W. Montchal

9817 McWilliams Dr., Johnston, IA 50131

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 licensing. May 2013

Benitza Flores Montgomery

3015 Erin Ave, Cleveland, OH 44113

Had her insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of failing to report an administrative action taken by the state of Arkansas and failing to respond promptly to inquiries from OCI. January 2013

Carl Verdell Moore Jr.

3931 Tudor Court, Columbus, IN 47201

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 2013

Hilario Gilberto Morales

P.O. Box 785, Morenci, AZ 85540

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 owing delinquent child support. November 2013

Andrew Fabio Morgan

1625 Gardner Dr., Lutz, FL 33559

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. August 2013

Caitlin M. Morgan

416 Haskin Dr., Pardeeville, WI 53954

Agreed to the denial of her application for an insurance license for 90 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. June 2013

Trevor Munns

2946 Cimarron Tr., 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 having a criminal conviction which may be substantially related to insurance marketing type conduct. August 2013

Shawn S. Murphy

198 Victoria Ct., Barneveld, WI 53507

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. June 2013

Dona F. Myers

1141 N. Old World 3rd St., Apt. 2719,

Milwaukee, WI 53203

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Nicholas M. Neitzel
N53 W34959 Rd. B, Okauchee, WI 53069
Agreed to have his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal charge or conviction on a licensing application and failing to respond promptly to inquiries from OCI. February 2013

Ann M. Nelson
701 N. 10th St., 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 and owing delinquent child support. November 2013

Shawn P. Nett
3826 Stonebridge Dr., 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, failing to submit to the required background check, and having expired examination scores. December 2013

Richard Dunn Newton
8403 Southpark Cir., Ste. 655, Orlando, FL 32819
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Florida on a licensing application, and failing to respond promptly to inquiries from OCI. March 2013

Spenser L. Nickelatti
805 Angel Ct., Apt. 15, Holmen, WI 54636
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal charge on a licensing application. November 2013

Brandon Nicol
P.O. Box 1509, Jacksonville, OR 97530
Had his application for an insurance license denied. This action was taken based on allegations of failing to report an administrative action taken by the state of Georgia on an original licensing application and having administrative actions taken by the states of Georgia and Oregon. December 2013

Daniel R. Norton
2800 Begonia St., 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 a criminal conviction on a licensing application. March 2013

Scott T. Nowakowski
28 Grove Ave., Genoa City, WI 53128
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. November 2013

John Oliver
425 Butternut Dr., Fredericksburg, VA 22408
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 owing delinquent child support. March 2013

Barry Alan Olson
317 Bridge St., P.O. Box 355, Rockton, IL 60172
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 Illinois on a licensing application. May 2013

William M. Orange
2036 Adams St., Apt. 4B, Hollywood, FL 33020
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 licensing. April 2013

Daryl Craig Ostrander, Sr.
3543 Fortingale Dr., Wesley Chapel, FL 33543
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a termination for cause from an insurance company on a licensing application and making material misrepresentations on a licensing application. September 2013

Joshua James Ostrowski
4019 Towne Lakes Ave., Apt. 4116, Appleton, WI 54913
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. September 2013

Robert T. Owen
P.O. Box 600555, Jacksonville, FL 32260
Had his application for an insurance license denied. This action was taken based on allegations of failing to reinstate an inactive license and failing to respond promptly to inquiries from OCI. October 2013

Leonardo I. Palana
9315 N.E. 118th Ln., Apt. 301, Kirkland, WA 98034
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. July 2013

Martin J. Panczak
214 Wildflower Way, Lake Mills, WI 53551
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a tax delinquency and an administrative action taken by the state of Wisconsin on a licensing application, and failing to respond promptly to inquiries from OCI. July 2013

Thomas Bradley Pearsey
5574 Bracken Dr., Indianapolis, IN 46239
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 being involved in a bankruptcy proceeding. March 2013

Daniel Herbert Peaslee
1115 N. 8th St., Wausau, WI 54403
Agreed to the revocation of his insurance license and agreed to pay a forfeiture of \$35,000.00. These actions were taken based on allegations of utilizing the services of an unlicensed and disciplined insurance intermediary and making false representations to insurance companies and consumers. November 2013

Derek Perkins
2707 Kernville Dr., Wylie, TX 75098
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 owing delinquent child support. October 2013

Michael Lawson Pierce
12895 Heydon Hall, Roswell, GA 30075
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of having administrative actions taken by Wisconsin and other states. January 2013

Jessica Podlesnik
345 W. Wisconsin Ave., Fl. 2, Oconomowoc, WI 53066
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, having a criminal conviction

which may be substantially related to insurance marketing type conduct, and having unpaid civil money judgments. June 2013

Christopher Marshall Pope
623 N. O St., Lake Worth, FL 33460
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 equivalent resident state insurance licensure. November 2013

Matthew S. Pope
15 1/2 W. Central St., Apt. 5, Chippewa Falls, WI 54729
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Christopher Edward Porter
887 Mitten Rd., Ste. 200, Burlingame, CA 94010
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. February 2013

Jordan K. Powers
2581 Smiths Crossing, Apt. 103, Sun Prairie, WI 53590
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. May 2013

John J. Quirk, Jr.
2138 E. Lafayette Pl., Milwaukee, WI 53202
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2013

Wendy A. Reeves
833 S. 75th St., West Allis, WI 53214
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments, having a history of owing delinquent taxes, and exhibiting other evidence of financial irresponsibility. September 2013

Mary T. Rehberg
2630 Dollar Rd., Green Bay, WI 54311
Had her application for an insurance license denied. This action was taken based on allegations of being involved in a lawsuit involving a business, having a delinquent tax obligation, and failing to respond to inquiries from OCI. September 2013

Aleksei W. Reid
1350 N. Glenville Dr., Richardson, TX 75081
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 2013

Robert G. Reiman
5850 N. Kent Ave., Whitefish Bay, WI 53217
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. August 2013

Franshesca Resendez
4810 S. 68th St., Milwaukee, WI 53220
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 complete prelicensing education before testing, failing to pass a licensing examination after prelicensing education, and failing to meet requirements within the maximum allowable time for consideration of the application. April 2013

Franshesca Resendez
4810 S. 68th St., Greenfield, WI 53220
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. June 2013

Dawn M. Rhinesmith
11936 Parks Farm Ln., Charlotte, NC 28277
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. April 2013

Marco A. Rivera
9814 Alexa Pl., San Antonio, TX 78251
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 Kentucky on a licensing application and failing to respond promptly to inquiries from OCI. October 2013

David Michael Roasa
1942 W. Busoni Pl., Phoenix, AZ 85023
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 equivalent resident state licensing. September 2013

David Michael Roasa
1942 W. Busoni Pl., Phoenix, AZ 85023
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. September 2013

Nancy J. Robinson
3330 S. 92nd St., Apt. 4, Milwaukee, WI 53227
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. January 2013

Christine A. Rodriguez
123 S. Highland Ave., Apt. 1D6, Ossining, NY 10562
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 equivalent resident state licensing. September 2013

Joshua J. Roethel
W1258 Foster Rd., Oostburg, WI 53070
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 required prelicensing education, and failing to complete fingerprinting requirements. March 2013

Rebecca B. Rogers
N2676 Cty. Rd. V, Lodi, WI 53555
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Isabel D. Rojas
3233 Chardonnay Ct., Green Bay, WI 54301
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 eligibility to work in the United States. November 2013

Saboura Rokhsari Azar
1857 E. Kenilworth Pl., Apt. 518, Milwaukee, WI 53202
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 establish eligibility to work in the United States as a self-employed insurance agent. October 2013

Kelly A. Rosenbush
467 McCutcheon Rd., Hudson, WI 54016
Agreed to the denial of her application for an insurance license for a period of 60 days. This action was taken based on allegations of unsatisfied civil money judgments. April 2013

Michael Rush
2012 Columbia Pike, Apt. 4, Arlington, VA 22204
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 2013

Bernard Saffold
3129 N. 51st Blvd., Milwaukee, WI 53216
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Amy S. Sarbacker
6519 County Rd. DD, Mineral Point, WI 53565
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. September 2013

Sheila M. Schaller
N169 W19865 Chestnut Ct., Apt. 6, Jackson, WI 53037
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct and having unpaid civil money judgments. May 2013

Steven Schmidt
605 North Rd., Cloquet, MN 55720
Had his insurance license revoked and was ordered to pay restitution of \$168,837.42 and forfeitures of \$97,080.00. These actions were taken based on allegations of failing to properly consider suitability in selling life insurance or annuities, failing to complete replacement notices, making misrepresentations, and misappropriating customer funds. August 2013

Jason A. Schoeffler
5510 W. Hillcrest, Mequon, WI 53092
Agreed to the denial of his application for an insurance license for 10 days. This action was taken based on allegations of failing to disclose a lawsuit on a licensing application. April 2013

Darin J. Schubring
P.O. Box 2624, Madison, WI 53701
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. September 2013

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. July 2013

Elizabeth Ann Schwarzman
2046 Swans Neck Way, Reston, VA 22091
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. June 2013

Kirk Anthony Sempsrott
5680 Lochwoode Ct., Holt, MI 48842
Agreed to a 31-day denial of his application for an insurance license, agreed to report the outcome of pending employment lawsuits to OCI, agreed to report any new lawsuits to OCI, and agreed to the voluntary surrender of his license upon a finding of fraud or financial misconduct in a lawsuit. These actions were taken based on allegations of being involved in a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty. October 2013

Sapan Shah
783 Delta Ave., Apt. 8, Cincinnati, OH 45226
Agreed to the denial of his application for an insurance license for 60 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 failing to respond promptly to inquiries from OCI. December 2013

Steven Paul Silverstein
10001 W. Oakland Park Blvd., Ste. 302, Sunrise, FL 33351
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a termination for cause on a licensing application and displaying evidence of untrustworthiness or incompetence based on the facts of the termination. March 2013

Scott H. Simonsen
2828 S. Wentworth Ave., Milwaukee, WI 53207
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2013

Michael P. Sirianni
2911 Malak Cir., Wausau, WI 54403
Agreed to the revocation of his insurance license, agreed to pay consumer restitution, agreed to a \$100,000.00 forfeiture, and agreed not to reapply for insurance licensure for at least four years. These actions were taken based on allegations of making unsuitable annuity sales, making misrepresentations to consumers and insurance companies, and selling insurance without appointment authority. December 2013

Glynis Aundrea Snell
1278 Edwin St., Soperton, GA 30457
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 an administrative action taken by another state, and being party to a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty. January 2013

Richard T. Sowka
19900 128th St., Lot 231, Bristol, WI 53104
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. August 2013

Damon J. Spikes
1 Kitty Ct., Kimberly, WI 54136
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. March 2013

Lucinda M. Stanford
826 Hwy. K, Wisconsin Dells, WI 53965
Was ordered to have her insurance license suspended for a period of three months or until court-ordered restitution is fully repaid, whichever is longer; was ordered to pay a \$500.00 forfeiture; was ordered not to have any employment involving cash handling for five years; was ordered to notify employers and provide them with copies of the order; and upon any further regulatory violation, violation of the order, or any demonstration of any kind that she is not trustworthy or of good character her insurance license will automatically be revoked. These actions were taken based on allegations of failing to disclose criminal convictions to OCI. February 2013

Joshua W. Steeber
1508 15th Ave. E., Apt. 1, Menomonie, WI 54751
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and having unsatisfied money judgments in civil lawsuits. April 2013

Melissa Saje Stephen
4021 South 700 E., Ste. 500, Salt Lake City, UT 84107
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, owing delinquent child support, and failing to respond promptly to inquiries from OCI. February 2013

Jessica M. Stovich
6100 W. State St., Apt. 222, Milwaukee, WI 53213
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, failing to complete prelicensing education, and failing to respond promptly to inquiries from OCI. June 2013

Vivian Strapp-Johnson
5802 N. 93rd St., Milwaukee, WI 53225
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Jackie R. Studzinski
3251 E. Ryan Rd., Oak Creek, WI 53154
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Shawn M. Sveum
6329 Pheasant Ln., Apt. F 114, Middleton, WI 53562
Agreed to a 60-day denial of her insurance licensing application, agreed to two years of licensing conditions, including direct supervision of her employment at a specific agency, successful completion of probation, immediate reporting of any new criminal offenses, and the voluntary surrender of her insurance license if these conditions are not met. If her license is voluntarily surrendered, she further agreed not to reapply for licensure in Wisconsin for a period of five years. These actions were taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2013

Gregory J. Szatori
2970 Mossy Oak Cir., Apt. 58, Green Bay, WI 54311
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. March 2013

Theresa A. Tainter
11615 W. County Rd. CC, Couderay, WI 54828
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. September 2013

Johnny B. Tate Jr.
2415 Salem Park Dr., Indianapolis, IN 46239
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 owing delinquent child support. February 2013

Sara Tenant
308 Elm St., Stevens Point, WI 54481
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Naly Thao
1718 Bopf St., Wausau, WI 54401
Had her applications for an insurance license denied. These actions were taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application, failing to report an income tax delinquency on a licensing application, and providing materially untrue information regarding citizenship on licensing applications. September 2013

Jenny L. Thom
103 Conkey St., Burlington, WI 53105
Had her application for an insurance license denied. This action was taken based on allegations of criminal and civil convictions which may be substantially related to insurance marketing type conduct. April 2013

Cody Thomas
5013 Grace Rd., North Olmstead, OH 44070
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. February 2013

Brian Thompson
389 3rd St., Fond du Lac, WI 54935
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Heidi Thompson
2330 Rockledge Rd., Mishicot, WI 54228
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

James Thumstedter
1512 Metro Dr., Apt. 8, Schofield, WI 54476
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Gary L. Toms
1054 Zephyr Hill Ave., Eau Claire, WI 54703
Agreed to the denial of his application for an insurance license for 60 days, agreed to the direct supervision of his work as an insurance agent, agreed to make civil money judgment payments, and agreed to voluntarily surrender his insurance license if convicted of a crime in any jurisdiction. These actions were taken based on allegations of having criminal convictions and unpaid civil money judgments. August 2013

Casey J. Tomten
921 Birch St., La Crescent, MN 55947
Had her application for an insurance license denied. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. September 2013

Dennis W. Tondryk
1155 Algoma Blvd., Oshkosh, WI 54901
Had his application for an insurance license denied for 45 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. August 2013

Armen Tovmasyan
14614 Burbank Blvd., Unit 311, Sherman Oaks, CA 91411
Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose an administrative action on a licensing application. May 2013

Dianne M. Tralmer
420 Breckenridge Rd., Verona, WI 53593
Agreed to the suspension of her insurance license for 14 days; agreed to pay a forfeiture of \$2,000.00; agreed to complete eight hours of continuing education coursework, plus three additional hours of ethics training, within three months; agreed to provide documentation of the education to OCI and not count it toward her current continuing education requirements; and agreed to the revocation of her insurance license upon failure to comply with any of the terms of the stipulation. These actions were taken based on allegations of making misrepresentations to OCI and The American College, obtaining continuing education credit for courses that she did not complete, and allowing another person to take continuing education examinations on her behalf. November 2013

Eric E. Trulson
7751 157th Ave., Bloomer, WI 54724
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to complete prelicensing education, and failing to respond promptly to inquiries from OCI. February 2013

Justin L. Tucker
N6777 County Rd. M, Holmen, WI 54636
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to disclose the child support arrearage on a licensing application. July 2013

Carrie L Turner
732 Hoffman Rd., Green Bay, WI 54301
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. March 2013

Roshunda D. Turner
1350 N. Glenville Dr., Richardson, TX 75057
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 and failing to respond promptly to inquiries from OCI. November 2013

Mark Vaughan
5220 S. Harlan Way, Littleton, CO 80123
Agreed to surrender his insurance license. This action was taken based on allegations of failing to timely report

a criminal arrest and conviction to OCI and having administrative actions taken by numerous other states. November 2013

Bridgette A. Veasley
5010 Raymond Rd., Madison, WI 53711
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2013

Thoga Viswam
826 Inman Ave., Edison, NJ 08820
Had his insurance license revoked, was ordered to pay a forfeiture of \$500.00, and was ordered to not reapply for licensure for a period of two years. These actions were taken based on allegations of signing a signature on a document without proper authority, failing to respond to OCI, and failing to appear at an administrative hearing. January 2013

Pamela Vlasnik
1182 Sandy Hook Ln., Luck, WI 54853
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Nanette N. Vorath
4122 N. 70th St., Milwaukee, WI 53216
Appealed the denial of her application for an insurance license. The denial was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. An administrative hearing was held and the Commissioner ruled that, although there were sufficient grounds to deny the application, the applicant demonstrated sufficient competence and trustworthiness to be granted an insurance intermediary license. May 2013

Ronald D. Wage
N2344 Elm Grove Rd., Merrill, WI 54452
Agreed to the revocation of his insurance license and agreed to pay consumer restitution of \$2,534.74. These actions were taken based on allegations of utilizing the services of an unlicensed and disciplined insurance intermediary and making false representations to insurance companies and consumers. November 2013

Ellen M. Wagner
180 E. Cherokee Cir., Milwaukee, WI 53217
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Gregory W. Walsh

102 N. Meadow Ln., Roberts, WI 54023

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. June 2013

Benjamin James Wanamaker

10975 Sterling View Dr., Ste. A1, South Jordan, UT 84095

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. February 2013

Eric E. Watkins

1356 Sunfield St., Apt. 3, Sun Prairie, WI 53590

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Michael Wenzel

2768 County Rd. F, Eau Claire, WI 54703

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

Sara Wheeler

2689 Glenrose Hill, Atlanta, GA 30341

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. March 2013

Michele L. White

6685A N. 42nd St., Milwaukee, WI 53209

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. October 2013

L. B. Williamson

2121 Possum Trot Rd., Wake Forest, NC 27587

Agreed to the denial of his application for an insurance license. This action was taken based on allegations of failing to respond promptly to OCI and having administrative actions taken by the states of Colorado, Connecticut, Virginia, and Wisconsin. October 2013

Sandra Louise Wilson

2503 Bobwhite Blvd., Mesquite, TX 75149

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 and failing to respond promptly to inquiries from OCI. November 2013

Andrea M. Winscher

400 Austin St., Sparta, WI 54656

Had her application for an insurance license denied. This action was taken based on allegations of being involved in a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty; having criminal convictions substantially related to insurance marketing type conduct; and owing delinquent child support. May 2013

Donald J. Wisialowski

10228 W. Bunny Ct., Hales Corners, WI 53130

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, failing to report the criminal convictions while a licensed agent, failing to respond promptly to inquiries from OCI, being party to an open lawsuit, and having unpaid civil money judgments and delinquent tax warrants. July 2013

Jessica B. Witt

W6353 Oakwood Dr., Fond du Lac, WI 54937

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; being involved in a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty; and having unpaid civil money judgments. May 2013

Judith Anne Woodcock

452 Old Cemetery Rd., River Falls, WI 54022

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2013

Darren C. Woods

19601 W. Bluemound Rd., Brookfield, WI 53045

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

Ryan J. Woods

533 W. Caine St., Whitewater, WI 53190

Agreed to the 60-day denial of his licensing application and agreed to a one-year period of restricted licensure with certain supervision and reporting requirements. These actions were taken based on allegations of having a criminal conviction and unpaid civil money judgments. December 2013

Kou Xiong
5934 N. 69th 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. February 2013

Matthew J. Yakich
N68W24940 Stonegate Ct., Apt. 209, Sussex, WI 53089
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 2013

Reginald L. York
1934 N. 22nd St., Milwaukee, WI 53205
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, failing to submit to a required background check, owing delinquent child support, and failing to respond promptly to inquiries from OCI. September 2013

Jeffrey John Zavada
W132 N6622 Westview Dr., Menomonee Falls, WI 53051
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a delinquent tax obligation on a licensing application. July 2013

Allegations and Actions Against Companies:

1 800 Life Insurance Agency, Inc.
5170 Golden Foothill Pkwy., El Dorado Hills, CA 95762
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. August 2013

Administrators for the Professions of Delaware, Inc.
One Hollow Ln., Ste. 204, Lake Success, NY 11042
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. September 2013

AGCS Marine Insurance Company
225 W. Washington St., Ste. 1800, Chicago, IL 60606
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

American Fidelity Services, LLC
10480 Little Patuxent Pkwy., Ste. 400-463,
Columbia, MD 21044
Was ordered to pay a forfeiture of \$1,000.00, was ordered to provide information to OCI, was ordered to reply promptly to all OCI inquiries, and was ordered to cease and desist acting as an unauthorized warranty plan administrator/warrantor. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting an insurance business without proper authority. September 2013

American Pet Insurance Company
907 N.W. Ballard Way, Seattle, WA 98107
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

Arkidus Home Protection
10300 Southwest 72nd St., Miami, FL 33173
Was ordered to pay a forfeiture of \$1,000.00, to reply promptly in writing to OCI inquiries, and to cease and desist acting as a warranty plan administrator/warrantor unless 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. October 2013

Assurance Group, Inc.
5035 Prospect St., High Point, NC 27263
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. September 2013

Auto Club Insurance Association
One Auto Club Dr., Dearborn, MI 48126
Was ordered to pay a forfeiture of \$500.00 and was ordered to comply with an examination order related to claims handling practices. These actions were taken based on allegations of failing to comply with previous examination orders. May 2013

Bankers Life & Casualty Company
11825 N. Pennsylvania St., Carmel, IN, 46032
Agreed to pay a forfeiture of \$200,000.00 and agreed to implement a program to ensure compliance with mandates applicable to Medicare supplement products. These actions were taken based on allegations of using unfair claims settlement practices. October 2013

Berry and Roxbury Mutual Insurance Company
4766 Highway KP, Cross Plains, WI 53528
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. January 2013

Brown & Riding Insurance Services Inc.
317 Heritage Dr., Ste. 2, Oxford, MS 38655
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. September 2013

Cigna Health & Life Insurance Company
1601 Chestnut St. TL 14A, Two Liberty Place,
Philadelphia, PA 19192
Was ordered to enact certain market reforms pursuant to a multistate settlement. This action was taken based on allegations of using an unfair claims settlement practice. August 2013

Cincinnati Insurance Company, The
P.O. Box 145496, Cincinnati, OH 45250
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist issuing cancellation and nonrenewal notices that do not comply with Wisconsin law. These actions were taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. August 2013

Connecticut General Life Insurance Company
Two Liberty Place T114A, 1601 Chestnut St.,
Philadelphia, PA 19192
Was ordered to enact certain market reforms pursuant to a multistate settlement agreement. This action was taken based on allegations of using an unfair claims settlement practice. July 2013

Conseco Life Insurance Company
11825 N. Pennsylvania St., Carmel, IN 46032
Was ordered to pay a forfeiture of \$8,878.03 and to enact certain market reforms as part of a multistate settlement agreement. May 2013

CPS Advantage Insurance Services, Inc.
12501 Seal Beach Blvd., Ste. 270, Seal Beach, CA 90740
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Dallas National Insurance Company
14160 Dallas Pkwy., Ste. 500, Dallas, TX 75254
Was ordered to pay a forfeiture of \$8,000.00 and was ordered to cease and desist assisting unauthorized warranty plan insurers. These actions were taken based on allegations of assisting an unauthorized insurer. July 2013

Dallas National Insurance Company
P.O. Box 800499, Dallas, TX 75380
Agreed to pay a total forfeiture of \$6,000.00 in two separate cases. These actions were taken based on allegations of issuing improper mid-term cancellations and nonrenewals of insurance policies. August 2013

Dallas National Insurance Company
5501 LBJ Freeway, Ste. 1200, Dallas, TX 75240
Agreed to an amended order requiring payment of a \$6,000.00 forfeiture, agreed to cease assisting unauthorized Wisconsin warranty plans, and agreed to honor all warranties previously issued by Tier One Warranty Services, LLC, or any of its affiliated or subsidiary companies. These actions were taken based on allegations of assisting an unauthorized insurer. November 2013

Educational Healthcare Exchange, Inc.
P.O. Box 183, Bala Cynwyd, PA 19004
Had its application for an insurance license denied. This action was taken based on allegations of using a firm name similar to the Federal Exchange Marketplace under the Affordable Care Act. November 2013

Essex National Securities, LLC
550 Gateway Rd., Napa, CA 94558
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 resident state MGA insurance licensure. November 2013

Everspan Financial Guarantee Corp.
One State St. Plaza, 15th Floor, New York, NY 10004
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. September 2013

Fellowship of Reconciliation, Inc., The
P.O. Box 271, Nyack, NY 10960
Was ordered to pay a forfeiture of \$500.00 and was ordered to file an annual financial statement and fees. These actions were taken based on allegations of failing to timely file a required financial statement and fees. October 2013

Generation Life Insurance Company
2500 Westfield Dr., Elgin, IL 60123
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

Germantown Mutual Insurance Company
P.O. Box 1020, Germantown, WI 53022
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from issuing improper mid-term cancellations of worker's compensation policies. This action was taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. September 2013

Health Exchange Marketplace Agency Corp.
4151 Executive Pkwy., Ste. 210, Westerville, OH 43081
Had its application for an insurance license denied. This action was taken based on allegations that the agency name is misleading. September 2013

Helenville Mutual Insurance Company
P.O. Box 67, W3320 Hwy. 18, Helenville, WI 53137
Was ordered to pay a forfeiture of \$1,500.00. This action was taken based on allegations of failing to comply with a previous examination order. June 2013

Jackson National Life Insurance Company
One Corporate Way, Lansing, MI 48951
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to comply with previously issued compliance orders. These actions were taken based on allegations of failing to comply with previous examination orders. July 2013

Kevin Lee Company, Inc.
2828 Forest Ln., Ste. 2300, Dallas, TX 75234
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 information regarding the designated Wisconsin-licensed producer. April 2013

Knightbrook Insurance Company
2 Logan Sq., Fl. 9, Philadelphia, PA 19103
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

League of Wisconsin Municipalities Mutual Insurance
402 Gammon Pl., Ste. 225, Madison, WI 53719
Was ordered to pay a forfeiture of \$250.00. This action was taken based on allegations of failing to comply with a previous examination order. August 2013

Life Insurance Company of North America
Two Liberty Place T114A, 1601 Chestnut St.,
Philadelphia, PA 19192
Was ordered to enact certain market reforms as part of a multistate settlement agreement. This action was taken based on allegations of using unfair claims settlement practices. July 2013

Life Solutions Inc.
P.O. Box 44425, Madison, WI 53744
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Lovitt & Touche, Inc.
P.O. Box 32702, Tucson, AZ 85751
Had its application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by other states and failing to respond to inquiries from OCI. June 2013

Lovitt & Touche, Inc.
P.O. Box 32702, Tucson, AZ 85751
Had its application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Virginia and Wisconsin on a licensing application, failing to respond promptly to inquiries from OCI, having a delinquent tax obligation, and failing to provide proof of equivalent resident state licensing. October 2013

Lutheran Social Services of WI & Upper Michigan, Inc.
647 W. Virginia St., Ste. 200, Milwaukee, WI 53204
Was ordered to pay a forfeiture of \$500.00 and was ordered to file a required financial statement. These actions were taken based on allegations of failing to file a required financial statement and pay fees by the due date. June 2013

Mack Camera & Video Service
200 Morris Ave., Springfield, NJ 07081
Was ordered to pay a forfeiture of \$1,000.00, cease and desist conducting a warranty business, and provide proof of financial security. This action was taken based on allegations of conducting an insurance business without proper authority. May 2013

Medina Mutual Insurance Company
500 Plaza Dr., Marshall, WI 53559
Was ordered to pay a forfeiture of \$5,000.00. This action was taken based on allegations of failing to comply with a previous examination order. January 2013

Messer-Bowers Company
P.O. Box 1349, Enid, OK 73702
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. June 2013

NAACP Legal Defense & Educational Fund, Inc.
99 Hudson St., Ste. 1600, New York, NY 10013
Was ordered to pay a forfeiture of \$500.00 and was ordered to file an annual financial statement and fees. These actions were taken based on allegations of failing to timely file a required financial statement and fees. October 2013

Old Republic Insurance Company
P.O. Box 789, Greensburg, PA 15601
Was ordered to pay a forfeiture of \$3,000.00. This action was taken based on allegations of failing to file endorsements with OCI. September 2013

Pekin Insurance Company
2505 Court St., Pekin, IL 61558
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist issuing renewal notices with altered terms. These actions were taken based on allegations of failing to deliver a renewal notice with altered terms at least 60 days prior to the renewal date and failing to include a statement of the policyholder's right to cancel in the renewal notice. September 2013

ProAssurance Casualty Company
100 Brookwood Pl., Birmingham, AL 35209
Appealed OCI's disapproval of policy form endorsements. The Commissioner upheld the disapproval. This action was taken based on allegations that medical malpractice form filings violated Wisconsin insurance laws by applying a deductible, shifting the costs of defense expenses to the insured. April 2013

RGA Reinsurance Company
1370 Timberlake Manor Pkwy., Chesterfield, MO 63017
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

Risk Management & Reinsurance Services, Inc.
601 Montgomery St., Ste. 315, San Francisco, CA 94111
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Safeco Insurance Company of America
62 Maple Ave., Keene, NH 03431
Was ordered to pay a forfeiture of \$3,000.00 and was ordered to cease and desist from issuing improper nonrenewal notices to policyholders. These actions were taken based on allegations of issuing improper nonrenewals of insurance policies. January 2013

Senior Advantage of Wisconsin
1033 W. College Ave., Ste.103, Appleton, WI 54914
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Sheboygan Falls Insurance Company
511 Water St., Sheboygan Falls, WI 53085
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. August 2013

Thrivent Financial for Lutherans
625 Fourth Ave. S., Minneapolis, MN 55415
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to timely report transactions as required to OCI. These actions were taken based on allegations of failing to timely report transactions to OCI. October 2013

Tier One Warranty Services LLC
3707 FM 1960 Rd. W., Ste. 450, Houston, TX 77068
Was ordered to pay a forfeiture of \$12,000.00, was ordered to cease and desist from acting as a warranty plan administrator unless and until it has obtained authority to do so, and was ordered to supply requested information to OCI. This action was taken based on allegations of conducting an insurance business without proper authority and failing to respond promptly to inquiries from OCI. June 2013

Virginia Surety Company, Inc.
175 W. Jackson Blvd., Chicago, IL 60604
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

Wilson Mutual Insurance Company
P.O. Box 1340, Sheboygan, WI 53082
Was ordered to pay a forfeiture of \$5,000.00. This action was taken based on allegations of basing worker's compensation policy dividend distributions on the continuation of the policy. September 2013

Wilson Mutual Insurance Company
P.O. Box 1340, Sheboygan, WI 53082

Was ordered to update and endorse its form filings to reflect the fact that premium is not audited on its commercial general liability policies, was ordered to provide OCI with form filing confirmation, and was ordered to cease and desist providing misleading information to consumers. These actions were taken based on allegations of making misrepresentations to consumers. November 2013

Wisconsin Vision Service Plan, Inc.
3333 Quality Dr., Rancho Cordova, CA 95670

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. June 2013