

II. Executive Initiatives



Regulatory Developments and Trends

The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1870 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 among 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 2014 include:

- Licensing 28,172 new agents, 2 new domestic insurers, 8 nondomestic insurers, 22 employee benefit plan administrators, 1 vehicle protection product, 3 life settlement providers, and 43 service contract providers.
- Examining 54 domestic insurance companies' finances and analyzing more than 2,200 financial statements.
- Conducting 7 market conduct examinations, 51 internal reviews consisting of desk audits and market conduct analysis of companies in 11 lines of business.
- Responding to more than 25,000 consumer inquiries and 4,100 written consumer complaints, and recovering over \$4.7 million for policyholders.

Educating and Informing the Insurance Consumer

Consumer education is critical in a competitive-based insurance market. Informed consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. In 2014, 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 2014 include a rollout 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 in 2013, we have successfully rolled out the system to the general public and insurers.

Implementation of the Patient Protection and Affordable Care Act

The Patient Protection and Affordable Care Act (ACA) fundamentally changed the health insurance market in 2014. Every health insurer made changes to their plans to reflect new federal requirements. The federal exchange rollout also created a number of new consumer issues, and OCI helped consumers navigate through those issues. OCI also continued to review numerous additional filings throughout 2014. In addition, OCI has continued to review new and updated federal guidance on the implementation rules.

The problems with the federal health insurance exchange forced Governor Walker and the legislature to delay the implementation of Wisconsin's changes including 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 staff helped conduct an orderly run down and properly disposed of HIRSP's remaining assets including sending hundreds of thousands of dollars in refunds to consumers.

OCI has worked extensively to protect the state's right to regulate health insurance and implemented a communication plan to inform consumers and employers

about changes that occurred in 2014. OCI has continued to work with various stakeholders including representatives of the federal government, consumers, agents, insurance companies, and others to protect consumers.

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, Network Adequacy Subgroup and the Contingent Deferred Annuities (A) Working Group.

During 2014, 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.

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 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 continued to work with state and federal regulators on issues surrounding mortgage guarantee insurance reforms.

In 2014, OCI began 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.

Legislation

During 2014 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 186—Copayments, Deductibles, or Coinsurance for Oral Chemotherapy and Injected or Intravenous Chemotherapy

Amends 40.51 (8), 40.51 (8m), 66.0137 (4), 120.13 (g) and 185.982 (1) (intro.); creates 609.837 and 632.867, Wis. Stat.

Provides that a health insurance policy or self-insured health plan that covers injected or intravenous chemotherapy and oral chemotherapy may not require a higher copayment, deductible, or coinsurance amount for oral chemotherapy than it requires for injected or intravenous chemotherapy, regardless of the formulation or benefit category determination by the policy or plan. A policy or plan that limits copayments paid by a covered individual to no more than \$100 for a 30-day supply of oral chemotherapy medication is considered to comply with this provision. The \$100 copayment may be adjusted annually by an amount that does not exceed the U.S. consumer price index.

Effective January 1, 2015

2013 Act 212—Limited Lines License for the Sale of Travel Insurance

Repeals and recreates 628.01 (1) (b) 8.; creates 632.977, Wis. Stat.

Authorizes the Commissioner of Insurance to issue to a travel retailer a limited lines license for the sale of travel insurance. The Act defines a travel retailer as a business entity that makes, arranges, or offers travel services. Travel insurance is defined as limited lines insurance coverage for personal risks incident to planned travel, including trip interruption or cancellation, loss of baggage or personal effects, damages to accommodations or rental vehicles, and sickness, accident, disability, or death occurring during travel. The travel insurance producer must require each employee of the travel retailer to receive a program of instruction or training, subject to review by the Commissioner of Insurance. The Act requires the travel retailer to make available to prospective purchasers brochures or other written materials that provide identity and contact information for the insurer or producer,

explain the purchase of travel insurance is not required for the purchase of any other product or service from the travel retailer, and explain that the travel retailer who is not licensed as a travel insurance producer may provide general information about the travel insurance but is not qualified or authorized to answer technical questions or evaluate the adequacy of the customer's existing insurance coverage. The Act prohibits a travel retailer's employee who is not licensed as a travel insurance producer from evaluating the technical terms, benefits, or conditions of the travel insurance coverage, evaluate or provide advice concerning the customer's existing insurance coverage, or holding him or herself out as a licensed travel insurance producer.

Effective August 1, 2014

2013 Act 230—Portable Electronics Insurance

Amends 632.975 (2) (d); creates 424.301 (6) and 424.401 (6), Wis. Stat.

Specifies that the statutes, which prohibit a creditor from contracting for or receiving a separate charge for property insurance on property in which the creditor holds a security interest and which specify a form for notifying the customer of their right to substitute property or liability insurance, does not apply to portable electronics insurance.

Effective August 1, 2014

2013 Wisconsin Act 238—Uses and Disclosures of Protected Health Information

Creates 146.816, Wis. Stat.

Provides that the rules regarding the use, disclosure or request for disclosure of protected health information do not apply to uses, disclosures or requests for disclosure made in compliance with the federal rules for health care clearinghouses (45 CFR 164.500 and 164.534) and the use, disclosure, or request for disclosure is for purposes of treatment, payment, or health care operations.

Effective August 1, 2014

2013 Wisconsin Act 271—Exemption from Regulation of Certain Annuities

Repeals 601.31 (1) (a) 4., 601.31 (1) (b) 4., 601.31 (1) (c) 4., 601.31 (1) (k) 4., ch. 615 and 646.01 (1) (a) 2. d.; amends 600.03 (27), 620.25 (2) and 645.02 (6); creates 632.65, Wis. Stat.

Provides that a "qualified charitable gift annuity" is excluded from regulation. The Act defines a qualified charitable gift annuity as an annuity that, for federal income tax purposes, is established under a transaction

that is treated partly as a charitable contribution and partly as an investment in an annuity contract and that meets the federal income tax requirements for exclusion from “acquisition indebtedness.” The Act prohibits a charitable organization from issuing a qualified charitable annuity unless the charitable organization has been in continuous existence for at least three years. The Act requires the charitable gift annuity contract to make specified disclosures.

Effective April 18, 2014

2013 Act 278—Compensation for the Sale of Long-term Care Insurance

Amends 13.92 (4) (c), 13.92 (4) (d), 13.92 (4) (e), 13.92 (4) (f), 35.93 (2) (b) 4., 35.93 (2) (c) 1., 35.93. (3) (e) (intro.), 35.93 (3) (e) 1., 227.01 (13) (intro.), 227.11 (2) (intro.) and 227.27 (2); creates 13.92 (4) (bm) and 227.265, Wis. Stat.

Provides that an agent, broker or producer may be compensated for the sale of a long-term care policy only if the compensation provided in the second year or period and in subsequent years is the same and is provided for at least five renewal years. The Act also provides that an agent, broker or producer may be compensated for the replacement of a long-term care policy only if the replacing insurer has established reasonable standards for which first-year compensation is appropriate for replacement. The standards must include that the replacing policy is suitable for the applicant, the replacing policy materially improves the position of the applicant, including coverage, price premium, stability, or financial strength ratings of the insurer. The agent, broker or producer must assess the replacement transaction as justifying the replacement and submit the assessment to the insurer as part of the application. The insurer is required to evaluate each replacement and affirmatively approve or deny its qualification for first-year compensation. The standards and methodology must be subject to review by OCI, and the replacing insurer must establish an auditable methodology for evaluating replacements that qualify for first-year compensation.

Effective April 18, 2014

2013 Act 279—Own Risk and Solvency Assessment (ORSA)

Renumbers 611.72 (3) and 611.73 (3); amends 611.42 (1), 611.42 (2) (a), 611.73 (4), 611.76 (1) (c), 644.10 (1) (a), 644.10 (1) (b); creates 601.415 (11), 601.465 (1m) (c) 7., 601.465 (3), 611.425, 611.72 (3) (bm), 611.73 (3) (b), 617.12, 617.21 (1) (cm), 617.215 and ch. 622, Wis. Stat.

Establishes a process whereby an insurer is required to undertake an assessment of the adequacy of its risk

management and current and prospective solvency positions under normal and severe stress scenarios. The Act requires insurers to analyze all reasonably foreseeable and relevant material risks, such as underwriting, credit, market, operational, and liquidity that could impact the insurer’s ability to meet its obligations to its policyholders. The Act also allows the Commissioner of Insurance to participate in supervisory colleges, which are a temporary or permanent forum for communication and cooperation between the regulators charged with the supervision of an insurer that is part of a holding company system with international operations. The powers of the Commissioner with respect to supervisory colleges include initiating the establishment of the college, clarifying the membership and participation of other regulators in the college, coordinating the ongoing activities of the college, and establishing a crisis management plan. The Act also provides that the policyholders of mutual insurance companies may participate in proxy voting via electronic transmission.

Effective April 18, 2014, except that the ORSA provisions are effective January 1, 2015

2013 Act 308—Establishing a Process for the Return of Unclaimed Property by the State

Renumbers and amends 71.93 (1) (d); amends 71.93 (3) (a) (intro.) and 177.18 (1); creates 71.93 (1) (d) 2. and 177.19, Wis. Stat.

Specifies that the Department of Revenue’s setoff of any debt or other amount owed to the department shall include the use of unclaimed property owed to the debtor. The Act also provides that the unclaimed property administrator’s annual publication of the names of persons appearing to be the owners of abandoned property shall be on an Internet site maintained by the administrator. The Act also requires the administrator to annually notify the Department of Revenue of the names and social security numbers, where available, of all persons appearing to be the owners of abandoned property. The Department of Revenue, in turn, is required to notify the administrator if any such person has filed a Wisconsin income tax return in that year and to provide the administrator of the address of that person. The department must also notify the administrator if any such person owes a debt to a state agency, a county or a municipality. The administrator is then required to first pay to the Department of Revenue all setoffs against the person’s debt and, if the amount owed the person is \$2,000 or less after all setoffs, pay the remaining amount to the person without the person having to file a claim. If the amount owed after all setoffs is greater than \$2,000, the administrator shall send a written notice to the person, informing the person that he or she

is the owner of abandoned property held by the state and may file a claim with the administrator for the return of the property.

Effective July 1, 2015

2013 Act 344—Proof of Financial Responsibility and Malpractice Insurance Requirements for Advanced Practice Nurses Serving as Volunteer Health Care Providers

Amends 146.89 (2) (a), (b), (c) and (d), 146.89 (3) (b) 8. and 146.89 (4); creates 146.89 (1) (r) 5. to 8., 146.89 (2) (e) to (i) and 146.89 (5), Wis. Stat.

Specifies that an advanced practice nurse who meets the requirements of the volunteer health care provider statute has state agency status for the purposes of malpractice insurance coverage. The Act clarifies that state agency status does not apply to a volunteer health care provider for whom the Department of Health Services has withdrawn approval of the volunteer health care provider application.

Effective August 1, 2014

Administrative Rules

In 2014, OCI promulgated the following changes in the Wisconsin Administrative Code.

Ins 2.80 and 50.79—Relating to reserve and reporting requirements for life and fraternal insurers

The rule modifies the reserve requirements for life and fraternal insurers and revises and clarifies the reporting requirements related to life reserves. The rule also repeals a table that is both outdated and unnecessary.

The rule specifically addresses the four items described below. Items (a) and (b) allow Wisconsin regulations to align with the model regulations of the National Association of Insurance Commissioners (NAIC) and the regulations of 18 other states. This consistency assists domestic insurers specifically, as a significant number of life insurers are doing business in several of the states that have implemented the NAIC model regulations. Item (c) eases the administrative burden on the Office of the Commissioner of Insurance (OCI) and foreign insurers doing business in Wisconsin by eliminating an unnecessary filing requirement. Finally, item (d) corrects an outdated and unnecessary table contained in existing regulation.

(a) Section Ins 2.80, Wis. Adm. Code, establishes the minimum standards for life insurance policy reserves and the method for calculating the reserves. The existing rule includes requirements for a premium deficiency reserve, under which the company can incorporate “X” factors to adjust the mortality factor to a level that is based on the company’s own mortality experience. The rule removes the limits on the X factors contained in s. Ins 2.80 (4), Wis. Adm. Code. This flexibility may result in a reduction of reserves for some insurers and will create a more level playing field with the 18 states that have already adopted the NAIC model regulation.

(b) Section Ins 50.79 (3) (a) and s. Ins 2.80 (4) (b) 3., Wis. Adm. Code, are amended through the addition of clarifying language that provides direction to the insurer’s actuary regarding information to be contained in the Regulatory Asset Adequacy Issues Summary. The Regulatory Asset Adequacy Issues Summary is a confidential document filed annually with the Commissioner and provides information pertaining to the impact of cash flow insufficiencies projected to occur during the interim periods prior to the end of the test period. The new rule is an improvement as it eliminates reporting inconsistencies.

(c) Currently, all licensed life and fraternal insurers must submit a confidential Regulatory Asset Adequacy Issues Summary annually to the Commissioner. The new language of s. Ins 50.79, Wis. Adm. Code, does not require foreign insurers (approximately 450 companies) to submit the Summary unless specifically requested by the Commissioner.

(d) The rule repeals the table of select mortality factors at the end of ch. Ins 2, Wis. Adm. Code, which is outdated and unnecessary. Since the original rule was adopted a more accurate table contained in a NAIC model rule has been released and is referenced in two places in s. Ins 2.80 (4), Wis. Adm. Code, pursuant to s. 601.41 (3) (b), Wis. Stat., which specifically grants OCI the authority to cross-reference NAIC tables. The mortality factors for calculating reserves contained within sub. (4) are more accurate and are the correct factors insurers should use for their reserve calculations. Therefore the table at the end of ch. Ins 2, Wis. Adm. Code, is removed.

Effective September 1, 2014

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,” “nongavigator 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 1, 2014

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 July 1, 2014

Ins 51.01 (4) (a) 2.—Relating to risk based capital requirements

OCI, by rule, establishes risk based capital requirements for insurers. The company action level provision under the rule provides an early warning that an insurer might be approaching a financially hazardous condition. The rule modifies a variable in the definition of “company action level event” that is applicable to life or health insurers that complete the life annual statement from “2.5” to “3.0,” as authorized by s. 623.11 (2), Wis. Stat., potentially resulting in an earlier warning that a company is approaching a financially hazardous condition.

The rule is now consistent with the National Association of Insurance Commissioner’s model regulation and brings Wisconsin’s requirements for life insurers into alignment with the requirements for health insurers.

Effective July 1, 2014

In 2014, OCI had the following emergency rules in effect:

Ins 2.30 (2) (f) to (j), 2.30 (3) (c) and (cm), and 2.30 (3m)—Relating to 2012 Individual Annuity Reserving (IAR) Mortality Table

The rule requires life insurers to use the 2012 IAR Table when determining the minimum standard of valuation for individual annuity and pure endowment contracts issued on or after January 1, 2015. The rule modernizes an outdated table that risked leaving insurers with an insufficient level of reserves. The 2012 IAR Table is comprised of a basic experience table with margins (2012 Individual Annuity Mortality Period Life Table) and a projection scale. The addition of a projection scale to the 2012 IAR Table allows the Table to remain up-to-date over a longer period of time because it allows the Table to adjust by considering the most accurate statistics during each valuation year.

Effective December 29, 2014

Ins 17.01 (3) and Ins 17.28—Relating to Injured Patients and Families Compensation Fund, Annual Fund and Mediation Panel Fees, for the fiscal year beginning July 1, 2014

This rule establishes the fees that participating health care providers pay to the Fund for the fiscal year that began July 1, 2014. The fees represent a 10% decrease from fees paid for the 2013-2014 fiscal year. The board approved these fees at its meeting on December 18, 2013, based on the recommendation of the board's actuarial and underwriting committee and reports of the Fund's actuaries.

The board is also required to promulgate, by rule, the annual fees for the operation of the Injured Patients and Families Compensation Fund medical mediation system, based on the recommendation of the director of state courts. The recommendation of the director of state courts was reviewed by the board's actuarial and underwriting committee. This rule implements the funding level approved by the board on March 19, 2014, by establishing mediation panel fees for the next fiscal year at \$7.75 for physicians and \$1.50 per occupied bed for hospitals, representing an increase of \$7.75 per physician and an increase of \$1.50 per occupied bed for hospitals from 2013-14 fiscal year mediation panel fees.

Effective June 18, 2014

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 2014, Commissioner Nickel and his representatives were members of the following NAIC committees, task forces, working groups and subgroups.

Committees

Executive (EX) Committee
Audit 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

Regulatory Framework (B) Task Force (Chair)

ERISA (B) Working Group
Network Adequacy Subgroup

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

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

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

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)

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

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 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

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 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, 2014, were:

Michael Derdzinski, Johnson Insurance, Racine
(Co-Chair)
Greg Gurlik, Northwestern Mutual Life,
Milwaukee (Co-Chair)
Sharon Brosnan, Thrivent, Appleton
Terrence Frett, Frett/Barrington Limited, Pewaukee
Gerald Frye, The Benefit Services Group,
Pewaukee
Dustin Hinton, UnitedHealthcare, Milwaukee
Shelia Jenkins, Network Health, Menasha
Lisa Olson, Wisconsin Primary Health Care As-
sociation, Madison
William O'Toole, Catholic Financial Life,
Milwaukee
Bill Smith, National Federation of Independent
Business, Madison
Christine Witherill, Wisconsin Physicians Service,
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 ceased operations in 2014. The board continues as an advisory council.

Injured Patients and Families Compensation Fund 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, 2014, were:

Theodore K. Nickel, Commissioner of Insurance
Marty Arnold, Industry Representative
Gregory Banaszynski, Public Member
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

* Term expired in 2014.

Insurance Security Fund 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 2014 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 Wiedenhoft, 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

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. I of ch. 14 to study law enforcement issues; 6 members (1 of whom is a consumer representing the public at large) with demonstrated professional, research or personal interest in alcohol and other drug abuse

problems, appointed for four-year terms; a representative of an organization or agency which is a direct provider of services to alcoholics and other drug abusers; a member of the Wisconsin County Human Service Association, Inc., who is nominated by that association; and 2 members of each house of the legislature, representing the majority party and the minority party in each house.

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

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

Bulletins to Insurers

March 20, 2014

To all insurers authorized to write health insurance in Wisconsin containing guidance regarding the U.S. Department of Health and Human Services extended transitional policy. Carriers may renew, at their option, non-ACA compliant individual and small group coverage and coverage to large employers if coverage was in effect on October 1, 2013. Policies may be renewed on or before October 1, 2016.

April 21, 2014

To charities issuing gift annuities in Wisconsin regarding 2013 Wisconsin Act 271. Effective April 18, 2014, OCI will no longer license, monitor the financial condition of, or accept consumer complaints about, charitable gift annuity issuers.

May 16, 2014

To surplus lines agents, direct placement policyholders, and risk retention groups doing business in Wisconsin regarding filing requirements. For evaluation purposes, OCI has joined the Nonadmitted Insurance Multi-State Agreement, Inc. (NIMA) as an Associate Member for a one-year period. During that period, OCI will assess the advantages and disadvantages of becoming a full tax-sharing member of NIMA.

June 24, 2014

To all insurers authorized to write title insurance regarding use of blanket exceptions in consumer title insurance policies. The Commissioner considers consumer title insurance policies which contain blanket exceptions to be misleading because the benefits are too restricted to achieve the purposes of title insurance. Insurers may continue to list specific exemptions for actual title defects or impairments that are discovered during a public records search

June 25, 2014

To all insurers authorized to do business in Wisconsin containing a summary of the statutory provisions completed in the 2013-2014 Legislative Session to date.

September 25, 2014

To all insurers authorized to write credit life and/or credit accident and sickness insurance providing notice of the new basic loss ratio of 46% for credit life insurance and the new prima facie rates for credit life insurance and credit accident and sickness insurance to become effective for the three-year period beginning on January 1, 2015.

October 21, 2014

To all insurers authorized to write business in Wisconsin regarding s. 631.36 (5) (a), Wis. Stat., "Renewal with Altered Terms," which requires an insurer to send a renewal notification 60 days prior to the renewal date if the policy is renewing on less favorable terms or at higher premiums.

October 28, 2014

To all insurers authorized to write health insurance in Wisconsin providing updated information from the Centers for Medicare and Medicaid Services (CMS) regarding the U.S. Department of Health and Human Services transitional policies.

December 8, 2014

To agent licensing departments of insurers regarding the 2015 resident and nonresident annual appointment billing.

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:

Meagan M. Achenbach
127 N. Main St., Eastman, WI 54626
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 a required examination. March 2014

Rebecca B. Adams
2825 N. State Hwy. 360, Apt. 836,
Grand Prairie, TX 75050
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Steven Q. Adamson
111 W. Colleen Ct., Gardner, KS 66030
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. February 2014

Lisa C. Adcock
W1903 Potter Rd., Burlington, WI 53105
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required background check. March 2014

James Hillard Adger
5806 Lady Bug Ct., Tampa, FL 33625
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 administrative actions taken by the states of Florida and Wisconsin on a licensing application. January 2014

Patti A. Agnello
1334 N. 58th St., Milwaukee, WI 53208
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. December 2014

Hector Aguilar
12237 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. May 2014

Ann M. Alexander
1600 Aspen Commons, Ste. 600, Middleton, WI 53562
Had her application for an insurance license denied. This action was taken based on allegations of exhibiting financial irresponsibility. January 2014

David P. Anderson
5515 Cty. Rd. PP, De Pere, WI 54115
Agreed to the 90-day suspension of his insurance license, agreed to pay a forfeiture of \$20,000.00, and agreed to the summary suspension of his insurance license if he violates Wisconsin insurance laws during the 12 months following reinstatement. These actions were taken based on allegations of failing to timely secure a consumer's insurance policy; issuing binders without authority; misrepresenting policy information, including issuing binders that contained false policy numbers to consumers and others; and failing to timely disclose an administrative action taken by the state of Minnesota to OCI. September 2014

Erik Mathew Anderson
2335 Woodbridge St., Apt. 157, Saint Paul, MN 55113
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct; failing to report the criminal conviction to OCI while a licensed intermediary; failing to report an administrative action taken by the state of Minnesota on a licensing application; failing to report the administrative action to OCI while a licensed intermediary; and failing to respond promptly to inquiries from OCI. March 2014

Erik Mathew Anderson
2335 Woodbridge St., Apt. 157, Saint Paul, MN 55113
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having an administrative action taken by the state of Minnesota, and submitting a duplicate application. March 2014

Lisa A. Anderson
1355 S. 75th St., West Allis, WI 53214
Had her application for an individual navigator license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of completion of federally mandated training and examination. October 2014

Neal E. Anderson
715 W. Elsie St., Appleton, WI 54914
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. December 2014

William Anderson
3873 Windridge Ct., Jacksonville, FL 32257
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Stephana Andres
258 Mary St., Antigo, WI 54409
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 2014

Ray M. Arndt
2370 Woodmoor Ln., Brookfield, WI 53045
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 life settlement licensure documentation. October 2014

Russell Back
4710 Graywood Ct., Apt. 4, Nashotah, WI 53058
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond

promptly to inquiries from OCI and having an unpaid civil money judgment. August 2014

Matthew Baldauf
216 W. Winneconne Ave., 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 prelicensing education. March 2014

Bejay Barber
401 McCullough Dr., Charlotte, NC 28262
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2014

Kenethra L. Barkus
8103 Mosstree Dr., Arlington, TX 76001
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. February 2014

Ryan J. Baron
1134 Jenifer St., Apt. 3, Madison, WI 53703
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay delinquent Wisconsin taxes. January 2014

Nancy L. Barrette
28201 Harwich Dr., Farmington Hills, MI 48334
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. March 2014

Nancy L. Barrette
28201 Harwich Dr., Farmington Hills, MI 48334
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. April 2014

Jeffrey T. Batzler
606 Meadowview Ct., Mukwonago, WI 53149
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply promptly to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to OCI. April 2014

Chad W. Bauer

114A E. 6th St., New Richmond, WI 54017

Had his application for an insurance license denied. This action was taken based on allegations of failing to retake insurance examinations after completing prelicensing education and failing to respond promptly to inquiries from OCI. November 2014

Tracy L. Baumgart

4188 S. 61st St., Unit 2, 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 and having unpaid civil money judgments. March 2014

David J. Beaton

P.O. Box 436, Sun Prairie, WI 53590

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Dylan M. Beckwell

1825 Baxter Ave., Apt. 7, Superior, WI 54880

Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/criminal background check, failing to retake a licensing exam after completing prelicensing education, and failing to respond promptly to inquiries from OCI. December 2014

Randy Behm

5817 Calumet Ave., Manitowoc, WI 54220

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Rosette Francesca Berban

105 Salem Dr., Sanford, FL 32771

Agreed to surrender her insurance license. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application and displaying evidence of untrustworthiness. March 2014

Eric John Bergstrom

29 Sturges Rd., Reading, MA 01867

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 the documentation required for life settlement broker licensure. May 2014

E.J. Michael Bergum

121 S. Main St., Lake Mills, WI 53551

Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist from submitting insurance applications without customer authority. These actions were taken based on allegations of submitting a term life insurance policy application without a customer's permission. May 2014

Nicholas Biernat

3936 W. Dory Ct., Franklin, WI 53132

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete a criminal background check, and failing to apply for licensure within 30 days of completing an insurance examination. July 2014

Corey Bisher

624 N. E. 5th St., Grimes, IA 50111

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. April 2014

Peter L. Bishop

P.O. Box 121, Sauk City, WI 53583

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Peter L. Bishop

P.O. Box 121, Sauk City, WI 53583

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. October 2014

Heather L. Bissonette

1400 Union Meeting Rd., Ste. 202, Blue Bell, PA 19422

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 Pennsylvania. June 2014

Aaron Blanton

6139 Knollwood Rd., Unit 204, Willowbrook, IL 60527

Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. October 2014

Sharon L. Boatwright

17918 Saxonburg Rd., Two Rivers, WI 54241

Had her application for an insurance license restricted for a period of 18 months. During this period, she may only

work for her current employer and this restriction will be removed at the end of the 18-month period if she maintains a clean criminal and employment record. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, having unpaid money judgments, failing to provide a complete response to OCI inquiries, and having a criminal conviction that may be substantially related to insurance marketing type conduct. May 2014

Marcos S. Bonfante
29 Boynton St., Lowell, MA 01850
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. December 2014

Jennifer Borkowski
5904 N. E. Pearl Cir., Lees Summit, MO 64064
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 life settlement broker licensure. August 2014

Roberto Botello
210 Riders Walk, San Antonio, TX 78227
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Bethany Bradley
121 Berkley Rd., Apt. 1, Verona, WI 53593
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Curtis Bradley
11919 Foundation Pl., Ste. 100, Gold River, CA 95670
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support payments. August 2014

Jack Daniel Brees
2989 S. Waukesha Rd., Milwaukee, WI 53227
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. January 2014

Nicole Brewer
304 Whispering Pines Way, Fitchburg, WI 53713
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 2014

Gregory Brisky
31 N. 21st Ave. W., Duluth, MN 55806
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Minnesota on a licensing application. December 2014

Sabrina Marie Brittain
5005 S. 40th St., Apt. 120, Phoenix, AZ 85040
Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist from withholding information on insurance licensing applications. These actions were taken based on allegations of failing to report criminal charges or convictions on a licensing application. June 2014

Jerry R. Brovold
E7989 County Rd. V, Fall Creek, WI 54742
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 a criminal conviction that may be substantially related to insurance marketing type conduct, owing unpaid restitution in a criminal case, failing to pay delinquent Wisconsin taxes, owing delinquent child support, and having unpaid civil money judgments. April 2014

Jerry R. Brovold
E7989 County Rd. V, Fall Creek, WI 54742
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Armanda C. Brown
512 N. Hampton Rd., DeSoto, TX 75115
Had her application for an insurance license denied. This action was taken based on allegations of having an unpaid civil money judgment and failing to respond promptly to inquiries from OCI. December 2014

Johnny C. Brown
2041 S. 15th St., Milwaukee, WI 53204
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 that may be substantially related to insurance marketing type conduct, and having unpaid civil money judgments. May 2014

Ute M. Bruns
2801 Spring Hill Dr., Stoughton, WI 53589
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Bradley J. Bryson
225 N. Main St., Adams, WI 53910
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Hannelore Bull
2600 Dodge St., Omaha, NE 68131
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 provide evidence of resident state surplus lines licensure, and failing to provide a resident address on a licensing application. July 2014

Chyresse E. Bullock
4785 S. Barke Cir., Taylorsville, UT 84123
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Utah on a licensing application, and failing to respond promptly to inquiries from OCI. December 2014

Courtney Bumber
515 Lawrence Ave., Rothschild, WI 54474
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 apply for licensure within 30 days of completing an insurance examination, and failing to complete the required fingerprinting. January 2014

Samuel M. Burch
305 Mulberry St., Morgantown, WV 26505
Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/criminal background check, failing to complete prelicensing education and examination, and failing to respond promptly to inquiries from OCI. December 2014

Kellen Joel Burgos
1109 West Ave. S., La Crosse, WI 54601
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 demonstrating financial irresponsibility. March 2014

Jeffrey L. Burrey
665 Old Pond Ln., Powell, OH 43065
Had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by the state of Ohio, exhibiting evidence of untrustworthiness, and failing to respond promptly to inquiries from OCI. March 2014

Patty Buska
1114 Clement St., Watertown, WI 53094
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2014

Benjamin Butler
800 Main St., Dubuque, IA 52001
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state insurance licensure and failing to respond promptly to inquiries from OCI. November 2014

Peter L. Butzer
7311 W. Burleigh St., Milwaukee, WI 53210
Agreed to pay a forfeiture of \$2,500.00, agreed to the suspension of his insurance license for three months, and agreed to complete 12 additional continuing education credits by October 1, 2014. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to notify OCI of a change in address, failing to place insurance as requested by a customer, and improperly handling a customer's premium payment. June 2014

Donnell Byrd
6986 N. Raintree Ct., Unit A, Milwaukee, WI 53223
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Terry Erskine Byrum
4343 Morning Glory Rd., Colorado Springs, CO 80920
Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist from withholding complete information on licensing applications. These actions were taken based on allegations of failing to disclose a criminal conviction on licensing applications. May 2014

Michael Joseph Cagley

P.O. Box 903, Newbury Park, CA 91319

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 California and Florida on a licensing application. June 2014

Charles Cardenas

4330 Spectrum One, Apt. 1116, San Antonio, TX 78230

Agreed to the denial of his 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 failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. January 2014

Ricardo Cardenas

79-10 156th Ave., Howard Beach, NY 11414

Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report administrative actions taken by the states of California, Washington, Virginia and Kentucky. May 2014

Andrea Francinne Carder

4300 Crooked Tree Rd. S. W., Apt. 6, Wyoming, MI 49519

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 state surplus lines licensure. April 2014

Bradley D. Carlock

33 Pendleton Way, Bloomington, IL 61704

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. October 2014

Joseph Carroll

3608 S.W. 29th St., Des Moines, IA 50321

Agreed to a 31-day denial of his application for an insurance license. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Richard Carter

3714 Block Dr., Apt. 1178, Irving, TX 75038

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Kristin Carver

27600 S. Lewis Rd., Freeman, MO 64746

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 state surplus lines licensure. July 2014

Terry L. Castonguay

21665 Sierra Dr., Brookfield, WI 53045

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. May 2014

Tim R. Caudill

P.O. Box 212, Pell Lake, WI 53157

Had his insurance license suspended. This action was taken based on allegations of owing delinquent child support. February 2014

Michael Joseph Cavallone

1756 Ben Franklin Rd., Rockford, IL 61108

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 that may be substantially related to insurance marketing type conduct. February 2014

Kyle Cherone

39730 Sunset Dr., Apt. 3, Oconomowoc, WI 53066

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 failing to complete required prelicensing education and testing. October 2014

Jason G. Christmas

1640 E. Woodward Heights Blvd., Apt. C1,
Hazel Park, MI 48030

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Terrance Clark

609 Gately Ter., Madison, WI 53711

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Jason Clarke
2007 S.W. Newport Isles Blvd., St. Lucie, FL 34953
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of eligibility to work in the United States and failing to respond promptly to inquiries from OCI. November 2014

Daniel Patrick Cobb
1875 Eveningside Way N.W., Kennesaw, GA 30075
Had his insurance license revoked. 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 Georgia on a licensing application, and failing to timely report administrative actions taken by the states of New York and South Dakota. June 2014

Ashley Anna Colline
725 Saunders Rd., Apt. 5, Kaukauna, WI 54130
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required criminal background check. March 2014

Shannon R. Collins
617 Cottage St., Merrill, WI 54452
Had her application for an insurance license denied. This action was taken based on allegations of failing to retake an insurance examination after completing prelicensing education and failing to respond promptly to inquiries from OCI. November 2014

Brett Coriden
8300 Golden Valley Rd., Apt. 237,
Golden Valley, MN 55427
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 state surplus lines licensure. September 2014

John Couey
11035 County Hwy. W, Blue River, WI 53518
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 insurance examination. July 2014

John C. Couey
11035 County Hwy. W, Blue River, WI 53518
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of

failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. October 2014

Shayne M. Courneya
2416 Zimmerman St., Wausau, WI 54403
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from submitting insurance business until appointed to do so. These actions were taken based on allegations of soliciting insurance without appointment. December 2014

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 an administrative action taken by the state of Wisconsin on a licensing application. February 2014

Laurel J. Cruz
6601 N.W. 14th St., Ste. 11, Plantation, FL 33313
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. May 2014

Rex Cruz
1282 Concordia Ave., Saint Paul, MN 55104
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 provide a complete response to inquiries from OCI, and having unpaid civil money judgments. July 2014

Haley M. Cummings
N8296 Hilly Haven Cir., Phillips, WI 54555
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. February 2014

James Cunningham
P.O. Box 220, Draper, UT 84020
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 Utah on a licensing application. August 2014

Howard P. Curth
P.O. Box 6284, Clearfield, UT 84089
Had his application for an insurance license denied. This action was taken based on allegations of having a

criminal conviction that 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. December 2014

Amy J. Dahlquist
3833 Welcome Ave. N., Crystal, MN 55422
Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken by the state of Minnesota, and failing to notify OCI of an address change. May 2014

Theodore P. Danes
267 S. Perkins Blvd., Burlington, WI 53105
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2014

Daniel G. Davila
1649 Arlyn Cir., Apt. G, Charlotte, NC 28213
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to a pending criminal charge. May 2014

Siobhan Davis
1364 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 and having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2014

Siobhan Davis
1364 S. Babcock St., Melbourne, FL 32901
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 respond promptly to inquiries from OCI. November 2014

Mark Aaron Dearth
2510 Elmton Dr., Apt. 203, Austin, TX 78741
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and having an administrative action taken by the state of Texas. June 2014

Christopher L. Decker
2005 Erin Ct., Brookfield, WI 53045
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Colorado on a licensing application. August 2014

Dawn Deckert
609 Center Ave., Janesville, WI 53548
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2014

Dawn Deckert
609 Center Ave., Janesville, WI 53548
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2014

Stephanie Decorah
N6216 Onondaga Dr., Oneida, WI 54155
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Timothy C. Dempze
141 7th St. S., Wisconsin Rapids, WI 54494
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Marc A. Denzin
P.O. Box 1972, Wausau, WI 54402
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by other states, having unpaid civil money judgments, committing bankruptcy fraud, and making misrepresentations on a licensing application. November 2014

Wendi L. Dickson
119 Ridge Rd., Palmyra, WI 53156
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. January 2014

Jeffrey R. Dobrunz
229 E. Roeland Ave., Appleton, WI 54915
Had his application for an insurance license denied. This action was taken based on allegations of failing

to respond promptly to inquiries from OCI, having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, and having unpaid civil money judgments. May 2014

Todd H. Dock

846 Crestview Dr., West Bend, WI 53095

Agreed to the 180-day suspension of his insurance license, agreed to pay a forfeiture of \$10,000.00, agreed to complete an additional 15 credits of continuing education beyond the standard requirements, agreed to pay fines assessed against consumers, and agreed to continue to make timely payments pursuant to his agreement with the Wisconsin Department of Revenue. These actions were taken based on allegations of failing to timely secure insurance policies for two consumers, misrepresenting policy information to consumers and others, issuing a false certificate of insurance, accepting a premium check without returning it to the consumer when coverage was not placed, and failing to respond promptly to inquiries from OCI. October 2014

John G. Domagata

S7640 Allbrite Dr., Merrimac, WI 53561

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 Colorado on a licensing application. August 2014

Shauna Doule

707 11th St., Menasha, WI 54952

Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. November 2014

Daniel Duhamel

125 W. Willow Ln., Charlestown, RI 02813

Agreed to the issuance of a restricted nonresident intermediary insurance license. This action was taken based on allegations of having pending criminal charges. October 2014

Alan R. Dukar

23622 Calabasas Rd., Ste. 145, Calabasas, CA 91302

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 surplus lines licensure. October 2014

De Borah Dunbar

1800 N. Green Valley Pkwy., Apt. 921,
Henderson, NV 89074

Had her insurance license revoked. This action was taken based on allegations of making misrepresentations on insurance applications, failing to maintain policyholder records, and failing to respond promptly to inquiries from OCI. October 2014

Vernon P. Ellefson

N14492 705th St., New Auburn, WI 54757

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete a required criminal background check, and failing to apply for licensure within 30 days of passing an insurance examination. April 2014

Christopher Ellis

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 having a criminal conviction that may be substantially related to insurance marketing type conduct. October 2014

Daniel Eugene Ellis

5219 Solitude Dr., Rockford, IL 61114

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Jeffrey L. Elverman

392 Ridgeview Dr., Genoa City, WI 53128

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction and other legal actions that may be substantially related to insurance marketing type conduct; being involved in a lawsuit or arbitration alleging fraud, misrepresentation, misappropriation, or breach of fiduciary duty; having unpaid civil money judgments and victim restitution; and owing delinquent unemployment compensation taxes. April 2014

Stephanie M. Eul

23518 81st St., Salem, WI 53168

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Giwanda Evans

9337 W. Fairlane Ct., Milwaukee, WI 53224

Agreed to the issuance of a restricted resident insurance license. This action was taken based on allegations of displaying evidence of financial irresponsibility. October 2014

Katie Fallon

1131 E. Wausau Ave., 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 failing to complete a criminal background check. July 2014

Charles Farner

7 Pebblebrook Ct., Bloomington, IL 61705

Had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by the state of Illinois. August 2014

Christopher A. Fawley

2707 Sternberg Ave., Apt. D, Weston, WI 54476

Agreed to the denial of his application for an insurance license for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely provide evidence of current child support and civil money judgment payments. April 2014

Christopher A. Fawley

2707 Sternberg Ave., Apt. D, Weston, WI 54476

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. August 2014

Norbert Fenske

141 Adams Ave., Port Edwards, WI 54469

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Janet Ferrici

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 an administrative action taken by the state of Wisconsin on a licensing application. April 2014

Mitchell F. Fink

811 N. Woods Ln., Waukon, IA 52172

Agreed to surrender his Wisconsin insurance license and agreed not to reapply for Wisconsin licensure for a minimum of 5 years. These actions were taken based on allegations of failing to report criminal convictions on a licensing application, failing to timely report criminal charges and convictions to OCI, having criminal convictions that may be related to insurance marketing type conduct, making misrepresentations to insurance consumers, providing false information to the Iowa

Insurance Division, failing to notify OCI of address changes, and having unpaid civil money judgments. May 2014

Benjamin Victor Fistel

139 N.E. 1st St., Ste. 400, Miami, FL 33132

Had his 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 Colorado. June 2014

Kristen Fitzhugh

1914 Pembroke Ln., Avon, OH 44011

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

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 failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. October 2014

Stephen F. Fote

4245 S. Ravinia Dr., Apt. 106, Milwaukee, WI 53221

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2014

John Freeman

8745 W. Cornell Ave., Apt. 1, Lakewood, CO 80227

Had his insurance license revoked. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. July 2014

Lucio Fuentez

2318 S. 8th St., Sheboygan, WI 53081

Had his application for an individual navigator license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. March 2014

Shannon R. Fuerstenberg

104 Court St., Neillsville, WI 54456

Had his application for an insurance license denied. This action was taken based on allegations of having an unpaid civil money judgment. March 2014

William Martin Gabler, Jr.
568 Germania St., Eau Claire, WI 54703
Had his application for an insurance license denied. This action was taken based on allegations of having criminal charges and convictions that may be substantially related to insurance marketing type conduct. February 2014

Mario J. Garcia
7801 Colony Cir. S., 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 failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2014

Mary Kay Garcia
806 Crockett St., Midlothian, TX 76065
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Nicholas Scott Gaspard
1190 W. 18th Ave., Oshkosh, WI 54902
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. March 2014

Confrence Gbaje
268 Argyle Rd., Brooklyn, NY 11218
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 2014

Matthew G. Gempeler
1209 Downing Dr., Waukesha, WI 53186
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report a criminal conviction on a licensing application. May 2014

Marvin Gholston
4200 Hawthorne Rd., Pocatello, ID 83202
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. January 2014

Harold J. Gillespie, Jr.
5701 E. Hillsborough Ave., Ste. 1400, Tampa, FL 33610
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, owing delinquent child support, and failing to respond promptly to inquiries from OCI. December 2014

James R. Gilmet
5220 St. Patrick's Rd., Lena, WI 54319
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 apply for licensure within 30 days of completing an insurance examination. January 2014

Glen R. Giroux
16139 80th Ave., Chippewa Falls, WI 54729
Agreed to pay a forfeiture of \$1,500.00 and agreed to timely report any administrative action taken in any state. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Florida and violating a previous Wisconsin enforcement order. October 2014

Les Goldstein
626 Busse Hwy., Park Ridge, IL 60068
Had his application for an insurance license denied. This action was taken based on allegations of having an unresolved FINRA complaint. October 2014

Heidi Golz
617 Putnam Dr., Eau Claire, WI 54701
Had her application for an insurance license denied. This action was taken based on allegations of failing to apply timely for licensure and failing to respond promptly to inquiries from OCI. December 2014

Edwin Gomez
80 Wilson Ave., Port Monmouth, NJ 07758
Had his application for an insurance license denied for 20 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of California and Michigan on a licensing application, failing to timely notify OCI of a change of address, and failing to respond promptly to inquiries from OCI. October 2014

Bernabe Gonzalez
161 Walton Ave., Waukesha, WI 53186
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Yuliana Gonzalez Landeros
216 N. 9th St., Abbotsford, WI 54405
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. January 2014

Matthew R. Goodness
631 Whiterock Ave., Wisconsin Rapids, WI 54494
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 2014

Norman Graeber
1013 W. Frances St., Appleton, WI 54914
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin and a criminal conviction on a licensing application. October 2014

Traci L. Graham
1938 Mound Ave., 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 an administrative action taken by the state of Wisconsin on a licensing application. January 2014

Edson Granados
1400 S. Wolf Rd., Bldg. 500, Wheeling, IL 60090
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. December 2014

Arcell Green
2830 W. Highland Blvd., Apt. 110, Milwaukee, WI 53208
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 that may be substantially related to insurance marketing type conduct, and having unpaid civil money judgments. April 2014

Richard A. Green
1326 Schofield Ave., Schofield, WI 54476
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide requested information within 10 days of receipt of the order. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. January 2014

Robert Lee Green
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 owing delinquent child support. January 2014

Shannon Green
10975 S. Sterling View Dr., Ste. A1,
South Jordan, UT 84095
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 that may be substantially related to insurance marketing type conduct. January 2014

Todd E. Greer
29777 Telegraph Rd., Ste. 2355, Southfield, MI 48034
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent taxes and failing to respond promptly to inquiries from OCI. December 2014

Carol L. Greethurst
378 2nd Ave. S., Bayport, MN 55003
Agreed to the revocation of her Wisconsin insurance license and agreed to provide copies of resolution documents in a pending criminal case. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report a felony charge to OCI. September 2014

Timothy Greguire
1022 Plumer St., Wausau, WI 54403
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 having unpaid civil money judgments and a history of child support payment delinquency. July 2014

James Anthony Gresham
One Gresham Landing, Stockbridge, GA 30281
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on a licensing application. February 2014

R. Parker Griffith
216 Lynnwood Blvd., Nashville, TN 37205
Agreed to promptly respond to all inquiries from OCI. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2014

Justine Grimm

2835 S. Superior St., Milwaukee, WI 53207

Was ordered to cease and desist from performing the duties and services of an insurance intermediary without an insurance license. This action was taken based on allegations of performing the duties and services of an intermediary while being unlicensed. April 2014

Ronald Grotzinger

7901 W. Glenbrook Rd., Apt. 102, Milwaukee, WI 53223

Agreed to the issuance of a restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments. November 2014

Majius Grove

2020 W. Custer Ave., Milwaukee, WI 53209

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 that may be substantially related to insurance marketing type conduct, and failing to complete prelicensing requirements. September 2014

Majius Grove

2020 W. Custer Ave., Milwaukee, WI 53209

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. September 2014

Kathy D. Habron

11267 Linderwood Dr., Mechanicsville, VA 23116

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of reciprocal licensure. March 2014

Kathy D. Habron

11267 Linderwood Dr., Mechanicsville, VA 23116

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 respond promptly to inquiries from OCI. September 2014

Katie Hackett

14415 S. 50th St., Ste. 150, Phoenix, AZ 85044

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2014

Chad Haley

27269 Paula Ln., Conroe, TX 77385

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 surplus lines licensure. July 2014

Valerie Michaele Hall

14442 Rixeyville Rd., Culpeper, VA 22701

Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report criminal convictions to OCI, and failing to notify OCI of a change of address. June 2014

David A. Hammond

25 E. Gorham St., Apt. 5, Madison, WI 53703

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Willie Hardy

8650 W. Douglas Ave., Milwaukee, WI 53225

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2014

Andrew Harned

1364 S. Babcock St., Melbourne, FL 32901

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Elaine Harris

1110 Vandenburg St., Sun Prairie, WI 53590

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2014

Shelbie Harris

528 S. 5th Ave., Pocatello, ID 83201

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 Florida. June 2014

Daniel C. Hawkins

110 N. Pine St., Janesville, WI 53548

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 2014

Thomas Hebert

W11109 Rogers Rd., Black River Falls, WI 54615
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Mark S. Helfrich

5 E. Copper Cir., Madison, WI 53717
Agreed to pay a forfeiture of \$250.00 and agreed to cease and desist from misrepresenting dividend guarantees. This action was taken based on allegations of using property and casualty advertising not in compliance with Wisconsin insurance law. March 2014

Mark Hermosillo

619 17th Ave., Altoona, IA 50009
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report an administrative action taken by the state of California, and failing to notify OCI of a change of address. June 2014

Walter Hernandez

8435 Cheyenne Pass, San Antonio, TX 78254
Agreed to the 15-day denial of his application for an insurance license. This action was taken based on allegations of failing to timely provide documentation of eligibility to work in the United States. September 2014

Peter W. Herr, Jr.

300 Lakeview Rd., South Milwaukee, WI 53172
Had his insurance license suspended. This action was taken based on allegations of owing delinquent child support. February 2014

Carmen Herrera

1982C Indiana St., Houston, TX 77019
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Carmen Herrera

2525 S. Voss Rd., Apt. 367, Houston, TX 77057
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. October 2014

Warren Herring

502 N. Frances St., Apt. 907, Madison, WI 53703
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to complete the appropriate prelicensing education. August 2014

Wallace J. Hilliard

9982 Thornberry Creek Dr., Oneida, WI 54155
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. February 2014

Daphney A. Hilson

2060 Fairview Ln., South Holland, IL 60473
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding license reinstatement. May 2014

Daphney A. Hilson

206 Fairview Ln., South Holland, IL 60423
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 2014

Charles Edward Hinchey

4520 Oakellar Ave., Unit 133393, Tampa, FL 33611
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report an administrative action taken by the state of South Dakota, and failing to notify OCI of a change of address. June 2014

Brian Hoch

3360 Box Elder Ct., Plover, WI 54467
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. September 2014

Joseph R. Hodorowski

11703 N. Wauwatosa Rd., Mequon, WI 53097
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Deborah Jean Hoeft-Christopherson

11600 161st St., Chippewa Falls, WI 54729
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Laura Marie Hoeltke
N10738 Artesia Beach Rd., Malone, WI 53049
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Jeffrey Hoffa
1121 Jennette Ave. NW, Apt. 2, Grand Rapids, MI 49504
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having an administrative action taken by the state of Michigan, having current involvement in a civil case, and failing to respond promptly to inquiries from OCI. December 2014

Benjamin Holcomb
1850 N. Gow St., Wichita, KS 67203
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of equivalent resident state surplus lines licensure. August 2014

Craig J. Holder
150 Tyler Ct., Lake Zurich, IL 60047
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 2014

Lee Ann Hollister
409 S. 6th St., Fernandina Beach, FL 32034
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Utah and Arkansas on a licensing application. August 2014

Beth Hoppe
1326 S. 109th St., West Allis, WI 53214
Was issued a restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments and exhibiting financial irresponsibility. December 2014

Brooke E. Hoss
S2518 Eagle Rd., Marshfield, WI 54449
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. January 2014

Quentin M. Hoyer
1400 Union Meeting Rd., Blue Bell, PA 19422
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Daniel J. Hubbard
6707 Dellrose Ct., Greendale, WI 53129
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete required prelicensing education. April 2014

Jessica Humphrey
166 Brittain Rd., Apt. 2, Akron, OH 44305
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 criminal convictions that may be substantially related to insurance marketing type conduct. July 2014

Todd A. Humphrey
61 Green Bay Ct., Sheboygan Falls, WI 53085
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 that may be substantially related to insurance marketing type conduct, and displaying financial irresponsibility. October 2014

Craig Jackowski
1312 S. Harmon St., Appleton, WI 54915
Had his application for written consent to engage in the business of insurance pursuant to 18 U.S.C. § 1033 and 1034 denied. This action was taken based on allegations of failing to complete and perform all conditions imposed by the court following a felony conviction. April 2014

Craig Jackowski
1312 S. Harmon St., Appleton, WI 54915
Had his insurance license revoked. This action was taken based on allegations of failing to timely notify OCI of criminal charges, court appearances, and criminal convictions. August 2014

Carrie Jackson
1923 S. 2nd Ave., Apt. 11, Yuma, AZ 85364
Had her insurance license suspended. This action was taken based on allegations of owing delinquent child support. February 2014

Daniel J. Janda
4603 Kappus Dr., Apt. 1, Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education. June 2014

Christopher L. Janisse
10585 Fieldcrest Rd., Sister Bay, WI 54234
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Michelle L. Jansen
N3530 County Rd. O, Weyauwega, WI 54983
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 that may be substantially related to insurance marketing type conduct, and failing to obtain a criminal waiver. August 2014

Jeffrey Jarnigo
9043 271st Ave., Salem, WI 53168
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 2014

Giovanni R. Jean-Baptiste
1 Tuscany Dr., Jackson, NJ 08527
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. April 2014

Catherine Johnson
4349 N. 28th St., Milwaukee, WI 53216
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Donald C. Johnson
4183 N. 16th St., Milwaukee, WI 53209
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Ernest Lereese Johnson
1146 W. 102nd St., Chicago, IL 60643
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 2014

Katherine R. Johnson
3605 Sandy Ln., Schofield, WI 54476
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required criminal background check. March 2014

Robert Jones
171 Brooke Woode Dr., Brookville, OH 54309
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 surplus lines licensure. June 2014

Joe L. Jude
10025 W. Appleton Ave., Apt. 5, Milwaukee, WI 53225
Had his application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. November 2014

Jagdeep Kaur
5611 Crestwood Pl., Madison, WI 53705
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. July 2014

Tatiana Keene
15407 McGinty Rd. W., Wayzata, MN 55391
Agreed to respond promptly to all OCI inquiries, agreed to pay a forfeiture of \$250.00, and agreed to the denial of her application for an insurance license for 60 days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide information required for licensure. April 2014

Souksomphone Sou Keosoukanh
736 Jamie Way N.E., Woodstock, GA 30188
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. March 2014

Michelle Kiefer
1103 Fairmont Ave., Eau Claire, WI 54703
Had her application for an insurance license denied. This action was taken based on allegations of displaying financial irresponsibility and failing to respond promptly to inquiries from OCI. October 2014

Lisa M. Kinjerski

301 N. Adams St., Ste. 200, Green Bay, WI 54301
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2014

Milton Kleinberg

8420 W. Dodge Rd., Ste. 510, Omaha, NE 68114
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 2014

Mary A. Koch

2000 U.S. Business Hwy. 287, Ennis, TX 75119
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Andrew Koehl

101 E. Water St., Apt. 212, Appleton, WI 54911
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 2014

Joan Kolbeck

10669 Apache Ave., Auburndale, WI 54412
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

SaQunda G. Kolstedt

4636 Limerick Ln., Mount Pleasant, WI 53405
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 criminal convictions that may be substantially related to insurance marketing type conduct, and having an unpaid civil money judgment. August 2014

Dennis Kongvongsai

2020 W. 89th St., Leawood, KS 66206
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of New York on a licensing application. January 2014

Cheyenne Korth

1991 Timber Lake Rd., Fitchburg, WI 53575
Agreed to the issuance of a restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments. November 2014

Diana E. Kostal

2835 S. Superior St., Milwaukee, WI 53207
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist using the services of an unlicensed agent. These actions were taken based on allegations of utilizing the services of an unlicensed agent to conduct insurance business. March 2014

Bonnie L. Koth

37350 N. Shirley Dr., Gurnee, IL 60031
Agreed to cease and desist acting as an intermediary in the state of Wisconsin unless or until proper licensure is obtained. This action was taken based on allegations of conducting insurance business without proper authority. March 2014

Terra Koupal

5708 S. Remington Pl., Ste. 300, Sioux Falls, SD 57108
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 required resident state surplus lines licensure. April 2014

Terra Koupal

5708 S. Remington Pl., Ste. 300, Sioux Falls, SD 57108
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. July 2014

Matthew Kozlowski

1014 E. Potter 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. December 2014

Thomas J. Krause

2145 Dickinson Rd., Apt. 13, De Pere, WI 54115
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Angela M. Krueger

1801 W. Pershing St., Apt. 603, Appleton, WI 54914
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of

failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. December 2014

David L. Krupa

W56N437 Lenox Pl., Apt. 1, Cedarburg WI 53012

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Kate Kryszak

1708 W. Summer St., Appleton, WI 54914

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. December 2014

Sarah L. Kubisiak

926 Sandy Ln., Stevens Point, WI 54482

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Jeff A. LaBri

5800 Donegal Rd., Hubertus, WI 53033, agreed to pay a forfeiture of \$2,500.00 and agreed to comply with Wisconsin reporting laws. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report address changes, and failing to timely report criminal arrests, court appearances, and criminal convictions. August 2014

Cory R. Lancaster

6376 S. 20th St., Milwaukee, WI 53221

Agreed to pay a forfeiture of \$1,000.00, agreed to a minimum two-year suspension of his insurance license, and agreed that his licensing reinstatement would be subject to specific criteria. These actions were taken based on allegations of failing to timely notify OCI of criminal charges, having a criminal conviction that may be substantially related to insurance marketing type conduct, and having unpaid civil money judgments. October 2014

John S. Lanham

S70W18778 Gold Dr., Muskego, WI 53150

Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by another Wisconsin agency; having a pending lawsuit involving allegations of fraud, misappropriation or conversion of funds, misrepresentation, or breach of fiduciary duty; and exhibiting evidence of incompetence, untrustworthiness, or financial irresponsibility in the conduct of business. February 2014

Honor D. Lassiter

5455 N. 75th St., Milwaukee, WI 53218

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Debra A. Latham

33628 Territorial Dr., Mukwonago, WI 53149

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Sarah E. Laux

13907 N. Port Washington Rd., Mequon, WI 53097

Had her insurance license revoked, was ordered to pay consumer restitution of \$584,995.00, was ordered to pay a \$32,000.00 forfeiture within 31 days, and was ordered to pay an additional forfeiture of \$600,000.00 within 60 days. These actions were taken based on allegations of making misrepresentations to insurance consumers, offering benefits not specified in insurance contracts to induce sales to consumers, misappropriating consumer funds, and failing to respond to OCI. See the press release at oci.wi.gov/pressrel/0214slaux.htm. January 2014

John Walter Lawson

3684 33rd St., San Diego, CA 92104

Agreed to the denial of his application for an insurance license for 31 days. This action was taken based on allegations of failing to disclose all previous administrative actions on a licensing application and failing to respond promptly to inquiries from OCI. February 2014

John B. Leavitt

302 E. John St., Nappanee, IN 46550

Agreed to the 60-day denial of his application for an insurance license. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having an administrative action taken by the state of Indiana. September 2014

Robert A. Lecker

217 Henes Park Dr., Menominee, MI 49858

Agreed to respond promptly in writing to all OCI inquiries, agreed to provide copies of requested legal documents, agreed to notify OCI promptly of any administrative actions, criminal proceedings or lawsuits, and agreed to utilize only the services of properly appointed agents. These actions were taken based on allegations of failing to promptly report a criminal arrest or conviction to OCI. April 2014

Christian L. Leege
503 Suszycki Dr., Mauston, WI 53948
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a military offense on licensing applications, failing to respond promptly to inquiries from OCI, and submitting a duplicate application. October 2014

Adam I. Lefkowitz
3705 Harwick Pl., Charlotte, NC 28211
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. November 2014

Jamason Lennox
2932 3rd Ave. S., Apt. 2, Minneapolis, MN 55408
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 2014

Elizabeth Ann Lenzo
5219 Solitude Dr., Rockford, IL 61114
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Reuben D. Levinsohn
805 Lantern Hill Dr., East Lansing, MI 48823
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 2014

Eric B. Lewison
P.O. Box 528, Baraboo, WI 53913
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from using advertising which does not clearly state that worker's compensation dividends cannot be guaranteed. These actions were taken based on allegations of sending letters to consumers that failed to state worker's compensation dividends are not guaranteed. May 2014

Antoinette Marie Liddell
2036 Deane Blvd., Racine, WI 53403
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments. April 2014

Candace Liebner
3238 N. Bittersweet Cir., West Bend, WI 53095
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Tammy L. Lindholm
8774 Kosmal Ln., Lena, WI 54139
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. December 2014

Richard Llamas
1784 Sanctuary Ct., Apt. 10, Appleton, WI 54914
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct; having involvement in lawsuits alleging fraud, misrepresentation, misappropriation, or breach of fiduciary duty; owing delinquent child support payments; and having unpaid civil money judgments. September 2014

Elia Lobano
606 E. Washington St., Clinton, IL 61727
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of California, Florida, and Virginia on a licensing application; making material misrepresentations on a licensing application; and having a criminal conviction that may be related to insurance marketing type activities. July 2014

Jo Ellen Loewenthal
N82W7425 Pine St., Cedarburg, WI 53012
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education before taking an insurance examination. July 2014

David B. Lupke
1001 W. Jefferson Blvd., Fort Wayne, IN 46802
Agreed to respond promptly to inquiries from OCI, agreed to timely report any administrative action taken in any state, and agreed to pay a forfeiture of \$1,000.00. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Kentucky and failing to respond promptly to inquiries from OCI. July 2014

Alexandra Maahs
1614 W. Kilbourn Ave., Milwaukee, WI 53233
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 required prelicensing education, and failing to complete the required background check. September 2014

Alexandra Maahs
911 McIndoe St., Wausau, WI 54403
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete a fingerprint/background check and failing to respond promptly to inquiries from OCI. October 2014

Adam Madison
3438 Gateway Dr., Apt. 2, Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, having criminal convictions that may be substantially related to insurance marketing type activities, and having unpaid civil money judgments. August 2014

Adam M. Madison
3438 Gateway Dr., Apt. 2, Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to report an administrative action taken by the state of Wisconsin on a licensing application, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. December 2014

David Malin
1211 Pleasant Hill Rd., Stoughton, WI 53589
Had his application for an insurance license denied. This action was taken based on allegations of having numerous lawsuits and unpaid civil money judgments. July 2014

Cassandra Mallak
1813 N. 11th Ave., Apt. 6, Wausau, WI 54401
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Paul Malone
1202 Auburn Dr., Wylie, TX 75098
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, having an administrative action taken by the state of North Carolina, and failing to disclose

administrative actions taken by the states of Wisconsin and North Carolina on a licensing application. August 2014

Troy Markling
12216 E. County Rd. A, Avalon, WI 53505
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Charles C. Martin
1750 Scottsville Rd., Ste. 3, Bowling Green, KY 42104
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report administrative actions taken by the state of Kentucky. October 2014

Jesse O. Martin
408 N. 3rd St., Ste. 202, Wausau, WI 54403
Had his application for a Wisconsin resident insurance license denied. This action was taken based on allegations of failing to timely notify OCI of address changes, providing false information on a previous licensing application, and holding a nonresident insurance license in Wisconsin while residing in Wisconsin. December 2014

Anthony Materia
3087 N.W. 60th St., Boca Raton, FL 33496
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 surplus lines licensure. August 2014

Conner J. Maurice
1600 Warren St., Apt. 301, Mankato, MN 56001
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. April 2014

Andrew McClain
3546 Bridge Walk Dr., Lawrenceville, GA 30044
Agreed to a 31-day denial of his insurance licensing application. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on a licensing application and failing to respond promptly to inquiries from OCI. December 2014

Kennitha McClain
1329 N. 40th St., Milwaukee, WI 53208
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Jared McDonald
1000 18th 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. July 2014

Patrick R. McGill
2125 N. Riverboat Rd., Milwaukee, WI 53212
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 required FINRA Series 6 or 7 licensure. September 2014

Tamika McSweeney
1051 Hearth Lane S.W., Concord, NC 28025
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 state surplus lines licensure. June 2014

Shena Medley
1455 Mandalay Beach Rd., Oxnard, CA 93035
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Stacy Carolina Menjivar
4732 Oliva Ave., Lakewood, CA 90712
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly and completely to OCI. April 2014

Sammy Lee Menton, Jr.
2550 W. Union Hills Dr., Ste. 200, Phoenix, AZ 85027
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on initial and subsequent insurance licensing applications that may be substantially related to insurance marketing type conduct. February 2014

Sammy L. Menton, Jr.
11617 W. Fooks Dr., Youngtown, AZ 85363
Agreed to pay a \$500.00 forfeiture and agreed to the suspension of his insurance license for 31 days. These actions were taken based on allegations of failing to respond promptly to OCI, failing to report an address change to OCI, failing to timely disclose a criminal conviction to OCI, and failing to disclose a criminal conviction on a licensing application. May 2014

Michael E. Mezei
1715 Jaynes Rd., Mosinee, WI 54455
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Autumn F. Michalski
222 Sturgeon Eddy Rd., Wausau, WI 54403
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Joseph M. Milbauer
49 Spring Floral Dr., New Providence, NJ 07974
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of having administrative actions taken by the state of Wisconsin, having a history of non-response to OCI, and failing to make required reports of address changes. April 2014

Jeff K. Miller
4385 Schartz Rd., Middleton, WI 53562
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, having involvement in a business bankruptcy that included funds held on behalf of others, and failing to respond promptly to inquiries from OCI. October 2014

Michael S. Miller
1211 Geil Ave., Des Moines, IA 50315
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 2014

Shawna Leigh Miller
306 Main St., P.O. Box 64, Pepin, WI 54759
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Amanda S. Mindin
2516 N. 83rd St., Milwaukee, WI 53213
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required fingerprinting/background check. January 2014

Robert D. Monroe
2030 E. Menlo Blvd., Shorewood, WI 53211
Agreed to the revocation of his insurance license and agreed to not reapply for licensure for a period of at least

ten years. These actions were taken based on allegations of failing to timely report an initial court appearance and criminal charges to OCI. November 2014

Hilario Morales

P.O. Box 785, Morenci, AZ 85540

Agreed to the 60-day denial of his application for an insurance license, agreed to timely report any administrative action taken in any state, and agreed to respond promptly to all inquiries from OCI. These actions were 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. September 2014

Matthew Moskopf

10902 75th St., Apt. 303, Kenosha, WI 53142

Agreed to the 31-day denial of his application for an insurance license and agreed to maintain repayment plans related to civil money judgments. These actions were taken based on allegations of providing false information on a licensing application and having unsatisfied civil money judgments. September 2014

William J. Motzel

9 Kings Mill Cir., Apt. 108, Madison, WI 53718

Had his application for additional lines of insurance authority denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose a criminal arrest or conviction while licensed, making material misrepresentations on an application form, failing to respond promptly to inquiries from OCI, having unpaid civil money judgments, having a tax delinquency at the time of application, and owing delinquent child support. January 2014

Shirley Ann P. Moujouros

1381 Somerset Ln., Elk Grove Village, IL 60007

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Illinois and Wisconsin on a licensing application. February 2014

Linda L. Mulford

1710 E. First St., Merrill, WI 54452

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. May 2014

Michael A. Mullen

305 Lakeside Park, Southampton, PA 18966

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 agency termination for cause on a licensing application. June 2014

Nicholas Anthony Nascimento

4255 NW 64th Ave., Coral Springs, FL 33067

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to provide required proof of equivalent resident state licensing, and owing delinquent child support. February 2014

Crystal S. Nelson

410 W. 10th St., Apoka, FL 32703

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 state surplus lines licensure. June 2014

Mark A. Nelson

4551 Acorn Ln., Rhinelander, WI, 54501

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal charges and convictions on a licensing application and having unpaid civil money penalties and court fees. May 2014

Jonathan K. Newtown

1116 5th St. E., Altoona, WI 54720

Had his application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. November 2014

Don Alan Nicholson

c/o Addison Postmaster, General Delivery,
Addison, TX 75001

Had his application for an insurance license denied. This action was taken based on allegations of failing to provide accurate information on a licensing application and failing to respond promptly to inquiries from OCI. December 2014

Edcary Noble

5164 Anton Dr., Apt. 317, Fitchburg, WI 53719

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Steven Norrington
R5240 Miles Ln., Ringle, WI 54471
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2014

Gregory J. Oelerich
9402 Eagle Nest Ln., Middleton, WI 53562
Agreed to a minimum two-year suspension of his insurance license, agreed to pay a forfeiture of \$5,000.00 and agreed to meet competence and trustworthiness conditions as determined by OCI before license reinstatement. These actions were taken based on allegations of failing to timely report criminal charges to OCI, failing to timely report an address change, and failing to provide specific information requested by OCI. September 2014

Michael J. Olafson
7890 S. Race St., Centennial, CO 80122
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Jose Ortiz
314 Rachele Ave., Apt. 1025, Sanford, FL 32771
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support payments and providing false information on a licensing application. September 2014

Michael J. Owens
W171 N10330 Wildrose Ln., Germantown, WI 53022
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Monica R. Owens
3223 Fairington Dr., Lithonia, GA 30038
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Nicholas Paladino
24314 N. Wind Lake Rd., Wind Lake, WI 53185
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Cory C. Palmcook
W10746 Natures Tr., Crivitz, WI 54114
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. May 2014

Joel Michael Paprocki
12600 Hill Country Blvd., Ste. R275, Austin, TX 78738
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 surplus lines licensure. January 2014

Tymar Parker
2909 Hickory St., Omaha, NE 68105
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 2014

David Parkhurst
20248 Sadie Ln., Sedalia, MO 65301
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 surplus lines licensure. August 2014

Larry Lee Partin, Jr.
5223 S.E. 38th St., Ocala, FL 34480
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 licensure. April 2014

Gary K. Pasek
3010 W. American Dr., Milwaukee, WI 53221
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

John C. Passolt
P.O. Box 589, Hayward, WI 54843
Agreed to the denial of his application for an insurance license for 31 days and agreed to provide annual reports to OCI for a period of three years. These actions were taken based on allegations of financial irresponsibility. April 2014

Mark Andrew Pate
2713 Bristol Ct., Waukesha, WI 53188
Was ordered to pay a forfeiture of \$1,000.00, was ordered to provide requested information, and was ordered to respond promptly in writing to all requests from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. March 2014

Jean Pazerunas
425 S. Cedar St., Palatine, IL 60067
Agreed to the denial of her application for an insurance license for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. January 2014

Jose Miguel Perez de Corcho
P.O. Box 141516, Coral Gables, FL 33114
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 surplus lines licensure. May 2014

Nonce Perrier
2042 Gallagher Ave., Deltona, FL 32725
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 2014

William J. Perry
9812 Frost Bite Tr., Hazelhurst, WI 54531
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 state examinations required for licensing. April 2014

Kahrilynn O. Phelps
4146 W. Good Hope Rd., Milwaukee, WI 53209
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Andrena Phillips
148 State Rd., New Albany, IN 47150
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 accurately complete a licensing application. March 2014

Thomas J. Pickett
106 Jenna Dr., Verona, WI 53593
Was issued a modified insurance license, was ordered not to handle other people's money, and was ordered to continue to make payments as scheduled to the Internal Revenue Service and the Wisconsin Department of Revenue. These actions were taken based on allegations of owing delinquent state and federal taxes and having unpaid civil money judgments. March 2014

Gerald M. Pinto
903 Bromley Pl., Northbrook, IL 60062
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. October 2014

Dana B. Polk
9098 109th Ave., Largo, FL 33777
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and having administrative actions taken by the states of Florida, Massachusetts, Delaware, South Dakota, New York, Utah, Indiana, Virginia, and North Carolina. December 2014

Matthew S. Pope
15 1/2 W. Central St., Apt. 5, Chippewa Falls, WI 54729
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. March 2014

Kelly Jo Potratz
8365 Kelzer Pond Dr., Victoria, MN 55386
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 submitting an incomplete licensing application. February 2014

Jennifer Regina Proctor
1350 N. Glenville Dr., Richardson, TX 75081
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 legal judgment rendered against her or her business. January 2014

Leonard Pyatt
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 failing to respond promptly to inquiries from OCI and owing delinquent child support. January 2014

Alvin M. Quiogue
3800 Sonata Dr., Union, KY 41091
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 surplus lines licensure. May 2014

Joseph Renkas
2172 U.S. Hwy. 8, Armstrong Creek, WI 54103
Had his application for an insurance license denied. This action was taken based on allegations of making a material misrepresentation on a licensing application, having unpaid civil money judgments, and owing delinquent child support payments. September 2014

Rolando Xavier Reyes
12653 Telecom Dr., Ste. 100, Tampa, FL 33637
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 surplus lines licensure. January 2014

Rolando Xavier Reyes
12653 Telecom Dr., Ste. 100, Tampa, FL 33637
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide life settlement broker information and failing to respond promptly to inquiries from OCI. January 2014

Adam Rhedin
401 S. Parkway Dr., Brillion, WI 54110
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose military discipline on a licensing application. August 2014

Joette K. Riehle
1400 S. Ridgeway Rd., New Berlin, WI 53146
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of professional liability insurance and failing to respond promptly to inquiries from OCI. October 2014

Eric Scott Robson
517 Lake St., Baraboo, WI 53913
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Steven G. Ross and Steve Ross and Associates, Inc.
14904 Pequaming Rd., L'Anse, MI 49946
Agreed to provide OCI with copies of marketing materials and applications for all insurance policies sold or renewed in Wisconsin for a period of two years, beginning July 1, 2014. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having a history of complaints related to false advertising and misrepresentation. June 2014

Geralyn M. Roth
234 S. Main St., Apt. 9, Thiensville, WI 53092
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Allan Sages
760 Woodbury Rd., Woodbury, NY 11797
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 disclose criminal convictions on a licensing application, failing to timely disclose criminal convictions and administrative actions taken by the states of Kentucky, Virginia, Arkansas, and North Carolina to OCI, and failing to respond promptly to inquiries from OCI. October 2014

Shelly A. Samolinski
1555 N. Joliet St., LaSalle, IL 61301
Agreed to pay a forfeiture of \$500.00 and agreed to timely report any administrative action taken by any state. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Illinois. May 2014

Joseph Sanchez
33 Exmoor, Ottawa Hills, OH 42615
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Nevada and New York and a lawsuit related to violations of insurance law on a licensing application. July 2014

Michael Schmidt
239 Kelvington Dr., Sun Prairie, WI 53590
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Brian Schmitz

109 W. Cotton St., Fond du Lac, WI 54935

Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and having unpaid civil money judgments. September 2014

Kurtis E. Schoenbauer

2010 W. 245th St., New Prague, MN 56071

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and owing delinquent child support. December 2014

Chad Schoenfeld

975 Lake Haven Ct., Roswell, GA 30076

Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. November 2014

Paul C. Schuelke

10551 N. O'Connell Ln., Mequon, WI 53097

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal charges on a licensing application, having unpaid civil money judgments, having unresolved lawsuits at the time of application, and failing to complete prelicensing and examination requirements. March 2014

Louis S. Schueller, Jr.

735 N. Water St., Ste. 1128, Milwaukee, WI 53202

Had his application for surplus lines licensure denied. This action was taken based on allegations of failing to timely disclose criminal charges and convictions to OCI and failing to respond promptly to inquiries from OCI. October 2014

Steve A. Schultz

N8490 Lola Ct., Beaver Dam, WI 53916

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Steve A. Schultz

N8490 Lola Ct., Beaver Dam, WI 53916

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2014

James G. Schwaegerl

N3536 Chipmunk Ct., Stoddard, WI 54658

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and having an unpaid civil money judgment. October 2014

Mackenzie Forrest Scott

6460 Crescent Way, Apt. 302, Norfolk, VA 23513

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 2014

Leronica Shaw

3209 N. 46th St., Milwaukee, WI 53216

Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check, failing to pass a required examination, having expired prelicensing education, and failing to respond promptly to inquiries from OCI. November 2014

Harvey Alan Sheldon

1449 S.E. 13th St., Ft. Lauderdale, FL 33316

Agreed to the denial of his application for an insurance license for 60 days and agreed to timely notify OCI of any further administrative action, lawsuit, or criminal charge in any jurisdiction. This action was taken based on allegations of numerous administrative actions taken by other states. April 2014

J. Herbert Bryan Sigmon

700 Walnut Ridge Dr., Apt. 2018, Irving, TX 75038

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. October 2014

Kenneth Simmons

401 Tanglebriar Ln., Apt. B, San Antonio, TX 78209

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. April 2014

Lynn Simonar

5986 Oak Rd., Sturgeon Bay, WI 54235

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required fingerprinting/criminal background check. April 2014

Steven S. Simonovic
12322 87th Ave., Pleasant Prairie, WI 53158
Had his application for an insurance license denied for 60 days. This action was taken based on failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. November 2014

Cody M. Skidmore
711 Mill St., Sparta, WI 54656
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide a valid mailing address on a licensing application, failing to establish eligibility to hold Wisconsin resident licensure, failing to disclose criminal charges and a criminal conviction on a licensing application, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to respond promptly to inquiries from OCI. November 2014

Timothy N. Smak
6811 S. 51st St., Franklin, WI 53132
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Gregory Thomas Smith
6578 Slaughter Rd., Primm Springs, TN 38476
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 2014

Erick Snead
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 owing delinquent child support. June 2014

Laura J. Snider
W3988 County Rd. Q, Fond du Lac, WI 54937
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. February 2014

Torrance T. Snow
802 Moonlight Tr., Verona, WI 53593
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose both a criminal conviction and an administrative action taken by the state of Wisconsin on a licensing application and owing delinquent child support. April 2014

Amos P. Soung
1229 Park St., Green Bay, WI 54303
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having unpaid civil money judgments. March 2014

Tristan J. Spaulding
441 Mead Cir., Wisconsin Rapids, WI 54494
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal charges and convictions on a licensing application. January 2014

Dana K. Stevens
718 S. Main St., Mishicot, WI 54228
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Warren H. Stevens
306 McGraw St., Eau Claire, WI 54701
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 failing to respond promptly to inquiries from OCI. January 2014

Jonathan Stroede
P.O. Box 7, 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, owing delinquent child support, failing to disclose a criminal conviction on a licensing application, failing to report a criminal conviction while a licensed intermediary, and having a criminal conviction that may be substantially related to insurance marketing type conduct. June 2014

Jonathan P. Stroede
P.O. Box 7, Sun Prairie, WI 53590
Agreed to the 30-day suspension of his insurance license, agreed to pay a forfeiture of \$500.00, agreed to provide certain information before licensing reinstatement, and agreed to not apply for additional lines of insurance authority unless and until his suspended insurance license is reinstated. These actions were taken based on allegations of failing to timely report criminal charges and address changes to OCI, owing delinquent child support, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. November 2014

Joshua Strong
909 Melnora St., Rice Lake, WI 54868
Had his insurance license revoked. This action was taken based on allegations of failing to pay a required fee to OCI. November 2014

Stormie R. Super
615 Talmadge St., Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be related to insurance marketing type conduct and having multiple unpaid civil money judgments and court assessments. September 2014

Deborah Suzan
8502 Old Sauk Rd., Apt. 321, Middleton, WI 53562
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Mitchell Swayze
220 Park St., Ste. 220, Birmingham, MI 48009
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 surplus lines licensure. June 2014

Mitchell Swayze
220 Park St., Ste. 220, Birmingham, MI 48009
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 life settlement lines licensure. June 2014

Kelly M. Sweet
W7075 Bradley Ct., Lake Mills, WI 53551
Agreed to respond promptly to all inquiries from OCI, agreed to notify OCI in writing within 10 days of any administrative action or any misdemeanor charge commenced in any jurisdiction, agreed not to apply for any additional lines of insurance authority for five years, agreed to have no unsupervised contact with any person under the age of 18 and not enter the home of any insurance consumer where a person under the age of 18 resides or is present, and agreed to the automatic revocation of her insurance license without further administrative proceedings if convicted of any criminal or misdemeanor offense related to child sexual assault or abuse. These actions were taken based on having a criminal conviction

that may be substantially related to insurance marketing type conduct, having an administrative action taken by another state agency, and failing to respond promptly to inquiries from OCI. August 2014

David Victor Sweigart
4065 Keswick Dr. S.E., Atlanta, GA 30339
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on a licensing application. April 2014

Jill Taylor
14450 46th St. N., Ste. 105, Clearwater, FL 33762
Had her application for an insurance license denied for 90 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction and an administrative action taken by the state of Florida on a licensing application. June 2014

Kathryn Jo Thomas
806 Melbourne Rd., Eagle, WI 53119
Had her insurance license revoked. This action was taken based on allegations of making misrepresentations on insurance applications and contracts. October 2014

Martin Thomas
2920 N. 7th St., Milwaukee, WI 53212
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Noel G. Thomas
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 respond promptly to inquiries from OCI and submitting duplicate licensing applications. January 2014

James E. Torgerson
126 Cedarfield Dr., Bartlett, IL 60103
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Indiana, Kentucky, Illinois, and Wisconsin on a licensing application. December 2014

Phaedra Ann Torres
4012 Belknap St., Superior, WI 54880
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Phaedra Torres

4511 W. 1st St., Ste. 5, Duluth, MN 55807

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, and having an unpaid civil money judgment. June 2014

Amy S. Townsend

2553 15th St. S., La Crosse, WI 54601

Agreed to the denial of her application for an insurance license for 60 days; agreed to submit documentation of the successful completion of a deferred criminal prosecution agreement; agreed to be employed by a specific agency and to have her insurance activities supervised by a licensed agent until June 1, 2015; and agreed to notify OCI within 10 days of any probation, civil, or criminal violations before that date. These actions were taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having an unsatisfied civil money judgment. May 2014

Scott R. Turner

611 K St., Ste. B 443, San Diego, CA 92101

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions and an administrative action taken by the state of California on a licensing application. September 2014

Scott G. Tuttle

W9460 Welch Rd., Elroy, WI 53929

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Benjamin Umphrey

653 Shade Ave., Pittsburgh, PA 15202

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 surplus lines licensure. September 2014

Eric Upchurch

820 W. Wingra Dr., Madison, WI 53715

Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money

judgments, being involved in lawsuits with insurance companies, and failing to respond promptly to inquiries from OCI. September 2014

Blia Vang

1320 S. 16th St., Sheboygan, WI 53081

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

John Vang

304 Schindler Pl., Apt. 306, Menasha, WI 54952

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Sucheta Venkatesh-Bhandari

3640 N. Bosworth, Unit 2N, Chicago, IL 60613

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 surplus lines licensure. June 2014

Pamela Jean Vlasnik

1223 170th Ave., Balsam Lake, WI 54810

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, providing false information on a licensing application, and owing delinquent Wisconsin taxes October 2014

Ashley Vodnik

E630 May Lynn Dr., Spring Valley, WI 54767

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 the required fingerprint/background check, and failing to pass an insurance examination. October 2014

Allegra D. Walls

4356 N. 61st St., Milwaukee, WI 53216

Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments. April 2014

Gregory W. Walsh

1849 E. 7th St., Apt. 2, St. Paul, MN 55119

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Michael R. Walsh

1364 S. Babcock St., Melbourne, FL 32901

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Daniel Wandling

1824 N. Wolcott, Chicago, IL 60622

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 that may be substantially related to insurance marketing type conduct. June 2014

Richard P. Warren

4904 Lindermann Ave., Racine, WI 53406

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose criminal convictions on a licensing application. September 2014

Willie Rodney Wesley

8425 N. 46th St., Milwaukee, WI 53223

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from issuing binders of insurance coverage for which he lacks the proper authority. These actions were taken based on allegations of issuing an insurance binder on behalf of the Wisconsin Insurance Plan (WIP) when he was not an agent or representative of WIP and did not have the authority to issue binders on its behalf. May 2014

Lee A. Westphal

2110 Carstensen Ln., Apt. P, Green Bay, WI 54304

Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments. March 2014

Robert S. White

6019 Ridge Rd., Apt. 2, Parma, OH 44129

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and having administrative actions taken by the states of Georgia, Florida, and Ohio. August 2014

Jawondee Whitney-Tuck

4000 W. Rivers Edge Cir., Unit 22, Brown Deer, WI 53209

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. May 2014

Nick D. Willard

415 S. Bird St., Apt. 306, Sun Prairie, WI 53590

Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Robert P. Witt

5772 Lexington St., McFarland, WI 53558

Had his insurance license suspended. This action was taken based on allegations of owing delinquent child support. March 2014

Brian W. Wohlfeil

2215 Wicklow Rd., Naperville, IL 60564

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of resident state surplus lines licensure. June 2014

Ger Xiong

1806 E. Robin Way, Apt. B, Appleton, WI 54915

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Nhia Yang

2935 Country Dr., Little Canada, MN 55117

Agreed to a six-week denial of his application for an insurance license. This action was taken based on allegations of failing to provide accurate information on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Tou Moua Yang

7529 15th St. Ln. N., St. Paul, MN 55128

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to requests from OCI and having a criminal conviction that may be substantially related to insurance marketing type activities. May 2014

Wenda M. Zarenana

520 Greentree Rd., West Bend, WI 53090

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Kalee Jo Zdroik

330 Business Park Dr., Stevens Point, WI 54482

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 fingerprint/background check. February 2014

Jonathan Zech

615 Reena Ave., Apt. 3, Fort Atkinson, WI 53538

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a military offense conviction on a licensing application. August 2014

Michael Zolondek

351 Grayside Ave., Mauston, WI 53948

Agreed to the revocation of his insurance license for a minimum of two years, agreed to pay a \$7,500.00 forfeiture, and agreed to never teach, moderate, and/or proctor any insurance classes or seminars. These actions were taken based on allegations of assisting students to cheat on insurance examinations and making misrepresentations to OCI and others regarding his conduct as an exam proctor. January 2014

Charles L. Zwicker

407 E. Hamilton Ave., Eau Claire, WI 54701

Had his insurance license revoked. This action was taken based on allegations of failing to timely notify OCI of a pretrial hearing date and a criminal conviction, providing materially untrue information on a licensing application, providing false information in a statement, failing to respond promptly to OCI inquiries, failing to return agency indicia upon demand, utilizing unfair marketing practices in the sale of insurance, failing to timely notify OCI of a change of address, and having a criminal conviction that may be substantially related to insurance marketing type conduct. August 2014

Allegations and Actions Against Companies:

Accordia Life and Annuity Company

215 10th St., Ste. 1100, Des Moines, IA 50309

Was ordered to pay a forfeiture of \$1,500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Achievement Group, Inc.

4515 Fleur Dr., Ste. 200, Des Moines, IA 50321

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 Managing General Agent business entity licensure. February 2014

Affirmative Insurance Company

P.O. Box 9030, Addison, TX 75001

Agreed to pay a forfeiture of \$1,000.00, agreed to reply promptly in writing to all inquiries from OCI, and agreed to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

AIC Underwriters, LLC

800 Oak Ridge Tpke., Ste. A1000, Oak Ridge, TN 37830

Had its application for an insurance license denied. This action was taken based on allegations of having multiple administrative actions and failing to disclose those administrative actions to other state insurance departments. October 2014

Alta Professional Insurance Services Agency, LLC

14141 Farmington Rd., Livonia, MI 48154

Had its application for an insurance license denied for 31 days. This action was taken based on failing to respond promptly to OCI and failing to provide evidence of resident state Managing General Agent business entity licensure. June 2014

Alterra America Insurance Company

9020 Stony Point Pkwy., Ste. 325, Richmond, VA 23235

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

American Country Insurance Company

150 N.W. Point Blvd., Ste. 300,

Elk Grove Village, IL 60007

Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, 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 and failing to timely pay appointment billing fees. October 2014

American Family Home Insurance Company

P.O. Box 5323, Cincinnati, OH 45201

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from intermediaries who have not been duly appointed. These actions were taken based on allegations of accepting business from a non-appointed agent. December 2014

American Family Mutual Insurance Company
6000 American Pkwy., Madison, WI 53783
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper nonrenewal notices. These actions were taken based on allegations of issuing an improper nonrenewal notice that was not reasonably precise. March 2014

American Family Mutual Insurance Company
6000 American Pkwy., Madison, WI 53783
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from applying a short-rate penalty without providing adequate notice of the penalty prior to policy purchase. These actions were taken based on allegations of imposing a short-rate penalty without proper notice. April 2014

AMT Warranty Corporation
59 Maiden Ln., 6th Fl., New York, NY 10038
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist using unapproved policy forms. These actions were taken based on allegations of using unapproved policy forms. February 2014

Anthem Life Insurance Company
220 Virginia Ave., Indianapolis, IN 46204
Was ordered to pay a forfeiture of \$1,500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Assurance Group, Inc.
5035 Prospect St., High Point, NC 27263
Agreed to the denial of its application for an insurance license for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and for failing to disclose administrative actions taken by the states of Florida, South Dakota, and Wisconsin on a licensing application. January 2014

Berkshire Life Insurance Company of America
700 South St., Pittsfield, MA 01201
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply promptly to inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Blue Cross Blue Shield of Wisconsin
N17 W24340 Riverwood Dr., Waukesha, WI 53188
Agreed to cease and desist offering coverage with inadequate system functionality and agreed to provide a letter of acknowledgment of the issue, activate coverage for appropriate effective dates, issue premium notices for periods of coverage, and reprocess any claims that were denied as a result of the system error. It also agreed to verify that applications for coverage are properly activated in its enrollment and billing system and agreed to develop procedures to monitor the accuracy of its system consistent with offered products. These actions were taken based on allegations that the company's enrollment and billing system was not updated to reflect statewide coverage availability and premium billing. May 2014

Blue Cross Blue Shield of Wisconsin
N17 W24340 Riverwood Dr., Waukesha, WI 53188
Agreed to pay a forfeiture of \$1,500.00 and agreed to immediately cease and desist offering insurance coverage without having adequate system functionality related to service area availability. These actions were taken based on allegations that the company violated a previous OCI stipulation and order and that the company's enrollment and billing system was not correctly updated to reflect the coverage availability of a stand-alone dental product, resulting in consumer applications for the product that were neither activated nor billed. July 2014

Capson Physicians Insurance Company
221 W. 6th St., Ste. 301, Austin, TX 78701
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay annual appointment billing fees. March 2014

Cary Street Partners, LLC
1210 E. Cary St., Ste. 300, Richmond, VA 23219
Had its 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 resident state Managing General Agent (MGA) business entity licensure, and failing to provide evidence of resident and nonresident MGA business entity licensure for the designated responsible producer. October 2014

Cd Funding Securities, LLC
425 Walnut St., Fl. 11, Cincinnati, OH 45202
Had its 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 resident state Managing General Agent (MGA) business entity licensure, and failing to provide evidence of resident and nonresident MGA business entity licensure for the designated responsible producer. July 2014

Centurion Casualty Company
800 Walnut St., Des Moines, IA 50309

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Cigna Health & Life Insurance Company
1601 Chestnut St., TL164D, Two Liberty Place,
Philadelphia, PA 19192

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Columbus Mutual Town Insurance Company
205 S. University Ave., Beaver Dam, WI 53916
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with an examination order. January 2014

Connecticut General Life Insurance Company
1601 Chestnut St., TL16D, Philadelphia, PA 19192
Was ordered to pay a forfeiture of \$3,000.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Coventry Health and Life Insurance Company
6705 Rockledge Dr., Fl. 8, Bethesda, MD 20817
Was ordered to pay a forfeiture of \$1,500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Dentegra Insurance Company
100 1st St., San Francisco, CA 94105
Was ordered to pay a forfeiture of \$1,500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely pay appointment billing fees, and failing to timely pay a forfeiture assessment. April 2014

Dentegra Insurance Company
One Delta Dr., Mechanicsburg, PA 17055
Was ordered to pay a forfeiture of \$3,000.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Doctors' Company, an Interinsurance Exchange, The
185 Greenwood Rd., Napa, CA 94558
Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, 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 and failing to timely pay appointment billing fees. October 2014

Driverz Edge Administrative Services of Nevada, LLC
375 N. Stephanie St., Ste. 1811, Henderson, NV 89014
Had its certificate of authority suspended indefinitely and was ordered to cease and desist conducting insurance business in the state of Wisconsin. These actions were taken based on allegations of failing to remit policy premiums and contract refunds. February 2014

East and Ocean Associates, Inc.
11 E. Broadway, Ste. 8C, New York, NY 10038
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 business entity licensure. July 2014

E-Disability, Inc.
330 A St., San Diego, CA 92101
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 licensure. May 2014

Euler Hermes North American Insurance Company
800 Red Brook Blvd., Owings Mills, MD 21117
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Fair American Insurance and Reinsurance Company
165 Broadway, One Liberty Plaza, New York, NY 10006
Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, 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 and failing to timely pay appointment billing fees. October 2014

Farmers Insurance Exchange
P.O. Box 2478, Terminal Annex, Los Angeles, CA 90051
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist failing to provide notices of policy cancellations to policy lienholders. These actions were taken based on allegations of failing to send a cancellation notice to a lienholder. February 2014

Fidelity Life Association, a Legal Reserve Life Ins. Co.
8700 W. Bryn Mawr Ave., Ste. 900S, Chicago, IL 60631
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

First American Property & Casualty Insurance Company
4 First American Way, Santa Ana, CA 92707
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Freedom Specialty Insurance Company
1 W. Nationwide Blvd. DSPF76, Columbus, OH 43215
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Galaher Settlements & Insurance Services, Inc.
5505 E. 13 Mile Rd., Warren, MI 48092
Had its insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Germantown Mutual Insurance Company
P.O. Box 1020, Germantown, WI 53022
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to cease and desist issuing nonrenewals that fail to state the basis for the nonrenewals with reasonable precision. These actions were taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. February 2014

Great Western Insurance Company
P.O. Box 3428, Ogden, UT 84409
Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, 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 and failing to timely pay appointment billing fees. October 2014

Greek Catholic Union of the U.S.A.
5400 Tuscarawas Rd., Beaver, PA 15009
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Greek Catholic Union of the U.S.A.
5400 Tuscarawas Rd., Beaver, PA 15009
Was ordered to pay a forfeiture of \$2,000.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. October 2014

Group Health Cooperative of South Central Wisconsin
P.O. Box 44971, Madison WI 53711
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a required report by the due date. May 2014

Guardian Insurance & Annuity Company, Inc., The
7 Hanover Square, New York, NY 10004
Was ordered to pay a \$500.00 forfeiture, was ordered to provide requested information in writing, and was ordered

to respond promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Guardian Life Insurance Company of America, The
7 Hanover Square, New York, NY 10004

Was ordered to pay a \$500.00 forfeiture, was ordered to provide requested information in writing, and was ordered to respond promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Hanover Insurance Company, The
440 Lincoln St., Worcester, MA 01653

Was ordered to pay a \$5,000.00 forfeiture, was ordered to provide premium refunds to certain policyholders, was ordered to cease and desist from issuing insurance policies without informing consumers of certain options, and was ordered to obtain affirmative responses from policyholders. These actions were taken based on allegations of issuing policies and billing premiums that consumers did not affirmatively request. December 2014

Health Care Benefits Communicators, LLC

3012 Polk County Line Rd., Rutherfordton, NC 28139
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 MGA business entity licensure. October 2014

Health Care Service Corp., a Mutual Legal Reserve Co.
300 E. Randolph St., Chicago, IL 60601

Was ordered to pay a forfeiture of \$2,000.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Health Exchange Agency

1 W. Camino Real, Ste. 118, Boca Raton, FL 33432
Had its application for an insurance license denied. This action was taken based on allegations of having a firm name too similar to the federal exchange marketplace under the Affordable Care Act. February 2014

Health Exchange Agency d/b/a HEA

1 W. Camino Real, Ste. 118, Boca Raton, FL 33432
Agreed to the 31-day denial of its application for an insurance license and agreed to timely report any administrative action taken by any state, agreed to do business in Wisconsin under the "HEA" name only, and agreed to use a disclaimer on communications to

Wisconsin consumers. These actions were taken based on allegations of using a misleading business name that is too similar to the federal health exchange established under the Patient Protection and Affordable Care Act. August 2014

Health Net Life Insurance Company

21281 Burbank Blvd. B2, Woodland Hills, CA 91367
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Health Tradition Health Plan

1808 E. Main St., Onalaska, WI 54653
Agreed to cease and desist from quoting and utilizing unfiled rates, agreed to refund excess premium, agreed to provide OCI with certain records, and agreed to comply with all terms of the stipulation. These actions were taken based on allegations of using unfiled premium rates. April 2014

Healthsmart Benefit Solutions

222 Las Colinas Blvd. W., Ste. 600N, Irving, TX 75039
Had its application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Louisiana, Missouri, Nevada, and New York on a licensing application. September 2014

J. J. Best Insurance Agency, Inc.

60 N. Water St., New Bedford, MA 02740
Had its application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Massachusetts on a licensing application. July 2014

John Deere Insurance Company

6400 N.W. 86th St., Johnston, IA 50131
Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, 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 and failing to timely pay appointment billing fees. October 2014

Lexington Insurance Company

99 High St., Fl. 23, Boston, MA 02110
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2014

Liberty Insurance Corporation

175 Berkeley St., Boston, MA 02117

Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist failing to provide at least 60 days' notice to insureds when raising premiums 25% or more at renewal. These actions were taken based on allegations of failing to provide adequate notice of a premium increase. March 2014

Life Insurance Company of North America

1601 Chestnut St., Philadelphia, PA 19192

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Managed Health Services Insurance Corporation

10700 W. Research Dr., Ste. 300, Milwaukee, WI 53226

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Mercycare HMO, Inc.

P.O. Box 550, Janesville, WI 53547

Was ordered to pay a forfeiture of \$3,000.00. This action was taken based on allegations of failing to comply with an examination order. January 2014

MHA Insurance Company

3100 West Rd., Bldg. 1, Ste. 200, East Lansing, MI 48823

Was ordered to pay a forfeiture of \$2,000.00, was ordered to pay all fees when due, 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, violating a previous order of the Commissioner, and failing to timely pay appointment billing fees. October 2014

MIC Property & Casualty Insurance Corporation

300 Galleria Officentre, Ste. 200, Mail Code 480-300-200, Southfield, MI 48034

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Molina Healthcare of Wisconsin, Inc.

7050 S. Union Park Center, Ste. 200, Midvale, UT 84047

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Mosaic Insurance Company

125 Broad St., New York, NY 10004

Was ordered to pay a forfeiture of \$2,000.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Motors Insurance Corporation

300 Galleria Officentre, Ste. 200, Mail Code 480-300-200, Southfield, MI 48034

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Mt. Morris Mutual Insurance Company

N1211 County Rd. B, Coloma, WI 54930

Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with an examination order. January 2014

National Health Insurance Company

P.O. Box 619999, Dallas, TX 75261

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

National Mortgage Insurance Corporation

2100 Powell St., 12th Fl., Emeryville, CA 94608

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Northeast Agencies, Inc.
6467 Main St., Williamsville, NY 14221
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 Kentucky, Louisiana, New York, and Texas on a licensing application, and having five administrative actions taken since 2011. October 2014

Occidental Fire & Casualty Company of North Carolina
P.O. Box 10800, 702 Oberlin Rd., Raleigh, NC 27605
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay annual appointment billing fees. March 2014

PartnerRe America Insurance Company
17 State St., 29th Fl., New York, NY 10004
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

PetFirst Healthcare, LLC
1 Quartermaster Ct., Jeffersonville, IN 47130
Had its application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by the states of New York, Virginia, Utah, Massachusetts, and Florida. April 2014

Physicians Plus Insurance Corporation
2650 Novation Pkwy, Madison, WI 53713
Was ordered to pay a forfeiture of \$10,000.00. This action was taken based on allegations of failing to comply with previous examination orders related to insurance grievances, reporting, advertising, form filing, and other regulatory compliance issues. April 2014

Physicians Plus Insurance Corporation
2650 Novation Pkwy., Madison, WI 53713
Was ordered to pay a \$2,500.00 forfeiture and was ordered to meet with OCI on a quarterly basis to provide OCI with policies and procedures designed to timely and to properly comply with OCI requests. These actions were taken based on allegations of failing to comply with previous OCI orders and failing to respond promptly to inquiries from OCI. December 2014

Premier Crop Insurance, LLC
9824 Beam Rd., Ansonia, OH 45303
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of resident state MGA business entity licensure. June 2014

Racine County Mutual Insurance Company
10502 Northwestern Ave., Franksville, WI 53126
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist accepting applications from agents unless and until the agents have proper authority. These actions were taken based on allegations of allowing an agent to submit applications prior to appointment and accepting applications from a non-appointed agent. March 2014

Reserve National Insurance Company
601 E. Britton Rd., Oklahoma City, OK 73114
Agreed to the denial of its application for an insurance license. This action was taken based on allegations of failing to provide required information on a licensing application and unnecessarily applying for licensure. July 2014

Secura Insurance, a Mutual Company
2401 S. Memorial Dr., P.O. Box 819, Appleton, WI 54912
Agreed to implement procedures to confirm that the correct mailing addresses of insureds are updated to ensure consumers receive adequate statutory notices. This action was taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. March 2014

Sentry Insurance, a Mutual Company
1800 N. Point Dr., Stevens Point, WI 54481
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist issuing improper nonrenewal notices. This action was taken based on allegations of issuing an improper nonrenewal of an insurance policy. March 2014

Settlers Life Insurance Company
P.O. Box 1191, Madison, WI 53701
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Smart Insurance Company
30775 Bainbridge Rd., Ste. 210, Solon, OH 44139
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

South Suburban Chamber of Commerce, The
8580 S. Howell Ave., Oak Creek, WI 53154
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

State Farm Fire and Casualty Company
One State Farm Plz., Bloomington, IL 61710
Agreed to consolidate and resolve three separate OCI legal files by paying a forfeiture of \$500.00, agreeing to comply with Wisconsin insurance laws related to notices of policy nonrenewal and cancellation, and agreeing not to employ agents having expired insurance licenses. These actions were taken based on allegations of failing to provide proper notification of policy nonrenewals and cancellations and employing an unlicensed insurance agent. July 2014

Symmetry Financial Group LLC
204 Whitson Ave., Ste. 2B, Swannanoa, NC 28778
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 business entity licensure. May 2014

T A S A of Kentucky, Inc.
188 Barnwood Dr., Edgewood, KY 41017
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of resident state MGA business entity licensure. June 2014

Torus National Insurance Company
Harborside Financial Ctr., Plaza 5, Ste. 2900,
Jersey City, NJ 07311
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Trawick International, Inc.
1956 S. University Blvd., Ste. J, Mobile, AL 36609
Had its application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by another state and failing to respond promptly to inquiries from OCI. November 2014

Truck Insurance Exchange
P.O. Box 2478, Terminal Annex, Los Angeles, CA 90051
Was ordered to pay a forfeiture of \$500.00, was ordered to cease and desist from issuing improper mid-term cancellation notices, and was ordered to offer reinstatement of a consumer's insurance policy. These actions were taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. April 2014

United Fire & Indemnity Company
P.O. Box 73909, Cedar Rapids, IA 52407
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

U.S. Immigration Bonds & Insurance Services, Inc.
1756 N.E. 34th St., Oakland Park, FL 33334
Had its application for an insurance license denied. This action was taken based on allegations of using a misleading entity name. March 2014

Valley Title Services of the Fox Valley, LLC
303 S. Bluemound Dr., Appleton, WI 54914
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 being involved in an administrative proceeding regarding professional licensure or registration. July 2014

Vimo, Inc.
2110 New Market Pkwy. S.E., Ste. 200,
Marietta, GA 30067
Agreed to timely report any administrative action taken by any state and agreed to the denial of its application for an insurance license for 31 days. These actions were taken based on allegations of having administrative actions taken by the states of Georgia, New York, Colorado, Utah, and Indiana. April 2014

Wadena Insurance Company

P.O. Box 1336, West Des Moines, IA 50306

Was ordered to pay a forfeiture of \$2,500.00 and was ordered to cease and desist using nonrenewal notices that do not provide adequate instructions for applying for the Wisconsin Automobile Insurance Plan (WAIP). These actions were taken based on allegations of issuing improper nonrenewal notices. March 2014

WEA Insurance Corporation

45 Nob Hill Rd., Madison, WI 53707

Agreed to cease and desist from marketing small employer group health insurance products before submitting the proper rate filing to OCI, and agreed to submit a signed affidavit affirming that it has not issued any new coverage to small employers in the current calendar year. These actions were taken based on allegations of failing to timely submit a required rate filing. July 2014

Wilson Mutual Insurance Company

P.O. Box 1340, Sheboygan, WI 53082

Was ordered to cease and desist failing to provide notice of an insured's right to file a complaint with OCI. This action was taken based on allegations of failing to provide the required notice. February 2014

