

# Administrative Actions Taken by OCI

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of administrative actions started in the year 1964 can be viewed and printed from OCI's Web site at <http://oci.wi.gov/admact/admact.htm>. The following are actions for July 2008 through December 2008.

## Actions against agents:

David C. Ackerman  
2947 S. 11th St. #2, Milwaukee,  
WI 53215

Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2008

James Hillard Adger  
5806 Lady Bug Ct., Tampa, FL 33625  
Has had his license denied for 31 days.  
This action was based on allegations of failing to disclose administrative actions taken by the state of Florida on an insurance license application. August 2008

Adam Kenneth Aeschlimann  
4457 Blue Mounds Tr., Black Earth,  
WI 53515  
Has had his license denied for 31 days.  
This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. August 2008

Sara J. Aide  
618 State Hwy. 23, Mineral Point,  
WI 53565  
Has had her insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Najla N. Alwan  
377 N. First St., Council Bluffs, IA 51503  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Oklahoma on an insurance license application. November 2008

Claude W. Baker  
2204 Denver Dr., Rockford, IL 61108  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay a required fee to OCI. July 2008

Riccardo Bambi  
4901 Bayfield Ter., Madison, WI 53705  
Was ordered to respond promptly to inquiries from OCI and has had his license denied for 60 days. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding an application for an insurance license. November 2008

Frederic Wayne Beede  
W24 County Rd. F, P.O. Box 250,  
Pewaukee, WI 53019  
Has had his license denied for 31 days.  
This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. September 2008

Gerald Dale Beranek  
27010 Longwood Ln., Lone Rock,  
WI 53556  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application, having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to pay worker's compensation penalty warrants, and failing to pay Wisconsin delinquent taxes due. September 2008

Alys Joy Bernstein  
22575 Esplanada Cir. W., Boca Raton,  
FL 33433  
Has had her insurance license denied for 31 days. This action was based on

allegations of failing to disclose a previous administrative action taken by the state of Florida on an insurance license application. December 2008

Mark A. Bichanich  
S67 W29095 Southridge Pass,  
Mukwonago, WI 53149  
Was ordered to pay a forfeiture of \$3,000.00. This action was based on allegations of violating Wisconsin insurance laws and failing to properly consider suitability in selling annuities to senior citizens. December 2008

Ellen A. Bosetski  
3461 Pine Forest Dr., Green Bay,  
WI 54313  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous Wisconsin administrative action on an insurance license application. November 2008

Sonelay Boualouang  
N7474 690th St., Beldenville, WI 54003  
Has had his license denied for 31 days.  
This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. July 2008

Michael Brian Brewer  
805 Maple St., Hutchinson, MN 55350  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Taylor Wilson Bridgman  
1516 20th St. NW, Canton, OH 44709  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a

criminal conviction which may be substantially related to insurance marketing type conduct. September 2008

Gary E. Burnham  
3989 S. Camrose Ave., New Berlin, WI 53151

Paid a forfeiture of \$10,000.00 and surrendered his insurance agent's license. This action was based on allegations of making false and misleading statements to consumers regarding the sale of annuity products, making unsuitable recommendations and sales of annuities to seniors, and failing to properly consider suitability in selling life insurance. November 2008

Jacqueline Marie Cain  
3612 Hamilton Ave., Altoona, WI 54720  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. October 2008

Ryan Raymond Callaway  
5620 E. 43rd Ave., Anchorage, AK 99504  
Agreed to respond promptly to all inquiries from OCI and agreed to a suspension of his license for 31 days. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding an insurance application. July 2008

Brian Keith Carthran  
7939 N. 64th Ct., Milwaukee, WI 53223  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Billie Jo CasaDecalvo  
1616 Stonepine Bay, Hudson, WI 54016  
Has had her insurance license revoked and was ordered to never reapply for an insurance intermediary license. This action was based on allegations of failing to remit premiums for property and casualty insurance products between January 2006 and October 2007, misrepresenting and falsifying insurance coverage for additional cargo

coverage, and misrepresenting and falsifying insurance coverage for auto insurance documents. September 2008

Geana Monet Christian  
3904 N. 77th St., Milwaukee, WI 53222  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Graham McMurray Clement  
5938 Flambeau Rd., Rancho Palos Verdes, CA 90275  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Nevada on an insurance license application. November 2008

David M. Cleveland  
1830 Lake Breeze Rd., Oshkosh, WI 54904  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2008

Reuben Edward Collier  
2411 N. Jackson, Waukegan, IL 60087  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Owen G. Costanza  
199 Edson St., Poplar Grove, IL 61065  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application and failing to disclose a company termination for allegations of misconduct. November 2008

James W. Crystal  
875 Park Ave. #7B, New York, NY 10021  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond

promptly to inquiries from OCI and administrative action taken by another state. July 2008

Mark R. Cummisford  
6980 S. Crane Dr., Oak Creek, WI 53154  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. September 2008

Sean Richard Dahl  
907 S. Comanche Ln., Waukesha, WI 53188  
Paid a forfeiture of \$250.00, was ordered to respond truthfully to all inquiries from OCI, and has had his license denied for 30 days. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on his insurance license application. November 2008

Jeffery B. Dehler  
1015 S. Westfield St., Oshkosh, WI 54902  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Tommy L. Dellamuth  
207 E. State St., Mauston, WI 53948  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Michael D. Dillon  
2130 Plover Springs Dr., Plover, WI 54467  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose an administrative action taken by the state of West Virginia and a termination for cause by Old Republic Surety Company on an insurance license application, as well as allegations of failing to respond promptly to inquiries from OCI. October 2008

Dragan Djordjevic  
1715 Oakwood Rd., Northbrook, IL 60062  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of South Dakota on an insurance license application. September 2008

Cheyenne Erdmann  
704 1/2 First St., Menasha, WI 54952  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. July 2008

Patrick Lee Fahrenkrug  
N7973 Pigeon Rd., Sherwood, WI 54169  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. November 2008

Lee D. Falk  
847 Hemlock Dr., Verona, WI 53593  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

James Carl Faustmann  
136 N. Humphrey Ave. #15, Oak Park, IL 60302  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. September 2008

Christopher Lee Flores  
1618 N. Second St., Sheboygan, WI 53081  
Has had his application for an insurance license denied. This action was based on allegations of a number of criminal convictions which may be substantially related to insurance marketing type conduct. Mr. Flores did not appear at the hearing or prehearing. July 2008

Thomas A. Gibson  
1327 218th Ave., New Richmond, WI 54017  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Mark A. Gindlin  
2350 W. Good Hope Rd. #357, Milwaukee, WI 53209  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application and a criminal conviction which may be substantially related to insurance marketing type conduct. July 2008

Richard David Glogg  
7025 Ridge Forest Walk, Cumming, GA 30040  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Georgia on an insurance license application. July 2008

Ralph Ustin Goodman  
5790 Dogwood Dr., Urbana, OH 43078  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Jeffrey G. Grams  
648 W. Mallwood Rd., Edgerton, WI 53534  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Todd C. Grove  
30 Crestwood Rd., Cumberland Center, ME 04021  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Maine on an insurance license application. September 2008

Pete Turner Gunn  
211 Country Club Ln., Benton, KY 42025  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Kentucky on an insurance license application. September 2008

Thomas A. Hampel  
2323 S. 55th St., West Allis, WI 53219  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Merideth Lee Haney  
4945 Canyon Dr., Amarillo, TX 79110  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. October 2008

James Willie Harris  
1184 Sapphire Ln., Shakopee, MN 55379  
Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. July 2008

Donald A. Haworth  
871 Klondike Ave., Hillsboro, WI 54634  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. November 2008

Gabriel Martin Hayden  
E9396 290th Ave., Elk Mound, WI 54739  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008

Samuel Hazleton  
4220 Lakeshore Dr., Diamond Point, NY 12824  
Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. October 2008

Terry L. Heinemeier  
4525 W. Auer Ave., Milwaukee, WI 53216  
Has had her insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Brian L. Hicks  
2727 E. Shore Dr., Green Bay, WI 54302  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Kim Ray Holzberger  
6423 N. 40th St., Milwaukee, WI 53209  
Has had her license denied for 31 days.  
This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. November 2008

Jeffery A. Hosking  
1914 La Sierra Way, Madison, WI 53716  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Doreen L. Hudon  
23408 81st Pl., Salem, WI 53168  
Has had her license denied for 31 days.  
This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2008

Bruce Allan Hughes  
7629 Grinde Rd., Windsor Township, WI 53532  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008

Robert J. Hynes  
1528 Crimmon Ln. Apt. 2B, Palatine, IL 60031  
Has had his license denied for 31 days.  
This action was based on allegations of failing to disclose an administrative action taken by the state of Illinois on an insurance license application. September 2008

Sarah Jane Jensen  
6609A W. Fairview Ave., Milwaukee, WI 53213  
Has had her license denied for 31 days.  
This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. July 2008

Diane J. Jerdee  
E8371 Hwy. H, Wisconsin Dells, WI 53965  
Has had her insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Donald C. Johnson  
2309 Pebble Valley Rd., Waukesha, WI 53188  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous Wisconsin administrative actions and a criminal conviction on an insurance license application. December 2008

Van E. Johnson  
7900 W. Denver Ave., Milwaukee, WI 53223  
Has had his license denied for 31 days.  
This action was based on allegations of failing to disclose a previous 2002 felony conviction on an insurance license application. August 2008

Dennis Allan Julius  
824 N. Lewis St., Columbus, WI 53925  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Kevin James Kabacinski  
2215 S. 61st St., Milwaukee, WI 53219  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy that involved funds held on behalf of others and failing to pay Wisconsin delinquent taxes due. November 2008

Steven A. Kanner  
6646 NW 25th Ter., Boca Raton, FL 33496  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding lawsuits and administrative action taken by the state of Maryland Securities Division. November 2008

Zach D. Kass  
14941 Kass Rd., Dubuque, IA 52002  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Kelly Kearns  
10920 Harvest Ln., Milwaukee, WI 53052  
Agreed to pay a forfeiture of \$2,000.00 and agreed to pay that forfeiture before she can reapply for a new Wisconsin intermediary license. Ms. Kearns is also prohibited from renewing her current intermediary license. This action was based on allegations of making false and misleading communications to consumers regarding the solicitation and sale of annuities and making unsuitable recommendations to consumers to solicit the sale of an annuity. August 2008

Sharyn Ann Kedrowski  
3041 Monica Ct., Plover, WI 54467  
Has had her license denied for 31 days.  
This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. July 2008

Andrea M. Kempen (Palas)  
1299 Mary Ln., Eau Claire, WI 54703  
Agreed to respond promptly to all inquires from OCI and agreed to surrender her insurance agent's license. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2008

Vincent John Kleszcz  
4529 Butterfly Way, Keller, TX 76248  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Delaware and Kansas on an insurance license application. November 2008

Kevin Gary Klug  
N4988 Advent Rd., De Pere, WI 54115  
Agreed to pay a forfeiture of \$2,500.00 and agreed to pay restitution to the consumers involved in the case for losses they incurred. Klug also agreed to submit quarterly reports to OCI regarding the suitability of his annuity sales for one year, to attend continuing education classes pertaining to seniors and annuity sales, and to comply with Wisconsin insurance laws. This action was based on allegations of making false and misleading communications to consumers regarding the sale of annuities and making unsuitable recommendations that consumers purchase annuities. September 2008

Justine C. Krause  
607 Michigan St., Omro, WI 54963  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Michael E. Lambert  
379 W. Main St., Waukesha, WI 53186  
Was ordered to cease and desist from making any communication relating to an insurance contract which contains false or misleading information. This action was based on allegations of signing a signature on document without proper authority. November 2008

Chad A. Larson  
W204 N17261 Jackson Dr., Jackson, WI 53037  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Lucas Gary Larson  
1609 Tenth St. E, Menomonie, WI 54751  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2008

Robert Vaughn Lester  
5050 N. 40th St. #100, Phoenix, AZ 85018  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Nevada on an insurance license application. September 2008

Donnie Earl Leverette  
644 S. 44th Ave., Wausau, WI 54401  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. July 2008

Michael M. Lockwood  
5542 W. Leland Ave., Chicago, IL 60630  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. September 2008

Umar I. Mannan  
3536 S. 84th St., Milwaukee, WI 53228  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and previous criminal convictions which may be substantially related to insurance marketing type conduct. December 2008

Stephanie C. Martinson  
582 Meadow Trace, Deerfield, WI 53531  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Paul N. Marx  
502 Dorn Dr., Waunakee, WI 53597  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Matthew George Mascal  
N61 W27319 Trappers Run, Sussex, WI 53089  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application and failing to disclose previous criminal convictions on a 1996 insurance license application. November 2008

Francis A. Mathy  
3144 Cty. Rd. S, Little Suamico, WI 54141  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Richard A. Mayer  
N26 W24030 Riverpark Dr. Apt. E, Pewaukee, WI 53072  
Has had his insurance license revoked. This action was based on allegations of failing to pay a previous forfeiture when due. Agent Mayer did not appear at the hearing or prehearing. October 2008

James M. Mawhinney  
N7421 Lost Nation Rd., Elkhorn, WI 53121  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Timothy Patrick McAvoy  
7090 Leeward St., Carlsbad, CA 92011  
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all inquires from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2008

John Michael McCarthy  
2738 Moraine Valley Rd., Wauconda,  
IL 60084

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the states of Wisconsin and Illinois on an insurance license application. August 2008

Brian A. McMahon  
10300 Stone Falls Ln., Frisco, TX 75035  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Christena A. McMullen  
21787 CTH DD, Richland Center,  
WI 53581  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Daniel K. Mennemeyer  
2720 Central St. #1E, Evanston, IL 60201  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy, failing to disclose previous criminal convictions on an insurance license application, and misrepresenting information to OCI regarding termination from insurance companies for cause. July 2008

Ernest Mesa  
1704 E. 26th Pl., Yuma, AZ 85365  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions on an insurance license application and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2008

Edward G. Miller  
1027 N. 22nd St., Milwaukee, WI 53233  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions on an insurance license application. November 2008

Gary L. Miller  
1329 Hwy. 75N, Breckenridge, MN 56520  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of South Dakota on an insurance license application. July 2008

Lori J. Miller  
1745 Frank St., Green Bay, WI 54304  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Terrence Regan Moore  
515 E. Cedar Ln., Mequon, WI 53092  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Melissa A. Mytinger-Schnitzler  
625 S. Shore Dr., Madison, WI 53715  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Christopher Andrew Nash  
210 Acorn Ln., Somerset, WI 54025  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. September 2008

Michele Ann Nelson  
101 Royce Rd., Bolingbrook, IL 60440  
Was ordered to pay a forfeiture of \$2,000.00 and to cease and desist from

conducting Wisconsin insurance business or attempting to conduct Wisconsin insurance business without proper authority. This action was based on allegations of conducting an insurance business without proper authority, misrepresenting insurance products, and failing to respond promptly to inquiries from OCI. December 2008

Stephanie Regina Nevels  
2400 Galway, Mansfield, TX 76063  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Alabama and Georgia on an insurance license application. July 2008

Erwin Norwood  
8710 Charming Knoll Ct., Tampa,  
FL 33635  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, administrative action taken by another state, and a criminal conviction which may be substantially related to insurance marketing type conduct. July 2008

Mark J. O'Leary  
44 Hickory Corner Rd., Milford, NJ 08848  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. September 2008

Precious A. Owens  
138 Woltz Ave., Buffalo, NY 14212  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. July 2008

David A. Paczocha  
W4480 County Rd. ES, Elkhorn,  
WI 53121

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose a previous unpaid unemployment compensation judgment, an administrative action taken by the state of Wisconsin, and pending criminal charges which may be substantially related to insurance marketing type conduct. December 2008

Justin A. Pascale  
1701 Venus Cir., Racine, WI 53404

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Sunny L. Peete  
1670 S. 11th St. Apt. 322, Milwaukee,  
WI 53204

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Sally Jo Perkins  
1329 Vista Campo, Jefferson City,  
MO 65109

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Missouri on an insurance license application. November 2008

Charles Francis Perks  
12160 NE Tenth Ter., Ocala, FL 34479  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Florida on an insurance license application. July 2008

Royce J. Raymond  
432 First St., Baraboo, WI 53913  
Was ordered to make restitution to specified individual insurance

customers and has had his insurance license revoked. This action was based on allegations of misrepresenting the suitability of exchange of annuities for an investment scheme, participation in prohibited personal financial transactions, and failing to report formal administrative actions taken against the licensee. August 2008

Jeffrey Alva Rehberg  
348 S. 21st St., La Crosse, WI 54601  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Mary L. Reid  
4265 N. 48th St., Milwaukee, WI 53216  
Was ordered to cease and desist from issuing insufficient fund checks from any account related to the business of insurance. This action was based on allegations of issuing an insufficient funds check to an insurer. September 2008

Jeremy Jay Reilly  
931 Dreifuerst Rd., Plymouth, WI 53073  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Randall E. Reimann  
6134 Nagel Rd., Valders, WI 54245  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

John Paul Rindfleisch  
714 Eighth Ave., Baraboo, WI 53913  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2008

Derrick Robinson  
7731 W. Glenbrook Rd., Milwaukee,  
WI 53223  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008

John J. Roscioli  
11545 14th Ave., Pleasant Prairie,  
WI 53158  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative action taken by the state of Wisconsin on an insurance license application. August 2008

Hudson Lohn Rouse  
670 Ora Ave., Atlanta, GA 30316  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Georgia on an insurance license application and failing to disclose previous criminal convictions on an insurance license application. August 2008

Curtis Mark Rutten  
314 W. Atlantic St., Appleton, WI 54911  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions on an insurance license application. July 2008

Jacy Jeffrey Ryan  
2660 Babcock Rd., Green Bay, WI 54313  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2008

Claire Anne Rydzik  
3130A N. Dousman St., Milwaukee,  
WI 53212  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Eric E. Schneider  
W5120 Blue Heron Ct., Sherwood,  
WI 54169  
Has had his insurance license revoked. This action was based on allegations of

failing to pay Wisconsin delinquent taxes due. August 2008

Alan Segrera

7271 SW 54th Ave., Miami, FL 33143

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. November 2008

Adam Sell

2422 Orleans Ave., Niagara Falls, NY 14303

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. July 2008

Alfred Imad Shuaibe

10017 W. Crown King Rd., Tolleson, AZ 85353

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the states of Wisconsin and Illinois on an insurance license application. July 2008

Scott E. H. Smith

4154 Towne Green Cir., Addison, TX 75001

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative action taken by another state. July 2008

Matthew John Stenberg

5050 S. Jonathan Ln., New Berlin, WI 53151

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a previous criminal conviction on an insurance license

application, and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2008

Daniel Drew Straughan

3184 Newcastle Dr., Mobile, AL 36695

Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. September 2008

Romero Q. Sumpter

8200 W. Bender Ave., Milwaukee, WI 53218

Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. July 2008

Deborah Anne Threadgill

6400 NW Expressway #825, Oklahoma City, OK 73132

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy or judgment. August 2008

Courtney Lynn Townsend

N440 Ten Mile Rd., Chetek, WI 54728

Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. August 2008

Darren T. Ulatowski

3063 Yarmouth Greenway Dr., Fitchburg, WI 53711

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008

Fred W. Vannice

28082 N. Gale Cir., Waterford, WI 53185

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2008

Gilbert James Verdin

6353 N. 103rd St., Milwaukee, WI 53225

Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2008

Andrew George Vidal IV

9527 Maidenstone, San Antonio, TX 78250

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Indiana, South Dakota, and Washington on an insurance license application. November 2008

Lee A. Wandsnider

34632 Bartlett Rd., Oconomowoc, WI 53066

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2008

Teryl E. Williamson

N48 W27950 Jerilane Ct., Pewaukee, WI 53072

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2008

Brenda Faye Wilson

323 Cedar Ln., Anniston, AL 36206

Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Alabama on an insurance license application. July 2008

Chad J. Zambarda

131 Helen St., P.O. Box 10991, Green Bay, WI 54307

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. July 2008

**Actions against companies:**

Aetna Health Insurance Company  
980 Jolly Rd., Blue Belle, PA 19422  
Paid a forfeiture of \$500.00 and was ordered to pay identified fees and to respond promptly to inquiries from OCI. This action was based on allegations of failing to pay a required agent licensing fee to OCI and failing to respond promptly to inquiries from OCI. November 2008

American Home Warranty Company  
212 Market St., P.O. Box 10,  
New Richmond, OH 45157  
Paid a forfeiture of \$500.00 and was ordered to supply a complete list of all Wisconsin warranty holders to include names, addresses, and dollar amounts derived from the sale of each of these contracts. This action was based on allegations of doing an insurance business without proper authority and failing to respond promptly to inquiries from OCI. July 2008

Auto Repair Warranty, Inc.  
21300 Lorain Rd., Cleveland, OH 44126  
Agreed to pay a forfeiture of \$2,000.00, to respond to OCI's requests for information, and to not do Wisconsin business until it obtains the proper authority. It also agreed to not provide price quotes to Wisconsin residents from its Web site and to have a disclaimer or footnote on its Web site stating that its warranties are not available to Wisconsin residents. This action was based on allegations of failing to pay a previous forfeiture when due, failing to respond promptly to inquiries from OCI, and conducting an insurance business without proper authority. October 2008

Blue Cross Blue Shield of Wisconsin  
6775 W. Washington St., West Allis,  
WI 53214  
Paid a forfeiture of \$2,500.00 and was ordered to provide the requested information within ten days of the date of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2008

Cameron M. Wilson & Associates, Inc.  
5988 Venture Park Dr., Kalamazoo,  
MI 49009  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. September 2008

The Chesapeake Life Insurance Co.  
9151 Blvd. 26, North Richland Hills,  
TX 76180  
Paid a forfeiture of \$25,285.00 and was ordered to implement an outreach program to insureds, to train its agents, and to implement a corrective action plan. This action was based on a multi-state market conduct examination settlement and allegations of unfair claims settlement practices. See the individual press release at <http://oci.wi.gov/pressrel/0908healthmark.htm> for additional details. October 2008

Chrysler Motors LLC  
1000 Chrysler Dr., CIMS 485-15-60,  
Auburn Hills, MI 48326  
Agreed to pay a forfeiture of \$75,000.00 and to conduct a warranty insurance business only with proper authority. This action was based on allegations of doing an insurance business without proper authority. October 2008

Clarendon National Insurance Company  
601 Ewing St. Ste. C-8, Princeton,  
NJ 09650  
Paid a forfeiture of \$500.00 and was ordered to pay identified fees and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay a required agent appointment fee to OCI and failing to respond promptly to inquiries from OCI. November 2008

Connecticut General Life Insurance Co.  
900 Cottage Grove Rd., Hartford,  
CT 06152  
Was ordered to pay identified fees and a forfeiture of \$500.00 and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay required agent licensing fees to OCI. December 2008

Constitution Life Insurance Company  
4888 Loop Central Dr. Ste. 700, Houston  
TX 77081  
Paid a forfeiture of \$500.00 and was ordered to pay identified fees and to respond promptly to inquiries from OCI. This action was based on allegations of failing to pay a required agent licensing fee to OCI. November 2008

DaimlerChrysler Insurance Company  
27777 Inkster Rd., Farmington Hills,  
MI 48334  
Paid a forfeiture of \$500.00 and was ordered to pay identified fees and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay a required fee to OCI. November 2008

Doral Dental Plan of Wisconsin, Inc.  
12121 N. Corporate Pky., Mequon,  
WI 53092  
Paid a forfeiture of \$500.00 and was ordered to provide the requested information within ten days of the order, to promptly reply in writing, and to provide all information requested in response to inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2008

Exclusive Settlement Services, Inc.  
1000 Cliff Mine Rd. #250, Pittsburgh,  
PA 15275  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Kansas on an insurance license application. July 2008

Financial Pacific Insurance Company  
3850 Atherton Rd., Rocklin, CA 95765  
Agreed to pay a forfeiture of \$2,000.00, agreed to cease and desist from issuing improper nonrenewal notices, agreed to cease and desist from improper midterm cancellations, and agreed to include the effective date and time for all nonrenewal notices. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. September 2008

Guarantee Trust Life Insurance Co.  
1275 Milwaukee Ave., Glenview, IL 60025  
Paid a forfeiture of \$75,000.00 and was ordered to demonstrate compliance with the Illinois Consent Decree for affected Wisconsin insureds and not violate Wisconsin insurance laws. This action was based on allegations of misrepresenting the terms of long-term care policies by increasing premiums during a five-year rate guarantee period. July 2008

Healthscope Benefits, Inc.  
27 Corporate Hill Dr., Little Rock, AR 72205  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Nevada on an insurance license application. July 2008

Homestead Mutual Insurance Company  
7093 Cty. Rd. T, Oshkosh, WI 54904  
Paid a forfeiture of \$500.00 and was ordered to cease and desist from charging a short rate fee when failing to provide a separate written notice of the fee. This action was based on allegations of improperly using a short rate cancellation fee. August 2008

Humana Insurance Company  
1100 Employers Blvd., Green Bay, WI 54115  
Paid a forfeiture of \$750,000.00, agreed to comply with market conduct examination report recommendations, and agreed to comply with Wisconsin insurance laws. See the individual press release at <http://oci.wi.gov/pressrel/0908humana.htm> for details. September 2008

Life Insurance Co. of North America  
Two Liberty Pl., TL14A, 1601 Chestnut St., Philadelphia, PA 19192  
Was ordered to pay identified fees and a forfeiture of \$500.00 and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay required agent licensing fees to OCI and failing to respond promptly to inquiries from OCI. December 2008

Malloy Imrie & Vasconi Insurance Services, LLC  
899 Adams St., P.O. Box 725, St. Helena, CA 94574  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. September 2008

Medica Insurance Company  
401 Carlson Pky., Minnetonka, MN 55305  
Was ordered to pay a forfeiture of \$500.00, to pay previously ordered fees, and to promptly respond to all inquiries from OCI. This action was based on allegations of failing to pay agent appointment fees to OCI and failing to respond promptly to inquiries from OCI. October 2008

The Mega Life and Health Insurance Company  
9151 Blvd. 26, North Richland Hills, TX 76180  
Paid a forfeiture of \$314,847.00 and was ordered to implement an outreach program to insureds, to train its agents, and to implement a corrective action plan. The action was based on a multi-state market conduct examination settlement and allegations of unfair claims settlement practices. See the individual press release at <http://oci.wi.gov/pressrel/0908healthmark.htm> for additional details. October 2008

MHA Insurance Company  
6215 W. St. Joseph Hwy., Lansing, MI 48917  
Was ordered to pay a forfeiture of \$500.00, to pay previously ordered fees, and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to pay agent appointment fees to OCI and failing to respond promptly to inquiries from OCI. October 2008

Midwest National Life Insurance Company of Tennessee  
9151 Blvd. 26, North Richland Hills, TX 76180  
Paid a forfeiture of \$93,310.00 and was ordered to implement an outreach program to insureds, to train its agents, and to implement a corrective action plan. This action was based on a multi-state market conduct examination settlement and allegations of unfair claims settlement practices. See the individual press release at <http://oci.wi.gov/pressrel/0908healthmark.htm> for additional details. October 2008

New Hampshire Insurance Company  
70 Pine St., New York, NY 10270  
Was ordered to pay a forfeiture of \$500.00, to cease and desist from improper renewals, and to cease and desist from improper renewals with altered terms. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. October 2008

New York Marine and General Insurance Company  
919 Third Ave. 10th Fl., New York, NY 10022,  
Was ordered to pay a forfeiture of \$500.00, to pay previously assessed fees, and to respond promptly to inquiries from OCI. This action was based on allegations of failing to pay an appointment fee to OCI and failing to respond promptly to inquiries from OCI. October 2008

Pennsylvania Life Insurance Company  
P.O. Box 958465, Lake Mary, FL 32795  
Paid a forfeiture of \$925,000.00 and was ordered to properly supervise agents and to not sell annuities for four years. This action was based on allegations of failure to supervise agent sales practice to ensure compliance with the law and failing to properly consider suitability in selling life insurance. August 2008

Premium Title Group, LLC  
S142 McKay Ave., P.O. Box 188,  
Spring Valley, WI 54767  
Has had its license denied for 31 days.  
This action was based on allegations of  
failing to disclose an administrative  
action taken by the state of Florida on  
an insurance license application.  
September 2008

Rural Mutual Insurance Company  
1241 John Q. Hammons Dr. Ste. 200,  
Madison, WI 53717  
Paid a forfeiture of \$1,000.00, was ordered  
to cease and desist from issuing notices  
of cancellation which do not state with  
reasonable precision the facts upon  
which the insurer's decision is based,  
and to cease and desist from midterm  
cancellation of insurance policies  
without permissible grounds. This  
action was based on allegations of  
issuing an improper midterm  
cancellation or nonrenewal of an  
insurance policy. September 2008

Security Insurance Agency, Inc.  
131 E. Wisconsin Ave. Ste. 102,  
Pewaukee, WI 53072  
Has had its license denied for 31 days.  
This action was based on allegations of  
failing to disclose an administrative  
action taken by the state of Arizona  
against Frank Kaylor on a business  
entity license application. September  
2008

Seneca, Sigel Mutual Insurance Co.  
P.O. Box 27, Vesper, WI 54489  
Paid a forfeiture of \$500.00 and was  
ordered to cease and desist from issuing  
improper midterm cancellations. This  
action was based on allegations of  
issuing an improper midterm  
cancellation of an insurance policy.  
September 2008

Service Contract Solutions NA, LLC  
4550 River Green Pky. Ste. 220, Duluth,  
GA 30096  
Agreed to pay a forfeiture of \$15,500.00  
and agreed to cease and desist from  
acting as a warranty plan administrator  
unless and until it has obtained

authority to do so. This action was  
based on allegations of acting as an  
insurance business without proper  
authority. September 2008

Signal Service Solutions, LLC  
151 S. Warner Rd. Ste. 200, Wayne,  
PA 19087  
Agreed to pay a forfeiture of \$50,000.00  
and agreed to use only contract forms  
approved by OCI. This action was  
based on allegations of conducting an  
insurance business without proper  
authority and using unapproved  
contract forms. September 2008

Southern Insurance Company  
5525 Lyndon B. Johnson Fwy., Dallas,  
TX 75420  
Was ordered to pay a forfeiture of  
\$500.00, to pay previously required fees,  
and to respond promptly to all inquiries  
from OCI. This action was based on  
allegations of failing to pay a required  
agent licensing fee to OCI and failing to  
respond promptly to inquiries from OCI.  
October 2008

TCC Insurance Agency, Inc.  
2121 San Jacinto Ste. 400, Dallas,  
TX 75201  
Has had its application for an insurance  
license denied. This action was based  
on allegations of failing to respond  
promptly to inquiries from OCI and  
failing to disclose administrative action  
taken by the state of Oklahoma on an  
insurance license application. July 2008

Unimerica Insurance Company  
6300 Olson Memorial Hwy.,  
Golden Valley, MN 55427  
Paid a forfeiture of \$16,000.00. This  
action was based on allegations of  
failing to file a required financial  
statement by the due date. November  
2008

Unimerica Insurance Company  
10701 W. Research Dr., Milwaukee,  
WI 53226  
Paid a forfeiture of \$500.00 and was  
ordered to pay identified fees and to  
respond promptly to all inquiries from

OCI. This action was based on  
allegations of failing to pay a required  
agent licensing fee to OCI. November  
2008

Universal Underwriters Service Corp.  
7045 College Blvd., Overland Park,  
KS 66211  
Paid a forfeiture of \$10,000.00 and was  
ordered to file the required forms and  
financial statements. This action was  
based on allegations of failing to file a  
required financial statement by the due  
date and failing to comply with an order.  
August 2008

US Insurances Services, Inc.  
2000 Art Museum Dr., P.O. Box 47000,  
Jacksonville, FL 32247  
Has had its license denied for 31 days.  
This action was based on allegations of  
failing to disclose an administrative  
action taken by the state of Florida on  
an insurance license application.  
September 2008

Wellcare Health Ins. of Illinois, Inc.  
P.O. Box 31391, Tampa, FL 33631  
Was ordered to pay a forfeiture of  
\$15,000.00. This action was based on  
allegations of failing to file required  
financial statements by the due date.  
October 2008

Wellcare Prescription Insurance, Inc.  
8735 Henderson Ren 2, Tampa, FL 33634  
Paid a forfeiture of \$500.00 and was  
ordered to respond promptly to all  
inquires from OCI. This action was  
based on allegations of failing to  
respond promptly to inquiries from OCI.  
September 2008

Wellcare Prescription Insurance, Inc.  
8735 Henderson Ren 2, Tampa, FL 33634  
Was ordered to pay a forfeiture of  
\$15,000.00. This action was based on  
allegations of failing to file required  
financial statements by the due date.  
October 2008

Xpert Insurance Agency, Inc.  
7374 N. Clark St., Chicago, IL 60626  
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken against Bruce Brody by the states of Wisconsin and Illinois on an insurance license application. September 2008

Zimmermann Lori Agency, Inc.  
9900 Valley Creek Rd. Ste. 135,  
Woodbury, MN 55125  
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2008