



Wisconsin Insurance News

Issue 1 - Winter 2007

OCI Welcomes Sean Dilweg as New Commissioner



By Sean Dilweg,
Commissioner
of Insurance

When Governor Doyle asked me to serve as Insurance Commissioner four weeks ago, I

knew going in that Wisconsin's insurance industry has proven to be consistently strong. In my short time here I have seen that this agency has also proven to be remarkably effective and efficient at keeping the Wisconsin market healthy and competitive. OCI has consistently carried out its regulatory duties and responsibilities according to its statutory mission. It knows that the marketplace is the best regulator of this industry and that the Wisconsin insurance laws and OCI's enforcement of those laws recognizes this underlying

concept. In order to carry out its mission, OCI realizes that it needs to be able to work with all the participants in the market, including consumers, insurers and agents.

Governor Doyle and I realize that the insurance industry is an extremely vital part of Wisconsin's economy. The healthy and competitive nature of this industry has helped to keep insurance rates in Wisconsin some of the lowest in the country. But to maintain this productivity and ensure the future economic growth of the state's insurance marketplace, we must also maintain our system of regulation. As Commissioner, I have taken this message to heart, and I hope to foster and maintain the important relationship between OCI and the insurance industry to keep insurance a positive influence in Wisconsin. A competitive, healthy marketplace benefits the consumer as well as the state, and I, along with each staff member at OCI, take this responsibility very seriously. I pledge to do my part in keeping this industry a vital and significant part of Wisconsin's economy.

While many of you are already familiar with the numbers, they bear repeating simply because of how the industry contributes to Wisconsin's economic well-being. Over 2,000 companies and over 100,000 agents do business in Wisconsin across multiple lines

...*"the insurance industry is an extremely vital part of Wisconsin's economy"*...

Continued on page 2

IN THIS ISSUE:

Changes to Agent Licensing and Continuing Education.....	2
Continuing Education Requirements.....	3
Biennial Regulation Fees - NewLook Renewal Notices.....	3
Flood Insurance Training Requirements.....	4
Updated Publications.....	5
Administrative Actions	5

WISCONSIN



1848

Commissioner

Continued from page 1

of insurance. Over 370 insurers call Wisconsin home, making our state the sixth largest in the nation measured by the number of domestic insurers. Wisconsin domestic insurers write \$52 billion in net premiums, ranking us sixth in the nation in that category as well and making insurance a leading export industry for Wisconsin. At the same time, we have one of the most efficient and effective regulatory schemes in the country, when one measures the number of employees we use to regulate the industry.

While we recognize that the Wisconsin insurance industry is strong and competitive, the regulatory environment here is also one that encourages insurer solvency and ethical marketing practices. Especially as the baby boom generation heads into retirement over the next twenty years, OCI will become increasingly vigilant against those few bad actors who see a growing senior population as an opportunity for illicit gain.

The Office of the Commissioner of Insurance also contributes to the healthy insurance marketplace in Wisconsin. The staff at OCI investigates over 8,000 complaints per year, over 8,000 rate and form filings, 50 on-site financial examinations of companies, and recovers between \$3 and \$4 million for policyholders each year through the complaint process. Many OCI staff members are also nationally recognized as experts in various insurance regulatory issues.

Continued on page 12

Changes to Agent Licensing and Continuing Education Requirements

By Laurna J. Landphier, Chief - Agent Licensing Section

Updated license copies were mailed to all existing agents in June of 2006. These licenses identify if continuing education is required, as well as the number of hours needed by the new expiration date. An information sheet was enclosed outlining the adoption of the national uniformity standards.

The administrative rules were passed and officially became effective November 1, 2006. A complete copy of the rule changes is available at our Web site at oci.wi.gov. Highlights of the rule and procedure changes include:

- Expiration dates were moved to the end of the licensee's birth month, in the odd or even license issue year.
- Continuing education compliance is now due at the same time renewal fees are collected.
- No existing fees were increased, and no new fees were added.
- Licensees billed in 2007 will pay 50% of the standard renewal fee.
- Licensees billed in 2008 will pay a full renewal fee.
- Continuing education compliance must be met before a licensee is able to physically renew their license. Transcripts will be mailed to licensees who have yet to achieve compliance 90 days prior to their expiration date. Under this new system, it is imperative that you do not wait until the last few weeks of your reporting period to complete your continuing education for the biennium. By rule, your continuing education providers have 10 days to electronically bank your credits, and paper confirmation is not acceptable.
- All future renewals must be paid by credit card, debit card, or electronic check. Paper checks, money orders, or cash will not be accepted. Specific information will be included with the renewal notices that will be mailed to individuals and business entities 60 days prior to their due date.
- For those licensees who must comply with continuing education in 2008 or after, 3 of the required continuing education hours must be devoted to the ethics of insurance. Approved ethics courses are identified on Promissor's and Sircon's respective Web sites. Each individual's transcript has been

Continued on page 3

Continued from page 2

updated to identify any ethics courses already completed as well. A link to those sites is available at our Web site at oci.wi.gov.

- Persons who were licensed prior to May 5, 2006, whose license dates were converted to 2008 must complete 36 hours of continuing education to accommodate the extra year.
- Correspondence, self-study, and on-line continuing education courses will now be available as long as they are approved and include successful completion of a certified proctored examination.
- Electronic posting of prelicensing education completion information by providers and online background checks by Promissor with the Department of Justice, Crime Information Bureau has allowed for the implementation of a paperless resident licensing process.
- New resident applicants who hold certain professional designations can qualify for an exemption from the prelicensing education requirements.
- Implementation of a streamlined reapplication process for residents who reapply within 12 months of a license being cancelled for nonpayment of renewal fees, noncompliance with continuing education, or failing to pay delinquent taxes. All previous continuing education requirements or any outstanding tax obligation would need to be met prior to reapplying.
- Nonresident applicants are no longer required to provide a paper letter of certification to confirm license status.
- New Wisconsin residents who were previously licensed as a resident of another state within the previous 12 months will be able to apply without completing prelicensing education or an examination. •

Continuing Education Requirements

Basic Requirements

All agents who hold a license in any of the major lines of property, casualty, personal lines P&C, life, accident and health insurance, or the limited line of automobile, must meet the continuing education requirements. Your new compliance date is printed on your license. Individual licenses that identify a February 15 expiration date are no longer valid.

Course credits may be completed at any time during the two-year period.

Carryover of credits from one reporting period to another is not allowed. Please refer to your on-line transcript to confirm your assigned compliance period.

A list of approved providers and courses is available at Sircon's Web site through a link at OCI's Web site by logging on to oci.wi.gov, then click on "Agent" followed by "Check CE

Continued on page 4

Biennial Regulation Fees - NewLook Renewal Notices

Renewal notices are mailed 60 days prior to fees being due. Again, if you are required to complete continuing education, all credits must be banked in order for you to complete the electronic renewal process. Those individuals



who have a license expiring in March should expect their renewal notice in

January; those expiring in April will receive their notice in February, and so on. Eventually, all notices will be printed on postcards.

Wisconsin law requires that you provide our office with your current

resident address. Please make sure your current license copy contains your most up-to-date address information.

Business addresses are not acceptable. If you have a **resident** address change, please notify the Agent Licensing Section in writing at **P.O. Box 7872, Madison, Wisconsin 53707-7872**, by fax at **(608) 267-9451**, or by e-mail at agentlicensing@oci.state.wi.us. Telephone requests for change of address are not accepted. •

Flood Insurance Training Requirements

For Insurance Producers with a Property Line of Authority Selling Through the National Flood Insurance Program

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the National Flood Insurance Plan (NFIP) to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act directs the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state-approved continuing

education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by



completing a course related to the NFIP, which may be approved for three hours of continuing education credit. Failure to comply with this continuing education requirement may jeopardize

the producer's authority to write insurance through the NFIP.

All Wisconsin-licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of Section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 or such later requirements as published by the Federal Emergency Management Agency.

Insurance producers can get more information about the NFIP by visiting FEMA's NFIP Web site at www.fema.gov/business/nfip/. •

Continued from page 3

Credits." Or, you can log on directly to www.sircon.com/wisconsin. You can also use a query tool available at their site to determine course availability and location.

Internet Transcripts Available

To request your most current Licensee Continuing Education Transcript log on to www.sircon.com/wisconsin. Select "Look up education courses/credits," click on "Continuing Education Transcript Inquiry" and enter your Wisconsin license number, ssn and Wisconsin. You will be able to view and also print your transcript.

The transcript will permit you to take any action that is necessary to add, delete, or change information that is inaccurate. To correct credit discrepancies, agents are required to contact their continuing education provider(s) directly. These discrepancies can only be resolved between the agent, the provider and Promissor.

Who to Call

Contact Promissor for answers to general questions, to gain information on course availability, and to confirm if credits have been banked in an agent's individual record. They may be reached at (800) 274-4679.

Reminder: Dial the (800) prefix whenever using this number. •



Updated Publications

OCI has recently updated several publications. Choose "Publications" from the Quick Links located at the top left side of our homepage, oci.wi.gov, then "Consumer Publications" to view, print or request a copy.

- ANSI Codes
- Buying a Home and Your Insurance Needs
- Consumer's Guide to Grievances and Complaints (New Publication)
- Consumer's Guide to Worker's Compensation Insurance for Employers
- Fact Sheet on the Independent Review Process in Wisconsin
- Group Health Insurance Index
- Health Insurance for Small Employers and Their Employees (2007)
- Insurance 101, A Guide to Insurance Basics for College Students (New Publication)
- Quejas de Seguros y Acciones Administrativas (Insurance Complaints and Administrative Actions)
- Wisconsin Guide to Health Insurance for People with Medicare (2007)



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 October 2006 through December 2006.

Allegations and Actions Against Agents

Collette C. Adams

5411 34th St. Loop NE,
Tacoma, WA 98422

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 administrative action taken by another state. November 2006

Tracy L. Arens

235 Main St.
Sheboygan Falls, WI 53085

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Prentice Barnes

4406 N. 58th St., Milwaukee, WI 53218

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Nicole L. Bissell

2605 S. Calhoun Rd. #105,
New Berlin WI 53151

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Robert S. Blanda

18 Oxford Blvd., Great Neck, NY 11023

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 administrative action taken by another state. October 2006

Michael Scott Blocher

2121 W. Wellington, Chicago, IL 60618

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Eric A. Brandt

1207 Lombardi Way,
Waukesha, WI 53186

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Kevin P. Braun

2933 Interlaken Pass,
Madison, WI 53719

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Kenneth R. Brown

N95 W29501 Cty. Rd. Q,
Colgate, WI 53107

Paid a forfeiture of \$10,000.00 and was ordered to not sell annuities until October 2009, and then only with OCI approval; to pay restitution in the amount of \$1,316.99 to Mrs. Rosandich; to sell insurance only under the supervision of a designated supervisor and only if OCI has approved a written agreement signed by the insurer to

provide supervision until October 2009; and to continue to cooperate with other OCI investigations. This action was based on allegations of making false and misleading communications to consumers regarding the insurance business; offering consumers unfair inducements; making unsuitable recommendations that consumers replace and/or purchase annuities; and failing to disclose to consumers at the time of initial contact that he was an insurance agent and that his purpose was to sell insurance, his name and the name of the insurer, and the kinds of products he was soliciting. November 2006

John M. Budzinski

4200 N. 92nd St. #2,
Milwaukee, WI 53222
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Mary E. Bush

141 Willow Dr., Hartland, WI 53029
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Tammy L. Card

14018 W. Fifth St., Osseo, WI 54758
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Paul L. Clements

60778 Utopia Ln.,
Prairie du Chien, WI 53821
Paid a forfeiture of \$20,000.00 and has had his insurance license revoked. This action was based on allegations of violating s. Ins 6.60 (2) (a) and (c), Wis. Adm. Code, by soliciting money for an

unidentified investment from a customer, violating s. Ins 6.60 (2) (b), Wis. Adm. Code, by knowingly being listed as a beneficiary of a customer's annuity, violating s. Ins 2.16 (6), Wis. Adm. Code, by making unsuitable recommendations for sales of annuities to a customer, and violating s. Ins 6.61 (16), Wis. Adm. Code, by failing to notify OCI of formal administrative action taken against him. December 2006

Jeffrey Allen Conn

7 Surrey Hills, Hannibal, MO 63401
Was ordered to not reapply for a license before June 1, 2008, and surrendered his insurance agent's license. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and administrative action taken by the state of Missouri. December 2006

Roderick H. Covert

1236 S. Riata St., Gilbert, AZ 85296
Agreed to pay a forfeiture of \$250.00, to respond promptly to future OCI inquiries, 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. November 2006

Barbara Ellen Crawford

7248 Coral Lake Dr.,
Flowery Branch, GA 30542
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 administrative action taken by the state of Georgia on an insurance license application. November 2006

Lori A. Darga

1760 Limerick Ln., Brookfield, WI 53045

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

James E. Dicks

S35 W34040 McClure Dr.,
Dousman, WI 53118
Paid a forfeiture of \$1,000.00 and has had his license suspended for 30 days. This action was based on allegations of altering the inception date for three insurance policies without the knowledge and consent of the insured in violation of s. 628.34 (1), Wis. Stat. December 2006

Eric P. Dogans

7247 Cliffside Dr., Racine, WI 53402
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Cindy A. Dorgan

21401 116th St., Bristol, WI 53104
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Amanda A. Dotson

202 E. North St. #6, Poynette, WI 53955
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Renae Lynn Drewek

1515 S. 170th St., New Berlin, WI 53151
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Tom R. Dungan

1429 Vermilion Rd., Duluth, MN 55812

Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. October 2006

Lasandra R. Elam

7511 W. Florist Ave.,
Milwaukee, WI 53218
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 judgment or bankruptcy. October 2006

Lori Feller

2001 Hamilton St. Apt. 1817,
Philadelphia, PA 19130
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 administrative action taken by another state. October 2006

Veronica A. Fierro

4420 S.E. 28th, Amarillo, TX 79103
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 substantially related to insurance marketing type conduct. October 2006

Zoy Migneyon Finley

16712 Archdale, Detroit, MI 48235
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 judgment or bankruptcy. October 2006

William C. Fredrick

250 E. Winnebago Ave.,
Portage, WI 53901
Has had his insurance license revoked. This action was based on allegations of

failing to pay Wisconsin delinquent taxes due. December 2006

Curtis Eugene French

1012 Martin Luther King Blvd.,
Amory MS, 38821
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 substantially related to insurance marketing type conduct. October 2006

Oliver F. Gardipee

111 E. Mineral St., Milwaukee, WI 53234
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Julie A. Gengler

874 Silver Creek Dr., Oneida, WI 54155
Has had her 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. November 2006

Bridget A. Gerndt

W6829 Cty. Rd. O, Hortonville, WI 54944
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

James Edward Griese

6329 State Rd. 44, Pickett, WI 54964
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Kathryn J. Gunther

1261 Christopher Dr. Apt. 7,
Neenah, WI 54956

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Daniel L. Hall

8931 N. Swan Rd. Unit A,
Milwaukee, WI 53224
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 multiple criminal traffic convictions and bail jumping charges. October 2006

Bruce A. Halmstad

N7141 Hwy. 27, Ladysmith, WI 54848
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Malisha E. Hampton

2378 N. 45th St., Milwaukee, WI 53210
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Tracey A. Haslip

15205 James, Oak Park, MI 48237
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 judgment or bankruptcy. October 2006

Donald A. Haworth

871 Klondike Ave., Hillsboro, WI 54634
Paid a forfeiture of \$500.00 and was ordered to file, prior to use, any Medicare supplement advertisements or advertisements offering information concerning the federal Medicare program and cease and desist from further violations of s. Ins 3.27, Wis. Adm. Code. This action was based on

allegations of using Medicare supplement insurance advertising not in compliance with the law. October 2006

Mark Anthony Henry

321 Duncan Dr., Liberty, MO 64068
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 request for written statement of why he feels we should license him and his employment history. October 2006

Jacob P. Herod

12205 W. Dearbourne Ave. Apt. 2,
Wauwatosa, WI 53226
Was ordered to have an 18-month license restriction to allow respondent to work for Pre-Paid Legal Services only. This action was based on allegations of felony, misdemeanor, and ordinance criminal convictions substantially related to insurance marketing type conduct. October 2006

Gail S. Holm

3275 S. Pine Ave., Milwaukee, WI 53207
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Frederick C. Hooker

4827 N. Green Bay Rd.,
Milwaukee, WI 53209
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Paul J. Hytken

3533 N. Cramer, Shorewood, WI 53211
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Oscar Antonio Jaramillo

2408 S. Wilson St., Amarillo, TX 79103
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type conduct, and administrative action taken by another state. October 2006

Larry R. Johnson

6540A N. 53rd St., Milwaukee, WI 53223
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Carlos A. Jones

3955 N. Murray Ave. Apt. 305,
Shorewood, WI 53211
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. November 2006

Randy A. Krueger

435 E. Pearl St., Neshkoro, WI 54960
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Tricia S. Kurszewski

1632 Carroll Ave. Apt. 1,
South Milwaukee, WI 53172
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Myra A. Langkau

N64 W15384 Sunny Dale Dr.,
Menomonee Falls, WI 53051
Paid a forfeiture of \$25,000.00 and has had her insurance license revoked. This

action was based on allegations of violating Wisconsin insurance laws; failing to properly consider suitability in selling life insurance; and making false and misleading statements to consumers, the insurer, and to OCI. November 2006

Nathan J. Leaders

424 Riverview Ave. Upper,
Waukesha, WI 53188
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Ricky L. Ledford

2514 S. Webster Ave.,
Green Bay, WI 54301
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Richard J. Leon

16631 N. 56th St. #2038,
Scottsdale, AZ 85254
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 administrative actions taken by the states of Illinois and Wisconsin on an insurance license application, and a criminal conviction substantially related to insurance marketing type conduct. October 2006

Donnie E. Leverette

644 S. 44th Ave., Wausau, WI 54401
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Victor Alan Lindsey

21614 Marjorie Ave., Torrance, CA 90503

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 Alabama and Indiana on an insurance license application. November 2006

Mark L. Lingofelt

4517 N. Ardmore Ave.,
Shorewood, WI 53211

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Todd F. Lux

105 S. Lincoln St., Cuba City, WI 53807

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Mary S. Maynard

1406 Manor Dr., Janesville, WI 53548

Was ordered to have a license denial until September 19, 2006, the date respondent's probation ended. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. October 2006

Eugene W. McCaslin

2026 E. Bearss Ave. #1216,
Tampa, FL 33613

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Marcia L. Meyer

4214 State Rd. 73, Deerfield, WI 53531

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Kiana Chelese Mims

5664 Parkview Lake Dr.,
Orlando, FL 32821

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 administrative action taken by the state of Wisconsin on an insurance license application. October 2006

Debra K. Molle-Grunsted

6212 Deer Ln., Panora, IA 50216

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 judgment or bankruptcy. October 2006

Deanna K. Moore

1050 Marion Ave. #205,
South Milwaukee, WI 53172

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Tisa Angela Moore

587 Calibre Crest Pky. #105,
Altamonte Springs, FL 32714

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 and administrative action taken by another state. November 2006

Judy A. Morrison

6015 W. Mitchell St.,
Milwaukee, WI 53214

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Matthew G. Mullis

300 S. Vita Ave., Beaver Dam, WI 53916

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Paula J. Niemuth

624 W. Sixth Ave., Oshkosh, WI 54902

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from further violation of s. 628.34 (1), Wis. Stat., and has had her license suspended for 30 days. This action was based on allegations of making an unauthorized alteration of the effective date on an auto policy declaration page to cover a coverage gap. October 2006

Cindy R. O'Brien

9567 Lenore, Redford, MI 48239

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 judgment or bankruptcy. October 2006

Richard T. Paetz

7019 W. Burleigh, Milwaukee, WI 53210

Was ordered to pay a forfeiture of \$7,000.00 and has had his insurance license revoked. This action was based on allegations of failure to meet the home solicitation and disclosure requirements in violation of s. Ins 20.01, Wis. Adm. Code, failure to make necessary inquiries of the consumer to determine that the annuity he was recommending was suitable for her needs in violation of s. Ins 2.16 (6), Wis. Adm. Code, and making false or misleading statements to the consumer, affirmatively and by omission, about the insurance contract in violation of s. 628.34 (1) (a), Wis. Stat. December 2006

Aura E. Partyka

34754 N. Saint Joe Dr.,
Spirit Lake, ID 83869

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 substantially related to insurance marketing type conduct. October 2006

Pamela A. Pasko

N9526 Van Dyne Rd. #102,
Van Dyne WI 54979

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Daniel J. Peebles

N5559 Cty. Rd. U, Shawano, WI 54166

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from falsifying insurance documents. This action was based on allegations of misrepresentation of the application date to the insurer without knowledge of the insured. October 2006

Kelvin D. Perry

4038 W. Greentree, Milwaukee, WI 53209

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Heather L. Peterson

5409 Valley Dr., Mc Farland, WI 53558

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Tonja J. Rebeck

718 Weston, Wausau, WI 54403

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Monique Nicole Rodriguez

12720 Bella Pky., Manor, TX 78653

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 substantially related to insurance marketing type conduct. October 2006

Adam M. Runstrom

4281 Daentl Rd., De Forest, WI 53532

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Robert James Rush

2545 Park Dr. #52, Sanford, FL 32773

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type conduct, and failing to pay delinquent taxes due. October 2006

James R. Sager

1333 Cedar St., New London, WI 54961

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Philip B. Schank

1743 Kettle Cove Ct., Hartland, WI 53029

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Allan Smith

3172 Tigertail Dr., Rossmoor, CA 90720

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 2006

Paul C. Staudt

1920 W. Russet Ct. #5,
Appleton, WI 54914

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Michael J. Swoboda

3726 W. Kimberly Ave.,
Greenfield, WI 53221

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

George Edward Tate

13707 Brighton Park Dr.,
Houston, TX 77044

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

David Thomason

8836 N. 65th Dr., P.O. Box 6671,
Glendale, AZ 85312

Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee to OCI. October 2006

Bradley P. Traaseth

219 Churchill Rd., Somerset, WI 54025

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

David J. Trauger

37 N. Old Turnpike Rd., P.O. Box 510,
Drums, PA 18222

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 Pennsylvania on an insurance license application.
December 2006

Benjamin D. Tucker

1023 Canal Rd., Princeton, NJ 08540
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. October 2006

Scott A. Urich

14345 W. Meadowshire Ct.,
New Berlin WI 53151
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2006

Jon Heney Vandebogert

1611 E. Washington St.,
Orlando, FL 32803
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. November 2006

Carolyn M. Verde

101 Nancy Ln., Ewing, NJ 08638
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 administrative action taken by another state. October 2006

Aimee J. Whitchurch

16930 E. Carlson Rd. Apt. 117,
Parker, CO 80134
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 judgment or bankruptcy. October 2006

Mark S. Wilson

611 N. Bentley St.,
Castle Rock, CO 80104
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 the state of Colorado Department of Insurance. October 2006

Asan Xhaferi

1501 Janesville Ave.,
Fort Atkinson, WI 53538
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2006

Allegations and Actions Against Companies

American Benefit Administrative Services, Inc.

1733 Park St., Naperville, IL 60563
Paid a forfeiture of \$5,000.00 and was ordered to comply with all Wisconsin insurance laws, including responding timely to OCI requests. This action was based on allegations of failing to respond promptly to inquiries from OCI and violation of a prior order relating to employee benefit plan administrators. November 2006

Gentry Partners, Ltd.

900 N. Michigan #2002,
Chicago, IL 60611
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Kentucky on an insurance license application. October 2006

Home Buyers Resale Warranty Corp.

2675 S. Abilene St., Aurora, CO 80014
Paid a forfeiture of \$1,000.00 and was ordered to immediately file a financial statement prepared on an accrual basis in accordance with generally accepted accounting principles and audited by an independent certified accountant for the calendar year ending December 31, 2005. This action was based on allegations of failing to file a required financial statement by the due date. December 2006

MercyCare HMO, Inc.

P.O. Box 2770, Janesville, WI 53547
Was ordered to not deny benefits for medical services to covered persons who act as gestational carriers or traditional surrogate mothers and to pay restitution only if any outstanding bills of either C.S. or J.M related to the pregnancies at issue in this matter should have been covered under the policy. OCI's 2005 policy form disapproval is upheld. This action was based on allegations of policy form disapproval and violating group health insurance laws. December 2006

WCRB vs Skil-Tech, Inc., Skil-Tech, Inc.

5155 Green Valley Rd.,
Oshkosh, WI 54903
Was issued an order affirming the Worker's Compensation Rating Bureau's decision that no corrected unit statistical report should be filed. This action was based on allegations of an appeal from a Worker's Compensation Rating Bureau decision holding that no corrected unit statistical report must be filed by the worker's compensation insurer based on Worker's Compensation Division's denial of additional benefits to an employee. October 2006

Continued from page 2

There is significant regulatory expertise right here at OCI, and as Commissioner, I want to make sure we take advantage of this expertise. I am fortunate to have inherited such a staff of experts, and am eager to give them a voice in Governor Doyle's administration, the Wisconsin legislature, consumer groups, and with all of you in the insurance industry.

As I interact with Insurance Commissioners from around the country, it is clear that Wisconsin is a leader in the regulatory arena. One of my priorities is to examine how we take our regulatory role to the next level. I will be working closely with staff to

continue streamlining our systems and examining our marketplace and market regulations to take that next step. On that last point, I think our agency can provide a wealth of information to this enormously important project.

Before becoming Commissioner I worked as the Executive Assistant at the Department of Administration, where I worked closely, among other things, with the restructuring of the HIRSP program. Prior to that, I worked as an aide to state legislators and as a lobbyist for Essie Consulting Group. I also have experience with state government, working as lead policy advisor for members of the Joint

Committee on Finance and also as Committee Clerk for the Senate Committee on Environment and Energy.

Additionally, my family has a history of public service. I grew up in Green Bay, where my mother was a judge and my father was a State Representative. Because of this upbringing, I have come to thrive on serving the public. I look forward to the opportunity to meet with you and share in the discussion of the challenges and issues that face the business of insurance in Wisconsin. I am also very interested in hearing your ideas as to how to we can best continue to grow the insurance industry in this state. ●



Contact OCI

Mailing Address:

Office of the Commissioner of Insurance
125 S. Webster St.
P.O. Box 7873
Madison, WI 53707-7873

Phone:

(608) 266-3585 [in Madison]
800-236-8517 [statewide]

Web:

<http://oci.wi.gov>

Governor:
Jim Doyle

**Insurance
Commissioner:**
Sean Dilweg

WIN Editor:
Mikaela Reck

