



# Wisconsin Insurance News

Issue 2 - Spring 2008

## Climate change and global warming

### How the insurance industry and Wisconsin are preparing



By Sean Dilweg,  
Commissioner  
of Insurance

Global warming and the associated climate changes that it brings about, whatever the cause, represent a

significant challenge for Americans. And the insurance industry, both here in Wisconsin and nationwide, is not immune from addressing the impact global warming will have.

Perhaps the most understandable impact is the changing weather patterns. Global warming could produce increased heat waves, strong precipitation and flooding, crop failure, coastal erosion, more frequent and severe wildfires, and increased hurricane and storm intensities. All of these consequences would add additional risk especially to property and casualty insurers including property, auto, crop and flood insurers. To some degree, the effects of global warming would also affect other lines of insurance such as health and life.

Climate change also poses another risk to insurers who hold investments in real estate in increasingly risky areas. Many of these properties are located within coastal areas most at risk for damaging weather conditions such as hurricanes and flooding. Rising ocean levels also pose a risk to structures in these areas. Insurers, as investors in these properties, are therefore themselves exposed to risk.

Because of these risks global warming poses to the insurance industry, the National Association of Insurance Commissioners

(NAIC) has created a Climate Change and Global Warming Task Force. Wisconsin is chair of this task force, and is leading the group of completing several goals.

One of the Task Force's charges was to draft a report on the implications of climate change on various lines of insurance. The draft whitepaper has been edited by Task Force members, interested regulators, advocates and industry representatives. The whitepaper includes a Disclosure Proposal that represents our vision of an option for requiring mandatory reporting for insurers of climate risk in their filings.

We distributed this revised draft, based on the work of the group, at the March 30<sup>th</sup> NAIC Climate Change and Global Warming Task Force meeting. Regulators and interested parties will have 30 days to provide comments on this draft. The Task Force will then convene via conference call prior to the June NAIC meeting to vote on the whitepaper. The NAIC Executive Committee may take action on the whitepaper at the June meeting. More information on the NAIC's Task Force and the whitepaper can be found on the NAIC Web site at [www.naic.org](http://www.naic.org).

The NAIC Climate Change and Global Warming Task Force is just one way that we are all working to proactively address the effects that global warming may have on our daily lives. This Task Force is focused solely on the insurance industry, but it is also important to note that Governor Doyle has created a Task Force to reduce global warming right here in Wisconsin.

The Governor's Task Force on Global Warming is made up of a diverse group of

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key Wisconsin business, industry, government, energy and environment leaders, and is charged with examining the effects of, and solutions to, global warming in Wisconsin. The Task Force has discussed and analyzed possible solutions to global warming challenges that pose a threat to Wisconsin's economic and environmental health.

The Task Force is charged with presenting recommendations to Governor Doyle to reduce greenhouse gas emissions in Wisconsin, to advise the Governor on ongoing opportunities to address global warming locally while growing our state's economy, and also to identify specific short-term and long-term goals for reductions that are needed to

minimize the impacts of global warming.

Wisconsin's Task Force has laid out an interim report that lays out innovative solutions to achieving meaningful reductions in state emissions. The report

focuses on early action in mitigating the effects of global warming. More information on the Governor's Task Force on Global Warming and the interim report is available on the Wisconsin Department of Natural Resources Web site at [www.dnr.wi.gov](http://www.dnr.wi.gov). ●



## All three OCI bills pass legislature

**2007 Wisconsin Act 169.** 2007 Act 169, which makes changes to the insurance agent licensing, revocation and reinstatement process, was signed by Governor Doyle on March 25. Act 169 brings OCI in line with the National Association of Insurance Commissioners National Uniformity Standards for licensing. Act 169 also eliminates some agent related fees that were charged by the agency and grants the Commissioner rulemaking authority to require fingerprinting of agents, a national uniformity initiative.

**2007 Wisconsin Act 168.** 2007 Act 168 was signed by Governor Doyle on March 25, 2008. Act 168 enables Wisconsin to join the Interstate Insurance Product Regulation Compact. The Compact creates a multi-state

commission that would become the central point of filing, review and approval for insurance products based on national uniform standards. The Compact covers life insurance, annuity, disability income, and long-term care products. Act 168 also amends s. 631.20, Wis. Stat., to establish a file-and-use process for most policy form filings and amends s. 628.347, Wis. Stat., Suitability of Annuity Sales, to make this section applicable to all sales of annuities. Previous law was restricted to sales to senior consumers (65 and over) only.

**2007 Wisconsin Act 170.** 2007 Act 170 makes various clarifications and changes to Wisconsin insurance law. Act 170 clarifies the existing statutory limitation that allows a 10% aggregate

investment of domestic stock and mutual insurance companies in subsidiaries. The bill also removes a requirement that the Commissioner first approve insurance company mergers before the company shareholders vote to approve the merger.

Act 170 also makes technical changes to the Wisconsin Insurance Security Fund related to the make-up of the Fund board of directors, Fund eligibility, interest rates on certain benefit payments from the Fund and the assessment base for life and health insurance companies. Act 170 also clarifies that *any* suit for a refund of a premium tax must be filed within 6 months of the date of payment.

Other changes to insurance statutes by Act 170 allows for electronic delivery of

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## Suspension Period Eliminated

By Laurna J. Landphier, Chief of Agent Licensing

With the passage of recent legislation, the 60-day suspension period imposed following failure to comply with continuing education or payment of the biennial regulation fees has been eliminated. Anyone with an expiration date of June 30, 2008, or after will be subject to the new requirements. A summary of the legislation passed affecting our agency is included on page two.

Please note that resident licensees cancelled will be able to reapply within one year without having to complete the prelicensing education or an examination as long as continuing education requirements are satisfied. The application (OCI 11-041R) is available at our Web site at <http://oci.wi.gov/ociforms.htm#agent>. ●

## Biennial Regulation Fees

Renewal notices are mailed 60 days prior to fees being due. *Please note that all notices are now in a postcard format.* 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 at the end of February should expect their renewal notice in early January; those expiring in March will receive their notice in early February, and so on.

As identified, renewal fees must be paid by credit card, debit card, or electronic check. Those licensees without Internet access can contact our office for assistance in entering their payment. ●



## Residence Address Changes

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 **residence** address change, you have the following options available to you to make that change:

- Log on to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin) and select "Update your Name or Address." This option also allows you to add or maintain your email address, or
- Log on to [www.nipr.com](http://www.nipr.com) and select "Address Change Request," or
- Notify the Agent Licensing Section in writing at P.O. Box 7872, Madison, Wisconsin 53707-7872, by fax at (608) 267-9451, or by email at [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov). **Please include your name, license number, and new address.** Telephone requests for change of address are not accepted.

Following receipt of the address change, an updated license copy is automatically mailed to the licensee. ●

# Continuing Education Updates

## 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 complete a total of 24 credits each biennium, 3 of which must be in the ethics of insurance. Your compliance/expiration date is printed on your license.

The ethics requirement became effective January 1, 2008. All resident licensees up for renewal after that date must have completed 3 hours of approved ethics courses to remain compliant.

## *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](http://oci.wi.gov), or you can log on directly to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin). You can also use a query tool available at their site to determine course availability and location.

Transcripts are mailed to licensees who have yet to achieve compliance 90 days

prior to their expiration date. 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.

## Internet Transcripts Available from Sircon

To request a free copy of your most current Licensee Continuing Education Transcript log on to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin). 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 Pearson VUE.

## Who to Call

Contact Pearson VUE 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 the "Publications" list from the Quick Links located at the top left side of our home page, [oci.wi.gov](http://oci.wi.gov), then "Consumer Publications" to view, print or request a copy.

- A Brief Guide to Renter's Insurance
- ANSI Codes
- Consumer's Guide to Auto Insurance
- Consumer's Guide to Homeowner's Insurance
- Consumer's Guide to Worker's Compensation Insurance for Employers
- Group Health Insurance Index – January 2008
- Insurance Coverage and AIDS
- Insurance 101, A Guide to Insurance Basics for College Students
- Medicare Supplement Insurance Approved Policies
- Una Breve Guía Sobre el Seguro del Arrendatario

## Miss an Issue?

Don't ever miss another issue of the WIN! We post all issues to our Web site!

To make sure you never miss an issue sign up for our email notification. This notification is sent out to WIN subscribers whenever a new issue is available. All you need to do to sign up is go to [oci.wi.gov](http://oci.wi.gov). Select "Publications" and go to the section titled Wisconsin Insurance News. We have old issues of the WIN dating back to 2002.

No computer? No problem. You can call 800-236-8517 or send an email to [ocipublications@wisconsin.gov](mailto:ocipublications@wisconsin.gov) and we'll help you out.



# Announcing Online Assigned Risk (OAR) Submissions Worker's Compensation



The Wisconsin Compensation Rating Bureau (WCRB) has been involved in the development of a Web-based tool which will soon allow agents and employers alike the ability to apply online for coverage in the Wisconsin Worker's Compensation Insurance Pool.

Online Assigned Risk (OAR) is currently anticipated to be rolled out to users in April or May 2008. Development is nearly complete at which time testing of the application will be conducted to assure a smooth transition to this service.

Currently, Pool applications are completed in a manual manner with agents and applicants completing as many as three separate forms accessed via the WCRB's Web site, attaching a certified check or money order in most cases, and mailing the application.

Once received in the WCRB office, further editing and review is conducted

to make sure the application is complete and satisfactory so coverage may be bound. Since coverage is effective no sooner than the day after it is received in the WCRB office, mail time and incomplete or inaccurate submissions can cause delays in binding of coverage. These delays can result in gaps in coverage and fines imposed on the employer.

Primary advantages of Pool submissions using OAR include:

- Built-in editing functions to assure greater accuracy and completeness.
- Required documentation and supplemental forms can be attached electronically.
- Faster receipt and binding of coverage which may eliminate or reduce gaps in coverage that incur fines.

- The ability to submit payment electronically. Applicants will provide banking account routing numbers so the funds may be transacted electronically.
- Increased efficiency of the Pool application process.

REMINDER: Agents still cannot bind Pool coverage. Implying to an applicant that Pool coverage is bound immediately is considered a misrepresentation that is subject to administrative action.

Please check the Circular Letters posted on the WCRB's Web site, [www.wcrb.org](http://www.wcrb.org), for additional details related to the official announcement of OAR. Once implemented, one-on-one training and live assistance will be available by calling the WCRB at 262-796-4540. If there are questions regarding the online assigned risk product, you may contact the WCRB via email at [wcrbwebmaster@wcrb.org](mailto:wcrbwebmaster@wcrb.org).

## 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 2007 through December 2007.

### Actions Against Agents

#### John Arneson

1010 Pintail Ln., Wausau, WI 54401  
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.  
November 2007

#### Leroy Avery

1952 S. 57th, West Allis, WI 53219  
Agreed to pay a forfeiture of \$5,000.00 and to surrender his life license and to

undergo five years of supervision of his health license. This action was based on allegations of violating Wisconsin insurance laws by failing to properly consider suitability in selling an annuity to a senior citizen and making false and misleading statements to the consumer.  
December 2007

**John J. Barry**

410 S. Ringold St.,  
Janesville, WI 53545  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Brian Joseph Baumgartner**

831 Walnut St., Eau Claire, WI 54703  
Has had his license denied for 31 days.  
This action was based on allegations of failing to disclose previous criminal arrests or convictions on an insurance license application. November 2007

**Sara L. Bennett**

4902 34th Ct. SE, Lacey, WA 98503  
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. December 2007

**Michael Todd Byrne**

20366 Cty. A, Shullsburg, WI 53586  
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. November 2007

**Aaron Michael Casey**

3651 Debra Way, San Jose, CA 95117  
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. December 2007

**Kenneth E. Charles**

3706 N. Second Ln.,  
Milwaukee, WI 53212  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Joseph D. Clark**

5929 105th St.,  
Pleasant Prairie, WI 53158  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent

taxes due. November 2007

**Anthony R. Cochran**

201 Locust St. #235,  
Des Moines, IA 50309  
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. November 2007

**Christa A. Collins**

4616 86th Pl. NE,  
Marysville, WA 98270  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2007

**Thomas Edward Crosby**

15208 Sunset Dr., Dolton, IL 60419  
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 Illinois on an insurance license application. November 2007

**Patrick J. Cunningham**

1729 Cambridge Ave.,  
Flossmoor, IL 60422  
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 California, Pennsylvania, and Wisconsin on an insurance license application. November 2007

**Scott H. Dell**

5114 Wintergreen Dr.,  
Madison, WI 53704  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Gilberto Diaz, Jr.**

6715 Spring Hollow,  
San Antonio, TX 78249  
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 or judgment. November 2007

**David Hartwell Dodson**

2956 S. 49th St., Milwaukee, WI 53219  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Daniel T. Doyle**

Box 8842, Madison, WI 53708  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Joel Rufus French**

909 Rose Ln., Amory, MS 38821  
Paid a forfeiture of \$2,500.00 and was ordered to comply with Wisconsin insurance laws. This action was based on allegations of improperly soliciting a Medicare Advantage policy, misrepresenting that he was contracted with Medicare, using telephone solicitation not in compliance with the law, and failing to notify OCI of a change of address. December 2007

**Robert John Hertz**

N2474 Cty. Rd. F, Walworth, WI 53184  
Has had his application for an insurance license denied. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2007

**Jennifer Joyce Homan**

7981 Sunnyside Rd.,  
Mounds View, MN 55112  
Has had her insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Joshua Lee Horning**

9615 W. Forest Home Ave.,  
Hales Corners, WI 53130  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Katharina K. Kato-Berndt**

1508 Division St., Merrill, WI 54452  
Has had her insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**William Charles Korbitz**

E5985 852nd Ave., Colfax, WI 54730  
Has had his license denied for 31 days.  
This action was based on allegations of failing to disclose previous Wisconsin administrative actions on an insurance license application. December 2007

**Deanna L. Kubicki**

2700 N. Springdale Rd.,  
Brookfield, WI 53045  
Has had her insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Lakita S. Lee-Walker**

2027 N. 35th St.,  
Milwaukee, WI 53208  
Has had her insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Anthony G. Leto**

4250 Parklawn Ave. #206,  
Edina, MN 55435  
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. November 2007

**Jeffrey Scott Marisch**

300 Foxwood Dr. #132,  
Waterford, WI 53185  
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 2007

**Donald J. Milanowski**

3934 Woodland Rd.,  
Rosholt, WI 54473  
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 report a criminal conviction to OCI when previously licensed. November 2007

**Jennifer Lea Mysliwicz**

1223 Green Bay St.,  
La Crosse, WI 54601  
Has had her license suspended. This action was based on allegations of failing to pay past child support due. October 2007

**Tanya Marie Nelson**

7267 Hedgesville Rd.,  
Hedgesville, WV 25427  
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 2007

**Richard C. Nystrom**

314 S. Maple Ave., P.O. Box 391,  
Minier, IL 61759  
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 2007

**Jeffrey Robert O'Brien**

33 Old Plantation Rd., Box 1-A,  
Lynchburg, VA 24502  
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 Virginia on an insurance license application, failing to notify OCI of a change of address, and failing to respond promptly to inquiries from OCI. November 2007

**Robert Samuel Oganezov**

219 W. Carroll St., Portage, WI 53901  
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. November 2007

**Gregory Lee Petrie**

524 Innsbruck Dr., Chaska, MN 55318  
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 Minnesota on an insurance license application. November 2007

**Tyran Pierre Pippen**

4 Nutcracker Ln.,  
Aliso Viejo, CA 92656  
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 pay past child support due. October 2007

**John M. Protiva**

16935 W. Wisconsin Ave.,  
Brookfield, WI 53005  
Was ordered to deposit all surplus lines taxes into a separate account, to pay the taxes collected to Wisconsin when due, and has had his license suspended for seven days. This action was based on allegations of violating surplus lines laws by failing to pay surplus lines taxes to Wisconsin when due. October 2007

**Stephen F. Rabach**

5100 Moore Rd.,  
Sturgeon Bay, WI 54235  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Michael Charles Rivera**

1543 S. 14th St., Milwaukee, WI 53204  
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. December 2007

**Reginald Terrence Rizer**

205 Industrial Dr. #22,  
Verona, WI 53593  
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. December 2007

**Darren L. Schellin**

N1996 Virginia Dr.,  
Waupaca, WI 54981  
Has had his insurance license revoked.  
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**David Bennett Seitz**

10556 W. Cortez Cir. #6,  
Franklin, WI 53132  
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 2007

**Michael R. Steinberg**

1131 Prairie Dr., Racine, WI 53406  
Agreed to pay a forfeiture of \$3,000.00 and to make restitution to the consumers in the amount of \$2,000.00 for taxes incurred. Mr. Steinberg is also required to be under supervision for three years with regard to his solicitations and sales of annuity products. This action was based on allegations of making false and misleading communications to consumers and failing to ensure a reasonable basis for the suitability of recommending the replacement of annuities to seniors. December 2007

**Debra Marie Timko**

215 W. Maple St. #412,  
Milwaukee, WI 53204  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. December 2007

**Rosella M. Tucker**

3352 N. 55th St.,  
Milwaukee, WI 53216  
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 unemployment court action and failing to pay delinquent taxes due. December 2007

**Gunars Valters**

2805 Lander Ln., Waukesha, WI 53188  
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. November 2007

**Krista Anne VanCleve**

206 E. Third St., Merrill, WI 54452  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Dennis Vannelli**

560 Marnie St.,  
Maplewood, MN 55119  
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. November 2007

**Kenneth Ray Walters**

2862 Park Ave. Pl.,  
Fernandina Beach, FL 32034  
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. November 2007

**Peter G. Wiedow**

1704 Burek 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 2007

**Debra J. Wilke**

1201 Woodland Ct.,  
Appleton, WI 54911  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Tracey Maria Williams**

306 E. Pine St., Sellersville, PA 18960  
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 Florida on an insurance license application. December 2007

**Gregory Warren Wittkopp**

825 S. Pleasantview Rd.,  
Plymouth, WI 53073  
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 2007

**Asan Xhaferi**

205 S. Bird St. Apt. 4,  
Sun Prairie, WI 53590  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Karen J. Zeniecki**

4438 S. 90th St.,  
Greenfield, WI 53228  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2007

**Actions Against Companies****American Family Mutual Insurance Company**

6000 American Pky.,  
Madison, WI 53783  
Paid a forfeiture of \$500.00 and was ordered to cease and desist from failing to provide proper nonrenewal notifications to policyholders. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. November 2007

**Christian Broadcasting Network, Inc., The**

977 Centerville Turnpike,  
Virginia Beach, VA 23463  
Was ordered to file its annual statement with actuarial certification. This action was based on allegations of failing to file a required financial statement by the due date. November 2007

**G. F. Hoch Company, Inc.**

1301 E. Ninth St. #1430,  
Cleveland, OH 44114  
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 Virginia on an insurance license application. November 2007

**Independence Title Corporation**

24100 Southfield Rd. Ste. 103,  
Southfield, MI 48075  
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 by the states of Ohio and Wisconsin on an insurance license application. November 2007

**Manulife Insurance Company**

P. O. Box 717, Boston, MA 02117  
Paid a forfeiture of \$500.00 and was ordered to pay fees due, to promptly pay such fees in the future, and to reply with the information requested within ten days of this order. This action was based on allegations of failing to pay agent appointment fees to OCI when due. November 2007

**North American Company for Life and Health Insurance**

One Midland Plaza,  
Sioux Falls, SD 57193  
Was ordered to pay \$29,268.36 in restitution to the consumer. This action was based on allegations of the insurer's agent making false and misleading statements to consumers regarding an insurance transaction and failing to make proper suitability determinations when selling annuities to consumers. December 2007

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group health insurance certificates; changes the definition of late enrollee to make it compliant with the federal Health Insurance Portability and Accountability Act; clarifying that lenders may not require property insurance in excess of the value of the improvements to the property as a condition of obtaining a loan; clarifying that the Local Government Property Insurance Fund (LGPIF) may only cover

non-municipal owned property under certain circumstances; and permitting LGPIF to diversify investments made through the State of Wisconsin Investment Board; and clarifying that health insurance stop loss coverage is insurance.

Act 170 also clarifies existing law regarding remedies for recovering a license fee or assessment paid by an insurer. ●

**Determination Notice**

The Winnebago County Zoning Office will provide assistance to persons inquiring about floodplain property within the unincorporated area of the County. The information must be obtained in person in order to locate the property. The following information will be provided:

- Community Number
- Panel Number
- FIRM suffix
- Date of the FIRM's index (cover panel)
- Base Flood Elevation
- Elevation Datum System
- Copies of Elevation Certificates (available at the zoning office for all floodplain construction since 1990)

Persons desiring this assistance should be aware that their general walk-in office hours are 8 - 10 a.m. and 1 - 2 p.m. with other hours by appointment.



**Governor:**  
*Jim Doyle*

**Insurance Commissioner:**  
*Sean Dilweg*

**WIN Editor:**  
*Mikaela Reck*



[oci.wi.gov](http://oci.wi.gov)  
800-236-8517