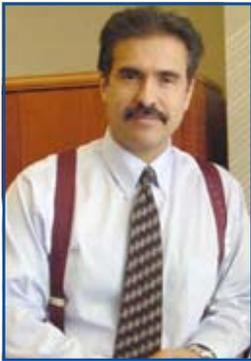




Wisconsin Insurance News

Issue 1 - Summer 2006

OCI and NAIC Develop Spanish-language Resources



By Jorge Gomez,
Commissioner
of Insurance

OCI has long considered well-informed consumers essential to keeping the Wisconsin insurance

market competitive. An essential part of the agency's mission is to keep the public informed about insurance matters.

As the number of Spanish speaking residents in Wisconsin increases, the Office of the Commissioner of Insurance as well as the National Association of Insurance Commissioners (NAIC) continues to develop tools to assist agents and insurers, as well as consumers, by making more resources available in Spanish.

Wisconsin's changing population is reflective of national trends. The Latino community represents 50% of the nation's population growth and is the fastest growing population group in Wisconsin. Latinos now number more than 200,000 or about 3.9% of the state population. That number has increased by 11.5% between 2000 and 2003. Given the increasing number of Spanish-speaking individuals in our state, insurers and agents would be wise to adapt to the changing and largely untapped Spanish speaking market.

Through the Consumer Protection Working Group at the NAIC, which is chaired by Wisconsin, a lengthy list of consumer publications and consumer alerts have been translated into Spanish.

This committee is tasked with releasing at least one consumer alert per month. Each of them will be translated into Spanish and made available on the NAIC Web site.

Recent NAIC consumer alerts have included: Identity Theft, Annuities, Winter Weather and Medicare Fraud. Copies of the alerts can be downloaded from the NAIC Web site. Many other NAIC consumer information pieces are also being translated into Spanish. The NAIC Communications Department has issued a series, with Spanish translations, entitled "Ten Things You Should Know About" Specific topics in this series include auto insurance, long-term care insurance, homeowners insurance and annuities. NAIC Consumer Alerts and other publications are available from the NAIC Web site at <http://www.naic.org/>

In recognition of the changing Wisconsin population, OCI is also changing. We have recently developed a Spanish version of our complaint form and are seeing about 50 hits per month on the Web site version of the form. Insurers have been responsive to our request that they develop the capacity to respond to consumer inquiries and complaints in Spanish by either hiring Spanish-speaking staff or contracting for translation abilities. Both the Life and Disability, and Property and Casualty Advisory Committees continue to monitor and discuss this issue.

OCI has recently hired staff who are native speakers of Spanish in both the Complaints and Market Regulation areas of the agency. Several of our staff have also accepted the challenge to learn Spanish in order to be better able to meet

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OCI and NAIC Develop Spanish-language Resources

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the needs of the changing population that we serve. Spanish speaking consumers who contact OCI will now be able to speak with a staff member who can assist them with their insurance issue.

In order to respond to new and increasing demand, OCI has created a special section of the agency's Web site that offers many of our publications in Spanish. Easily found under the "En Español" button on the home page, press releases, publications and the OCI complaint form can accessed. The OCI brochures on Auto, Homeowners,

...“Latinos now number more than 200,000 or about 3.9% of the state population”...

Renters and Health insurance, as well as the *Consumers Guide to Insurance* are all now available in Spanish translation. Recent releases from the agency include information on fighting fake insurance and the Medicare Part D program. We have committed to translating newly created press releases and other documents that provide consumer information to make them available.

State regulators both on their own, and through the NAIC are developing tools to educate Latino consumers about insurance issues. As members of the Latino community establish themselves in our community, this is a rapidly expanding market for insurers. I encourage all insurers to develop their own capacity to respond to the changing marketplace.

Liability Claims and Unfair Claims Settlement Practices

By Phil Kress and Rhonda Peterson

Recent complaints filed with OCI indicate that insurance agents may not have forwarded third-party liability claims to the respective insurance companies. These claim handling delays occur when the agent does not submit claim information because the insured asked their agent not to submit the liability claim.

One of the practices considered unfair in s. Ins 6.11 (3), Wis. Adm. Code, is refusing payment of claims solely on the basis of the insured's request to do so without making an independent evaluation of the insured's liability based upon all available information. Another unfair practice set forth in the code would be the failure to initiate and conclude a claims investigation with all reasonable dispatch.

Section 628.40, Wis. Stat., provides that an insurer is bound by any of its agents' actions performed in this state that are

within the scope of the agent's apparent authority. Once an agent is notified of a claim, the company is deemed to also know. If an agent does not promptly forward claims to the insurer, the insurer cannot begin its investigation of the claim and cannot promptly make a determination of liability. The company would be held responsible for any delays its agents have caused.

This is a reminder to all that, unless an agent has claim handling authority given to him/her by an insurer, all actual claims, whether first or third party, must be promptly forwarded to the insurer so that the claims investigation process can proceed.

If there are questions on s. Ins 6.11 (3), Wis. Adm. Code, Rhonda Peterson is available at 608-267-7186 or rhonda.peterson@oci.state.wi.us.

Winnebago County Floodplain

Winnebago County is participating in the Community Rating System sponsored by the National Flood Insurance Program (NFIP) wherein individuals located in a floodplain and who are required to hold flood insurance may receive a reduction in flood insurance premiums if the participating community undertakes certain activities and has been accredited by the Insurance Service Office (ISO). One of the activities required is making map determinations, and publicizing the information to lenders, insurance agents, and realtors.



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 Evaluation Certificates: (available at the zoning office for all floodplain construction since 1990)

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

Regulatory Asset Adequacy Rule

Subchapter V of ch. Ins 50, Wis. Adm. Code, was amended effective December 31, 2005, which resulted in the following changes:

An actuarial opinion base on asset adequacy analysis is required for all life insurers (i.e. there are no longer exemptions base on asset levels).

Pursuant to s. Ins. 50.79 (1) (e) and (3), Wis. Adm. Code, insurers licensed in Wisconsin are required to file a Regulatory Asset Adequacy Issues Summary (RAAIS) by March 15 of each year. This office will keep the information in the RAAIS confidential as specified in the regulation. To help ensure that it is kept confidential, **the RAAIS should be submitted in a separate envelope clearly marked "Regulatory Asset**

Clean-up in New Orleans

By Nick Verbeten

On October 9, 2005, OCI employee, Ashley Natysin traveled to New Orleans to work with the National Disaster Relief. She was called to the city of ruin just 3 days prior to her departure. Though some people received paid leave, Natysin was strictly volunteer.

Natysin, along with a crew of 11 people from all over the United States, entered a destroyed neighborhood in the 9th Ward and began to offer her assistance.

Natysin was called due to her degree and experience with occupational safety and health. She also had nearly 8 years of prior military experience. "I had to train my crew in the proper way to wear chemical suits because the neighborhoods were flooded with chemicals, sewage and other toxic wastes," Natysin said.

They were the first group allowed to enter the designated neighborhood since the evacuation. "I was horrified by the smell of sewage and rotting meat," she said. "The neighborhoods were deserted and completely silent."

Natysin explained how devastating the flooding and hurricane had been to the neighborhoods. Mold and garbage filled the

Adequacy Issues Summary - Confidential," and sent to:

Mailing Address:

Bureau of Financial Analysis and Examinations
Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873

Street Address (for express package delivery):

Bureau of Financial Analysis and Examinations
Office of the Commissioner of Insurance
125 S Webster St
Madison, WI 53702

Questions regarding the RAAIS should be directed to Jerry DeArmond at (608) 267-3558 or jerry.dearmond@oci.state.wi.us

destroyed houses and furniture and refrigerators were thrown everywhere.

Many of the people are trying to rebuild their houses, but the damage from hurricane and flooding and a lack of insurance is making it near impossible. People are caught up in a dilemma of trying to find work, schools for their kids, and housing. The resources are just not there.

"I guess the hardest part of my trip was seeing the massive destruction," Natysin said. "We have so much here in Wisconsin; those people in New Orleans need a lot of help. After being evacuated, they are coming home to see everything they own, gone."

Natysin explained the beauty of seeing everyone work together, no matter their education, backgrounds and differences. "Everyone had something special to offer," she said. "That's why no one should feel like they can't contribute something. Anybody and everybody can make a difference."

When asked if she would make the journey again, Natysin replied with a firm yes. Along with volunteering comes sacrifice, hard work and humbleness. "Thanksgiving had a whole different meaning to me this year," said Natysin.

OCI Publications in Spanish

- Una Breve Guía Sobre el Seguro del Arrendatario (A Brief Guide to Renter's Insurance)
- Guía del Consumidor para Seguros de Automóvil (Consumer's Guide to Auto Insurance)
- Guía del Consumidor para Seguros de Vivienda (Consumer's Guide to Homeowner's Insurance)
- Guía del Consumidor Seguros (Consumer's Guide to Insurance)
- Guía Para los Cuidados a Largo Plazo (Guide to Long-Term Care)
- Resumen Informativo Sobre los Derechos de Continuación y Conversión de las Pólizas de Seguros de Salud (Fact Sheet on Continuation and Conversion Rights in Health Insurance Policies)
- Resumen Informativo Sobre el Proceso de Revisión Independiente en Wisconsin (Fact Sheet on Independent Review Process in Wisconsin)
- Seguro de Salud para Pequeños Empleadores y Sus Empleados (Health Insurance for Small Employers and Their Employees)

**Publicaciones
en Español**

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 all administrative actions completed since January 1, 2002 can be viewed and printed from OCI's Web site at <http://oci.wi.gov>. The following are actions for January 2006 through May 2006.

Agents

Shawn E. Aaron

6115 Chene Ct., Lutz, FL 33558

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the National Association of Securities Dealers (NASD) in the state of Florida on an insurance license application and a NASD administrative action taken by the state of Massachusetts. April 2006

Mary Martha Adams

502 N. Venturi Ave., Crystal River, FL 34429

Has had her license denied for 60 days. This action was based on allegations of failing to disclose administrative actions on an insurance license application and failing to disclose National Association of Securities Dealers arbitration and law suit. May 2006

Margaret I. Archer

1097 Standard Dr., Atlanta, GA 30319

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. March 2006

Amanda Sue Augustine

605 W. Stanton St., Streator, IL 61364

Upcoming HIRSP Changes

2005 Act 74, that makes numerous changes to the Health Insurance Risk Sharing Plan (HIRSP) has been adopted. Significant changes to HIRSP will be implemented over the next year. Among the specific changes to HIRSP:

- Administration of the program will be transferred from the Department of Health and Family Services (DHFS) to an independent authority effective July 1, 2006.
 - Authority membership includes four insurer representatives, one representative each from the Wisconsin Pharmacy Association, the State Medical Society, the Wisconsin Hospital Association and health care providers, including one representative of small businesses, two members representing policyholders, two public members including one who is a professional consumer advocate, and the Commissioner of Insurance or designee as a non-voting member.
 - Members of the Authority serve three-year terms and are nominated by the Governor and subject to Senate approval.
 - The Authority will be subject to open records and open meetings laws and audit by the Legislative Audit Bureau.
- Enrollees who qualify for Medicare Part D must enroll in that program and HIRSP will coordinate benefits with Medicare Part D.
 - Persons who wish to enroll in HIRSP but do not qualify as HIPAA eligible must be a resident of the state for at least 90 days and have two letters of rejection from an insurer.
 - A plan to permit persons eligible for the federal Health Care Tax Credit (HCTC) may be created by the Board.

HIRSP will continue to be funded by a combination of policyholder premiums, insurer assessments and provider discounts. The Office of Commissioner of Insurance (OCI) is responsible for collecting and calculating the amount of the insurer assessment. Benefit design is similar to what is currently in place for HIRSP enrollees. OCI will also have authority to review and approve policy forms for HIRSP.

Insurers will continue to be required to notify persons who have been denied coverage, or who will be subject to a substantial reduction in coverage of HIRSP and how to enroll.

Additional information will be made available to interested parties as it becomes available.

Was ordered to comply with the terms of the stipulation and has had her insurance license revoked. This action was based on allegations of failing to report administrative actions taken by other states. February 2006

Tameka Lewis Bailey

2215 Ranch Rd. NW, Roanoke, VA 24017

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. April 2006

Robert L. Baker

125 Joyce Dr., Lodi, WI 53555

Was ordered to cease and desist from any future violation of s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failing to report an

administrative action taken by another state. May 2006

John J. Barry

524 N. Garfield Ave., Janesville, WI 53545
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 Kansas on an insurance license application. January 2006

William Baylog

2915 Cutter Ct., Waxhaw, NC 28173
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of North Carolina disclosed on his license application. January 2006

Calvin A. T. Bayne

2010 Peabody Ln. #3, Louisville, KY 40218
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. May 2006

Timothy R. Berres

7125 W. South Ridge Dr., Milwaukee, WI 53220
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. January 2006

Alex Biefel

780 Summit Greens Blvd., Clermont, FL 34711
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. February 2006

Stephen Blount

135 Woodland Rd., Madison, NJ 07940
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 another state. April 2006

Steven J. Bunn

105 Fifth Ave., NE, Blooming Prairie, MN 55917
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. May 2006

Kenneth Raymond Cauthorn

278 Freeport Rd., Pittsburgh, PA 15238
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 the National Association of Securities Dealers, and a contested bankruptcy related to insurance marketing conduct. March 2006

Crystal Lee Christian

1618 S. Canoe Creek Dr.
Colorado Springs, CO 80906
Was ordered to pay a forfeiture of \$200.00 and has had her insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative action taken by the state of California. Christian did not appear at the hearing or prehearing. March 2006

Christopher M. Cierski

207 Union Ave., East Patchogue, NY 11772
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 Indiana on an insurance license application. April 2006

Herbert Joe Clack

6298 Lockhill Rd. #903, San Antonio, TX 78240
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. March 2006

David Cobleigh

33 Ridge Rd., Ardsley, NY 10502

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. December 2005.

Brian Coburn

6445 W. Fullam St., Glendale, AZ 85308
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 past child support due. January 2006

Cynthia Diane Cochran

4329 Moomaw Ave., NW, Roanoke, VA 24017
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 a judgment. February 2006

Francis B. Colavita

9370 Granville Rd. A, Mequon, WI 53097
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2006

Alana Rae Conkright

623 Harvest Ln., Muskegon, MI 49442
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 California on an insurance license application. April 2006

Jonathan David Corey

120 N. Main St., E. Granby, CT 06026
Surrendered his insurance agent's license. This action was based on allegations of failing to report an administrative action taken by another state. April 2006

Rose Marie Crissman

251 Locust St., Jersey Shore, PA 17740
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. May 2006

Douglas Michael Decauwer

1350 Mohawk St., Los Angeles, CA 90028
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. May 2006

Kenneth E. Deleo

811 N. State St., New Ulm, MN 56073
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2006

Henry Preston Dickerson

36 E. Bradley Ave. #69, El Cajon, CA 92021
Was ordered to pay a forfeiture of \$100.00 and has had his insurance license revoked. This action was based on allegations of failing to report an administrative action taken by another state. Dickerson did not appear at the hearing or prehearing. April 2006

Christian Allan Dunahee

102 W. Third St., Cambria, WI 53923
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. April 2006

Jessica J. Eaton

1230 Howrey Ave., Waterloo, IA 50701
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. April 2006

Richard D. Elliott

421 N. Hoover Rd., Wichita, KS 67212
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. March 2006

Gary L. Emerson

5209 Paulson Rd., McFarland, WI 53558

Was ordered to pay a forfeiture of \$10,000.00, was ordered to pay expenses of a customer in amending income tax returns to remedy consequences of improper surrender of annuity, and has had his insurance license revoked. This action was based on allegations of failing to comply with home solicitation disclosure requirements, engaging in misleading and deceptive sales practices, and failing to properly determine suitability in selling an annuity product. March 2006

William C. Fields

11143 S. Lowe Ave., Chicago, IL 60628
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 report three administrative actions taken by the state of Illinois. March 2006

Trina R. Fisher

2510 N. Old Manor Rd., Wichita, KS 67220
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. April 2006

Stephanie Dawn Flinchum

419 Washington Ave., SW Apt. 2, Roanoke VA 24018
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. March 2006

Patricia A. Gair

2117 Sixth Ct., East Moline, IL 61244
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. April 2006

Eyvonne Watts Gaither

8851 N. Oracle Rd. #423, Oro Valley, AZ 85704
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. March 2006

Peggy Laurine Garza

628 W. Norwood Ct., San Antonio, TX 78212
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 criminal history and correct resident address. February 2006

Lisa D. Gaylord

2450 S. Poplar Dr., Wichita, KS 67216
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. March 2006

Travis L. Gee

1203 Dodge St., Kewaunee, WI 54216
Paid a forfeiture of \$40,000.00, was ordered to make restitution to all consumers involved in the action, and has had his insurance license revoked. This action was based on allegations of failing to properly consider suitability in selling annuities to elderly consumers and making misrepresentations and false communications to consumers and to OCI. May 2006

Lorraine Henry Geiss

17019 Two Mile Rd., Franksville, WI 53126
Agreed to pay a forfeiture of \$250.00 and agreed to promptly report any administrative actions taken regarding an occupational license. This action was based on allegations of failing to promptly report an administrative action taken by the National Association of Security Dealers. January 2006

Michael A. Glenn

327 N. 26th Pl., La Crosse, WI 54601
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. March 2006

Edwin Peterson Gorham

8034 Talkenhorn, Converse, TX 78109
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. March 2006

Sarah Lee Hardin

2912 Abigail Dr. #1, Louisville, KY 40205
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. May 2006

Shawn P. Henderson

1120 E. Broadway, Waukesha, WI 53186
Was ordered to cease and desist all activities of an insurance intermediary and has had his license summarily suspended. This action was based on allegations of repeatedly failing to properly consider suitability in selling life insurance and annuities to seniors; repeatedly making false and misleading statements regarding the insurance business to consumers, the insurer, and to OCI; and repeatedly failing to consider the appropriateness of replacing nursing home insurance. March 2006

Tammy Jean Herbert

524 Daingerfield St., Tappahannock, VA 22560
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2006

Paula Christina Herja

10736 Decker Ave., St. Louis, MO 63114
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. May 2006

Glennie V. Hill

2880 N. Menomonee River Pky.
Milwaukee, WI 53222
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the Wisconsin Department of Regulation and Licensing, Real Estate

Examining Board on an insurance license application. March 2006

Lawrence E. Hines

N325 Center St., Wisconsin Dells, WI 53965
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. March 2006

Vicki C. Hunn

1246 Grandby St., Aurora, CO 80011
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. January 2006

Jeff W. Hutchings

10820 Bellone Way, Rancho Cordova, CA 95670
Agreed to pay a forfeiture of \$250.00. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2006

Wendy Nichole Jenkins

3333B Circle Brook Dr., Roanoke, VA 24014
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. March 2006.

Ralph C. Jennings

5 Northfield Rd., Signal Mountain, TN 37377
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Kentucky. April 2006.

Sharmia Danielle Johnson

1601 Toddsbury Rd. #31, Altavista, VA 24517
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. May 2006

Tammy R. Johnson

2508 First St., P.O. Box 58, Monroe, WI 53566
Paid a forfeiture of \$2,000.00 and has had her license suspended for 30 days. This action was based on allegations of mishandling premiums as a result of inadequate business practices and not submitting premiums to the insurer. February 2006

Trent A. Johnson

6886 Thomas Pky., Rockford, IL 61114
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 action taken by the state of Illinois on an insurance license application, and a criminal conviction substantially related to insurance marketing type conduct. May 2006

Naomi I. Joris

409 Hinsdale St., Brooklyn, NY 11207
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. May 2006

Vivean Anthony Kane

53 Apple Tree Cir., Fishers, IN 46038
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 Indiana on an insurance license application. April 2006

Kristen Diane Kassahn

8025 N. FM 620 #1632, Austin, TX 78726.
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 2005.

Stacy J. Kiffer

145 14th St., Renovo, PA 17764
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. March 2006

Satma Wati Lal

6954 Allegheny Pl., Stockton, CA 95219
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. May 2006

Christopher C. Langille

1504 Delaware Ave. #13B, Wilmington, DE 19806
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all inquiries from OCI in the future. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2005

Sharon Lehr

167 Grove St. #F, Stamford, CT 06902
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. March 2006

Lee J. Litzau

W147 N10757 Heritage Pky.
Germantown, WI 53022
Agreed to pay a forfeiture of \$10,000.00 and was ordered to cease and desist from further violations of s. Ins 2.16, Wis. Adm. Code, and s. 628.34 (1), Wis. Stat. This action was based on allegations of using life insurance advertising containing misrepresentations in violation of s. Ins 2.16, Wis. Adm. Code, and s. 628.34 (1), Wis. Stat. February 2006

James Brian Loeffler

864 Amberstone Dr., San Antonio, TX 78258
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. May 2006

Tamara Nicole Loyd

715 S. Normandale Ave. #309
Los Angeles, CA 90005
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 Wisconsin on an insurance license application. April 2006

Daniel L. Luebbenhusen

203 W. Third St., P.O. Box 2001
Ferdinand, IN 47532
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 and related judgments. April 2006

Regina M. Martino

7015 Rumble Rd., Charlotte, NC 28262
Was ordered to pay a forfeiture of \$200.00 and has had her insurance license revoked. This action was based on allegations of failing to report administrative action taken by other states and failing to report a criminal conviction. Martino did not appear at the hearing or prehearing. March 2006

Peter Mavraganis

40 Remington Cir., West Windsor, NJ 08550
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2006

Michael R. McCoy

N2 W31544 Scuppernong Valley Ct.,
Delafield, WI 53018-2814
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2006

Barbara A. Miller

N7433 Cty. Y, Watertown, WI 53094
Agreed to never reapply for an insurance license, to pay restitution in the amount of \$92,626.13, and agreed to a revocation of her insurance license. This action was based on allegations of utilizing premiums for own use and not submitting applications to the insurer. February 2006

Lola M. Montgomery

1217 Sycamore St., Waterloo, IA 50703
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. May 2006

Jennifer Lynn Moomaw

301 W. Dennis #55, Edmond, OK 73003
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. March 2006

Twila G. Morris

91 S. Dolbow Avenue 1st Fl.
Carneys Point, NJ 08069
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. March 2006

Marisela Marie Muniz

1257 Crom St. #105, Manteca, CA 95337
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. May 2006

Melissa Noelle Muzzi

4325 Kenston Way, Sacramento, CA 95822
Has had her application for an insurance license denied. This action was based on allegations of administrative action taken by the National Association of Securities Dealers. April 2006

James O'Shea

12104 Waterford Way E. Court
Richmond, VA 23233
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 report an administrative action taken by another state, and having an individual or business contract terminated for alleged misconduct. April 2006

Dave Oakes

5127 Overland Dr. Apt. B, Roanoke, VA 24014
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. March 2006

Christopher S. Paddock

110 Marsh Ct., Oregon, WI 53575

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. April 2006

Richard T. Paetz

7019 W. Burleigh, Milwaukee, WI 53210

Was ordered to pay a forfeiture of \$5,000.00 and has had his license suspended for 180 days. 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. March 2006

Nancy L. Paquette

W331 S539 Erin Way, Delafield, WI 53018

Has had her license summarily suspended. This action was based on allegations of utilizing premiums for own use, misrepresenting insurance coverage to customers, and submitting false applications to an insurer. April 2006

Gary Pestana

205 Linda Vista Ave., Pasadena, CA 91105

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. May 2006

Douglas D. Pfaff

212 Golf View Dr., Mt. Horeb, WI 53572

Was ordered to pay a forfeiture of \$7,000.00 and has had his insurance license revoked. This action was based on allegations of signing a signature on insurance policy loan agreements and policy loan checks without proper authority. February 2006

Donna Marie Phillips

2604 Meadows St., Roanoke, VA 24012

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. March 2006

Coleman Bruce Plemmons

189 Kingston Ct., Dawsonville, GA 30534

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 state of Georgia on an insurance license application. January 2006

James T. Plombon

3462 Riviera Rd., Sartel, MN 56377

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 action taken by the state of Minnesota on an insurance license application, and failing to disclose previous criminal convictions on an insurance license application. May 2006

Bennett E. Powell

215 Sycamore, Metairie, LA 70001

Agreed to a suspension of his license for 30 days. This action was based on allegations of failing to disclose administrative action taken by the state of Louisiana on an insurance license application. April 2006

Robert William Price

1845 Cavalier Ct., Kissimmee, FL 34744

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. May 2006

Denise Michelle Ragland

6525 Greenway Dr. Apt. L103
Roanoke, VA 24019

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. March 2006

Terrence Reilly

7815 334th Ave., SE, Fall City, WA 98024

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. March 2006

Leonard P. Rhine

915 Bristol Manor Ct., Town Country, MO 63011

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 Illinois on an insurance license application. May 2006

Afiya J. Richards

2318 S. Everett St., Wichita, KS 67213

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. April 2006

Sonya Marie Roman

1712 Lonna Dr., Roanoke, VA 24019

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. May 2006

Heather Gail Ronne

3210 W. Paxton Ave., Tampa, FL 33611

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. May 2006

Jerry Conard Sandidge

9 Country Closet Ln., Wayne, ME 04284

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 Mississippi on an insurance license application. March 2006

Edward P. Seidel

1214 S. Chestnut Ave., Marshfield, WI 54449

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. May 2006

April Sieligowski

140 W. Holly Dr., Orange City, FL 32763

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 North Carolina on an insurance license application. April 2006

Mark B. Sirianni

4408 Kellyland St, Schofield, WI 54476

Press Release of March 13, 2006, Commissioner of Insurance Orders Agent Mark Sirianni to Pay a \$281,000 Forfeiture. February 2006

Allan Smith

1725 Jacarande Pl., Fullerton, CA 92833

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. May 2006

Curtis Frederick Sprung

530 Riverhill Dr., Atlanta, GA 30328

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 Georgia on an insurance license application. March 2006

Bradford J. Steege

812 Pflieger St., Rothschild, WI 54474

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

Lisa L. Stewart

331 S. Dodge Ave. Apt. #302, Wichita, KS 67213

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. May 2006

Mark Thailing

622 Carrigan Woods Trl., Oviedo, FL 32765

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 Maine and South Carolina on an insurance license application. April 2006

Paul J. Thiel

3039 Lourdes Dr., Appleton, WI 54915

Agreed to pay a forfeiture of \$500.00 and agreed to respond promptly to inquiries from OCI and to not state or imply that he can accept a premium payment for a Worker's Compensation Pool policy. This action was based on allegations of failing to respond promptly to inquiries from OCI and stating or implying that he could accept a premium payment for a Worker's Compensation Pool policy. February 2006

Michael Wayne Thomas

253 Avignon Way, Clarksville, TN 37043

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 Kentucky on an insurance license application. February 2006

James Eugene Torgerson

10421 Wemberley Hill Blvd., Louisville, KY 40241

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 Kentucky on an insurance license application. May 2006

Samuel John Vail

4438 New Port Woods, San Antonio, TX 78249

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2006

Jon Heney Vandebogert

1611 E. Washington St., Orlando, FL 32803

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. May 2006

Mark Vella

310 Sunset Rd., Pleasant Hill, CA 94523

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. May 2006

Anthony George Veneris

5166 Eros Way, Colorado Springs, CO 80917

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. March 2006

Pete A. Verplancken

58 Grimes St., Roanoke, VA 24019

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. March 2006

Jason Robert Waters

1370 Timberlake Dr., Cedar Rapids, IA 52403

Was ordered to not teach or proctor any continuing education or prelicensing course for two years. This action was based on allegations of administrative action taken by the state of Iowa. February 2006

Nathaniel Webb

7800 Woodman Ave. #144, Van Nuys, CA 91402

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, South Dakota, and Wisconsin on an insurance license application. April 2006

Gary A. White

55 Judith St., Danville, NH 03819

Has had his insurance license revoked. This action was based on allegations of

failing to report administrative actions taken by the states of South Dakota, Vermont, and Delaware. February 2006

Bryant L. Williams

Morris Brown Station, P.O. Box 92251, Atlanta, GA 30314

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 Georgia on an insurance license application. March 2006

Patricia L. Williams

5265 NE 38th St., Des Moines, IA 50317

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 South Dakota on an insurance license application. April 2006

Daniel M. Zeiler

12159 S. Pulaski, Alsip, IL 60803

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 Illinois on an insurance license application. February 2006

Douglas K. Zeise

1570 Riverdale Dr., Oconomowoc, WI 53066

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. April 2006

Companies

Allied Property and Casualty Insurance Company

1100 Locust St. Dept. 207, Des Moines, IA 50391

Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting applications from intermediaries who are not listed with the Respondent. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. May 2006

American Life and Health Insurance Company

3200 Highland Ave., Downers Grove, IL 60515

Paid a forfeiture of \$500.00.

This action was based on allegations of failing to file a required financial statement by the due date. April 2006

Automobile Protection Corporation

6010 Atlantic Blvd., Norcross GA 30071-1303

Agreed to pay a forfeiture of \$25,000.00 and agreed to lift the cease and desist order issued in case #03-C28714 and comply with this stipulation. This action was based on allegations of failing to comply with a previous order. February 2006

Dell Catalog Sales LP

One Dell Way, Round Rock, TX 78682

Agreed to pay a forfeiture of \$1,000.00 and agreed to respond promptly to inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2006

Equiguard, Inc.

800 Jorie Blvd., Oak Brook, IL 60523

Agreed to pay a forfeiture of \$7,000.00 and agreed to cease and desist from using forms unless and until they have been filed with and approved by the Commissioner. This action was based on allegations of using unapproved policy forms. March 2006

Essick & Barr LLC

108 S. Fifth St., Reading, PA 19602

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 Pennsylvania against Michael A. Bove on a Business Entity insurance license application. March 2006

First Health Life & Health Insurance Company

3200 Highland Ave., Downers Grove, IL 60515

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. April 2006

First National Brokerage Corporation

Stacy R. Cimburke, 5311 Patterson Ave. Richmond, VA 23226

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 administrative action taken by another state. April 2006

General Casualty Company of Wisconsin

One General Dr., Sun Prairie, WI 53596

Paid a forfeiture of \$1,500.00 and was ordered to respond promptly in the future to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2006

General Casualty Company of Wisconsin

One General Dr., Sun Prairie, WI 53596

Paid a forfeiture of \$3,000.00 and was ordered to cease and desist from failing to provide at least a 60-day notice when nonrenewing policies. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. May 2006

Guardian Life Insurance Company of America

7 Hanover Square, New York, NY 10004-2616

Paid a forfeiture of \$500.00 and was ordered to promptly reply in writing and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2006

Hartford Fire Insurance Company

Hartford Plaza, Hartford, CT 06115

Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper nonrenewal notices. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. May 2006

Intercontinental Warranty Services, Inc.

600 W. Hillsboro Blvd. Ste. 250 Deerfield Beach, FL 33441

Agreed to pay a forfeiture of \$500.00 and agreed to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2006

Little Black Mutual Insurance Company
128 Hwy. 13 S., Stetsonville, WI 54480
Paid a forfeiture of \$1,000.00 and was ordered to comply with exam order. This action was based on allegations of failing to comply with a previous examination order. January 2006

Mechanical Breakdown Protection, Inc.
250 NE Mulberry, Lee's Summit, MO 64086
Paid a forfeiture of \$10,000.00 and was ordered to cease and desist from using forms unless and until they have been filed with and approved by the Commissioner. This action was based on allegations of using unapproved policy forms and violation of a previous order to use only approved forms. January 2006

National Auto Care Corporation
575 Westar Crossing, Westerville, OH 43082-7800
Paid a forfeiture of \$3,500.00 and was ordered to cease and desist from using forms unless and until they have been filed with and approved by the Commissioner. This action was based on allegations of using unapproved policy forms. January 2006

Optimum Re Insurance Company
P.O. Box 660010, Dallas, TX 75266
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. April 2006

Prizm Administrative Solutions, Inc.
1099 18th St. Ste. 350, Denver, CO 80202
Paid a forfeiture of \$2,000.00. This action was based on allegations of failing to file a required financial statement by the due date. February 2006

Progressive Northern Insurance Company
East Point Bldg. 3rd Fl., P.O. Box 94964
Cleveland, OH 44101

Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly appointed in compliance with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of utilizing the services of an unlicensed agent and allowing an agent to submit applications prior to appointing the agent. September 2005

Student Conservation Association, Inc.
P.O. Box 550, Charlestown, NH 03603
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. February 2006

US Insurance Group LLC
835 Georgia Ave., P.O. Box 11509
Chattanooga, TN 37401
Has had its application for an insurance license denied. This action was based on allegations of pending administrative action being taken by the state of Kentucky. March 2006

United Service Protection Corp.
P.O. Box 21647, St. Petersburg, FL 33742
Paid a forfeiture of \$5,000.00 and was ordered to submit audited statements by the due dates. This action was based on allegations of failing to file a required financial statement by the due date. January 2006

Wisconsin American Mutual Insurance Company
101 Wisconsin American Dr.
Fond du Lac, WI 54935
Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing insurance policies unless the notice states with reasonable precision the facts on which the Respondent's decision was based. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. May 2006

Wisconsin Insurance News

Governor:
Jim Doyle

Insurance Commissioner:
Jorge Gomez

WIN Editors:
Nick Verbeten
Kristin Trampf
Mikaela Reck



Updated Publications

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

- Insurance Complaints and Administrative Actions Report
- ANSI Codes
- Consumer's Guide to Auto Insurance
- Consumer's Guide to Homeowner's Insurance
- Medicare Supplement Approved Policies
- Settling Property Insurance Claims
- Wisconsin Guide to Health Insurance for People with Medicare

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