



# Wisconsin Insurance News

Issue 2 - Summer 2010

## Heavy Lifting on Health Care Reform

By Sean Dilweg, Commissioner of Insurance



When Congress passed the Affordable Care Act of 2010 (ACA), it set in motion a flurry of activity at OCI. A number of provisions in the landmark legislation required state insurance

departments, both individually and collectively, to respond as they became or will become effective.

Governor Jim Doyle issued Executive Order #312 which created a new Office of Health Care Reform (OHCR). OHCR is co-chaired by Department of Health Services Secretary Karen Timberlake and myself.

OCI issued a bulletin to insurers on May 3, 2010, detailing changes that will become effective September 23, 2010, including no lifetime limits, first-dollar coverage for preventive services, prohibitions on rescissions, enhanced internal and external appeals processes, dependent coverage up to 26 years of age, and eliminating preexisting condition exclusions for children.

The ACA placed a number of shared implementation responsibilities on the states. For insurance regulators, the ACA can be described as a series of implementation deadlines that includes reforms that began immediately, in the law's first 90 days, after 6 months and long-term changes that take effect in 2014.

### Immediate Activities

**High-Risk Pool Grants**—The ACA provided new coverage options to individuals

who have been uninsured for at least 6 months because of a preexisting condition and made available \$5 billion in grant money to states to implement temporary high-risk pools for individuals who currently do not have coverage and have a preexisting condition. Wisconsin's share of this grant money is \$73 million. The Wisconsin Health Insurance Risk-Sharing Plan Authority created the HIRSP Federal Plan and began accepting enrollment on July 15, 2010. You can learn more about the HIRSP Federal Plan at [www.hirsp.org/plans/federal-plans.shtml](http://www.hirsp.org/plans/federal-plans.shtml). Please see page 4 for additional HIRSP information.

**Medical Loss Ratios**—Starting in 2011 health insurers will be required to report the ratio of medical expenses to premiums, referred to as the medical loss ratio (MLR). The loss ratios established under the ACA are a minimum of 85% of premiums for large group coverage and 80% for small group and individual market carriers. Insurers not meeting required MLRs in any given plan year must rebate consumers. The rebate equals the difference between the insurer's MLR and the required MLR.

State insurance commissioners are working with the U. S. Department of Health and Human Services (HHS) to determine which costs can be classified as administrative, medical, or quality improvement. State regulators have been meeting regularly to work out these classifications and report their recommendations to HHS Secretary Sebelius by year end.

**Health Insurance Rate Review**—HHS is developing a process for the review of insurer premium increases. The ACA

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provides \$250 million in grant money to states to develop or enhance their current review processes for monitoring health insurance premium increases. The first cycle of grants makes \$1 million available to each state. Health insurers will file rate increase information which will be reviewed to determine if they are unreasonable under the new law. Health insurers must submit to the Secretary and states a justification for an unreasonable premium increase. Health insurers are also required to post the justification for the increase on their Web sites. Grants are to be awarded beginning with the fiscal year 2010 for the first cycle. OCI applied for the first cycle of grants on July 6, 2010. Grant funds will allow OCI to enhance its current rate review process to meet federal expectations. HHS has recently indicated that the second cycle of grants will be announced shortly, possibly by the end of August.

**Intermediate Activities****Consumer Assistance Grants**

**Program**—The ACA creates a new Consumer Assistance Grants program that will provide nearly \$30 million in new resources to help states and territories educate consumers about their health coverage options, empower consumers, and ensure access to accurate information. Grants will be made available to support states' efforts to establish or strengthen consumer assistance programs that provide direct services to consumers with questions or concerns regarding their health insurance.

All states and territories may apply for these grants which will help expand consumer assistance efforts on the state level, including:

- Helping consumers enroll in health coverage.
- Helping consumers file complaints and appeals against health plans.
- Educating consumers about their rights and empowering them to take action.
- Tracking consumer complaints to help identify problems and strengthen enforcement.

OCI is currently preparing its application for the state's share of Consumer Assistance Grant money that is available. Applications are due to HHS by September 10, 2010.

**Long-Term Activities****Health Insurance Purchasing Exchange**—

The ACA requires each state to develop and implement a state-based health insurance exchange by 2014. The exchange is available to small businesses and individuals that will provide a single point of entry. Consumers will be able to make an apples-to-apples comparison of what is included in each health plan and how much it costs. States must demonstrate a viable plan to HHS by 2013 to enable the exchanges to start in 2014.

The OHCR is currently developing the structural concept of the exchange for the state. Wisconsin is in a unique position because a large amount of groundwork has already been accomplished. Building upon the existing work done under Governor Doyle's Badger Choice program, the Wisconsin exchange has the potential to be ready for implementation well before the deadline.

State insurance commissioners, through the NAIC, will be responsible for recommending a standard benefit package that will be offered both in and out of the exchanges beginning in 2014. The commissioners have already begun that process.

The short-term implementation schedules that are established in the ACA are very aggressive. OCI staff has put a tremendous amount of work into the new laws already and will continue to do so through the end of the year. From what we have been able to tell in speaking with our counterparts in other states, Wisconsin is leading the way in implementing some of these changes.

Be sure to continue checking back to the OCI Web site at [oci.wi.gov](http://oci.wi.gov) for more information as it becomes available. Some additional bulletins will likely be necessary as HHS continues to issue more health care reform rules. I am also considering how this bill interacts with Wisconsin's insurance statutes and regulations to

determine if they need to be changed to accommodate the ACA requirements.

Other valuable sources of information include the OHCR Web site at [www.healthcarereform.wisconsin.gov](http://www.healthcarereform.wisconsin.gov), the health care reform Web site for HHS at [www.healthcare.gov/](http://www.healthcare.gov/), and the National Association of Insurance Commissioners health care reform Web site at [www.naic.org/index\\_health\\_reform\\_section.htm](http://www.naic.org/index_health_reform_section.htm). ●

## Updated Publications

OCI has recently updated several publications. Choose the "Publications" link 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.

Long-Term Care Insurance Approved Policies in Wisconsin (PI-046)

Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)

Fact Sheet on Continuation and Conversion Rights in Health Insurance Policies (PI-023)

Frequently Asked Questions About C.L.U.E. (PI-207)

Insurance Complaints and Administrative Actions (PI-030)



# Continuing Education

## 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.

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. ●

## Electronic License Renewals

As in the past, pursuant to s. 20.905 (1), Wis. Stat., licensees must renew online either by credit card, debit card, or electronic check. No other method of payment is acceptable. OCI previously paid all service fees associated with payments received at Sircon, however, as of March 2010, no longer does so. Individuals and firms have three options to make these payments as follows:

**SIRCON** (<https://www.sircon.com/wisconsin>)—Sircon is OCI's software vendor. All payments made at this site are made in real time to OCI and updates a Wisconsin-licensee's record immediately. Resident or nonresident individual or firm licenses currently held in one or more states can be renewed at this site by credit or debit card (VISA, MasterCard or American Express), or by electronic check. Persons are charged a \$6 transaction fee in addition to the renewal fee. A license can be printed online at Sircon's site immediately following receipt of payment, free of charge up to 30 days thereafter.

**Office of the Commissioner of Insurance (OCI)** (<https://ociaccess.oci.wi.gov/agentLicenseRenewal/renewal/search>)—Resident or nonresident individual or firm licenses held in Wisconsin can be renewed at this site by credit or debit card only (VISA or MasterCard). Payments can be made Monday through Friday only, excluding holidays. You are charged a \$1 transaction fee in addition to your renewal fee. Payment information is transferred to Sircon in an overnight batch process and generally posted the next business day. A license can be printed free of charge. Those making payments within 5 days of the expiration date are required to use Sircon to avoid license cancellation.

**National Insurance Producer Registry** (<http://www.nipr.com>)—Resident or nonresident individual licenses currently held in one or more states can be renewed at this site by credit or debit card only (VISA, MasterCard or American Express). Persons are charged a \$5 transaction fee in addition to the renewal fee. Payment information is transferred to Sircon in an overnight batch process and generally posted the next business day. Those making payments within 10 days of the expiration date are required to use Sircon to avoid license cancellation. ●

## New Fingerprinting Requirement

Effective July 6, 2010, all new resident license candidates are required to complete a digital fingerprint. Our testing vendor, Pearson VUE, in conjunction with the Wisconsin Department of Justice, has created an online reporting tool so our office will receive both the Wisconsin criminal history background check and FBI criminal report electronically. A FAQ outlining the requirements is also available at our Web site. ●

## Resident Address Change

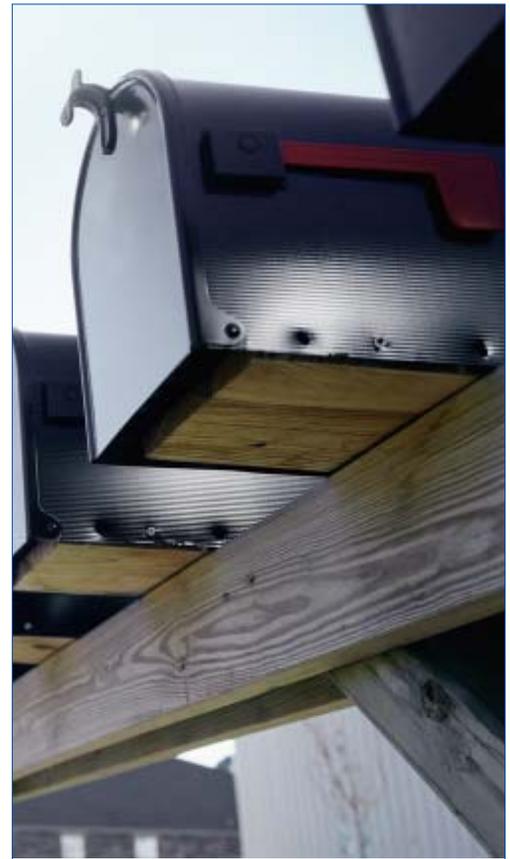
Wisconsin law requires that you provide our office with your current resident and/or mailing address. Please make sure your current license copy contains your most up-to-date address information.

If you have a residence and/or mailing 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 e-mail 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 e-mail 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. ●

## E-mail Correspondence

We would like to remind our constituents that we do respond to e-mail correspondence from consumers and from companies, and those contacts are often the quickest way to get questions answered or transact business. However, please note that e-mail that you send us is not necessarily secure against interception. Therefore, please do not send us any e-mail with sensitive information like your Social Security number. If you must provide us with such information contact us in writing by U.S. mail.



## New Health Insurance Option Available for People with Preexisting Conditions

The Patient Protection and Affordable Care Act signed into law by President Obama establishes a new federal health insurance program for U.S. citizens with preexisting medical conditions who have been uninsured for at least six months.

The Health Insurance Risk-Sharing Plan (HIRSP) is administering this new federal program in Wisconsin under the title, **HIRSP Federal Plan**. The HIRSP Federal Plan will provide the same medical and pharmacy benefits as the existing HIRSP program. The HIRSP Federal Plan began accepting applications on **July 15, 2010**, for **August 1, 2010**, effective dates.

HIRSP and the HIRSP Federal Plan offer a \$40 agent commission for approved

applications. Please be sure to complete the "Agent Information" section on the HIRSP and HIRSP Federal Plan applications to receive the commission.

To qualify for the HIRSP Federal Plan an applicant must:

1. Have been uninsured for at least 6 months before enrolling.
2. Be a U.S. citizen.
3. Be a resident of the state of Wisconsin.
4. Have a preexisting medical condition.

To show proof of a preexisting condition, the applicant must provide one letter of rejection based on medical underwriting

from a commercial insurer. HIRSP Federal Plan coverage is **NOT** subject to any preexisting condition exclusions.

HIRSP Federal Plan premiums are based on standard market rates in Wisconsin for healthy individuals. The premium rates for the HIRSP Federal Plan are generally lower than the full HIRSP premium rates for plans with the same deductible. However, if the applicant's household income is below \$33,000, they may be eligible for a premium reduction under the existing HIRSP plans.

For general information about HIRSP and the new HIRSP Federal Plan please visit [www.hirsp.org](http://www.hirsp.org) or call HIRSP Customer Service at 1-888-253-2698. ●

## Renewal/Continuing Education/Reapplication/Reinstatement



Pursuant to s. Ins 6.58 (5), Wis. Adm. Code, renewal notices are mailed 60 days prior to fees being due. To continue conducting insurance business in the state of Wisconsin, you must pay the biennial regulation fee. All notices are sent by first class mail to the mailing address on file with our office and are now in a postcard format. The law does not require proof of delivery.

Those individuals who have a license expiring at the end of July should expect their renewal notice in early June, those expiring in August will receive their notice in early July, 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 directly for assistance in entering their payment.

If you are a resident licensee required to complete continuing education, a separate notice is mailed to those who are deficient in course credits 90 days prior to their expiration date showing the number of credits banked and instructions on how to access their transcript, as well as current course offerings at [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin).

**Please note that your credits must be BANKED (not taken) by your expiration date to avoid license cancellation.** By law, providers have 10 days to bank your credits following completion of a course; therefore, you need to schedule accordingly. We suggest licensees not wait until the last few weeks of a reporting period to complete their requirements.

### Application Procedures Following License Cancellation

Persons who fail to pay their fees and/or comply with continuing education requirements will have their license revoked on their expiration date.

Reapplication procedures are as follows:

**Residents** who held a major-line or limited-line license have one year from their expiration date to reapply without having to complete any prelicensing education or examinations, as long as any outstanding continuing education requirements are met. Download the application (OCI 11-048 Resident Reinstatement Application) at [oci.wi.gov/ociforms.htm#agent](http://oci.wi.gov/ociforms.htm#agent). The instructions are printed on the form, and recently adopted legislation changed the fee to \$70 per application, rather than imposing a fee per line of authority. An electronic reinstatement process is not available at this time.

Residents wishing to reapply for a major-line license after one year would be required to complete all of the prelicensing education for each line previously held and also take the law portion of each examination. A list of prelicensing education schools is located at [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin) and basic examination information is available at [oci.wi.gov/agentlic/specprov.htm](http://oci.wi.gov/agentlic/specprov.htm). Residents holding a limited line license would need to take the entire examination. The Candidate Handbook is available through a link at our Web site at [oci.wi.gov/agentlic.htm](http://oci.wi.gov/agentlic.htm).

**Nonresidents** have two ways to reapply:

Log on to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin) to apply electronically and pay by credit card. This process generally takes 1-5 days. Or, log on to [oci.wi.gov/ociforms.htm#agent](http://oci.wi.gov/ociforms.htm#agent) to complete our nonresident paper application (OCI 11-041N). The fee schedule and instructions are printed on the form. A letter of certification is NOT required, however, paper applications can take anywhere from 4-10 weeks to process. ●

### Print Your Own Licenses

Effective in March 2010, all licensees are required to print their own license at our Web site. Our office no longer mails licenses to new applicants or to those who renew existing licenses. There is no charge for this service. Those persons without access to a computer are still able to request a copy from our office.

## New Laws

The Wisconsin State Legislature adjourned for the 2009-2010 session on April 22, 2010. A number of insurance bills were passed before the legislature adjourned for the year. Following is a list of legislative actions that were signed into law affecting the business of insurance. Complete copies of these acts can be obtained from Legislative Documents, 1 East Main Street, Madison, WI 53703, and (608) 266-2400 or through the Legislature's Web site at [www.legis.state.wi.us](http://www.legis.state.wi.us).

### ***2009 Wisconsin Act 146***

Wisconsin Act 146 requires a self-insured health plan of the state or a county, city, village, town, or school district, or an insurer that provides coverage under a health insurance policy, including defined network plans and sickness care plans operated by cooperative associations, to provide to an insured, if requested, under the health insurance policy or an enrollee under the self-insured health plan a good faith estimate of the insured's or enrollee's total out-of-pocket cost for the specified service. Before providing any of the information, the insurer or self-insured health plan may require the insured or enrollee to provide the name of the provider providing the service, the facility at which the service will be provided, the date the service will be provided, the provider's estimate of the charges, and the Current Procedural Terminology code or Current Dental Terminology code for the service. In addition, the bill provides that any good faith estimate provided is not a legally binding estimate.

**The provisions of Act 146 first apply on or after January 1, 2011.**

### ***2009 Wisconsin Act 165***

Under Wisconsin Act 165 plans that cooperative associations may establish and operate is changed from "sickness care plans" to "health care plans." The Act also specifies that establishing and maintaining these plans may be the primary, as opposed to exclusive, purpose of the cooperative association.

The Act allows a cooperative association to offer its services to nonmembers. However, the Act specifies that providing care to others is not one of a cooperative association's "primary" purposes. The Act adds that nothing in the statutes that specifies that the purpose of the cooperative association is primarily to establish and operate a health care plan precludes a cooperative association from owning an interest in other entities for improving member services or for investment.

The Act specifically allows a cooperative association to make a payment in cash, indemnity, or other material benefit for a purpose that is incidental to its plans, including for the purpose of administering coordination of benefits. The Act also expands types of health care providers that a cooperative association may contract with.

The Act removes a provision that prohibits a cooperative association from spending more than 5% of capital stock or membership fees on promotional expenses.

The Act eliminates a provision that prohibits a contract by or on behalf of a cooperative association from providing for the payment of cash or other material benefit to a subscriber or the subscriber's estate on account of death, illness, or injury.

The Act provides that a cooperative association may stipulate in its plans that it will pay a nonparticipating physician and surgeon, optometrist, chiropractor, dentist, or other provider for health care rendered to a covered person, without limitation to being outside the association's normal territory.

**2009 Act 165 became effective on March 30, 2010.**

### ***2009 Wisconsin Act 218***

Wisconsin Act 218 maintains the requirement for group insurers to provide coverage of mental health/AODA services. The Act repeals the minimum

dollar coverage amounts previously specified in the statutes. The Act also requires that any exclusions and limitations; deductibles; co-payments; coinsurance; annual and lifetime payment limitations; out-of-pocket limits; out-of-network charges; day, visit, or appointment limits; limitations regarding referrals to nonphysician providers and treatment programs; and duration or frequency of coverage limits under the plan may be no more restrictive for coverage of the treatment of mental health/AODA conditions than the most common or frequent type of treatment limitations applied to substantially all other coverage under the plan. The Act specifies that the plan must include in any overall deductible amount or annual or lifetime limit or out-of-pocket limit for the plan expenses incurred for treatment of mental health/AODA conditions.

Act 218 includes exemptions to the parity requirements:

- A group health benefit plan or a governmental self-insured health plan that provides coverage for mental health/AODA conditions may elect to be exempt from the parity requirements under the Act during any plan year following any plan year in which, as a result of the parity requirements, there is an increase under the plan in the total cost of coverage for the treatment of physical conditions and mental health/AODA conditions that exceeds 2% in the first plan year in which those requirements apply, or 1% in subsequent plan years.
- An employer that provides health care coverage for its employees though a group health benefit plan may elect to be exempt from the parity requirements during a plan year if, on the first day of the plan year, the employer will have fewer than 10 eligible employees.

The Act requires a group health benefit plan, a governmental self-insured health plan, and an individual health benefit

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plan that provides coverage for the treatment of mental health/AODA conditions must make available the criteria for determining medical necessity under the plan with respect to that coverage. The criteria must be made available, upon request, to any current or potential insured, participant, beneficiary, or contracting provider. Also, the Act provides that if a group health benefit plan or a governmental self-insured health plan that provides coverage for mental health/AODA conditions denies any particular insured, participant, or beneficiary coverage for services for that treatment, or if an individual health benefit plan that provides coverage for these conditions denies any particular insured coverage for services for that treatment, the plan must, upon request, make the reason for the denial available to those persons.

The Act provides that the law on mental health/AODA coverage does not apply to coverage of autism spectrum disorders.

OCI is currently promulgating rules for administration of the mental health/AODA coverage law, including rules specifying information in the notices to be given to enrollees under the exemptions described above and the manner in which those notices must be given, specifying who is responsible for the actuarial study and cost-increase determination and specifying retention requirements for the cost-increase determination and underlying documentation.

**The provisions of Act 218 become effective December 1, 2010. It applies to health benefit plans that are issued or renewed on or after that date and governmental self-insured plans that are established, extended, modified, or renewed on or after that date, subject to any collective bargaining agreements.**

### ***2009 Wisconsin Act 275***

Wisconsin Act 275 provides that specified unfair trade and marketing practices in current law do not apply to

advertising, marketing, offering, or operating a wellness program. The Act defines “wellness program” as a program that is designed to promote health or prevent disease through a reward to insured individuals and that meets the required qualifications of wellness programs under federal law relating to prohibiting discrimination against insurance participants and beneficiaries based on a health factor.

**Act 275 became effective on May 26, 2010.**

### ***2009 Wisconsin Act 282***

Wisconsin Act 282 adds board certified behavior analysts to the list of providers that may provide physician-prescribed services for the treatment of autism spectrum disorders required to be covered by health insurance policies and self-insured governmental and school district health plans. Paraprofessionals working under a behavior analyst’s supervision are also covered. The Act also provides for licensure and regulation of behavior analysts by the Department of Regulation and Licensing (DRL) to engage in the practice of behavior analysis.

**2009 Act 282 became effective on May 26, 2010, except for the provisions regarding licensure of behavior analysts, which took effect on June 24, 2010.**

### ***2009 Wisconsin Act 285***

Wisconsin Act 285 requires a municipality, defined as a city, village, or town, to pay the health insurance premiums for spouses and children of deceased firefighters who died in the line of duty. The municipality is required to pay the health insurance premiums for surviving spouses until that spouse remarries or turns age 65. The municipality is required to pay the health insurance premiums for surviving children until the children reach the age of 18 unless the child is enrolled full-time in a secondary school or the child is enrolled in a college or university until the end of the year in which the child reaches the age of 27.

**2009 Act 285 became effective on May 27, 2010, and is applicable retroactively to a firefighter who has died in the line of duty before the effective date.**

### ***2009 Wisconsin Act 342***

Wisconsin Act 342 makes a number of technical changes to Wisconsin insurance statutes. The Act:

- Repeals the Interstate Insurance Receivership Compact.
- Makes changes to current law relating to the Wisconsin Insurance Security Fund.
- Treats qualifying long-term care insurance policies purchased in another state under a program similar to Wisconsin’s Long-Term Care Partnership Program in the same manner as policies purchased under Wisconsin’s Long-Term Care Partnership Program for purposes of disregarding benefits paid under the policy when considering assets an applicant for Medical Assistance has available.
- Permits fraternal insurance organizations to elect its directors using electronic voting or another method approved by the fraternal’s board of directors in the bylaws.
- Modifies license renewal fees for an insurance agent whose license is revoked but may be reinstated after certain requirements are met.
- Creates an electronic application fee of \$10 for new license applicants for filing an original resident intermediary license application following completion of prelicensing requirements.
- Allows the Commissioner to promulgate rules establishing standards that require insurers to provide continuation coverage for a person who is covered by a group health insurance policy as or through an employee whose insurance is terminated or who is eligible under any federal program that provides for a federal premium subsidy.
- Provides that enrollees under a policy issued under Part C or Part D

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of Medicare are not liable for health care costs that are covered under such a policy providing prepaid or fee-for-service health care or drug benefits.

- Provides that members of a merging town mutual and the members of an assessable domestic mutual have the right to vote on the merger plan after it has been approved by the Commissioner.

Act 342 also makes various changes to current law relating to motor vehicle insurance policies and umbrella and excess liability policies including the following:

- Exempts policies insuring motor vehicles that are not owned by the insured or that are leased by the insured for a term of less than six months from the requirements related to coverages and coverage limits.
- Exempts umbrella and excess liability policies from the requirements that apply to motor vehicle insurance policies relating to uninsured, underinsured, and medical payments coverage.
- Clarifies that only one named insured is required to reject or request uninsured or underinsured coverage for an umbrella or excess liability policy and that such rejection or request applies to all persons insured under the policy.

**Act 342 became effective May 27, 2010.**

### ***2009 Wisconsin Act 343***

Wisconsin Act 343 requires insurers and intermediaries making recommendations on the purchase or replacement of an annuity shall have reasonable grounds to believe the recommendation is suitable for the consumer. The Act requires the disclosure to the insured of features of the annuity including potential surrender period and surrender charge, potential tax penalty if the consumer sells, exchanges, surrenders, or annuitizes the annuity, mortality and expense fees, investment advisory fees, potential charges for and features of riders, limitations on interest

returns, insurance and investment components, and market risk. The Act also requires that consumers be informed of the benefits of the annuity.

Act 343 requires insurers to establish supervision systems designed to achieve compliance with the statutes including general and product-specific training requirements. Insurers must also maintain procedures to monitor all annuity sales and detect recommendations that are not suitable.

The Act also places training requirements on intermediaries, including one-time training for current life insurance licensees within six months after the bill's effective date of May 1, 2011. New licensees must also complete the training if they wish to sell annuities. The minimum of one-time or prelicensing education on annuities must be at least four hours.

**Act 343 becomes effective on May 1, 2011. The treatment sections relating to reducing or eliminating penalties became effective on May 28, 2010.**

### ***2009 Wisconsin Act 344***

Wisconsin Act 344 changes the statutory term "viatical settlement" to "life settlement" and provides that any person, rather than just one with a catastrophic or life-threatening illness, may enter into a life settlement transaction. To regulate life settlements, the Act incorporates and expands upon requirements formerly applicable to viatical settlements. The Act treats Stranger Originated Life Insurance (STOLI) transactions and certain practices that are characteristic of STOLI transactions as fraudulent life settlement acts prohibited under the new law.

Act 344 does the following:

- Defines terms including "life settlement," "stranger-originated life insurance," "broker," "provider," and "fraudulent life settlement act."
- Requires that life settlement providers and brokers be licensed by the Commissioner and meet specified qualifications, including completion

of initial training and continuing education.

- Authorizes the Commissioner to examine the business of licensees and applicants for licenses and to revoke, suspend, or refuse to renew a provider's or broker's license in specified circumstances.
- Requires specified disclosures to policyholders about life settlements.
- Requires providers to obtain a statement from the policyholder's physician that the person is under no constraint or undue influence to enter into a life settlement contract.
- Provides that, with certain hardship exceptions, a policyholder must wait five years from the date a policy is issued to enter into a life settlement agreement.
- Requires licensees to keep specified records regarding life settlements and file annual statements with the Commissioner regarding any policies settled within five years of issuance.

**2009 Act 344 takes effect on November 1, 2010.**

### ***2009 Wisconsin Act 346***

Wisconsin Act 346 requires health insurance policies and plans that cover any diagnostic or surgical procedures to cover colorectal cancer examinations and laboratory tests for any insured or enrollee who is 50 years of age or older or any insured or enrollee who is under 50 years of age and at high risk for colorectal cancer. The coverage requirement applies to both individual and group health insurance policies and plans, including defined network plans and cooperative sickness care associations; health care plans offered by the state to its employees, including a self-insured plan; and self-insured health plans of counties, cities, towns, villages, and school districts. The requirement specifically does not apply to limited-scope benefit plans or to policies covering only certain specified diseases.

The required coverage may be subject to any limitations, exclusions, or cost-

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## New Administrative Rules for 2010

sharing provisions that apply generally under the policy or plan. The Act requires the Commissioner of Insurance, in consultation with the Secretary of the Department of Health Services and after considering nationally validated guidelines, including guidelines issued by the American Cancer Society for colorectal cancer screening, to promulgate rules that do all of the following:

- Specify guidelines for colorectal cancer screening that must be covered under the Act.
- Specify the factors for determining whether an individual is at high risk for colorectal cancer.
- Periodically update the guidelines and factors described above.

**Act 346 takes effect on December 1, 2010. It applies to health benefit plans that are issued or renewed on or after that date and governmental self-insured plans that are established, extended, modified, or renewed on or after that date, subject to any collective bargaining agreements.**

### 2009 Wisconsin Act 369

Wisconsin Act 369 adds county housing authorities to the governmental units (cities, villages, towns, or other counties) that may join together with a county to provide health care benefits to their officers and employees on a self-insured basis, provided that these entities together have at least 100 employees.

**2009 Act 369 became effective on June 3, 2010. ●**

OCI promulgated the following administrative rules in 2009:

Ins 2.81—Relating to use of the 2001 CSO Preferred Class Structure Mortality Table in determining reserve liabilities. The rule makes the 2001 CSO Preferred Class Structure Mortality Table available for use in determining minimum reserves on policies written starting January 1, 2005, and prior to January 1, 2007, with consent of the Commissioner if additional conditions are met. The proposed rule will increase the ability of insurers and the Commissioner to monitor financial status by reference to required reports as well as the financial examination process. Effective September 2, 2010.

Ins 3.34—Relating to coverage of dependents to age 27. To implement 2009 Wisconsin Act 28 which requires insurers to cover dependents to up to age 27. The rule clarifies and defines eligibility criteria and provides guidance as to how insurers and self-insured health plans are to determine child eligibility. The rule also specifies the types of insurers subject to the mandate and provides guidance on the definition of premium contribution and premium amount. The rule also addresses premium comparison issues for determining eligibility. Effective June 1, 2010.

Ins 3.39 (5m), (14m), (30m), (34)—Relating to Medicare supplement and replacement insurance guarantee issue eligibility. Rule amendments include providing guarantee issue eligibility into Medicare supplement insurance if Medicare select

beneficiaries lose their providers or retirees experience an increase in the cost of their employer-based Medicare supplement coverage of 25% or more. Effective June 1, 2010.

Ins 6.77—Relating to exempting commercial umbrella and commercial liability policies covering only hired and non-owned autos from having to offer or include uninsured and underinsured motorist coverage. This rule exempts commercial liability insurance and commercial umbrella policies which cover only HNO from the requirement to offer or include UM/UIM coverages. Effective May 1, 2010.

Ins 17.28 (3h)—Relating to clarifying supervision and direction of employed health care practitioners for fund coverage purposes. This rule clarifies what constitutes direction and supervision of a health care provider's employees defined under s. 655.001 (7t) Wis. Stat., as it relates to the health care providers having employee coverage under the Injured Patients and Families Compensation Fund. Effective March 1, 2010.

Ins 57—Relating to care management organizations and affecting small business. To implement 2009 Wis. Act 28 that included the creation of ch. 648, Wis. Stat., governing the financial regulation of care management organizations. Effective June 1, 2010.

For more information related to new and pending rules please visit OCI's Web site at [oci.wi.gov/ocirules.htm](http://oci.wi.gov/ocirules.htm).

Miss an issue of the WIN?

No problem. We have old issues of Wisconsin Insurance news dating back to 2002 on our Web site:  
[http://oci.wi.gov/ins\\_rev.htm](http://oci.wi.gov/ins_rev.htm)

### Suspension Period Eliminated

With the passage of legislation in 2008, the 60-day suspension period imposed following failure to comply with continuing education or payment of the biennial regulation fees was eliminated. Individuals who have not paid their biennial fee or failed to comply with resident continuing education requirements by their expiration date are revoked.

## 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 [oci.wi.gov/admact/admact.htm](http://oci.wi.gov/admact/admact.htm). The following are actions for January 2010 through June 2010.

### Actions Against Agents

David C. Ackerman  
W185 N9681 Appleton Ave.,  
Germantown, WI 53022  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous Wisconsin administrative action on an insurance license application. February 2010

David L. Ahmann  
2921 Colgate Rd., Madison, WI 53705  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Herbert F. Allen III  
4983 Brookview Rd., Rockford, IL 61107  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Illinois on a licensing application and not disclosing an action taken on a current license within 30 days. June 2010

Aaron C. Armstrong  
1710 Niemann Pl. Apt. 4,  
Madison, WI 53711  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Robert J. Arneson  
1321 N. 121st St., Milwaukee, WI 53226  
Agreed to pay \$650.27 restitution to Wisconsin consumers for lost Medicare supplement insurance premium payments. This action was taken based on allegations of violating health insurance replacement laws. February 2010

Timothy G. Asp  
601 Viking View Dr. #4, Reedsburg, WI 53959  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial

Institutions, Division of Securities, on an insurance license application. April 2010

Katherine E. Austin  
1113 Ontario Ave., Sheboygan, WI 53081  
Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. April 2010

Carl W. Baehr  
3671 Hilltop Ln., Franklin, WI 53132  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Carla M. Bailey  
N6601 Cty. Rd. J, Beldenville, WI 54003  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. May 2010

Paul S. Bain  
3061 Erie Ave., Cincinnati, OH 45208  
Had his application for an insurance license denied. This action was taken based on allegations of a Wisconsin Stipulation and Order that prohibited reapplying for a license in the state of Wisconsin, as well as administrative actions taken by multiple states considered evidence of untrustworthiness or incompetence. April 2010

Mary J. Barker  
10240 Chicago Cir., Bloomington, MN 55420  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Washington on an insurance license application. April 2010

George R. Battle  
101 Captiva Way, Coatesville, PA 19320  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to be eligible for application, and failing to disclose a Wisconsin administrative action on a licensing application. June 2010

Patrick James Bernauer  
10150 234th St. E., Lakeville, MN 55044  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of South Dakota, Wisconsin, and Minnesota on an application. June 2010

Jamie L. Bootz  
T4750 River Hills Rd., Wausau, WI 54403  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Patrick T. Bradley  
3106 Sandgate Ct., Schofield, WI 54476  
Agreed to pay a forfeiture of \$500.00 and agreed to a 31-day denial of his insurance license application. This action was taken based on allegations of failing to disclose Wisconsin delinquent taxes due on a licensing application. June 2010

Chaevolia Denise Brown  
2623 Parkside Ave., Henrico, VA 23228  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. June 2010

Gregg S. Brzeski  
520 Frederick Ct., Oconomowoc, WI 53066  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. March 2010

Peter C. Buntrock  
1515 Third Ave., Wausau, WI 54401  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

Steven J. Burke  
8928 W. Locust St., Milwaukee, WI 53222  
Had his application for an insurance license denied. This action was taken based on

allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. June 2010

Pamela L. Burzinski  
736 Capman St., Milton, WI 53563  
Has had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on an insurance license application. January 2010

Mary E. Bush  
141 Willow Dr., Hartland, WI 53029  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. June 2010

Merle Thomas Butenhoff  
W176 N9745 Rivercrest Dr.,  
Germantown, WI 53022  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application and lawsuits which may be evidence of being untrustworthy or incompetent. May 2010

David W. Callarman  
7 Country Club Ridge, Cisco, TX 76437  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Texas on an insurance license application. March 2010

Judith L. Calvert  
1013 Humboldt Ave., Sheboygan, WI 53081  
Has had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

John M. Carlson  
1770 Jung Blvd. E., Naples, FL 34120  
Agreed to pay a forfeiture of \$10,000.00 and agreed to surrender his Wisconsin insurance agent's license. This action was taken based on allegations of failing to make proper suitability determinations when recommending annuity products. February 2010

Kevin E. Chambers  
1924 Sky Dr., Clearwater, FL 33755  
Has had his application for an insurance license denied for 60 days. This action was

taken based on allegations of failing to disclose administrative actions taken by the states of California and Wisconsin on an insurance license application. March 2010

Pravit Vincent Chanthalangsy  
9105 Barbareco Cir., Stockton, CA 95212  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

Daniel W. Christiansen  
10854 Kristi Hills Dr., Roscoe, IL 61073  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

David A. Crist  
7030 74th St. Bay S.,  
Cottage Grove, MN 55016  
Has had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Danny H. Curkan  
531 Walker Rd., Safety Harbor, FL 34695  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on an insurance license application. March 2010

Graham E. Davis  
806 W. Willow St.,  
Chippewa Falls, WI 54729  
Has had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application, failing to respond promptly to inquiries from OCI on a previous application, and failing to allow sufficient time to pass before reapplying for an insurance license following a previous administrative action. January 2010

Jefferson E. Davis  
W169 N8630 Sheridan Dr.,  
Menomonee Falls, WI 53051  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by OCI and the

State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application, as well as failing to report an employment termination involving allegations of misconduct. May 2010

William J. Debruin  
106 Edgewood Ln.,  
Combined Locks, WI 54113  
Was ordered to pay a forfeiture of \$25,000.00, to make restitution to Wisconsin consumers, and to have his insurance license revoked. These actions were taken based on allegations of unsuitable policy sales and business practices that endanger the public. This matter and the orders have been appealed to circuit court. March 2010

James Delaney  
322 Juniper St. Apt. 12,  
Kennett Square, PA 19348  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action on a licensing application. June 2010

Alberto Delgadillo  
655 Juan Munoz, El Paso, TX 79932  
Has had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. January 2010

Don Mitchell Dumas  
1792 Cabinet Maker Ct.,  
Green Bay, WI 54303  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. June 2010

Latanya L. Dickson  
554 Anchor St., Philadelphia, PA 19120  
Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. April 2010

Cynthia A. Dorgan  
24408 60th Pl., Paddock Lake, WI 53169  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Abdou N. Drammeh  
1418 Wayridge Dr., Madison, WI 53704  
Has had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

Ali Edalatpour  
8870 N. Lodgewood Rd.,  
Milwaukee, WI 53217  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

James C. Faustmann  
2447 N. 69th St., Wauwatosa, WI 53213  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on an insurance license application. May 2010

Brian Douglas Flanders  
1516 Sylvan Way Apt. 311, Lodi, CA 95242  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

Adam M. Flood  
117 S. Elizabeth St. Apt. 3,  
Whitewater, WI 53190  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

Todd T. Fox  
23030 State Rd. 57, Kiel, WI 53042  
Has had his insurance license revoked. This action was taken based on allegations of failing to pay a previous stipulated forfeiture when due. February 2010

Daniel L. Frey  
304 Cardinal Cir., Mayville, WI 53050  
Has had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a previous criminal conviction and failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Mishell Lea Futch  
1325 Dancy St., Jacksonville, FL 32205  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application. June 2010

Suzanne S. Gannon-Anderson  
1402 Bea Ann Dr., Dodgeville, WI 53533  
Agreed to pay a forfeiture of \$2,000.00 and agreed to not renew and to not reapply for an insurance license. These actions were taken based on allegations of completing premium finance agreements without proper authority and depositing funds into improper accounts. March 2010

Philip A. Gasser  
895 Elmwood Dr., Macedonia, OH 44056  
Has had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Virginia on an insurance license application. January 2010

Ellen M. Gessler  
N11964 Deer Lake Rd.,  
Tomahawk, WI 54487  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Bruce J. Gintoft  
7044 N. Range Line Rd., Glendale, WI 53209  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

David A. Glaser  
1033 S. East St., Appleton, WI 54915  
Had his application for an insurance license denied for 60 days. This action was based on allegations of failing to disclose a criminal conviction on an insurance license application. May 2010

Mark S. Golden  
620 S. Eighth St. Apt. 320,  
Sheboygan, WI 53081  
Has had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Funeral Directors Examining Board, on an insurance license application and failing to disclose previous

criminal convictions on an insurance license application. February 2010

Brian P. Goralski  
2405 Bloedel Ave., Schofield, WI 54476  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Loy L. Gotham  
P.O. Box 502, Virginia, MN 55792  
Has had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

David Grafstein  
49 Heming Way, Stamford, CT 06903  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding administrative actions. May 2010

James E. Griese  
1780 Robin Ave. Apt. Q205,  
Oshkosh, WI 54902  
Has had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Thomas R. Guyette  
2252 Tordeur Ct., Green Bay, WI 54311  
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. May 2010

Richard Allen Hail  
917 Jacobs Rd., Greenville, SC 29605  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

Glen H. Hammarberg  
202 First St. Apt. 18, Rothschild, WI 54474  
Has had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

Barton L. Harter

109 N. Valleywood Ct.,  
Oconomowoc, WI 53066

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the State of Wisconsin, Office of the Commissioner of Insurance, and by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. June 2010

Daniel W. Hedrich

N4623 Fairway Dr. Chilton, WI 53014

Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Brad Helmer

N6473 Riverside Ln., Plymouth, WI 53073

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

J. Jason Hong

310 15th Ave. N., Onalaska, WI 54650

Had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. June 2010

Anthony Hull

4528 W. Kiley Ave., Milwaukee, WI 53223

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

David Ralph Hunt, Sr.

3005 Rosedale Ave., Dallas, TX 75205

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Kansas and Massachusetts on a licensing application. June 2010

Brenda L. Jackson

P.O. Box 12743, Milwaukee, WI 53212

Has had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Latasha M. Jackson

W209 N5490 Goetz Ct.,  
Menomonee Falls, WI 53051

Has had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Frank P. Janowitsch

2822 Grandview Blvd., Madison, WI 53713

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. April 2010

Michael T. Karcz

690 Rolling Meadows Dr., Hobart, WI 54155

Has had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Bonnie L. Kersten

100 W. Campus Dr. Apt. 5,  
Clintonville, WI 54929

Has had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. January 2010

Christian L. Kinard

1228 Wirtz Ave., Green Bay, WI 54304

Has had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. January 2010

Scott D. Kinderman

2513 Diane Ln., Eau Claire, WI 54703

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. April 2010

Weston Allen Kitto

S62 W22880 Townline Rd.,  
Waukesha, WI 53189

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Anthony J. Kloskey

W282 N7015 Main St., Merton, WI 53056

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. April 2010

Kent L. Knutson

4061 Old Stone Rd., Oregon, WI 53575

Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Kyle J. Koeppler

2420 Sycamore Dr. Apt. 117,  
Green Bay, WI 54311

Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Scott R. Koerwitz

2001 W. Packer Ave. Apt. D,  
Oshkosh, WI 54901

Has had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Board of Nursing. January 2010

Richard A. Koob

N14W24200 Tower Pl. Ste. 120,  
Waukesha, WI 53188

Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. March 2010

Gregory A. Kostka

2568 S. Shore Dr., Milwaukee, WI 53207

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Daniel J. Kussmaul

1109 S. 13th St., P.O. Box 179,  
Prairie du Chien, WI 53821

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

state of Wisconsin on an insurance license application. March 2010

Ann-Marie C. Lanser  
1115 N. Main St., Racine, WI 53402  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Gene A. Larock  
3411 Leslie Ln., Eau Claire, WI 54703  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Paocha Lee  
208 W. Madison St., Eau Claire, WI 54703  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Jeremy J. Leisgang  
256 S. Oakland Ave., Oconto Falls, WI 54154  
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

Richard S. Lentz  
1394 Shirley St., Green Bay, WI 54304  
Was ordered to have his insurance license restricted for 18 months and to continue to work in his current position. This action was based on allegations of criminal convictions which may be substantially related to insurance marketing type conduct and for recent incidents of operating a motor vehicle while his driver's license was suspended. February 2010

Christopher A. Lenzendorf  
5153 Ninebark Dr., Fitchburg, WI 53711  
Has had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

Michael D. Leonard  
2510 Yuma Ln. N., Plymouth, MN 55447  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of New York. May 2010

Dorothy J. Ligeza  
10426 Dawson St., Huntley, IL 60142  
Has had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of New Jersey, New York, and Wisconsin on an insurance license application. March 2010

Nelson Edward Link  
3105 Somerset St. SW, Roanoke, VA 24014  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of West Virginia. May 2010

Jason E. Lucchesi  
3441 N. 92nd St., Milwaukee, WI 53222  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

Gabriel Alejandro Luevano  
448 Beverly Sq., Ontario, CA 91762  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. June 2010

Frank T. Lusk  
15185 Wood Duck Tr. N.W.,  
Prior Lake, MN 55372  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. January 2010

Kristopher E. Mageske  
S83 W20671 Janesville Rd.,  
Muskego, WI 53150  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2010

Matthew H. Martin  
5870 N. 72nd St., Milwaukee, WI 53218  
Has had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2010

Kent Joseph Martinson  
N4155 Cty. Rd. H, Elk Mound, WI 54739  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Christopher McCaman  
125 S. Tower Dr.,  
Port Washington, WI 53074  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of California, Department of Corporations, on an insurance license application. March 2010

Daniel B. McClone  
387 Oak St., Menasha, WI 54952  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

Dwight A. McElree  
28404 County Hwy. 00,  
Richland Center, WI 53581  
Had his license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. June 2010

Mackenzie L. Metcalf  
16102 W. Henks Rd., Hayward, WI 54843  
Has had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. January 2010

Joseph M. Miller  
316 E. Castlebury Ln., Appleton, WI 54913  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

Christopher M. Minor  
353 N. Des Plaines St. Apt. 3906,  
Chicago, IL 60661  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to a previous administrative action. June 2010

Angel Ntxhilis Moiyin  
23 Acker St. W, St. Paul, MN 55117  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to previous licensing under a different name. June 2010

Paul J. Mongin  
1151 Delray Dr., Green Bay, WI 54304  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. March 2010

Ariel I. Moreno  
1953 S. Marrs, Amarillo, TX 79103  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

Kimberly A. Morrill  
1011 W. Fulton St., Edgerton, WI 53534  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. April 2010

Daniel F. Morrissey  
S80 W19296 Highland Park Dr.,  
Muskego, WI 53150  
Agreed to pay a forfeiture of \$20,000.00, to disassociate himself entirely from the entity, Morrissey Agency, Inc., and to not reapply for a Wisconsin intermediary insurance license. A forfeiture of \$10,000 is to be paid by Daniel F. Morrissey by May 31, 2010, and a forfeiture of \$10,000 is to be paid by Morrissey Agency, Inc., by February 28, 2010. Failure to pay the forfeitures by the due dates shall result in revocation of the agency license. The respondents also agreed to cooperate with OCI concerning any future claim issues and to the revocation of Daniel F. Morrissey's insurance license. These actions were taken based on allegations of doing an insurance business without proper authority and of engaging in conduct in violation of ss. 601.04, 610.11, 611.20, 628.10 (2) (b), 628.34 (1), 631.61, 633.12, 633.13, Wis. Stat., ch. 623, Wis. Stat., and s. Ins 6.18, Wis. Adm. Code. January 2010

Kevin J. Nelson  
One Metroplex Dr. Apt. 400,  
Birmingham AL 35209  
Has had his application for an insurance license denied. This action was taken based

on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2010

Mei Lyn Nelson  
445 Prospect Dr., Brookfield, WI 53005  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Avis M. Nichols  
3441 N. 46th St., Milwaukee, WI 53216  
Has had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Justin D. Novara  
1320 Mound St. Apt. 2, Madison, WI 53715  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding an updated criminal history report and failing to apply for the license within 30 days of the date of the examination. April 2010

Jason M. Oliver  
5311 N. 39th St., Milwaukee, WI 53209  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Kara L. Olmstead  
709 S. Commercial St., Neenah, WI 54956  
Had her application for a license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Marsha K. Oppermann  
326 Bly St., Waupun, WI 53963  
Has had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Andrew T. Paszkiewicz  
690 Cardiff Dr., Hartland, WI 53029  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Gregory S. Pawlak  
618 E. Woodcrest Dr., Appleton, WI 54915  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to notify OCI of an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, and failing to disclose the administrative action on an insurance license application. May 2010

Christopher F. Peck  
3519 N. Murray Ave., Shorewood, WI 53211  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Katherine M. Penrod  
5528 Perth Dr., Eau Claire, WI 54703  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Gregory Lee Petrie  
524 Innsbruck Dr., Chaska, MN 55318  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Wisconsin and Minnesota on a licensing application. June 2010

Leikicha L. Phillips  
3732 Wallace St., Philadelphia, PA 19104  
Has had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Oklahoma, California, Indiana, Alabama, and Washington on an insurance license application. January 2010

Sone Phrakousonh  
W171 N4892 Greenview Ave.,  
Menomonee Falls, WI 53215  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Michael L. Pierce  
12513 Danesfeld Dr., Alpharetta, GA 30004  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of

Georgia on an insurance license application.  
May 2010

Brent A. Plunkett  
2801 N. Seminary Ave., Chicago, IL 60657  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, an administrative action taken by another state, and a criminal conviction which may be substantially related to insurance marketing type conduct.  
June 2010

John P. Podobinski  
3441 Vivian Ave., Shoreview, MN 55126  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Nebraska on an insurance license application. January 2010

Dennis Prickett  
1229 S. 800 E. Apt. 3,  
Salt Lake City, UT 84105  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Illinois on an insurance license application.  
May 2010

Paul J. Renard  
3483 Country Winds Ct.,  
Green Bay, WI 54311  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal charge on an insurance license application. May 2010

Paul J. Renard  
3483 Country Winds Ct.,  
Green Bay, WI 54311  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application.  
June 2010

Cory C. Ress  
716 Fulton St. Apt. 7, Wausau, WI 54403  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Anthony C. Richter  
1407 W. Mason Ridge Ct.,  
Appleton, WI 54914  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the National Association of Securities Dealers on an insurance license application. March 2010

John A. Rixen  
W7966 E. Clark Rd., Oakfield, WI 53065  
Has had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.  
March 2010

Amanda J. Rossbach  
12930 W. Wimbledon Dr.,  
New Berlin, WI 53151  
Has had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2010

Robin Rae Rubisch  
215 S. Leonard St., West Salem, WI 54669  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on a licensing application. June 2010

Ronald Brian Rubow  
12809 Appleview Ln., Burnsville, MN 55337  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. May 2010

Mark G. Rumpza  
c/o Northwestern Mutual Life Insurance,  
2201 E. Camelback Rd. Ste. 400,  
Phoenix, AZ 85016  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to an administrative action and a legal proceeding. June 2010

Steven A. Sack  
595 Rosewood Ave., Winnetka, IL 60093  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Charles P. Schicker  
2415 Camelot Dr., Brookfield, WI 53045  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Minnesota and Wisconsin on an insurance license application. April 2010

Paul J. Schmidt  
1908 Townline Rd., Wausau, WI 54403  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Tina Schmidt-Lammers  
107 Smith St., Plymouth, WI 53073  
Has had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Brandon S. Schuler  
1422 15th St. S.E. Apt. 4,  
Menomonie, WI 54751  
Has had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct.  
January 2010

Mark E. Seybold  
617-1/2 First St., Menasha, WI 54952  
Has had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a felony and a misdemeanor criminal conviction which may be substantially related to insurance marketing type conduct. March 2010

Douglas Joseph Simon  
2219 Cherry Dr., Eland, WI 54427  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application.  
June 2010

James Theodore Smith  
109 S. Mill St., Albany, WI 53502  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Angela P. Smucker  
1057 Bedford Ct., Racine, WI 53406  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2010

Michael R. Steinberg  
2655 Driftwood Tr., Burlington, WI 53105  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Matthew J. Stenberg  
5050 S. Jonathan Ln., New Berlin, WI 53151  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

Daniel Drew Straughan  
3184 Newcastle 34 Dr., Mobile, AL 36695  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Wisconsin and Alabama on an insurance license application. May 2010

Mark M. Swiecichowski  
613 Melrose Ave., Green Bay, WI 54303  
Had his insurance license suspended on May 21, 2010. This action was taken based on allegations of failing to pay child support when due. May 2010

Noah Thao  
1135 Morris Ave., Green Bay, WI 54304  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Christal L. Thomas  
5223 Vista Verde Dr., Arlington, TX 76017  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. June 2010

Paul Thomas  
W2989 N9362 Dieball Rd.,  
Hartland, WI 53029  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to

inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. June 2010

Tremaine Thomas  
4754 N. 57th St., Milwaukee, WI 53218  
Agreed to respond promptly to all inquires from OCI and agreed to a suspension of his insurance license for 60 days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. April 2010

Terance C. Torrence  
3329 Leopold Way #103,  
Madison, WI 53713  
Was ordered to pay a forfeiture of \$250.00 and had his insurance license revoked. These actions were taken based on allegations of failing to report to OCI criminal convictions and an administrative action taken by the state of Missouri. April 2010

John R. Tufts  
3003 Ashford Ln., Madison, WI 53713  
Agreed to pay a forfeiture of \$500.00 and agreed to report any future administrative actions as required by s. Ins 6.61, Wis. Adm. Code. These actions were taken based on allegations of failing to report to OCI an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, and the State of Illinois Department of Insurance. April 2010

Crystal D. Twine  
15 Cooper Dr., Portsmouth, VA 23702  
Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. April 2010

Don L. Tyler  
804 John St., Waukesha, WI 53188  
Has had his application for an insurance license denied. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Brian P. Vandehey  
753 Reid St., De Pere, WI 54115  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by Wisconsin on an insurance license application. May 2010

Sue Vang  
2106 DuPont Ave. N #2,  
Minneapolis, MN 55411  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to

inquiries from OCI related to legal judgments and bankruptcy. June 2010

Xao K. Vang  
2019 Willow Ave. N.,  
Minneapolis, MN 55411  
Has had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

John R. Volgren  
P.O. Box 188, Balsam Lake, WI 54810  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

James P. Vosters  
6760 W. English Meadows Dr. Apt. L203,  
Milwaukee, WI 53220  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2010

Joseph M. Walsh  
7840 N. Neva Ave., Niles, IL 60714  
Has had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Ohio on an insurance license application. January 2010

Michael E. Walston  
N4157 Cty. Rd. E, Kewaunee, WI 54216  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. May 2010

Dennis Warner  
P.O. Box 45135, Madison, WI 53744  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. May 2010

Rodney J. Weber  
195 Hampton Pky., Kenmore, NY 14217  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous administrative action by the state of Wisconsin on an insurance license application. February 2010

L. B. Williamson  
2121 Possum Trot Rd.,  
Wake Forest, NC 27587

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy and administrative actions reported on an insurance license application. May 2010

Kevin R. Woldt  
W271 N5275 Jessica Dr.,  
Pewaukee, WI 53072

Has had his application for an insurance license denied for 30 days. This action was taken based on allegations of failing to disclose an administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. January 2010

Tyler Wolf  
W945 Miramar Dr., East Troy, WI 53120  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. March 2010

Larry E. Wright  
6085 S. Linnie Lac Dr.,  
New Berlin, WI 53146  
Has had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. January 2010

Betty J. Zimmerman  
2313 13th St., La Crosse, WI 54601  
Agreed to pay a forfeiture of \$2,000.00 and to have her insurance license revoked. These actions were taken based on allegations of violating home solicitation disclosure rules and life insurance replacement laws, engaging in excessive exchanges of annuities, and misrepresenting annuity features. May 2010

Josh A. Zoerner  
1867 15th Ave., Kenosha, WI 53140  
Has had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. March 2010

## Actions Against Companies

Advanced Ins. Services and Agency, Inc.  
1607 E. Big Beaver Rd. Ste. 202,  
Troy, MI 48083  
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding its designated responsible licensed producer. June 2010

Butlerandco Com  
3144 County Rd. S,  
Little Suamico, WI 54141  
Had its application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. April 2010

Center for Science in the Public Interest  
1875 Connecticut Ave. NW #300,  
Washington, DC 20009  
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a required financial statement when due. May 2010

DentaQuest Dental Plan of Wisconsin, Inc.  
(formerly Doral Dental Plan of Wisc., Inc.)  
12121 N. Corporate Pky.,  
Mequon, WI 53092  
Was ordered to pay a forfeiture of \$25,000.00. This action was taken based on allegations of failing to comply with a previous examination order. May 2010

Interstate National Dealer Services, Inc.  
6120 Powers Ferry Rd. NW Ste. 200,  
Atlanta, GA 30339  
Agreed to pay a forfeiture of \$10,000.00, to file a required financial statement by August 16, 2010, and to timely file future statements or continue to pay a stipulated amount for any late filings. These actions were taken based on allegations of failing to file a required financial statement when due. June 2010

Nationwide Life Insurance Company  
1 Nationwide Plaza, Columbus, OH 43215  
Agreed to pay a forfeiture of \$234,686.00, to offer to reimburse consumers for surrender charges incurred upon exchange of contracts, to provide the option to rescind certain riders purchased with annuity contracts, and to increase the death benefit for certain contracts. These actions were taken based on allegations of misrepresentations leading to unsuitable sales and replacement of annuity

contracts and failing to properly consider suitability in selling life insurance or annuities. A separate press release was issued by OCI on February 5, 2010, and is available for review at <http://oci.wi.gov/pressrel/0210nationwide.htm>. February 2010

Student Conservation Association, Inc., The  
P. O. Box 550, Charlestown, NH 03603  
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a required financial statement when due. June 2010

Sullivan Brokers Wholesale Insurance  
Solutions, Inc.  
800 W. Sixth St. #1800,  
Los Angeles, CA 90017  
Agreed to pay a forfeiture of \$500.00 and to promptly respond to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI related to an administrative action taken by another state. June 2010

UMR, Inc.  
5901 Lincoln Dr. MN012-S117,  
Edina, MN 55436  
Was ordered to pay a forfeiture of \$500.00, to reply promptly in writing to OCI, and to provide all information requested in response to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2010

UMR, Inc.  
5901 Lincoln Dr. MN012-S117,  
Edina, MN 55436  
Was ordered to pay a forfeiture of \$1,000.00, to provide the information requested, to reply promptly in writing, and to provide all information requested in response to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. April 2010

Wells Fargo Ins. Services of Illinois, Inc.  
P.O. Box 4016, Champaign, IL 61824  
Agreed to a suspension of its license for 31 days and agreed to respond promptly to inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. June 2010

Wilcox, Jones & McGrath, Inc.  
5591 S. Lewis Ave., Tulsa, OK 74105  
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding its Wisconsin licensed designated representative. June 2010



**Governor:**  
*Jim Doyle*

**Insurance  
Commissioner:**  
*Sean Dilweg*

**WIN Editor:**  
*Jim Guidry*



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