



Wisconsin Insurance News

Issue 3 - Autumn 2007

Wisconsin more than just “Dairy State”



By Sean Dilweg,
Commissioner
of Insurance

I grew up in Green Bay. Green Bay is astutely named “Titletown,” and for good reason. It is a city where the local football team – a

community owned team named the Green Bay Packers – rules the roost. Green Bay is a city that lives and breathes the Packers. Sundays are holy for more than one reason, cheese is not only a perfect companion to crackers, but also makes for lovely headwear, and tailgating is not just a hobby, it is an art.

This is Wisconsin.

But a little known fact about the Badger State is the impact the insurance industry has on our economy. Insurance is certainly not as flashy as the Packers, and it’s not as well known as the agriculture or manufacturing

...“Wisconsin’s insurance industry is the sixth largest in the nation!”...

industry, but it is a stable mainstay of the Wisconsin economy.

Wisconsin’s insurance industry is the sixth largest in the nation! We are the 18th largest state in terms of population, yet we operate an insurance industry three times that size in relation to the population. Wisconsin’s large and healthy insurance industry is a positive force in the state not only for the economy, but also for the public.

The amount of money the insurance industry brings into the state is phenomenal. Wisconsin insurers nationwide brought over \$67 billion in direct premiums to the state in 2006 alone. Furthermore, assets held by Wisconsin insurers were equal to over \$290 billion in 2006. This is a tremendous amount of money coming to our state as a result of the insurance industry.

But the insurance industry is also a major employer in the state of Wisconsin. Insurance companies provide jobs for over 64,000 people in the state. This is an industry that supplies a wealth of jobs and provides good pay as well. The average insurance job salary in 2006 was over \$51,000. What’s more, insurance is a clean industry; there is minimal pollution and there is little risk to employee health.

The average consumer benefits not only from the availability of these jobs, but also by the low insurance rates we have in Wisconsin. Our auto insurance premiums are second lowest in the nation – we trail behind Iowa by a mere \$22. Our homeowner’s insurance rates

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are also consistently low, and recent statistics were just released showing health insurance premiums have decreased for the first time in years.

The healthy and strong industry we have in Wisconsin has been attractive to many major national insurers which have located themselves throughout the state. For example, Northwestern Mutual in Milwaukee is the largest direct provider of life insurance. Jewelers Mutual, located in Neenah, remains the leading insurer for the jewelry industry. Church Mutual, in Merrill, Wisconsin, operates in every state and insures more churches and other religious institutions than any other company in the nation. Thrivent Financial in Appleton is one of the largest fraternal benefit societies in the United States.

In addition to these, other major companies are also domesticated in Wisconsin. To name a few, there is Acuity, A Mutual Insurance Company, headquartered in Sheboygan. American Family is based in Madison, Blue Cross Blue Shield of Wisconsin is in Milwaukee, and Sentry Insurance a Mutual Company is in Stevens Point. The list could go on and on. In fact, over 2,000 companies and over 100,000 agents are licensed to do business in Wisconsin.

But these vast numbers are not all that makes the Wisconsin insurance industry great; we are also in a unique market. Wisconsin is home to 68 town mutual insurance companies. These mutual insurance companies are community based and owned by their policyholders. These companies have no stockholders, and because of this, any surplus funds either remain in the company's account or are refunded to the very people who pay for the policies. Mutual insurance companies are part of what makes the Wisconsin insurance industry unique –

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Licenses with updated expiration dates

By Laurna J. Landphier, Chief of Agent Licensing

The Agent Licensing Section continues to receive calls from persons holding



license copies with a February 15 expiration date. Individual licenses that identify a February 15 expiration date are no longer valid and should be destroyed.

In June of 2006 our office sent every licensee an updated license copy identifying a new expiration date based on the individual's birth month and year of original licensure.

Renewal notices for persons due in 2007 request half a renewal fee. Once paid, expiration dates will roll forward to 2009. Those due in 2008 and after will be charged a full renewal fee. ●

Does my agency need a license?

One of the most common questions posed to Agent Licensing staff is whether an agency needs an insurance license. The answer is no.

Corporate (agency) insurance licensing is not required in Wisconsin by our office. It is offered; however, even if a license is issued, it does not provide the corporation with any authority to act as an agent. It is meaningless.

Commissions can be paid to a corporation with or without a license. Corporations cannot be appointed to insurers. An information sheet on this topic is also available on our Web site at oci.wi.gov.

Resident corporations may need to acquire this license in order to apply as a nonresident in states where this license is required.

All individuals must be licensed as intermediaries (agents). ●

Updates to 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 meet the continuing education requirements. Your new compliance date is printed on your license.

The Ethics requirement becomes effective January 1, 2008. All resident licensees renewing after that date must have completed three hours of approved ethics courses to remain compliant.

Course credits may be completed at any time during the two-year period. Carryover of credits from one reporting period to another is not allowed. Please refer to your online 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, or you can log on directly to www.sircon.com/wisconsin. You can also use a query tool available at their site to determine course availability and location.

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 ten 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. The transcript will permit you to take any action that is necessary to add, delete, or change information that is inaccur-

rate. To correct credit discrepancies, agents are required to contact their continuing education provider(s) directly. These discrepancies can only be resolved between the agent, the provider and Promissor.

Who to Call

Contact Promissor for answers to general questions, to gain information on course availability, and to confirm if credits have been banked in an agent's individual record. They may be reached at (800) 274-4679. Reminder: Dial the (800) prefix whenever using this number. ●



Resident Address Change

Wisconsin law requires that you provide our office with your current resident address. Please make sure your current license copy contains your most up-to-date address information. Business addresses are not acceptable.

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

- Log on to www.sircon.com/wisconsin 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 and select "Address Change Request," or
- Notify the Agent Licensing Section in writing at P.O. Box 7872, Madison, WI 53707-7872, or by e-mail at ociagentlicensing@wisconsin.gov. Please include your name, license number and new address. Telephone requests for change of address are not accepted.

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



Attention WIN Readers:

Have a great story idea? Dying to see your story in print?

We can help.

In an attempt to better serve our readers, we would like to give you an opportunity to voice your opinion. If there are any articles you would be interested in seeing published in our quarterly newsletter, please let us know. We will work to accommodate various reader requests in upcoming issues.

Contact the editor at mikaela.reck@wisconsin.gov with story tips and ideas. Use "WIN Tips" as the subject line.

Note: Due to limited staff resources we cannot publish every request we receive. We also cannot print any articles supporting or endorsing specific companies.

Biennial Regulation Fees - New Look Renewal Notices

Renewal notices are mailed 60 days prior to fees being due. Please note that all notices are now in a postcard format. If you are required to complete continuing education, all credits must be banked in order for you to complete the electronic renewal process. Those individuals who have a license expiring in December should expect their renewal notice in October; those expiring in January will receive their notice in November, and so on.

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

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

Reminders for marketing policies with dividend plans

When offering Wisconsin policies with dividend plans, please keep these requirements in mind to avoid unfair marketing practices, misrepresentations and/or violations of s. 631.51, Wis. Stat.:

- Dividends cannot be guaranteed. Guidelines, endorsements and marketing materials for dividend plans must have a conspicuous disclosure to this effect.
- Payment of dividends cannot be contingent upon the continuation of the policy or payment of premium.
- Estimated or anticipated dividends cannot be used to reduce the initial premium paid on policies.
- Estimated or anticipated dividends should not be credited against the unearned premium in a proposal or as part of a sales presentation.
- Proposals should not show billing plans, collection arrangements, or the total estimated premium using a net premium based on estimated or anticipated dividends.
- All dividend plans and Board of Directors' declarations of dividend distribution are required to be filed with OCI. The filings cannot be filed using SERFF.

For additional information, please review OCI's Insurer Bulletins dated June 2, 1998, and July 8, 1999, on OCI's Web site at oci.wi.gov/workcomp.htm and s. 631.51 Wis. Stat., or contact Ronnie Demergian at 608-266-7077.

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 starting in the year 1964 can be viewed and printed from OCI's Web site at <http://oci.wi.gov/admact/admact.htm>. The following are actions for April 2007 through June 2007.

Actions against agents:

Jeffrey J. Anderson

P.O. Box 519, Eagle River, WI 54521
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Deborah A. Barnes

2901 Brackett Ave. #1
Eau Claire, WI 54701
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Stacy K. Bendel

S186 Bendel Ln., Stoddard, WI 54658
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Peter B. Benzing

23537 Kale Rd., Rockland, WI 54653
Was ordered to cease and desist from enrolling Medicare beneficiaries with cognitive or developmental disabilities into Medicare Advantage, Medicare Advantage prescription drug plans, or Medicare Part D prescription drug plans unless assisting the beneficiary's conservator, guardian, or responsible family member and documenting and determining the suitability of the insurance. This action was based on allegations of failing to properly consider suitability in selling Medicare plans. May 2007

Adriane R. Bergren

1504 W. El Rancho Dr.
Mequon, WI 53092
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Sandra L. Blindauer

W5235 Gerber Lake Rd.
Plymouth, WI 53073
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Scott A. Bodley

5306 Barton Rd., Madison, WI 53711
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

John D. Bond

128 Casais Pl., Bronx, NY 10475
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to pay past child support due. May 2007

Ellen A. Bosetski

3461 Pine Forest Dr.
Green Bay, WI 54313
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Eric J. Cales

96 Baltic St. #4B, Brooklyn, NY 11201
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Matthew W. Clumpner

5714 Lanett Cir., Madison, WI 53711
Was ordered to pay a forfeiture of \$12,000.00 and have his insurance license revoked. Mr. Clumpner appealed the final decision to Circuit Court. The

judge hearing the matter issued an order staying the revocation and payment of the forfeiture until after he decides the appeal, but he prohibited Mr. Clumpner from selling any insurance product to anyone over the age of 55 during the pendency of the appeal. This action was based on allegations of violating home solicitation regulations, engaging in misrepresentations, and unsuitable sales of annuities to senior citizens. April 2007

Damien M. Daley

1575 Amber Ave. S. #213
Sartell, MN 56377
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Eugene M. Evasku

1710 Skyline Dr.
Worthington, MN 56187
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Minnesota on an insurance license application. April 2007

Lori Lynn Feia

640 Seventh St. N., Hudson, WI 54016
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

David L. Fetting

W4735 Tombstone Dr.
Merrill, WI 54452
Was ordered to cease and desist from enrolling Medicare beneficiaries in Medicare Advantage plans without fully explaining the differences between products and determining and documenting suitability, to cease and desist from selling other insurance during Medicare Advantage solicitation without clearly identifying at inception of sale what insurance products are being solicited, and to provide appropriate documentation for cash or

check receipts related to the transaction. This action was based on allegations of failing to properly consider suitability in selling Medicare plans. May 2007

Curtis J. Forde

901 Conner St., Viroqua, WI 54665
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

James Edward Griese

6329 State Rd. 44, Pickett, WI 54964
Has had his license denied for 30 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. April 2007

Sandra M. Harazak

P.O. Box 57, Harrisonville, MO 64701
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Jeffery S. Hembrook

W180 N8217 Destiny Dr.
Menomonee Falls, WI 53051
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Shawn P. Henderson

1120 E. Broadway, Waukesha, WI 53186
Was ordered to pay a forfeiture of \$25,000.00 and has had his insurance license revoked. This action was based on allegations of failing to properly consider suitability in selling life insurance and making false and misleading communications regarding insurance transactions to consumers, OCI, and the insurer. June 2007

Joseph J. Hennessy

1211 Maple St.
Western Springs, IL 60558
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Lang Her

9234 N. 60th St., Brown Deer, WI 53223
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Lang Her

9234 N. 60th St., Brown Deer, WI 53223
Paid a forfeiture of \$250.00 and was ordered to disclose all administrative actions in answer to questions requiring the disclosure. This action was based on allegations of failing to disclose previous administrative actions taken by the state of Wisconsin on an insurance license application. June 2007

John R. Hughes

4212 N. Farwell Ave.
Shorewood, WI 53211
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Thomas Eugene Ireton

15417 Preston Rd. #1165
Dallas, TX 75248
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Sheri A. Johnson

619 Wood Violet Ln.
Sun Prairie, WI 53590
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Helene K. Jones

1987 Park Ave., Beloit, WI 53511
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Zia Joseph

16346 Clause Ave., Jamaica, NY 11433
Has had his application for an insurance license denied. This action

was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type conduct, and administrative action taken by another state. May 2007

Robert J. Krause

4301 S. Howell Ave.

Milwaukee, WI 53207

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

David Howard Lang

2050 85th Ave., Dresser, WI 54009

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application, failing to disclose administrative action taken by the state of Minnesota on an insurance license application, failing to disclose bankruptcy or judgment, and failing to disclose lawsuit or arbitration proceeding. May 2007

Linda S. Layton

6428 Old River Rd., Rockford, IL 61103

Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. April 2007

Jason Nathan Leigh

3611 Carson Dr., Amarillo, TX 79109

Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative action taken by the state of Wisconsin on an insurance license application. May 2007

Angela Yvonne Lewis

1109 E. Hebron Pky. #15101

Carrollton, TX 75010

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Mark L. Lingofelt

4555 N. Oakland Ave. Apt. 105

Shorewood, WI 53211

Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative action taken by the state of Wisconsin on an insurance license application. May 2007

Scharolette McNear

5551 Pine Chase Dr. #1

Orlando, FL 32808

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Mark W. Martin

121 Cty. Rd. QQ Apt. C-10,

Waupaca, WI 54981

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Jerome G. Mathes

138 Sixth St.

Sheboygan Falls, WI 53085

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Lori L. May

3416 S. Ninth St., Milwaukee, WI 53215

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Richard A. Mayer

N26 W24030 Riverpark Dr. Apt. E

Pewaukee, WI 53072

Was ordered to pay a forfeiture of \$2,000.00, has had his license to sell life insurance revoked effective 10 days after the date of service of the final decision, and has had his license to sell other lines of insurance suspended for 180 days. This action was based on allegations of failing to conduct an appropriate suitability determination and making misrepresentations in the sale of a life insurance product.

June 2007

Ray S. Milewski

138 Palms Rd., Rt. 2 Box 395

Bessemer, MI 49911

Has had his insurance license revoked. This action was based on allegations of failing to pay a required fee. April 2007

Rodney J. Millin

P.O. Box 216, Shullsburg, WI 53586

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Matthew Paul Montero

2808 Olive St., Amarillo, TX 79103

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Kara J. Montgomery

698 Circle Dr., Roselle, IL 60172

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy or judgment. May 2007

David H. Moore

632 S. Burr Oak St., Oregon, WI 53575

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Roscoe J. Moro

8305 S. Verdev, Oak Creek, WI 53154

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Desiree L. Nelson

1425 Eighth St., Chetek, WI 54728

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Michael S. Nicholson

7331 Tree Ln., Madison, WI 53717
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Cheryl Orr

2754 Matthews Ave., Bronx, NY 10467
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Jesus R. Palacios

49 Sunfish Ct. A, Madison, WI 53713
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Chris R. Palmisano

4037 N. Downer, Shorewood, WI 53211
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Alfonzo D. Pompy

6315 24th Ave. Upper
Kenosha, WI 53143
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

George E. Rogers

4041A N. 11th St., Milwaukee, WI 53209
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

John J. Roscioli

11545 14th Ave.
Pleasant Prairie, WI 53158
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Amanda J. Rossbach

12930 W. Wimbledon Dr.

New Berlin, WI 53151

Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Dexter W. Sadler

108 Brandywine Pl., Augusta, GA 30909
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative action taken by another state. May 2007

Gregory Cordell Scharfeld

13945 Florigold Dr.
Windemere, FL 34786
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Florida. May 2007

David W. Servais

985 N. Broadway #21
De Pere, WI 54115
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

John J. Shinnors

102 E. River Rd., De Pere, WI 54115
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Abel Israel Sierra

44434 Avenida Del Rio
Lancaster, CA 93535
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction that may be substantially related to insurance marketing type conduct. May 2007

Tamara T. Silva

502 Colfax St., Monroe, WI 53566
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Cory A. Smith

13 Captains Ct. #1, Madison, WI 53719
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Raymond W. Smith

1505 Big Bend Rd. Apt. 209
Waukesha, WI 53189
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and misrepresenting criminal conviction to OCI. May 2007

Maynard G. Steffens

3360 Habeck Ln. Trlr. 11
Abrams, WI 54101
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Kristine B. Steiner

S7500 Crestview Ct.
Eau Claire, WI 54701
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Hsin I. Tang

869 Del Avion Ln., San Jose, CA 95138
Has had his license denied for 31 days.
This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license application. May 2007

Kathy J. Terwelp

P.O. Box 29, Hustisford, WI 53034
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Mozelle Toler

755 Jackson Ave. Apt 1
Bronx, NY 10456
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction that may be

substantially related to insurance marketing type conduct. May 2007

Armen Tovmasyan

3708 San Fernando Rd.
Glendale, CA 91204

Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. May 2007

Benjamin O. Tucker

1023 Canal Rd., Princeton, NJ 08540

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and previous administrative action taken by the state of Wisconsin. May 2007

Adam M. Voss

628 Ransom St., Ripon, WI 54971

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2007

Jerome J. Weiland

608 Pineland Ave., Belleair, FL 33756

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and failing to respond promptly to inquiries from OCI. May 2007

Stephen R. Whalley

36 W. Twinberry Pl.
The Woodlands, TX 77381

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative action taken by another state. May 2007

Douglas A. Wheeler

323 S. Dearborn, Bradley, IL 60915

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

failing to disclose administrative action taken by the state of Illinois on an insurance license application, and the substance of Illinois administrative action. May 2007

Henry L. Williams

551 Southtowne Pl.
South Milwaukee, WI 53172

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

James E. Williams

544 E. Ogden Ave. Ste. 700-111
Milwaukee, WI 53203

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Charity Ann Wopat

115 E. Holmes St., Janesville, WI 53545

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Michael James Wopat

115 E. Holmes St., Janesville, WI 53545

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

Matthew Wright

1022 Ryan Ave., Carrollton, TX 75006

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type conduct, and failing to pay past child support due. May 2007

Shadee R. Yahyapour

970 S. Roanoke, Gilbert, AZ 85296

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. May 2007

Actions against companies:

CBCA Administrators, Inc.

4150 International Plaza #550
Ft. Worth, TX 76109

Was ordered to not reapply for three years for an employee benefit plan administrator license, to obtain authorization from its Wisconsin clients prior to June 1, 2007, to transfer all business in Wisconsin to a licensed employee benefit plan by June 1, 2007, and to surrender its insurance agent's license. This action was based on allegations of failing to maintain sufficient financial resources to maintain operations and failing to respond promptly to inquiries from OCI regarding license renewal. May 2007

Charlton-Manley, Inc.

211 E. Eighth St. Ste. A, P.O. Box 1618
Lawrence, KS 66044

Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Ohio on an insurance license application. April 2007

Christian Broadcasting Network, Inc.

977 Centerville Turnpike, c/o Planned Giving Dept - CSB 112
Virginia Beach, VA 23463

Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. June 2007

Christian Broadcasting Network, Inc.

977 Centerville Turnpike, c/o Planned Giving Dept - CSB 112
Virginia Beach, VA 23463

Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. June 2007

EAA Aviation Foundation, Inc.

P.O. Box 3065, Oshkosh, WI 54903
Paid a forfeiture of \$500.00, was ordered

to provide the information requested, and to promptly reply in writing to all future requests. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. May 2007

Enterprise Financial Group, Inc.

122 W. John Carpenter Fwy. 6th Fl.
Irving, TX 75039
Paid a forfeiture of \$5,000.00 and was ordered to make all future filings by the due date. This action was based on allegations of failing to file a required financial statement by the due date. May 2007

Gundersen Lutheran Health Plan, Inc.

1836 South St., La Crosse, WI 54601
Paid a forfeiture of \$13,000.00. This action was based on allegations of accepting business from unlicensed and unlisted agents and compensating the unlicensed agents. April 2007

Humana Wisconsin Health Organization Insurance Corp.

Two Riverwood Pl., Ste. 300
Waukesha, WI 53188
Paid a forfeiture of \$3,000.00. This action was based on allegations of failing to comply with a previous examination order. April 2007

Inslogic Corporation

One Inslogic Way, Oak Ridge, TN 37830
Has had its insurance license revoked.

This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2007

International Fellowship of Christians & Jews Inc.

30 N. LaSalle St., Chicago, IL 60602
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. June 2007

International Fellowship of Christians & Jews Inc.

30 N. LaSalle St., Chicago, IL 60602
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to file a required financial statement by the due date. June 2007

Longyear Foundation

1125 Boylston St.
Chestnut Hill, MA 02467
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. June 2007

Longyear Foundation

1125 Boylston St.
Chestnut Hill, MA 02467
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all future requests. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond promptly to inquiries from OCI. June 2007

NRA Foundation, Inc.

11250 Waples Mill Rd., Fairfax, VA 22030
Paid a forfeiture of \$500.00. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to file a required financial statement by the due date. May 2007

United Service Protection Corporation

P.O. Box 21647, St. Petersburg, FL 33742
Paid a forfeiture of \$500.00, was ordered to provide the information requested, and to promptly reply in writing to all future requests for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2007

United Teacher Associates Insurance Company

5508 Parkcrest Dr., Austin, TX 78731
Paid a forfeiture of \$50,000.00. This action was based on allegations of unfair claim settlement practices and failing to timely pay claims. June 2007



Updated Publications

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

- Consumer's Guide to Health Insurance Portability and Accountability Act of 1996 (HIPAA) and Wisconsin Insurance Laws
- Consumer's Guide to Managed Care Health Plans in Wisconsin
- Frequently Asked Questions About C.L.U.E.
- Health Insurance Coverage in Wisconsin
- Learning about the Office of the Commissioner of Insurance on the World Wide Web
- Long-Term Care Insurance Approved Policies in Wisconsin
- Mammograms: Mandated Insurance Coverage
- Other Sources of Help
- Warranties
- Wisconsin Insurance Report (Business of 2006)

Continued from page 2

they are a working example of local communities helping local people. Another player in the strong insurance industry is the various fraternal benefit societies that make their home in the Badger State. There are 48 fraternal licensed to do business in Wisconsin – 8 which call this state home – and all of these companies play a vital role in the state and local communities. Whether it’s a local lodge, chapter or assembly that is organized to preserve their cultural tradition or to

provide for the protection of workers, fraternal have always been concerned about the community and how they can help the folks they live with.

Fraternal go above and beyond the call of duty to provide for their communities. Wisconsin is home to almost 700 thousand fraternal members who have given over 4.3 million volunteer hours in local communities and over \$162 million in charitable contributions and scholarships.

Although we don’t anticipate an open enrollment period so we can all tailgate outside the doors of Ashland County Town Mutual, and we don’t savor the sweet taste of a brand new auto insurance policy, we should be proud of our insurance industry in Wisconsin. This is an industry that is often seen as unresponsive in today’s society, yet it is still important for us in the industry to recognize the good things it has done and continues to do for the state of Wisconsin. ●



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