



Wisconsin Insurance News

Issue 2 - Autumn 2009

Health Insurance Coverage of Adult Children: An Update on OCI Actions

By Sean Dilweg, Commissioner of Insurance



Of the many questions that flow into OCI every day, perhaps the most talked about subject recently has been the changes made to health insurance

coverage for adult children.

Beginning January 1, 2010, health insurance policies issued or renewed in the state must include coverage for adult children until they reach age 27 if requested by an applicant. The law applies to disability insurance policies as defined in s. 632.895 (1) (a), Wis. Stat., including individual and group health benefit plans, and self-insured health plans of the state, a county, city, village, town, and school district. The law applies to limited-scope plans including vision and dental plans but does not include hospital indemnity, income continuation, accident-only, long-term care and Medigap policies.

To be eligible for coverage under a parent's health plan, an adult child must be over 17 but less than 27 years of age, unmarried, and not eligible for coverage under a group health benefit plan offered by the adult child's employer.

If an adult child has access to health insurance coverage through an employer, they may still be eligible for coverage under a parent's health plan if the cost of premiums paid for employer coverage is greater than the additional premium that

would be incurred under the parent's health insurance. Full-time students are also eligible regardless of age if they are called to active duty in the National Guard or Reserve component of the U.S. Armed Forces and they were under 27 years of age when called to active duty.

Those not eligible include adult children with parents working for employers who self-fund their health care costs and children with access to employer-sponsored coverage where they work, provided the premium is not more expensive than the additional premium that would be incurred by the parents for adding the adult child as a dependent on their health insurance. Additionally, the children of qualifying adult children are also ineligible for coverage.

Additional premiums charged for adult children by health insurers must be the same premiums that would be charged for children under the age of 18.

Those who meet these eligibility requirements are provided a 30-day enrollment period for an adult child to be added to a parent's policy. Adult children do not have to be residents of Wisconsin.

Once the bill had passed, it became apparent to me that insurers and employers were interpreting provisions of this new statute very differently. Insurers and consumers were concerned that the statute did not provide clear direction on how to

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calculate premium differentials for eligibility determinations. There were also questions on what types of policies were included under the mandate as well as the "equal treatment" provision for individual policies.

In response to the number of inquiries, I promulgated an emergency rule that provides clarity to insurers in implementing these provisions. The emergency rule provides direction to insurers on comparing the amount the adult child is required to pay for coverage under the adult child's employer-sponsored group health benefit plan or self-insured health plan to the additional premium amount the applicant or insured is required to pay for adding the adult child to the applicant's or insured's health insurance policy or self-insured governmental health plan. This amount was an important determinant of eligibility for adult children who may have been able to obtain coverage from their employer but could not afford it.

The emergency rule also clarified for insurers how they were to implement the new provisions for adult children who wish to obtain coverage through their parent's plan. The rule directs insurers to provide at least an initial 30-day enrollment period for children to be added. For group policies, adult children who apply for coverage after the initial enrollment period can be treated as late enrollees. Insurers and self-insured governmental health plans must also comply with the preexisting condition waiting period and group portability requirements. A copy of the rule is available at http://oci.wi.gov/rules/0334nh09_2.pdf

I am very impressed with the level of participation by consumers, employers, agents, policymakers and insurers in identifying and working together to identify issues and solutions prior to the provision taking effect on January 1, 2010. OCI's emergency rule will provide the proper guidance to insurers to make certain that all Wisconsin consumers are treated fairly and equitably. ●

Changes to Electronic License Renewals

By Laurna J. Landphier, Chief of Agent Licensing

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, effective March 1, 2009, OCI is no longer picking up those fees. You will be provided with three options to make your payment as follows:

Sircon (external site)

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. A resident or nonresident individual or firm license 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 \$5 transaction fee in addition to the renewal fee. A license is sent to the licensee by mail the next business day; however, a license can also 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)

A resident or nonresident individual or firm license 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, 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 is sent to the licensee by mail within 7-10 days. Those making payments within 5 days of the expiration date are required to use Sircon to avoid license cancellation.

National Insurance Producer Registry (external site)

A resident or nonresident individual license 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. A license is sent to the licensee by mail within 7-10 days. Those making payments within 5 days of the expiration date are required to use Sircon to avoid license cancellation. ●

Suspension Period Eliminated

With the passage of legislation last year, the 60-day suspension period imposed following failure to comply with continuing education or payment of the biennial regulation fees was eliminated. Anyone with an expiration date of June 30, 2008, or after is subject to the new requirements. ●

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

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.

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

Course credits may be completed at any time during the two-year period. Carryover of credits from one reporting

period to another is not allowed. Please refer to your on-line transcript to confirm your assigned compliance period.

A list of approved providers and courses is available at Sircon's Web site through a link at OCI's Web site by logging on to oci.wi.gov, 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 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. 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. ●

Biennial Regulation Fees

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 residence 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 June should expect their renewal notice in early May; those expiring in July will receive their notice in early June, 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.

If you are a resident licensee required to complete continuing education, a separate notice is mailed to those persons 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. Please note that your credits must be BANKED 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 cancelled. Reapplication procedures are as follows:

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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.

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 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, Wisconsin 53707-7872, by fax at (608) 267-9451, 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. ●



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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 11-041R Resident Insurance Agent License Application Without Examination) at oci.wi.gov/ociforms.htm#agent. The instructions and fee schedule are printed on the form. 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 sit for the law portion of each examination. A list of prelicensing education schools is located at <https://www.sircon.com/wisconsin> and basic examination information is available at oci.wi.gov/agentlic/specprov.htm.

Residents holding a limited-line license would need to sit for the entire examination. The Candidate Handbook is available through a link at our Web site at oci.wi.gov/agentlic.htm.

Nonresidents have two ways to reapply:

Log on to [https://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 to complete our nonresident paper application. 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. ●

Winter WIN

Be sure your address is up to date.

The Winter edition of the Wisconsin Insurance News will be mailed to you as a hard copy edition. The Winter WIN will provide the latest updates on health care reform, legislative activities, rulemaking and other information to keep you current on regulatory issues of the day.

In order to receive this upcoming issue of the WIN, please be sure to take a moment to verify that your mailing address on file with OCI is up to date. Remember, s. Ins 6.61 (15), Wis. Adm. Code, requires each licensed intermediary to notify the Commissioner of any change of address. Stay compliant and get your Winter WIN.

New Legislation in 2009

2009 Wisconsin Act 11

2009 Wisconsin Act 11 was signed by Governor Doyle on May 18, 2009. This omnibus bill created legislation that would enable Wisconsin to access federal stimulus money that was made available by the federal American Recovery and Reinvestment Act of 2009 (ARRA).

The ARRA provides benefits for certain people who are eligible for continuation coverage under federal law or under state law. Specifically, the ARRA provides employees who were involuntarily terminated between September 1, 2008, and December 31, 2009, with an opportunity to receive a 65% subsidy on their health insurance premiums if they continue their health care coverage under their former employer's health care plan. Employees who were subject to the federal COBRA rules, generally employees who worked for employers with 50 or more employees, and were laid off between September 1, 2008, and February 17, 2009, and previously declined COBRA continuation coverage were given an opportunity under the ARRA to revisit that decision to take advantage of the premium subsidy.

The ARRA did not provide this "second look" opportunity for otherwise eligible employees who were subject to state continuation statutes rather than the federal COBRA law, typically an employee of a small employer with 2 to 50 employees. Act 11 extended this opportunity for those eligible employees. An employer had ten days after the effective date of the bill (June 6, 2009) to send an additional notice that contains the information required under the ARRA, and the terminated employee has 60 days to elect continuation coverage instead of 30 days. For those terminated employees who become eligible for state continuation coverage on or after the effective date of this bill but before January 1, 2010, the employer must send the notice as required under current law, but the notice must contain the information as required under the ARRA.

OCI published a bulletin to group health plan insurers on May 4, 2009, that provides model notices that may be used by group health plans with less than 20 employees that are not subject to COBRA but are required to comply with the Wisconsin continuation and conversion law. See the May 4 bulletin at <http://oci.wi.gov/bulletin/0509arra.htm>.

2009 Wisconsin Act 14

2009 Wisconsin Act 14 requires every disability insurance policy and every self-insured health plan of the state or a county, city, village, town, or school district to cover the cost of hearing aids and cochlear implants that are prescribed by a physician, or by an audiologist in accordance with accepted professional medical or audiological standards, for a child covered under the policy or plan who is under 18 years of age and who is certified as deaf or hearing impaired by a physician or by an audiologist. Act 14 also requires the coverage of the cost of treatment related to hearing aids and cochlear implants, including procedures for the implantation of cochlear devices.

The coverage of the cost of hearing aids under this subsection is not required to exceed the cost of one hearing aid per ear per child more often than once every 3 years. Additionally, the required coverage may be subject to any cost-sharing provisions, limitations, or exclusions, other than a preexisting condition exclusion, that apply generally under the disability insurance policy or self-insured health plan. Act 14 becomes effective on January 1, 2010.

2009 Wisconsin Act 28

2009 Wisconsin Act 28, which enacted Wisconsin's state budget for fiscal years 2010 and 2011, also made several changes to insurance regulations. Highlights of the changes are:

Auto Insurance

Act 28 makes a number of changes to the insurance statutes regarding auto insurance requirements:

- On January 1, 2010, the motor vehicle liability minimum limits will increase \$50,000 per person, \$100,000 per occurrence, and \$15,000 property damage.
- After December 31, 2016, the minimum liability limits shall be the amounts established by the Department of Transportation and be based on changes to the Consumer Price Index for medical costs.
- Act 28 contains provisions for mandatory motor vehicle liability insurance. No person may operate a motor vehicle unless the owner or operator of the vehicle has in effect a motor vehicle liability policy with respect to the vehicle being driven. These provisions take effect on June 1, 2010.
- Additional changes to auto insurance statutes include:
 - o Uninsured motorist coverage limits have increased to a minimum of \$100,000 per person and \$300,000 per accident.
 - o Underinsured motorist coverage is required on all automobile liability policies. The limits for the coverage are the same as for uninsured motorist coverage.
 - o Medical payments coverage has increased to at least \$10,000. However, applicants and insureds may still reject medical payments coverage.
 - o Act 28 eliminates reducing clauses and restricts stacking clauses in auto insurance policies.
 - o These additional changes became effective on November 1, 2009.

Health Insurance

There were also a variety of changes made to health insurance requirements under Wisconsin law:

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- Changes to the independent review process will expand it to include coverage denial determinations, including preexisting condition exclusion denial determinations and rescissions of a policy or certificate. These provisions become effective on January 1, 2010.
- OCI is directed to create a uniform application for individual health insurance that all insurers in the individual health insurance market will be required to use.
- Beginning in 2009, insurers will annually report the total number of individual health insurance policies with which the insurer initiated or completed a cancellation or rescission in the preceding year.
- Defined network plans will be required to include certain licensed mental health professionals covering the clinical assessment of a dependent student's nervous or mental disorder or alcoholism or other drug abuse.
- Insurers, at the request of the policyholder at the time of renewal of an individual health insurance policy, are now required to offer specific options to change or modify a policy.
- There are now limits on the use of pre-existing conditions and waiting periods.
- Health insurers may not refuse to cover health care services that are provided to an insured and for which there is coverage under the plan on the basis that there may be coverage for such services under a liability insurance policy.
- Insurers that offer health insurance policies and self-insured health plans of state and local government are required to offer, and if requested by an applicant or insured, coverage for an adult child as a dependent of the applicant or insured if the child is over 17 but less than 27 years of age, is not married, and is not eligible for coverage under a group health benefit plan that is offered by the child's employer.
- Coverage is required for the treatment of autism spectrum disorders of at least \$50,000 for intensive-level services per insured per year, with a minimum of 30 to 35 hours of care per week for a minimum duration of 4 years, and at least \$25,000 for nonintensive-level services per insured per year.
- Coverage is required for contraceptives and services in all health insurance policies and self-insured health plans that provide coverage for outpatient health care services, preventive treatments and services, or prescription drugs and devices.

Intermediary Fees

The budget bill increases intermediary appointment fees to \$16 for resident agents and \$50 annually for nonresident agents.

OCI has published a bulletin to insurers regarding the changes made by 2009 Wisconsin Act 28. The bulletin can be found at <http://oci.wi.gov/bulletin/0709act28.htm>. OCI has also updated its Frequently Asked Questions on auto insurance that address the auto insurance changes made by Act 28. Those FAQs can be found at <http://oci.wi.gov/faq/auto.htm>. •

Rules Promulgated in 2009

OCI promulgated the following administrative rules in 2009:

Ins 2.07—Relating to replacement of life insurance or annuity contracts: disclosure requirements and affecting small business. Effective 07/01/2009, Applicable 11/01/2009

Ins 2.19—Relating to sales of life insurance and annuities to the military and affecting small business. Effective 03/01/2009, Applicable 03/01/2009

Ins 2.81—Relating to use of the 1980 CSO Standard Ordinary Life Valuation Mortality Table in determining the minimum standard of valuation reserves and the minimum standard nonforfeiture values for preneed funeral life insurance products. Effective 10/01/2009, Applicable 10/01/2009

Ins 3.39—Relating to Medicare supplement insurance products and affecting small business. Effective 07/01/2009, Applicable 07/01/2009

Ins 6, 26, and 28—Relating to licensing, preclicensing and continuing education for insurance agents and affecting small business. Effective 09/01/2009, Applicable 09/01/2009

Ins 17.01 (3), 17.28(3) (c), and 17.28 (6)—Relating to fiscal 2010 fund fees, provider classifications, and mediation panel fees and affecting small business. Effective 07/01/2009, Applicable 07/01/2009

Emergency Rules currently in effect:

Ins 3.34—Relating to coverage of dependents to age 27. Effective 10/31/2009

Ins 3.36—Relating to treatment of autism spectrum disorders. Effective 09/28/2009

Ins 3.75—Relating to continuation of group health insurance policies. Effective 10/01/2009

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. Effective 11/01/2009

Ins 57—Relating to care management organizations. Effective 10/10/2009

Rule text can be obtained by visiting the OCI Web site at <http://oci.wi.gov/ocirules.htm>.

New Life Insurance and Annuity Replacement Rules Established

Effective July 1, 2009, new rules were put in place that apply to life insurance and annuity solicitations beginning on November 1, 2009. The changes to s. Ins 2.07, Wis. Adm. Code, establish minimum standards of conduct to be observed by insurers and producers in life insurance and annuity replacement or financed purchase transactions.

The new rules expand and clarify the information that must be communicated by a producer to a purchaser at the time an application is completed and provides disclosure notice formats to ensure uniformity.

The rule is based on a National Association of Insurance Commissioners (NAIC) model regulation.

The rule updates and adds new definitions in s. Ins 2.07, Wis. Adm. Code, as well as adding some new exclusions to the rule for group life and group annuity products, prearranged funeral contracts and others. The rule also requires producers to obtain certain information

from applicants as well as other disclosures and provide applicants with copies of all sales materials including illustrations.

The rule requires insurers to maintain a system of supervision and control to ensure compliance with the new rule. Additionally, insurers are required to monitor and keep specific records related to their producer's replacement transactions. In the case of a replacement transaction, replacing insurers are also required to notify the current insurer of the replacement transaction.

The rule also places disclosure requirements on an existing insurer to policyholders of certain information when a replacement transaction occurs.

OCI has published a bulletin to insurers on September 29, 2009, that summarizes the changes to s. Ins 2.07, Wis. Adm. Code. The bulletin can be found at oci.wi.gov/bulletin/0909ins207.htm. A copy of the rule can be found at oci.wi.gov/rules/0207fn09.pdf. ●

Commissioner Holds Hearing on the Use of Consumer Credit Information

On September 17, 2009, Commissioner Dilweg held an informational hearing on the use of consumer credit information by insurers. The hearing, was requested by Senator Lena Taylor, Representative David Cullen, and Representative Terese Berceau.

The hearing consisted of three panels that consisted of consumers, insurers, credit bureaus and policymakers. As requested, Commissioner Dilweg will use the information from the hearing to formulate regulatory suggestions for the legislature to evaluate.

The hearing was taped by WisconsinEye and is available for viewing at wisconsineye.com/wisEye_programming/ARCHIVES-agencies_09.html.

The hearing transcript along with other materials are available on OCI's Web site at oci.wi.gov/creditinfo.htm. ●

Administrative Rule Changes for Agent Licensing

Changes to agent licensing requirements were adopted to conform to NAIC model requirements for licensing and regulation of insurance agents. OCI now offers the qualifications of variable life/variable annuity, crop, and surety to bring Wisconsin in conformance with the lines in the NAIC model. For the variable line, there is a 6-month transition period where an agent can solicit under either the current licensing requirements or the new ones. After that period, the agent would only be able to solicit under the new requirements.

We now allow online, self-study and correspondence course credits to satisfy the existing prelicensing education requirements. Providers are in the process of filing the necessary application materials for approval and those courses should be available in the very near future.

Another change will require that agents applying for a resident license submit fingerprint identification for crime checks. Our office is currently working with the Wisconsin Department of Justice to create an online reporting tool. This requirement will probably be implemented sometime in 2010.

Please refer to our Web site for detailed bulletins regarding these changes, specifically at <http://oci.wi.gov/bulletin/0809variable.htm> and oci.wi.gov/bulletin/0709aglic.htm. ●

Print Your Own Licenses

Effective September 14, 2009, licensees will be able to print their own license at our Web site. Our office will continue to mail licenses to new applicants and those who renew their existing licenses for the next few months. Once our current supply of license stock is exhausted, we will no longer do so.

Those persons without access to a computer will still be able to request a copy from our office. Keep an eye on our Web site for further updates as they become available.

Updated Publications

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

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

ANSI Codes

Consumer's Guide to Health Insurance Portability and Accountability Act of 1996 (HIPAA) and Wisconsin Insurance Laws (PI-096)

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)

Fact Sheet on the Independent Review Process in Wisconsin (PI-203)

Fact Sheet on Managed Care Consumer Protections in Wisconsin (PI-102)

Health Insurance Coverage in Wisconsin (PI-094)

Insurance Coverage and AIDS (PI-064)

Condominium Insurance (PI-068)

Understanding Annuities (PI-214)

Fact Sheet on Credit Insurance (PI-205)

Insurance Complaints and Administrative Actions (PI-030)

Medicare Advantage Plans in Wisconsin (PI-099)

Wisconsin Insurance Report, Business of 2008



Administrative Actions Taken by OCI

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of administrative actions started in the year 1964 can be viewed and printed from OCI's Web site at <http://oci.wi.gov/admact/admact.htm>. The following are actions for January through June 2009.

Actions Against Agents

Dale Ivan Adams
17827 N. 20th St., Phoenix, AZ 85022
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 an administrative action taken by another state.
April 2009

Matthew John Adams
1907 N. Edgewood Ave.,
Appleton, WI 54914
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 an administrative action taken by another state.
April 2009

Shannon Marie Adaway
4663 N. 71st St., Milwaukee, WI 53218
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

Robert Glenn Aikins
1021 E. Maes Ave., Kimberly, WI 54136
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. January 2009

Katie L. Barry
1670 Brighton Beach Rd.,
Menasha, WI 54952
Agreed to pay a forfeiture of \$500.00, to maintain policyholder records for at least three years, and to respond promptly to all written inquiries from OCI. These actions were based on allegations of failing to respond to numerous OCI requests regarding a complaint file.
May 2009

Timothy P. Barry
648 White Birch Ct., Appleton, WI 54915
Has had his insurance license revoked and was ordered to pay a forfeiture of \$10,000.00 in addition to restitution of \$18,346.23. These actions were based on allegations of repeatedly violating s. 628.34 (1), Wis. Stat., by making false and misleading communications about insurance contracts, repeatedly violating s. Ins 2.16 (6), Wis. Adm. Code, by recommending life insurance and annuities to a customer without a reasonable basis to believe the policies were not unsuitable, and repeatedly violating s. 628.10 (2) (b), Wis. Stat., by engaging in methods and practices which endangered the legitimate interests of his customer. May 2009

George R. Battle
101 Captiva Way, Coatesville, PA 19320
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action on an insurance license application. April 2009

Kenneth M. Bauer
6967 S. Oakland Rd., Superior, WI 54880
Was ordered to pay a forfeiture of \$250.00 and to cease and desist from enrolling Medicare beneficiaries into Medicare Advantage plans in violation of ch. Ins 20, Wis. Adm. Code, and without a scheduled appointment with the proposed beneficiary. This action was based on allegations of improperly soliciting a Medicare Advantage policy.
February 2009

Richard L. Bigelow
19373 315th St., Red Wing, MN 55066
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 Minnesota on an insurance license application. February 2009

Walter Edward Biggs II
3092 Sunnyside St., Stoughton, WI 53589
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 which may be substantially related to insurance marketing type conduct. April 2009

Christopher Peace Blake
9238 Shay CV, Ooltewah, TN 37363
Was ordered to pay a forfeiture of \$500.00 and to respond to OCI's request for information. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law and failing to respond promptly to inquiries from OCI. April 2009

Darick D. Bradford
2658 Cormier Rd., Green Bay, WI 54313
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

Harry Chase Brandon
713 Hwy. H, Kewaskum, WI 53040
Has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI, improperly soliciting a Medicare Part D policy, and failing to appear for an administrative hearing. April 2009

Kimberly D. Brown
10961 County Rd. Z, Nekoosa, WI 54457
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. May 2009

Tiffany K. Cappello
42 Mayfield St. #2, Dorchester, MA 02125
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 which may be substantially related to insurance marketing type conduct. March 2009

Tina M. Clements
60778 Utopia Ln., Prairie du Chien, WI 53821
Agreed to have her insurance license revoked. This action was based on allegations of engaging in repeated and continuous affiliation in the solicitation and sale of insurance products with an insurance intermediary whose license has been revoked, in violation of s. 628.345, Wis. Stat. April 2009

Timothy R. Cornell
1248 Seitz Dr., Waukesha, WI 53186
Agreed to pay a forfeiture of \$1,200.00 and to pay consumer restitution of \$3,800.00. These actions were based on allegations of failing to properly consider suitability in selling life insurance and annuity products. June 2009

Andrew C. Cory
2505 N. Bosworth Ave., Chicago, IL 60614
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 Indiana on an insurance license application. February 2009

Susan Anne Counard
1959 Cottage Rd.,
Little Suamico, WI 54141
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Angela E. Dail
30812 Baltusrol St., Sorrento, FL 32776
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of Indiana, Iowa, South Dakota, and Washington on an insurance license application and on the basis of the administrative actions taken by the other states. June 2009

Zachary T. Dietrich
S79 W17524 Scenic Dr.,
Muskego, WI 53150
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which

may be substantially related to insurance marketing type conduct. May 2009

Joshua L. Disch
5451 Patriot Dr., Madison, WI 53718
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. May 2009

Mark R. Donovan
822A Cedar St., Minocqua, WI 54548
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Charles J. Dornier
N3549 Church Rd., Kewaunee, WI 54216
Agreed to pay a forfeiture of \$25,000.00 and to have his insurance license revoked. These actions were based on allegations of making unsuitable recommendations and misrepresentations to Wisconsin consumers regarding the sale of annuity products. February 2009

Abdou N. Drammeh
1418 Wayridge Dr. Apt. 204,
Madison, WI 53704
Has had his license denied for 31 days. This action was based on allegations of failing to disclose Wisconsin delinquent taxes due on an insurance license application. January 2009

Jahara L. Draper
N4612 970th St., Elk Mound, WI 54739
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction which may be substantially related to insurance marketing type conduct, and failing to pay past due child support. May 2009

Curtis R. Edmark
3911 45th Ave., Kenosha, WI 53144
Was ordered to pay a forfeiture of \$5,000.00 and to pay \$5,000.00 in restitution. These actions were based on allegations of making false and

misleading statements to consumers regarding the sale of insurance products and making unsuitable recommendations to senior consumers regarding the purchase of annuities. January 2009

Gregory R. Ernst
3710 Stanley St., Stevens Point, WI 54481
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. June 2009

Robert Michael Fazio
21339 Waterwood,
Garden Ridge, TX 78266
Agreed to pay a forfeiture of \$250.00 and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI. February 2009

David Smith Folmar
3120 Bryn Mawr Dr., Dallas, TX 75225
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to termination for cause and a pending lawsuit. April 2009

Dustin Michael Fritz
3453 62nd Ave., Elk Mound, WI 54739
Agreed to be supervised for a one-year period ending May 1, 2010. This action was based on allegations of a military court martial which may be substantially related to insurance marketing type conduct. May 2009

Patrick J. Gallagher
7501 Hiddenbrook Ln.,
Bloomfield Hills, MI 48301
Agreed to pay a forfeiture of \$250.00 and to promptly reply to inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2009

Joe Gamez
1407 American Ave., Waukesha, WI 53188
Was ordered to pay a forfeiture of \$1,000.00 and had his insurance license revoked. These actions were based on allegations of theft, unapproved use of a

client's credit card, and failure to notify OCI of a criminal conviction and an address change. Agent Gamez did not answer the allegations and failed to appear at either the prehearing or the hearing. June 2009

Leonard B. Garr
8713 W. Cheyenne St.,
Milwaukee, WI 53224
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Lacinda G. Gerke
1283 County Rd. PH, Onalaska, WI 54650
Agreed to pay a forfeiture of \$250.00 and agreed to report all administrative actions in writing to OCI as required by s. Ins 6.61, Wis. Adm. Code. These actions were based on allegations of failing to report to OCI administrative actions taken by the Wisconsin Real Estate Board in 2006 and 2008. June 2009

Thomas Daniel Germann
3000 S. Webster Ave.,
Green Bay, WI 54301
Has had his application for an insurance license denied. This action was based on a previous administrative action as well as allegations of failing to pay Wisconsin delinquent taxes due and failing to respond promptly to inquiries from OCI. March 2009

Anthony J. Giangreco
175A W. Main St., Whitewater, WI 53190
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Nicole L. Godfroy
1417 Clearwater Dr. S.,
Oconomowoc, WI 53066
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. January 2009

Jeffrey Lee Grieshammer
4405 School Rd., Madison, WI 53704
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action on a previous insurance license application. March 2009

Robert E. Grim III
111 Frederick St., Plymouth, WI 53073
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. March 2009

Allison B. Hairston
6689 Whispering Dr.,
Rural Hall, NC 27045
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 which may be substantially related to insurance marketing type conduct. April 2009

Gail Annette Hardy
4230 N. Oakland Ave. #308,
Shorewood, WI 53211
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2009

Steven M. Haukedahl
1510 Sharp Rd., Waterford, WI 53185
Has had his license denied for 14 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Christopher Allan Heath
3308 Eastlawn St., Eau Claire, WI 54703
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Knut Hervig
5818 Tolman Ter., Madison, WI 53711
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.

Marlo M. Hill
4115 W. Highland Blvd. Apt. 8,
Milwaukee, WI 53208
Has had her application for an insurance license denied. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

Kristin J. Hothersall
805 Thornberry Dr., Alpharetta, GA 30022
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. June 2009

Pieter Janse-Vreeling
2628 Castle Pl., La Crosse, WI 54601
Agreed to pay a forfeiture of \$250.00, agreed to respond promptly to all inquiries from OCI, and agreed to a suspension of his license for 31 days. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions on an insurance license application. May 2009

Diana F. Jefferson
1056 Ten Mile Rd., New Richmond,
OH 45157
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. May 2009

Casey Kyle Johnson
5237 E. Cty. Rd. J, Clinton, WI 53525
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. February 2009

Tammy R. Johnson
N7486 Cty. Rd. N, New Glarus, WI 53574
Was ordered to pay a forfeiture of \$15,000.00 and restitution of \$22,484.74 and has had her insurance license revoked. These actions were based on

allegations of multiple misrepresentations concerning life insurance, annuities, and health insurance in violation of ss. 628.10 (2) (b) and 628.34 (1) (a), Wis. Stat., failure to determine suitability and sale of unsuitable insurance products in violation of ss. Ins 2.16 (5) and (6) and 3.27 (6) and (7), Wis. Adm. Code, and s. 628.347, Wis. Stat. April 2009

John P. Jungbacker
1215 Bay Shore Dr., Oshkosh, WI 54901
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

James G. Kaiser
557 Oenoke Ridge Rd.,
New Canaan, CT 06840
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Connecticut and New Jersey on an insurance license application. April 2009

Katharina K. Kato-Berndt
1788 Sanctuary Ct. Apt. 48,
Appleton, WI 54914
Has had her 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. January 2009

Kevin T. Keller
229 Forest Ave., Kewaskum, WI 53040
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 which may be substantially related to insurance marketing type conduct. April 2009

Lance M. Kessler
25706 Presidio Alley, Boerne, TX 78015
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Florida, New York, and Virginia on an insurance license application. May 2009

Michelle A. Knecht
712 Otter Creek Tr., Altoona, WI 54720
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

Walter Bugbee Knorpp
612 W. Fifth St., Clarendon, TX 79226
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the states of Kansas and Texas on an insurance license application. January 2009

Rhonda R. Kothe
6242 Adobe Way, Madison, WI 53719
Agreed to respond promptly to all inquiries from OCI and agreed to the revocation of her insurance license. This action was based on allegations of failing to pay a previous forfeiture when due and failing to respond promptly to inquiries from OCI. May 2009

Tami L. Kraft
W5596 County Rd. P, Tony, WI 54563
Has had her application for an insurance license denied. This action was based on a 2007 revocation that provided evidence of untrustworthiness and prevented relicensing for five years. January 2009

Amy L. Lacy
1978 Division St., East Troy, WI 53120
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous Wisconsin administrative action on an insurance license application. April 2009

John Neal LaVelle
314 Jefferson Ave., Glencoe, MO 63038
Agreed to pay a forfeiture of \$15,000.00, to stop charging Wisconsin residents any fees not included in the premium rates filed with OCI, to use only properly licensed agents to solicit Wisconsin residents, to maintain all records required under s. Ins 6.61, Wis. Adm. Code, and to refund all fees collected from Wisconsin policyholders in 2008. This action was based on allegations of charging an illegal fee, utilizing unlicensed agents to submit insurance applications, and failing to maintain adequate records. March 2009

Stacy L. Lincoln
1000 Divot Pl., Green Bay, WI 54313
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken by the state of Wisconsin, and a criminal conviction which may be substantially related to insurance marketing type conduct.
March 2009

Terry A. Lincoln
4204 Rugby Dr., Toledo, OH 43614
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct.
May 2009

Randall Lee Lindsey
615 N. 13th Ave., Onalaska, WI 54650
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Stephen K. Love
2726 Springbrook Rd.,
Pleasant Prairie, WI 53158
Was ordered to pay a forfeiture of \$15,000.00 and had his insurance license revoked for two years. This action was based on allegations of failing to make required disclosures upon initial contact with consumers, making misrepresentations in the sale of annuities and life insurance products, and making unsuitable recommendations of replacement and sales of life insurance and annuities to seniors. January 2009

Jason Edward Lucchesi
3441 N. 92nd St., Milwaukee, WI 53222
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. March 2009

Lorie Martinez
415 Wonder Pky., San Antonio, TX 78213
Has had her license denied for 31 days. This action was based on allegations of

failing to disclose a previous administrative action taken by the state of Alabama on an insurance license application.
January 2009

Paul N. Marx
502 Dorn Dr., Waunakee, WI 53597
Has had his application for an insurance 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. June 2009

Matthew McCann
33 Greenbriar Ln., Darien, IL 60561
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 Illinois on an insurance license application.
January 2009

Robert Lee Munoz
1918 W. Apple Ave.,
West Terre Haute, IN 47885
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 Indiana on an insurance license application.
January 2009

Michael L. Niemczyk
843 Wedgewood Ct.,
Lindenhurst, IL 60046
Agreed to pay a forfeiture of \$1,500.00 and agreed to submit to OCI a copy of each advertisement directed to Wisconsin residents in connection with his seminars and/or his solicitation or selling of insurance. This action was based on allegations of using marketing and advertising materials that were not in compliance with Wisconsin insurance laws. May 2009

Devin John Olson
3903 Sternberg Ave., Schofield, WI 54476
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Linda L. Parizo
2833 Stein Blvd., Eau Claire, WI 54701
Has had her license denied for 31 days. This action was based on allegations of

failing to disclose previous criminal convictions on insurance license applications. May 2009

Judy Lee Patt
3591 Quail Lakes Dr., Stockton, CA 95207
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application.
April 2009

Aaron L. Pescheck
1234 W. Lawrence St.,
Appleton, WI 54914
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application.
March 2009

Brent Arthur Pinkerton
992 Tamiami Trl. Ste. G,
Port Charlotte, FL 33953
Has had his application for an insurance license denied. This action was based on allegations of an administrative action taken by the state of Florida. March 2009

Jeff E. Pope
3073 Secretariat Ct., Aurora, IL 60502
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the states of Illinois and Wisconsin on an insurance license application. February 2009

Barbara Lynn Pytlak
6711 N. El Dorado, Stockton, CA 95207
Has had her 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. January 2009

Lori Jean Quaintance
931 Branch St., Reading, PA 19604
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Pennsylvania on an insurance license application. January 2009

Marcos Antonio Ramos-Garcia
4326 W. Monrovia Way,
Milwaukee, WI 53209
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 which may be substantially related to insurance marketing type conduct. March 2009

Douglas William Ray
165 High Ridge Ct., Slinger, WI 53086
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2009

Robert M. Roland
P.O. Box 285, New London, WI 54961
Was ordered to pay a forfeiture of \$500.00, to file with the Commissioner prior to use of any Medicare supplement advertisements or advertisements offering information concerning the federal Medicare program, and to cease and desist from further violations of ss. Ins 3.27 and 3.39, Wis. Adm. Code. These actions were based on allegations of using Medicare supplement insurance advertising not in compliance with the law. February 2009

William A. Salmon
1207 Lady Violet Dr., Ambler, PA 19002
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 New Jersey on an insurance license application. January 2009

Grant L. Schultz
N977 Shore Dr., Marinette, WI 54143
Agreed to pay a forfeiture of \$1,000.00 and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2009

Steve A. Schultz
514 E. Lake St., Horicon, WI 53032
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2009

George L. Scott
2081 Lilly St. Apt. 1, East Troy, WI 53120
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 a previous criminal conviction, and failing to disclose a pending criminal charge on an insurance license application. April 2009

Mack E. Scott
3760 N. 88th St., Milwaukee, WI 53222
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. May 2009

Jeffrey P. Sepesi
158 Printers Ln., New London, NC 28127
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. May 2009

Timothy F. Starr
7110 W. Drexel Ave., Franklin, WI 53132
Agreed to cease and desist using advertisements which misrepresent the financial condition of an insurer. This action was based on allegations of using an advertisement which misrepresented the financial condition of the AIG insurance companies. June 2009

Jeffrey W. Steffenhagen
1208 Bobolink Ln., West Bend, WI 53095
Agreed to pay a forfeiture of \$1,000.00, to pay restitution of \$331.19, to refrain from selling Medicare Advantage products until he successfully completes training related to Medicare Advantage and Medicare Part D insurance products, and to comply with Medicare supplement and Medicare Advantage regulations. This action was based on allegations of improperly soliciting a Medicare Advantage plan. May 2009

Nicholas Lee Steiner
4075 Arizona St. Apt. 1,
San Diego, CA 92104
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 California and failing to disclose a previous criminal conviction on an insurance license application. January 2009

Paula D. Stroika
5083 N. 126th St., Butler, WI 53007
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Thomas T. Struebing II
1620 S. 90th St. Apt. 3,
Milwaukee, WI 53214
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. January 2009

Daryl Dante Suttles
2516 N. Palmer St., Milwaukee, WI 53212
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 which may be substantially related to insurance marketing type conduct. April 2009

John Joseph Taaffe
13906 Village Lake Pl., Tampa, FL 33624
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 Florida on an insurance license application. January 2009

Richard A. Tannebaum
14319 Wooded Path Ln.,
Orland Park, IL 60462
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 Illinois on an insurance license application. January 2009

Marcy Ann Thompson
316 Jefferson Blvd.,
Mingo Junction, OH 43938
Was ordered to pay a forfeiture of \$15,000.00 and had her insurance license

revoked. This action was based on allegations of making false and misleading statements to consumers regarding the solicitation and sale of insurance products, making unsuitable recommendations to consumers during the sale of insurance products, and using misleading advertisements and sales presentations when soliciting and selling insurance products. January 2009

Christian C. Umhoefer
18600 Crest Ct., Brookfield, WI 53045
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

John Michael Vaccaro
520 Fox River Hills Dr.,
Waterford, WI 53185
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

John A. Valiga
W7296 Pine Ln., Phillips, WI 54555
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct, failing to report a criminal conviction to OCI, and failing to disclose previous criminal convictions on an insurance license application. May 2009

Shanon S. Vanepere
10660 S. Chicago Rd.,
Oak Creek, WI 53154
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. June 2009

Kong M. Vang
2632 Lind Ave. Apt. C, Clovis, CA 93612
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of California on an insurance license application. May 2009

Mark S. Walker
2987 Babcock Blvd. #101,
Pittsburgh, PA 15237
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous administrative action taken by the state of Nebraska on an insurance license application. January 2009

Michael A. Wankowski
3151 S. Delaware Ave.,
Milwaukee, WI 53207
Has had his application for an insurance license denied. This action was based on allegations of failure to properly credit premiums payments and falsely answering "No" to an application question regarding any previous company terminations with allegations of misconduct. January 2009

Rodney J. Weber
195 Hampton Pky., Kenmore, NY 14217
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy. May 2009

Vincent M. Weible
1107 S. Dewey St., Eau Claire, WI 54701
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 which may be substantially related to insurance marketing type conduct. April 2009

Allen H. Wilson
133 Marmora Rd., Parsippany, NJ 07054
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the states of Florida and New Jersey on an insurance license application. January 2009

Brian H. Wolff
910 Gallagher St., Green Bay, WI 54303
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. May 2009

Paul B. Wuebben
2820 Lakewood Cir., Stoughton, WI 53589
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. May 2009

Actions Against Companies

Advantech Solutions Ins. LLC
4890 W. Kennedy Blvd. Ste. 500,
Tampa, FL 33609
Has had its business entity insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of South Dakota on an insurance license application. March 2009

Aetna Health Insurance Company
980 Jolly Rd. U11S, Bluebell, PA 19422
Was ordered to pay a forfeiture of \$2,000.00, to pay fees when due, and to respond promptly to OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

American Hardware Mutual Ins. Co.
471 E. Broad St., Columbus, OH 43215
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Blue Cross Blue Shield of Wisconsin
6775 W. Washington St.,
West Allis, WI 53214
Was ordered to pay a forfeiture of \$3,000.00, to provide the requested information within ten days of the date of the order, and to promptly reply in writing to all information requested by OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2009

Cinergy Health, Inc.
19495 Biscayne Blvd. Ste. 604,
Aventura, FL 33180
Was ordered to pay a forfeiture of \$500.00 and to report any administrative actions to the Commissioner as required by s. Ins 6.61, Wis. Adm. Code. This

action was based on allegations of failing to report administrative actions taken by the state of Florida in 2008. February 2009

Clarion Associates, Inc.

35 Arkay Dr. Ste. 400,
Hauppauge, NY 11788

Agreed to pay a forfeiture of \$1,000.00 and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the state of New York on an insurance license application. April 2009

Conseco Health Insurance Company

11825 N. Pennsylvania St.,
Carmel, IN 46032

Agreed to pay a forfeiture of \$20,000.00 and to comply with Wisconsin insurance laws, including the Wisconsin chiropractic mandate, by timely and accurately processing and paying chiropractic claims, paying interest on claims not finally processed within 30 days, and complying with the terms of its policies. These actions were based on allegations of failing to comply with s. 632.87 (3), Wis. Stat., failing to comply with the chiropractic mandate, and utilizing unfair claims settlement practices. June 2009

Dimension Service Corporation

400 Metro Place N. Ste. 300,
Dublin, OH 43017

Was ordered to pay a forfeiture of \$3,500.00 and to make all future financial statement filings by the due date. This action was based on allegations of failing to file required financial statements by the due date. March 2009

Esurance Insurance Company

650 Davis St., San Francisco, CA 94111

Was ordered to pay a forfeiture of \$500.00, to cease and desist from issuing improper and misleading renewal notices, and to revise its renewal notices to include specific expiration and due dates. These actions were based on allegations of issuing an improper renewal billing notice for an insurance policy. June 2009

First Health Life & Health Insurance Co.

222 W. Colinas Blvd. Ste. 1350,
Irving, TX 75030

Was ordered to pay a forfeiture of \$500.00, to respond promptly to all

inquiries from OCI, and to pay required fees. This action was based on allegations of failing to pay a required fee to OCI and failing to respond promptly to inquiries from OCI. January 2009

GEICO General Insurance Company

One Geico Plaza, Washington, DC 20076

Was ordered to pay a forfeiture of \$2,000.00 and to cease and desist from issuing renewal billing notices which fail to clearly state the effect of nonpayment of premium by due date. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. March 2009

Insure On The Spot

7142 W. Belmont Ave., Chicago, IL 60634

Has had its license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the state of Illinois on an insurance license application. January 2009

Interstate National Dealer Services, Inc.

333 Earle Ovington Blvd. Ste. 700,
Uniondale, NY 11553

Agreed to pay a forfeiture of \$10,000.00 and to file financial statements by the ordered dates due. These actions were based on allegations of failing to file required financial statements by the due date. February 2009

JJB Hilliard WLLyons LLC

500 W. Jefferson St., Louisville, KY 40202

Was ordered to pay a forfeiture of \$2,000.00 and to respond promptly to all inquiries from the OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative actions taken by the NASD, NYSE, SEC and the states of Indiana, Wisconsin, Kentucky, Illinois, Iowa, New Jersey, Pennsylvania, and Minnesota. March 2009

Kingdom Business Services

515 N. Broad St., Thomasville, GA 31792

Was ordered to cease and desist from misleading consumers in Wisconsin through inaccurate telemarketing calls and from making statements misrepresenting the purpose of consumer appointments. These actions were based on allegations of misleading consumers

and misrepresenting the purpose of solicitation calls on behalf of Medicare Advantage products. June 2009

Liberty Mutual Insurance Company

175 Berkeley St., Boston, MA 02117

Was ordered to pay a forfeiture of \$500.00, to reply to requested information within ten days of receipt of the order, and to provide in writing all information requested in response to all inquiries from OCI requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2009

New Era Life Ins Co of the Midwest

200 Westlake Park Blvd. Ste. 1200,
Houston, TX 77079

Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

New York Marine & General Ins Co

919 Third Ave. 10th Fl.,
New York, NY 10022

Was ordered to pay a forfeiture of \$2,000.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

North American Specialty Ins. Co.

650 Elm St., Manchester, NH 03101

Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Reassure America Life Insurance Co.

175 King St., Armonk, NY 10504

Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to reply promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Vemeco, Inc.

2200 Hwy. 121, Ste. 200,
Bedford, TX 76021

Was ordered to pay a forfeiture of \$5,000.00, to pay an additional amount upon receipt of a complete listing of all Wisconsin warranty holders, to cease and desist from acting as a warranty plan administrator unless and until it obtains authority to do so, and to provide all requested information to OCI within ten days. This action was based on allegations of conducting an insurance business without proper authority and failing to respond promptly to inquiries from OCI. January 2009

Washington International Ins. Co.

1200 N. Arlington Heights Rd. Ste. 400,
Itasca, IL 60143

Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Warrantech Automotive, Inc.

P.O. Box 1179, Bedford, TX 76095

Was ordered to pay a forfeiture of \$5,000.00, to provide the information requested by OCI, and to cease and desist soliciting and selling warranties listing CoverEdge Worldwide or any other unauthorized administrators until granted proper authority. This action was based on allegations of failing to respond promptly to inquiries from OCI and using unapproved policy forms. February 2009



Governor:

Jim Doyle

**Insurance
Commissioner:**

Sean Dilweg

WIN Editor:

Jim Guidry



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