



Wisconsin Insurance News

Issue 3 - Fall 2010

Commissioner's Note

By Sean Dilweg, Commissioner of Insurance



Nearing the end of my four years as Insurance Commissioner, I am reflecting on the changes that have occurred, both big and small, in Wisconsin's insurance market.

I appreciate all the input I've received from various segments of the insurance market. Early on in my term, I realized the value of your input and modified the administrative rule governing advisory committees to greatly expand the number and role of advisory panels. Much of the success we've enjoyed is directly the result of assistance we've received from you in drafting proposed legislation and administrative rules.

In the 2007-09 session, we were able to successfully implement stronger annuity suitability requirements to protect our seniors and join the Interstate Insurance Product Regulation Commission to streamline the form review process for insurers who market life, long-term care and disability products. The annuity suitability legislation was drafted with the participation and assistance of companies and agents and has become the national model.

Federally initiated health insurance and Wall Street reforms became a major focus during 2009-10, and both have impacted insurance regulation and OCI's work going forward.

The Affordable Care Act of 2010 (ACA) made significant changes to health insurance in the United States and placed a number of requirements on state insurance regulators. A number of provisions in the landmark legislation required state insurance departments, both individually and collectively, to provide input

and consultation to the federal government or directly participate in the regulation and enforcement of the various provisions of the new law.

Governor Jim Doyle issued Executive Order #312 which created a new Office of Health Care Reform (OHCR). The OHCR, co-chaired by Department of Health Services Secretary Karen Timberlake and myself, has been tasked with implementing health care reform and has spent several months analyzing various provisions of the bill, evaluating different options for implementation and formulating recommendations.

State insurance commissioners, through the National Association of Insurance Commissioners (NAIC), have been actively working to develop model laws to assist states with making necessary changes to state statutes that address ACA provisions. Before the end of 2010, the NAIC will vote on revisions to existing model laws. The commissioners have also completed recommendations to DHHS Secretary Sebelius on standard definitions in health insurance policies, a uniform summary of benefits, regulations on dependent coverage for adult children, preexisting conditions for children under 19, rescissions, preventative services, and uniform definitions and standardized methodologies for calculating health insurer medical loss ratios.

The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) did contain some insurance provisions. However, it generally exempted the insurance industry from most of its major provisions unless an insurer poses a systemic risk to the economy. It does prohibit the U.S. Securities and Exchange Commission from regulating indexed annuities as securities, thereby leaving those products

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under the jurisdiction of state insurance regulators.

Notably, Dodd-Frank creates a Federal Insurance Office (FIO) to serve as an insurance industry advisor to the Treasury Secretary. The FIO will also coordinate the development of federal policy on prudential matters relating to international insurance and will assist in negotiating international agreements between the U.S. and other jurisdictions. FIO will have some preemptive authority over state insurance regulation where state regulation results in less favorable treatment of a non-U.S. insurer than a U.S. insurer and is inconsistent with the international agreement.

Another council created by Dodd-Frank, the Financial Stability Oversight Council (FSOC), is charged with identifying threats to the financial stability of the United States, promoting market discipline, and responding to emerging risks to the stability of the United States financial system. The members of the FSOC will include the Director of the FIO and a state insurance commissioner (currently Commissioner John Huff from Missouri) as non-voting members and one voting member who is an independent member with insurance expertise that is appointed by the President and confirmed by the Senate for a six-year term.

Other provisions of Dodd-Frank include increased oversight of credit rating agencies and the regulation of credit default swaps. Throughout my term I have worked closely with the NAIC's Securities Valuation Office to decouple the ratings of invested assets of insurers from the credit rating agencies to use the tools state regulators have, through the SVO, for an independent view on strength of assets. Last year, SVO rated the residential mortgage-backed securities held by insurers. This year the same independent analysis is being done on the credit strength of commercial mortgage-backed securities.

During the 2009-11 legislative session, new language required health insurance coverage of autism spectrum disorders, colorectal cancer screening, hearing aids

and cochlear implants, contraceptives, health insurance coverage for adult children and mental health parity. Additional laws affected the way insurers treated preexisting conditions exclusions and their ability to rescind policies. These new laws were almost identical to provisions that were later passed as federal health care reform. Since these laws preceded the federal reforms, Wisconsin was positioned to absorb the federal changes much more smoothly and efficiently than other states.

The Wisconsin Legislature also passed comprehensive regulation of the life settlements industry, significantly based on the recommendations of an OCI advisory committee. The legislation closed a gaping regulatory hole that left many consumers, nearly all of them senior citizens, without any sort of protection from anyone who would try to take advantage of them. Wisconsin now has a strong law in place to make sure that consumers get the proper information to assist in making sound financial decisions.

Finally, the Legislature made changes to auto insurance liability limits and reversed other laws that placed limits on the ability to stack multiple auto insurance. The changes also included requiring underinsured motorist coverage in all auto policies and included uninsured and underinsured coverage in certain umbrella liability policies as well. And for the first time, auto insurance coverage became mandatory for all vehicle operators in Wisconsin. Passing laws is one thing while implementing them is another. While the majority of these new laws did not originate from OCI, it fell upon the agency to implement them.

OCI staff efficiently managed the constant task of preparing for the next effective date and the next deadline. The ACA, in particular, contained some very aggressive timelines for effective dates of the new law (some provisions were effective immediately) and for submitting grant applications or recommendations to HHS. Yet OCI staff participated in virtually every NAIC health care reform committee, quickly prepared and issued guidance to our insurers, convened advisory groups and prepared recommendations to implement the policy changes called for and issued guidance to affected insurers and agents as appropriate.

The recession dealt a significant blow to the economy. Insurance companies managed to come through the worst of it, although not completely unscathed. Strong insurer solvency regulation was instrumental in putting insurers in a position to survive the downturn that collapsed other financial service firms. And try as some might to link insurers to the financial meltdown of 2007-2008, state-based insurance regulation worked when it was needed most.

There were some areas, however, that didn't fare so well. Financial guaranty companies, such as mortgage or bond insurers, were particularly hit hard financially and protecting their policyholders is a monumental task.

One such insurer, Ambac Assurance Corporation (AAC), a municipal bond insurer domiciled in Wisconsin, got caught up in the high-risk area of insuring mortgage-backed securities. On March 24, 2010, the Ambac Board of Directors voted to create a Segregated Account and consented to Rehabilitation of that account by OCI.

I subsequently filed a petition to rehabilitate the Segregated Account on the grounds that the company has become financially hazardous to creditors, policyholders, and the public. The rehabilitation court granted my petition for rehabilitation of the Segregated Account. OCI's plan for rehabilitation for AAC's Segregated Account was filed with the rehabilitation court on October 8, 2010. The court conducted hearings on the plan in November and we expect a ruling soon.

There will continue to be many challenges facing OCI, insurance regulation, and state government in 2011. I think OCI has demonstrated quite ably the ability to meet those challenges in an efficient and professional way and will continue to do so well into the future.

It has been my pleasure to serve as Commissioner. I have met many interesting people along the way and I have learned a great deal from the people in the industry and from consumers. Have a warm and wonderful holiday season and I wish you all a happy new year. ●

Continuing Education

Basic Requirements

All agents who hold a license in any of the major lines of property, casualty, personal lines P&C, life, accident and health insurance, or the limited line of automobile, must complete a total of 24 credits each biennium, 3 of which must be in the ethics of insurance. Your compliance/expiration date is printed on your license.

Course credits may be completed at any time during the two-year period. Carryover of credits from one reporting period to another is not allowed. Please refer to your on-line transcript to confirm your assigned compliance period.

A list of approved providers and courses is available at Sircon's Web site through a link at OCI's Web site by logging on to

oci.wi.gov, 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. ●

Company Appointments Annual Billing Reminder



Invoices for filing the required annual initial and renewal billings will be mailed on or shortly after **January 15, 2011**. All payments must be completed by Electronic Funds Transfer (EFT) at our Web site. No other form of payment is acceptable and all other forms will be returned unprocessed.

Log on to oci.wi.gov, select Online Payments, and then Company Appointment Billing. When logging on to the site to complete the payment process, companies will also be able to download the lists of agents associated with each invoice. The lists will include those who were initially appointed for the previous year, as well as those whose appointments are being renewed.

Each invoice will have the amount calculated for you, and no reconciliation is permitted. You may not take credit for terminating an agent

at that time. All terminations must have been processed prior to January 15, 2011, or they will appear on the renewal billing. Please note that Sircon transactions are completed in real time. Companies using other business partners must allow for the transfer of data, which can cause a delay of one or more days in processing those transactions.

The initial and renewal appointment fees are \$16.00 for each resident agent per company and \$50.00 for each nonresident agent per company regardless of the number of lines of authority. These fees are established under s. 601.31 (1) (n), Wis. Stat., and s. Ins 6.57, Wis. Adm. Code.

If you have specific questions or wish to notify our office of a change in the Agent Licensing address for your company, please contact us at ociagentlicensing@wisconsin.gov. ●

Address Changes

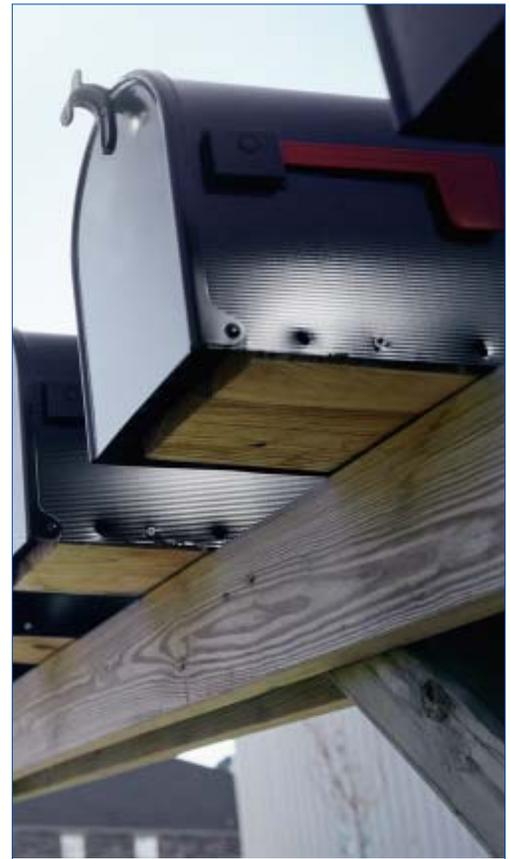
Wisconsin law requires that you provide our office with your current resident and/or mailing address. Please make sure your current license copy contains your most up-to-date address information.

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. ●

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.



Electronic License Renewals

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

SIRCON (<https://www.sircon.com/wisconsin>)—Sircon is OCI's software vendor. All payments made at this site are made in real time to OCI and updates a Wisconsin licensee's record immediately. Resident or nonresident individual or firm licenses currently held in one or more states can be renewed at this site by credit or debit card (VISA, MasterCard or American Express) or by electronic check. Persons are charged a

\$6 transaction fee in addition to the renewal fee. A license can be printed online at Sircon's site immediately following receipt of payment, free of charge up to 30 days thereafter.

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

date are required to use Sircon to avoid license cancellation.

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

Renewal/Continuing Education/Reapplication/Reinstatement

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

Those individuals who have a license expiring at the end of February should expect their renewal notice in early January, those expiring in March will receive their notice in early February, and so on. As identified, renewal fees must be paid by credit card, debit card, or electronic check. Those licensees without Internet access can contact our office directly for assistance in entering their payment.

If you are a resident licensee required to complete continuing education, a separate notice is mailed to those who are deficient in course credits 90 days prior to their expiration date showing the number of credits banked and instructions on how to access their

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

Application Procedures Following License Cancellation

Persons who fail to pay their fees and/or comply with continuing education requirements will have their license revoked on their expiration date. Reapplication procedures are as follows:

Residents who held a major-line or limited-line license have one year from their expiration date to reapply without having to complete any prelicensing education or examinations, as long as any outstanding continuing education requirements are met and all credits banked. The fee to reinstate is \$70,

regardless of the number of qualifications. Log on to www.sircon.com/wisconsin, select Renew or Reinstatement a License, and follow the prompts.

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

Nonresidents simply need to log on to www.sircon.com/wisconsin, select Renew or Reinstatement a License, and follow the prompts. The fee to reinstate is \$140, regardless of the number of qualifications. Those waiting beyond one year would log on to the same site, select Apply for a License, and pay the full application fees. ●

Training Requirements

Long-Term Care Partnership Training

Residents must complete 8 hours of approved training prior to soliciting long-term care insurance. A 4-hour follow-up training course must be completed every two years thereafter, coinciding with an individual's subsequent continuing education reporting period.

Nonresidents must have completed the 8 hours in their resident state as well as the 2-hour Wisconsin-specific Medicaid training prior to solicitation. A 1-hour follow-up training must be completed every 2 years thereafter.

Additional information, including Frequently Asked Questions is available at our Web site at oci.wi.gov. Select Agent/Agency, then the Education tab.

Annuity Suitability Training

Revisions to the suitability law were enacted in May of this year. There is a 12-month delayed effective date to May 1, 2011. Existing life agents on May 1, 2011, who sell annuities must complete 4 hours of approved annuity training within 6 months, by November 1, 2011. Those life agents who are newly licensed on or after May 1, 2011, must complete the training before they can sell annuities.

This is a one time training requirement. No follow-up training is required. Additional information, including Frequently Asked Questions is available at our Web site at oci.wi.gov. Select Agent/Agency, then the Education tab.

Print Your Own Licenses

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

Administrative Rules

Emergency Rules Currently in Effect

Ins 3.35—Relating to colorectal cancer screening

Beginning December 1, insurers offering disability insurance policies and self-insured governmental plans are required to offer coverage for colorectal cancer screening.

2009 Wisconsin Act 346 created s. 632.895 (16m), Wis. Stat., and required the Commissioner to promulgate rules that specify guidelines for the colorectal cancer screening that must be covered, specify the factors for determining whether an individual is at high risk for colorectal cancer and to update periodically the guidelines as medically appropriate.

The emergency rule is effective November 29, 2010.

Ins 3.37 and 3.375—Relating to health insurance coverage of nervous and mental disorders and substance abuse disorders

The Commissioner is required to promulgate rules to implement recreated s. 632.89, Wis. Stat., pursuant to s. 632.89 (4) (b), Wis. Stat., ensuring that insurers offering group health benefit plans and self-funded governmental plans include as a covered benefit the treatment of nervous and mental disorders and substance use disorders. In addition s. 632.89 (4) (a), Wis. Stat., requires the Commissioner to promulgate rules relating to transitional treatment.

The proposed rule implements the recreated s. 632.89, Wis. Stat., instituting mental health parity in the treatment of nervous and mental disorders and substance use disorders. The proposed rule amends regulations relating to transitional treatment coverage and creates a new section for implementing requirements for the coverage of nervous and mental disorders and substance use disorders.

The emergency rule became effective November 29, 2010.

Ins 3.75—Relating to continuation of group health insurance policies

In December 2009 Congress enacted section 1010 of the federal Department of Defense Appropriations Act, 2010 (DOD Act). This section extended the federal health insurance premium subsidy provided under the American Recovery and Reinvestment Act of 2009 (ARRA), provided for retroactive extension of coverage for a transition period, and required that notice of the extended subsidy and retroactive coverage and premium payment be given to assistance-eligible individuals.

The DOD Act extended the federal premium reduction eligibility period until February 28, 2010, and increased the maximum period for receiving the subsidy for an additional 6 months (from 9 to 15 months). Congress further extended the ARRA subsidy program through May 31, 2010. This rule makes it clear that these rights must also be extended to assistance-eligible individuals who are or were eligible for coverage under state law, either under s. 632.897, Wis. Stat., or s. Ins 3.75, Wis. Adm. Code.

The emergency rule became effective on January 6, 2010.

Administrative Rules Promulgated in 2010

Ins 2.81—Relating to use of the 2001 CSO Preferred Class Structure Mortality Table in determining reserve liabilities

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

The rule became effective on September 2, 2010.

Ins 3.33—Relating to uniform questions and format for individual health insurance application

Section 601 (10), Wis. Stat., requires the Commissioner to prescribe by rule uniform questions and format of an application that is to be exclusively used by insurers authorized to offer individual major medical health insurance coverage.

The rule becomes effective on January 1, 2011.

Ins 3.34—Relating to coverage of dependents to age 27

The rule interprets and implements the requirements of s. 632.885, Wis. Stat., by clarifying and defining eligibility criteria and providing guidance as to how insurers and self-insured health plans are to determine an adult child's eligibility for coverage. The rule clarifies that the mandate applies to individual and group health insurance, limited-scope health insurance, including vision and dental plans, as well as self-insured health plans. The rule also clarifies that this mandate does not apply to certain insurance products including long-term care and Medigap policies as those products provide coverage only for the named insured. Further, as described in the applicability provisions of 2009 Wisconsin Act 28, the rule states when the mandate first applies, including the initial applicability for collectively bargained health plans. The proposed rule provides clarity through definitions of "premium contribution" and "premium amount."

The rule became effective on June 6, 2010.

Ins 3.36—Relating to autism spectrum disorders treatment

Section 632.895 (12m), Wis. Stat., of 2009 Wisconsin Act 28, required the Commissioner to define four terms: intensive-level services, nonintensive-level services, qualified, and paraprofessionals; and may draft rules that relate to the interpretation or administration of this section.

The rule includes definitions of intensive-level behavioral therapy and nonintensive-level therapy. The rule also contains criteria necessary for one to be considered a qualified provider, qualified professional, qualified therapist, and qualified paraprofessional.

The rule became effective on October 1, 2010.

Ins 3.39 (5m), (14m), (30m), (34)—Relating to Medicare supplement and replacement insurance guarantee issue eligibility

The rule amends portions of the rule to more closely reflect the benefits provided by the NAIC Medicare Supplement Insurance Minimum Standards Model Act and reintroduces the use of high-deductible Medicare supplement plans.

The rule became effective on June 1, 2010.

Ins 3.75—Relating to continuation of group policy coverage for employees and their dependents

In December 2009 Congress enacted section 1010 of the federal Department of Defense Appropriations Act, 2010 (DOD Act). This section extended the federal health insurance premium subsidy provided under the American Recovery and Reinvestment Act of 2009 (ARRA), provided for retroactive extension of coverage for a transition period, and required that notice of the extended subsidy and retroactive coverage and premium payment be given to assistance-eligible individuals.

The DOD Act extended the federal premium reduction eligibility period until February 28, 2010, and increased the maximum period for receiving the subsidy for an additional 6 months (from 9 to 15 months). Congress further extended the ARRA subsidy program through May 31, 2010. This rule makes it clear that these rights must also be extended to assistance-eligible individuals who are or were eligible for coverage under state law, either under s. 632.897, Wis. Stat., or s. Ins 3.75, Wis. Adm. Code.

The rule becomes effective January 1, 2011.

Ins 6.05 and 6.07—Relating to filing of insurance forms and insurance policy language

The rule revises requirements for insurer form filing submissions required under s. 631.20, Wis. Stat., and specifies notices and access to copies of policies. The rule also interprets s. 631.22 (2), Wis. Stat., which requires insurers to provide policies that are coherent, written in commonly understood language, legible, appropriately divided and captioned by its various sections and presented in a meaningful sequence.

The rule becomes effective initially on February 1, 2011.

Ins 6.77—Relating to exempting commercial umbrella and commercial liability policies covering only hired and non-owned autos from having to offer or include uninsured and underinsured motorist coverage

This rule exempts commercial liability insurance and commercial umbrella policies which cover only HNO vehicles from the requirement to offer or include UM/UIM coverages.

The rule became effective on May 1, 2010.

Ins 8.49 Appendix 1—Relating to small employer uniform employee application for group health insurance

The rule modifies the small employer uniform employee application to incorporate modifications to the federal Health Insurance Portability and Accountability Act to include the requirement of additional descriptive information for persons who after a qualifying event are permitted the option of a special enrollment period to understand how to obtain and apply for coverage. The rule also contains modifications to waiver and health underwriting questions in the small employer uniform employee application to comply with the Genetic Information Nondiscrimination Act of 2008, the Children's Health Insurance Program Reauthorization Act of 2009 and required mandated coverage for dependents.

The rule becomes effective on February 1, 2011.

Ins 18 subch. III—Relating to independent review procedures

The rule implements 2009 Wisconsin Act 28 that expanded existing independent review rights for Wisconsin insureds. The rule amended the existing rule to include the newly created statutory terms of coverage denial determination and preexisting condition exclusion denial determination. As with the amended statute, the rule is modified by replacing the term "adverse determination and experimental treatment determination" with the more inclusive term "coverage denial determination" throughout ch. Ins 18, subch. III, Wis. Adm. Code.

The rule became effective on October 1, 2010.

Ins 51.01—Relating to the risk-based capital of health insurers, property and casualty insurers and fraternal insurers

The rule modifies the Risk Based Capital (RBC) requirements for insurers to include under the definition of a company action level event a trend test for property and casualty insurers and health insurers. The National Association of Insurance Commissioners amended instructions for property and casualty insurers and health insurers to include a trend test to improve the monitoring of insurer solvency. Under the rule a company action level event would occur if the insurer's adjusted capital is between 2.0 and 3.0 times the authorized control level RBC and the insurer triggers a negative trend test determined in accordance with NAIC instructions.

The rule also removes a general exemption for fraternal insurers from the RBC filing requirements and makes fraternal insurers subject to the same RBC reporting requirements as life insurers.

The rule will become effective on January 1, 2011.

Ins 57—Relating to care management organizations

The rule implements ch. 648, Wis. Stat., financial regulatory oversight of the care management organizations in coordination with the department to ensure the organizations use sound financial tools

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when commencing operations and ongoing oversight of the financial condition of the organizations. Specifically the rule establishes minimum financial standards, financial reporting requirements, regulatory examinations and restricted reserves for care management organizations in the event of an insolvency.

The rule became effective on June 1, 2010.

All of these rules can be viewed at <http://oci.wi.gov/ocirules.htm>. ●

A Fond Farewell

Guenther Ruch, Administrator of the Division of Regulation and Enforcement, recently retired from state service. Guenther worked for OCI for 34 years, starting out as a financial examiner and rising through the ranks.

Along the way, Guenther became one of the nation's foremost authorities on Medicare supplement insurance policies, long-term care insurance and insurer solvency regulation. Guenther was awarded the Robert S. Dineen Award by the National Association of Insurance Commissioners for his work in insurance regulation, the NAIC's highest honor.

"It is with very mixed emotions that we say farewell to Guenther," said Commissioner of Insurance Sean Dilweg. "Guenther's experience and depth of regulatory knowledge will be greatly missed by everyone. However, he has earned every bit of rest and relaxation that he has coming to him. All of his friends at OCI wish him the very best."

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

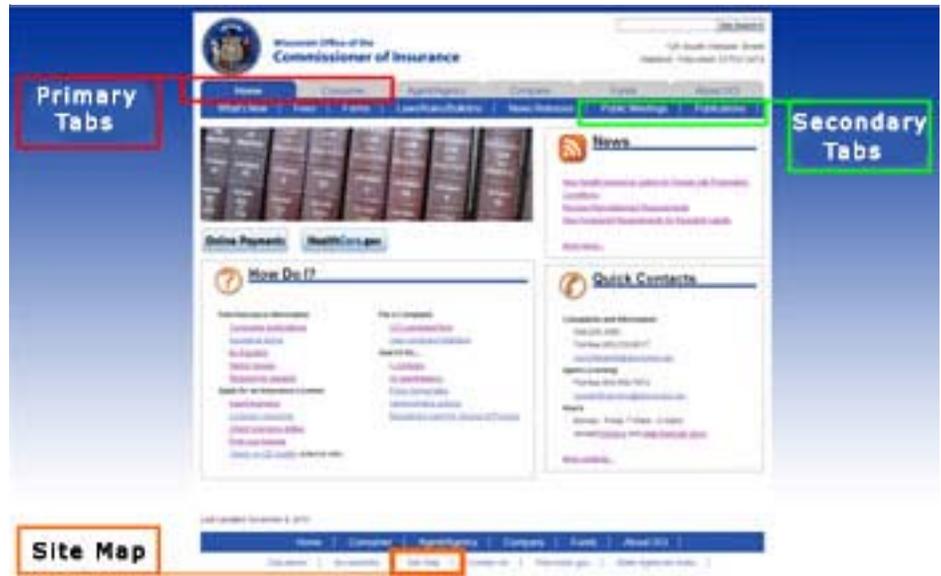
OCI Unveils Updated Web Site

OCI recently unveiled its redesigned Web site. The Web site has been updated to make visiting the Office of the Commissioner of Insurance online a more enjoyable experience and to make it easier to find information. A description of the new layout is shown below.

OCI's newly designed Web site will help fulfill OCI's mission of leading the way in informing and protecting the public and responding to their insurance needs.

We hope you enjoy the change!

The new Web site is organized in a two-level tabular layout. Primary tabs in gray highlight the major divisions of the Web site. These divisions are further categorized in a second level of tabs to help zero in on the area you are looking for. There is also a site map you may refer to for specific subjects. ●



Expanded Reviews of Adverse Health Insurer Decisions

Maximus Federal Services has been certified to perform independent reviews relating to preexisting condition exclusion denial determinations and rescissions of health insurance policies or certificates.

Since 2002, Wisconsin consumers have had the right to request an independent review of an insurer's adverse determinations over medical necessity or experimental treatments. 2009 Wisconsin Act 28 amended the independent review law to expand the types of coverage denial determinations that are eligible for an independent review to include preexisting condition exclusion denial determinations and rescissions of a policy or certificate.

A notice was published in the December 15, 2010, Wisconsin Administrative Register that states the expanded independent review procedure will begin February 15, 2011.

Whenever an insurer makes an adverse decision, it must provide consumers with information on their appeal rights, including its internal grievance procedures and the right to request an independent review. It must also explain how they can obtain additional information on its internal grievance and independent review processes. In most cases, consumers will need to complete their health plan's internal grievance procedure before they can request an independent review. After they receive the insurer's final decision on their grievance, consumers choose an IRO from a list provided by the insurer.

For more information on the expanded independent review changes see OCI's November 23, 2010, bulletin to insurers. A copy of the bulletin can be found at oci.wi.gov/bulletin/1110iro.htm. ●

Administrative Actions Taken by OCI

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of administrative actions started in the year 1964 can be viewed and printed from OCI's Web site at oci.wi.gov/admact/admact.htm. The following are actions for July 2010 through September 2010.

Actions Against Agents

Aziz A. Ahmed

6228 W. Port Ave., Milwaukee, WI 53223

Had his application for an insurance license denied. This action was taken based on an administrative action taken by the U.S. Department of Agriculture.

August 2010

Amy S. Alberts

2601 E. College Ave., Appleton, WI 54915

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

September 2010

Larry Andrews

22316 121st St., Bristol, WI 53104

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

September 2010

Kathy Kay Bedner

734 Jupiter Dr. Apt. 214,

Madison, WI 53718

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

September 2010

Brandon M. Bell

4839 N. 47th St., Milwaukee, WI 53218

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

August 2010

Richard G. Billings, Jr.

309 Westridge Pky., Verona, WI 53593

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

September 2010

Harold F. Bloom III

2290 Manley Dr., Sun Prairie, WI 53590

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

July 2010

Charles T. Brantley

P.O. Box 7451, Aurora, IL 60507

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

August 2010

Deborah A. Bridgman

4136 N 55th St., Omaha, NE 68104

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Iowa on an insurance application.

September 2010

Jason Briscoe

8415 143rd St. W, St. Paul, MN 55124

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

July 2010

Sally A. Burseth

600 Oak St. #140, Waupaca, WI 54981

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

September 2010

Karla A. Buss

2457 N. 53rd, Milwaukee, WI 53210

Had her insurance license revoked. This action was taken based on allegations of

failing to pay Wisconsin delinquent taxes due.

September 2010

Rafael A. Cabrera

1409 S. 59th St., Milwaukee, WI 53214

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

September 2010

Tim R. Caudill

P.O. Box 212, 1267 Hickory Dr.,

Pell Lake, WI 53157

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

September 2010

Joseph F. Cechvala

8016 Appletree Ln., Waterford, WI 53185

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin and failing to disclose a criminal conviction on an insurance license application.

August 2010

John R. Claeys

2211 E. Crescent Dr., Seattle, WA 98112

Agreed to the suspension of his insurance license application for 31 days and agreed to respond promptly to OCI inquiries. These actions were taken based on allegations of failing to promptly respond to inquiries from OCI on a nonresident insurance license application.

September 2010

Gail A. Coopman

251 N. Oakland Ave,

Oconto Falls, WI 54154

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

September 2010

James C. Cox
4929 N. Wildwood Ave.,
Milwaukee, WI 53217
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. July 2010

Joanne M. Curtin
W343 S9315 Jericho Dr., Eagle, WI 53119
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Angela Evon Dail
30812 Baltusrol St., Sorrento, FL 32776
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. July 2010

Randall S. Dauffenbach
525 Rose Ann Dr., Burlington, WI 53105
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report a criminal conviction to OCI. July 2010

William Joseph Dayton
2005 Green Tree Rd.,
West Bend, WI 53090
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Harry W. Demetropoulos
20045 Independence Dr.,
Brookfield, WI 53045
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Benjamin Raymond Derouin
4216 W. Tumblecreek Ct.,
Franklin, WI 53132
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Robert Sand Ellison
238 N. Second St.,
New Richmond, WI 54017
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. August 2010

Paul Richard Esser
2229 N. 66th St., Milwaukee, WI 53213
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Cody R. Fale
1021A Huron Ave., Sheboygan, WI 53081
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

David L. Ferraro
S89 W34547 Eagle Ter., Eagle, WI 53119
Agreed to have his insurance license revoked, to pay a forfeiture of \$2,500.00, and to never reapply for a Wisconsin intermediary insurance license. These actions were taken based on allegations of failing to properly consider suitability in selling life insurance or annuities. September 2010

Bobbie J. Finger
N5157 Lakeview Way, Bonduel, WI 54107
Agreed to take two continuing education courses that include information on annuity suitability and the sale of insurance products to senior citizens before reapplying for a Wisconsin intermediary life insurance license. This action was taken based on allegations of making false and misleading statements to consumers during the sale of annuity and life insurance products. September 2010

Jason E. Fischer
32 Ashbury Ct., Hudson, WI 54016
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Jennifer Foster
2202 E. Pratt St., Baltimore, MD 21231
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. August 2010

Todd R. Franke
7809 Wood Reed Dr., Madison, WI 53719
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Andres Garcia
2855 S. 13th St, Milwaukee, WI 53215
Had his insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of misrepresentation and untrustworthiness. Agent Garcia did not respond to OCI's requests for response and did not appear at either the prehearing or the hearing. September 2010

Veronica J. Garcia
2008 81st St., Kenosha, WI 53143
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2010

Scott A. Garthwaite
705 Main St., P.O. Box 306,
Ridgeway, WI 53582
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Timothy Franklin Gates
2960 Inca St. #101, Denver, CO 80202
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken in the state of Oklahoma, and having a criminal conviction which may be substantially related to insurance marketing type conduct. September 2010

Todd L. Goedeke
322 Torrison Ct., P.O. Box 181,
Valders, WI 54245
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2010

Justin Goldfarb
2727 Treble Creek Apt. 914,
San Antonio, TX 78258
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on an insurance license application. September 2010

Andrew M. Haley
526 N. May St. Apt. 2, Chicago, IL 60642
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report an administrative action taken by the state of Illinois. August 2010

Jerry Michael Hall
2104 Lakehurst Rd., Spicewood, TX 78669
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI on a license application. August 2010

Todd W. Hansen
1537 N. Prospect Ave.,
Milwaukee, WI 53202
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose previous criminal convictions on an insurance license application, having criminal convictions related to insurance sales, failing to report an administrative action taken by the state of Wisconsin, having numerous judgments owed, and failing to disclose and pay Wisconsin delinquent taxes due. August 2010

Scott A. Huebner
N3166 Feather Ridge Dr.,
Appleton, WI 54913
Was ordered to have his insurance license revoked, to pay a forfeiture of \$15,000.00, and to make consumer

restitution. He may reapply for an intermediary license after one year. These actions were taken based on allegations of failing to properly consider suitability in selling life insurance and annuities. Agent Huebner appealed the Commissioner's Order and requested that the Commissioner's Final Order be stayed. August 2010

Ural Patrick Jackson
4754 N. 104th St., Milwaukee, WI 53225
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Christopher A. Johnson
4432 White Aspen Rd.,
Madison, WI 53704
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Irwin T. Johnson
116 S. First St. Apt. 2, Madison, WI 53704
Agreed to pay a forfeiture of \$250.00 and to promptly report any criminal convictions or administrative actions to OCI. These actions were taken based on allegations of failing to report a criminal conviction to OCI. September 2010

Chad Michael Kallio
123 Messenger Ave., Oconto, WI 54153
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Ann Maida Kidandi
4933 Carter Dr., Racine, WI 53402
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Timothy W. King
1213 Ninth Ave., Rockford, IL 61104
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. August 2010

Jack C. Kosloske
2253 W. Hiawatha Dr.,
Appleton, WI 54914
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the State of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. August 2010

Jon David Krans
1642 W. Evergreen Dr. #1,
Appleton, WI 54913
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Jody James Landers
2608 Quail Ln., Suamico, WI 54173
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Brian R. Langkamp
4121 Locust St., Delavan, WI 53115
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Maria Antonia Ledesma
601 E. Erie St. Unit 314,
Milwaukee, WI 53202
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Cheng Lee
4820 N. 90th St., Milwaukee, WI 53225
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. August 2010

Michele Susan Leonhardt
140 W. Commerce Blvd., #314,
Slinger, WI 53086
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Dwayne C. Lequire
12 Los Encinos Rd., Sonoita, AZ 85637
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2010

Angie M. Lockerman
W279 N5498 Hanover Hill,
Sussex, WI 53089
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Ryan James Marr
8665 Norway St., Minneapolis, MN 55433
Agreed to a 31-day denial of his insurance license application. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. July 2010

Lucinda Ann Newhouse
302 Rising Star Ln., Seymour, WI 54165
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Chris J. Nikola
960 Daily Rd., Hudson, WI 54016
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report a criminal conviction to OCI on a license application. July 2010

Leo F. Owen, Jr.
2414 Dorret Rd. Apt. B,
Eau Claire, WI 54703
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct, having a previous administrative action taken by the state of Wisconsin, and failing to pay a required fee to OCI. September 2010

Paula M. Peterson
1675 Elkay Ln. Apt. 6,
Green Bay, WI 54302
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Benjamin R. Piffner
5815 Old Coach Rd., Wausau, WI 54401
Had his application for an insurance license denied. This action was taken based on allegations of misrepresenting insurance products and current administrative actions being taken by the state of Wisconsin. August 2010

Mary Shan Pillock
5730 Lakeside Dr. Apt. 400,
Margate, FL 33063
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report an administrative action taken by the state of Wisconsin on an insurance license application. September 2010

Wayne Joseph Pratt
3069 Park Ave., Beloit, WI 53511
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

William H. Quinn
825 Long Tree Rd., Elm Grove, WI 53122
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Nancy A. Ray
571 Old Hwy. 35, Hudson, WI 54016
Had her application for an insurance license denied for 30 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. September 2010

Pamela A. Reinholz
2708 N. Meade St., Appleton, WI 54911
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

James C. Reuter
124 North St. Apt. 1A,
Woodstock, IL 60098
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and providing an Illinois resident mailing address when applying for a Wisconsin resident license application. August 2010

James C. Reuter
124 North St. Apt. 1A,
Woodstock, IL 60098
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. September 2010

Paul Douglas Roberts, Jr.
627 Santa Fe Dr.,
Highland Village, TX 75077
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding an administrative action taken by another state. July 2010

Wesley T. Rodgers
2817 Glen Ivy Dr., West Bend, WI 53090
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2010

Gilbert John Rodriguez
2415 Nicholson Ave. Bldg. 510 #3,
South Milwaukee, WI 53172
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

James D. Rose
4738 N. 23rd St., Milwaukee, WI 53209
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. September 2010

Tanya Marie Runaas
1426 S. Walnut St., Janesville, WI 53546
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

David A. Schams
S2151 CTHN, Alma, WI 54610
Had his insurance license revoked and was ordered to pay a forfeiture of \$20,000.00. These actions were taken based on allegations of making false and misleading statements to consumers and OCI regarding the sale of insurance products and making unsuitable annuity recommendations to consumers.
August 2010

Scott K. Scheuren
18320 Willow Rd., New Berlin, WI 53146
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Debra H. Scholfield
1325 N. 77th Ave., Wausau, WI 54401
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Grant Ludwig Schultz
N977 Shore Dr., Marinette, WI 54143
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Terry L. Semanko
7181 S. Dougs Cir.,
Lake Nebagamon, WI 54849
Agreed to have his insurance license revoked and to never reapply for a Wisconsin insurance license. These actions were taken based on allegations of failing to forward premiums to an insurer and failing to report a criminal proceeding to OCI. September 2010

Suzanne M. Shamberg
909 115th St., Pleasant Prairie, WI 53158
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Morton I. Shane
6007 Fairway Ct., Naples, FL 34110
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on an insurance license application. August 2010

Chad J. Sievers
W6521 N. Lakeshore Dr.,
Elkhorn, WI 53121
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Keli Danielle Smith
7535 Gilbert St., Philadelphia, PA 19150
Had her application for an insurance license denied. This action was taken based on allegations of criminal convictions which may be substantially related to insurance marketing type conduct.
July 2010

Robert F. Spoerl
1140 Fond du Lac Ave.,
Kewaskum, WI 53040
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, and failing to disclose previous criminal convictions and administrative actions taken by the state of Wisconsin on an insurance license application. July 2010

Scott D. Sutrick
6018 S. Pennsylvania Ave.,
Cudahy, WI 53110
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Renee D. Vassar-Olsen
3058 Lake Rest Ln., Oshkosh, WI 54902
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Allen D. Ward
1331 Pepper Ave.,
Wisconsin Rapids, WI 54494
Had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Obbie Ward, Jr.
4032 N. 17th St., Milwaukee, WI 53209
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose previous criminal convictions, administrative actions and civil judgments on an insurance license application, as well as criminal convictions which may be substantially related to insurance marketing type conduct. September 2010

Chad R. Weaver
15094 Hennepin Rd., Tomah, WI 54660
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application.
September 2010

Amy Wenger
3486 Bonnie Ln., Slinger, WI 53086
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Lori A. Westphal
1309 Reed Ct., Waunakee, WI 53597
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Richard Michael Wilde
1565 W. Portview Dr. Apt. 101, Port
Washington, WI 53074
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Andy Thomas Wilkens
1420 Holland Rd. Apt. 5,
Appleton, WI 54911
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2010

Joseph W. Woelfle
270 E. Highland Ave. Apt. 615,
Milwaukee, WI 53202
Had his application for an insurance
license denied for 31 days. This action
was taken based on allegations of failing
to disclose a criminal conviction on an
insurance license application.
August 2010

Kao Yang
2508 Main Ave., Sheboygan, WI 53083
Had his application for an insurance
license denied for 31 days. This action
was taken based on allegations of failing
to disclose criminal convictions on an
insurance license application.
September 2010

Stuart A. Zak
N 7508 Deerpath Rd.,
Fond du Lac, WI 54937
Had his application for an insurance
license denied. This action was taken
based on allegations of a criminal
conviction which is substantially related
to insurance marketing type conduct.
August 2010

Cecilia M. Zarate
718 Oak St., South Milwaukee, WI 53172
Had her insurance license revoked. This
action was taken based on allegations of
failing to pay Wisconsin delinquent taxes
due. September 2010

Leann M. Ziehr
318 Giddings Ave.,
Sheboygan Falls, WI 53085
Had her application for an insurance
license denied for 31 days. This action
was taken based on allegations of failing
to report an administrative action taken
by the state of Wisconsin on an
insurance application. July 2010

Actions Against Companies

Bankers Life and Casualty Company
600 W. Chicago Ave., Chicago, IL 60654
Agreed to pay a forfeiture of
\$1,500,000.00, to properly supervise
annuity sales, to comply with home
solicitation and do-not-call regulations,
and to offer restitution programs to more
than 5,700 consumers. These actions
were taken based on allegations of failing

to properly supervise suitability and
sales practices related to annuities. An
individual press release was issued on
July 18, 2010, and may be found on the
OCI Web site at [http://oci.wi.gov/
pressrel/0710bankers.htm](http://oci.wi.gov/pressrel/0710bankers.htm). A copy of the
stipulation may be viewed at [http://
oci.wi.gov/orders/10c33210.pdf](http://oci.wi.gov/orders/10c33210.pdf). July 2010

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Was ordered to pay a forfeiture of
\$8,000.00 and to comply with exam
recommendations within 60 days of the
date of the order. This action was taken
based on allegations of failing to comply
with a previous examination order.
July 2010

Insurance Services Group, Inc.
901 Dulaney Valley Rd. Ste. 616,
Towson, MD 21204
Had its insurance license revoked. This
action was taken based on allegations of
failing to pay Wisconsin delinquent taxes
due. September 2010

Patriot Insurance Agency, Inc.
P.O. Box 1298, Sonoita, AZ 85637
Had its application for an insurance
license denied. This action was taken
based on allegations of a criminal
conviction of an agency officer which
may be substantially related to insurance
marketing type conduct and an adminis-
trative action taken by another state.
July 2010

Stewart Title Guaranty Company
P.O. Box 2029, Houston, TX 77252
Agreed to pay a forfeiture of \$7,500.00, to
provide requested information, and to
reply promptly in writing to all inquiries
from OCI. These actions were taken
based on allegations of failing to respond
promptly to inquiries from OCI and failing
to comply with a previously issued order.
August 2010

Trust Title Company
8230 Boone Blvd. Ste. 125,
Vienna, VA 22182
Had its insurance license revoked. This
action was taken based on allegations of
failing to pay Wisconsin delinquent taxes
due. September 2010

Updated Publications

OCI has recently updated several
publications. Choose the "Publica-
tions" link in the top navigation on
our home page, oci.wi.gov, then
"Consumer Publications" to view,
print or request a copy.

Guide to Long-Term Care (PI-047)

Medicare Advantage Plans in
Wisconsin (PI-099)

Medicare Part D - Things to Know
Before Signing Up (PI-222)

ANSI Codes

Fact Sheet on Health Care Reform
in Wisconsin (PI-226) *NEW!*

Fact Sheet on Mandated Benefits in
Health Insurance Policies (PI-019)

Fact Sheet on Insurance Termina-
tions, Denials, and Cancellations
(PI-024)

Understanding How Insurance
Companies Use Credit Informa-
tion (PI-204)

Wisconsin Insurance Report
(Business of 2009)





Governor:
Jim Doyle

**Insurance
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Sean Dilweg

WIN Editor:
Jim Guidry



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