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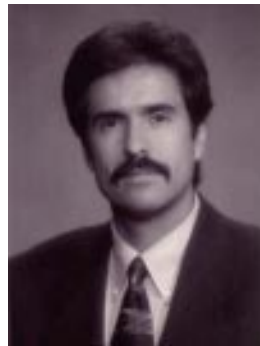
Office of the Commissioner of Insurance

Spring - Summer 2003 **MEGA** Issue

State of Wisconsin

Leading the way in informing the public, and responding to its insurance needs.

Inheriting an Effective Regulatory Environment



**By Jorge Gomez,
Commissioner of
Insurance**

When Governor Doyle asked me to be Wisconsin's Insurance Commissioner, I did so knowing that I was com-

ing to a state agency known for its efficiency and effectiveness. Everything I had heard about the functioning of insurance markets in Wisconsin has been borne out by my experiences in the first six months on the job. The insurance industry is a vital part of Wisconsin's economy, will contribute significantly to the state's future economic growth and needs to be encouraged by an effective system of regulation to continue in that role.

One message that has come through loud and clear is that the insurance industry is important to Wisconsin's economy. As I have been meeting with insurers and agents, I have seen first hand how many well paying, stable jobs they provide in their communities. As I meet with Governor Doyle and the rest of the Cabinet

to look at economic development opportunities in the state, I have shared information about the positive impact of the industry on Wisconsin's economy.

While many of you are already familiar with the numbers, they bear repeating simply because of how they document the role of insurers. There are more than 250 insurers domiciled in the state of Wisconsin, making Wisconsin domiciled insurers national leaders in every sense. Those companies write annual business of \$34.9 billion nationally. More than 60,000 people are employed by insurers in the state and the average salaries paid in the industry are higher than the overall state average. Furthermore, the financial impact of those employed by the insurance industry make a significant contribution to the state in terms of spending power, personal income taxes and other taxes.

This is also an industry that continues to grow, even during slow economic times. While the growth may not be as spectacular as the high tech industries, it is constant and the jobs stay. We know of several insurers in Wisconsin who continue to add significantly to their

workforce and continue to look for new business opportunities that will allow them to expand even further.

The Office of the Commissioner of Insurance (OCI) also contributes its share to keeping the state fiscally sound. OCI is self-funded and does not draw on state general purpose revenues. We are funded by a combination of licensing fees, agent listing fees and direct company charges for examinations. And perhaps, most significantly during these tough budget times, 100% of the \$89 million of premium taxes paid by insurers last year goes directly to the state's general fund.

We will be asked to take our share of staff and other budget reductions along with other state agencies. But the office must continue to have an effective regulatory presence, even in these difficult budgetary times. I consider it to be critically important that while many national insurers are dealing with financial difficulties, OCI has the resources to continue to monitor insurer performance.

I am fortunate to have inherited a quality

Please see **Commissioner**, pg. 19

Agents Must Assist Consumers with WIP

In today's homeowner's insurance market where many insurers are tightening their underwriting standards, the Wisconsin Insurance Plan (WIP) becomes an important source of property insurance for those property owners who have lost or have been rejected for coverage. Section Ins. 4.10(19)(d), Wis. Adm. Code requires agents to assist their clients, who are rejected or are nonrenewed by a property insurer, in obtaining coverage from the WIP.

It has come to OCI's attention that some agents are apparently violating this very important provision of the code. For example, some agents have not properly completed WIP applications for their clients or have provided their clients only

with blank WIP applications and left the clients to fill the applications out and submit them themselves. In other situations, we have been told that an agent might advise a client that they do not take applications for WIP coverage. None of these actions are appropriate and are a violation of section Ins. 4.10 (19) (d), Wis. Adm. Code and could result in administrative action. Agents are therefore strongly encouraged to cooperate fully with WIP's requirements.

Applying for coverage from WIP is relatively easy. The WIP's Internet site, <http://www.wisinsplan.com>, contains clear instructions and an application that can be printed and used in consultation with the applicant. The WIP states that the

customer's signature is not required on applications.

Licensed insurance agents in Wisconsin are required to inform and assist customer's who need the coverage offered by WIP.

According to s. Ins. 4.10 (19) (d), Wis. Adm. Code, insurance agents shall assist applicants who need to apply for coverage under the plan and shall submit applications that meet the requirements of sub. (9). Agents shall follow the rules and procedures of the Plan. As licensed insurance agents in Wisconsin, it is a producer's duty to comply with the law.

If there are questions about WIP or WIP procedures you are asked to contact WIP or Drew Hunkins at OCI at (608) 266-7418, or drew.hunkins@oci.state.wi.us.



W. J. N.

Wisconsin Insurance News is published quarterly by the Office of the Commissioner of Insurance, State of Wisconsin, to inform interested parties about Wisconsin's insurance market and its regulation.

Governor:
Jim Doyle

Commissioner of Insurance:
Jorge Gomez

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Scott Larrivee

Reasonably Precise Reason for Nonrenewal Property and Casualty Insurance Policies

The OCI has received a number of inquiries and complaints regarding nonrenewal issues for property and casualty business. Insurers are reminded that s. 631.36 (6), Wis. Stat., requires that a notice of nonrenewal state "with reasonable precision the facts on which the insurer's decision is based."

The following are examples of reasons that are not reasonably precise: "does not meet our underwriting guidelines," "unacceptable credit history," "motor vehicle record," and "claim history." The insurer would need to add a list to these general reasons in order to provide facts that are reasonably precise. In addition to satisfying the statute, the nonrenewal reason informs the policy-

holder exactly what the insurer considers important.

In addition to satisfying the statute, the nonrenewal reason informs the policyholder exactly what the insurer considers important.

If the reason for nonrenewal is that the risk does not meet underwriting guidelines, then the condition that breaches the insurer's guidelines should be stated. For example, if a building has a poorly

maintained roof, the notice needs to list that condition in order to be reasonably precise. Likewise, if the reason for nonrenewal is because of an individual's motor vehicle record, the notice needs to list the specific driving related violations and accidents.

The statute indicates that no notice of nonrenewal is effective unless it so states the facts. Therefore, if the nonrenewal notice does not state with reasonable precision the facts on which the insurer's decision is based, the notice is not effective and the insurer would be required to renew the policy. In addition, section 631.36 (7) (a) 2., Wis. Stat. states that a notice of cancellation or nonrenewal is not effective unless the

notice provides for adequate instruction to the policyholder for applying for insurance through a risk-sharing plan under Chapter 619, Wis. Stats., if such a risk-sharing plan exists for the coverage provided under the contract.

If there are questions regarding nonrenewal of a property and casualty insurance policy, please contact Rhonda Peterson at (608) 267-7186 or at Rhonda.Peterson@oci.state.wi.us.



Kevin Zwart: Keeping Companies and Agents Honest

By Scott Larrivee
OCI Public Information

Some readers may know Kevin Zwart; others may wish that they did not. That's because Kevin's job is to ensure that insurance companies and agents are held accountable for their actions.

"You like to do more educating because then you don't have to do as much enforcement."

Zwart is one of OCI's Insurance Examiners and as such, his job involves regulation and enforcement of Wisconsin insurance laws. Some of Zwart's duties include the approval and disapproval of policy forms, investigating consumer complaints, performing market conduct exams, and providing information to the public.

Zwart not only educates consumers about their rights; he also educates companies about what types of policies are legal or illegal to sell in Wisconsin.

"You like to do more educating because then you don't have to do as much enforcement," Zwart said.

"Insurance examiners are often notified by consumers, advocacy groups or other industry personnel to look into allegations. Examiners identify and document behavior of companies and agents that may be contrary to insurance regulations, which

serve as a source of consumer protection. Then, between management and our legal department we could either initiate an investigation or simply close the file because the allegations could not be confirmed," said Zwart. "If we do start an investigation, the first step is to allow companies, agents or agencies a chance to prove their actions were not illegal. If they are unable to do so, OCI will take administrative action."

Before he arrived at OCI in December 2001, Kevin worked as an insurance agent and with the Board on Aging and Long Term Care. While at the Board, Kevin was a Medigap insurance counselor. When the examiner opportunity became available, he took the job, seeing it as a way he could better make a difference.

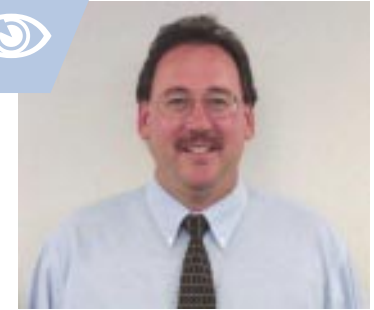
"OCI has more of a focus on regulation and the agency has an incredible depth of regulatory experience an examiner can use to be effective," Zwart said.

A carryover interest for Zwart continues to be relations between insurance companies and the elderly.

"...we have to focus on vulnerable areas because we don't want agents and companies to cross those regulatory lines."

"One of the things I'm trying to do is get more into the actions of agents dealing

Eye on OCI



"There are times when people don't realize how much they are being taken advantage of."

with the elderly," Zwart said. "The elderly have had their lifetime to generate lots of assets. Helping to protect those assets is one of an insurance agent's jobs, which also makes it a significant fiduciary responsibility. You want to make sure they do that appropriately."

In that sense, he performs a watchdog function, but Zwart acknowledges that he can only do so much.

"It's hard to watch the entire industry so we have to focus on vulnerable areas because we don't want agents and companies to cross those regulatory lines," he said.

Familiar with the industry and licensed for 15 years, Zwart is well versed in understanding insurance from a variety of angles, which makes him a good fit at OCI.

"Most other states have examiners that specialize in certain regulatory functions, here we do all of it," he said. "That structure creates a quality workforce. I feel its better because then you know many different components of the industry."

Zwart says working across issue areas allows examiners to see insurance loop-

holes.

"There are times when people

don't realize just how much they are being taken advantage of," said Zwart.

That is why this agency is so important to the insurance consumers of Wisconsin.

Administrative Actions

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. The following are actions completed from October through December 2002. Administrative actions for January-July 2003 begin on page 10.

2002 (Oct.-Dec.)

Agents

Mark R. Anderson

3640 Flynn Pl., Eau Claire, WI 54703
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Debra J. Arnold

5300 W. Hemlock Rd., Milwaukee, WI 53223
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Brian D. Bates

5103 N. 21st St., Milwaukee, WI 53209
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's

request for information. November 2002

Scott W. Baumann

220 S. Van Buren St. Apt. 2, Green Bay, WI 54301
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Simone Bell

511A W. Maple, Milwaukee, WI 53204
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. December 2002

Joel R. Bement, Sr.

N7035 Hwy. 27 North, Black River Falls,

WI 54615
Agreed to surrender his insurance agent's license. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Delisa M. Bond

4892 N. 24th Pl., Milwaukee, WI 53209
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Robert B. Boust III

5335 Walnut St., Philadelphia, PA 19139
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 child support arrearage and nondisclosure of previous Wisconsin action. November 2002

Joy Theresa Callahan

5424 W. 129th Pl., Crestwood, IL 60445
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI. November 2002

Robert J. Campbell

2444 Wander Ct., Eau Claire, WI 54703
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jeremy J. Claxton

1130 Weatheridge Rd. Apt. 4, Chippewa Falls, WI 54729
Has had his application for an insurance

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license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. November 2002

John S. Clayton

2114 Laura Ln., Waukesha, WI 53186
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Harry E. Coombs

207 Maple Ave., Clinton, WI 53525
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Michael J. Dwyer

6876 S. 109th St., Franklin, WI 53132
Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Eugene A. Eusanio

5565 Westfall Rd. SW, Lancaster, OH 43130
Has had his application for an insurance license denied. This action was based on allegations of administrative actions taken by the state of Ohio Division of Securities and the National Association of Securities Dealers (NASD). October 2002

Loren S. Fix

1013 Pasadena Pkwy., Waunakee, WI 53597
Has had his insurance license revoked.
This action was based on allegations of

failing to pay Wisconsin delinquent taxes due. December 2002

Mary K. Foss

2801 W. 5th St., Marshfield, WI 54449
Has had her insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Melissa Ann Garza

503 Terra Cotta, San Antonio, TX 78253
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action by the state of New Jersey on an insurance license application. December 2002

James E. Geib

W7270 CTH F, Cascade, WI 53011

Has had his insurance license revoked.
This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

James V. Harpold

W1256 Foster Rd., Oostburg, WI 53070
Was ordered to not apply for any Wisconsin insurance license before October 11, 2007, and surrendered his insurance agent's license. This action was based on allegations of knowingly submitting a disability application that misrepresented the date on which it was signed and forging a signature on a separate application for insurance. October 2002

Clementine Ross Haynes

5847 N. 40th St., Milwaukee, WI 53209
Has had her insurance license revoked.
This action was based on allegations of

failing to pay Wisconsin delinquent taxes due. December 2002

Lonnie L. Hiley

540 Normandin Ct., Sun Prairie, WI 53590
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Steve M. Jenkins

1012 W. Capitol Dr., Milwaukee, WI 53206
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Erica M. Johnson

4700 W. Villard Ave., Milwaukee, WI 53218
Has had her insurance license revoked.

This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Dennis Joseph Kyne, Jr.

305 E. Empire St., San Jose, CA 95112
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license application. October 2002

Carissa M. Laksbergs

4601 Dezavala Rd. # 918, San Antonio, TX 78249
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a New Jersey administrative action

on an insurance license application. December 2002

Nicole J. Laux

4832 Indian Hills Dr. #201, Racine, WI 53406
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Alan C. Ledesma

1901 S. 93rd St., West Allis, WI 53227
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Raymond A. Levy

4034 N. Elmhurst Rd., Milwaukee, WI 53216

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Timothy R. Lloyd

6913 W. Herbert Ave., Milwaukee, WI 53218
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. November 2002

Joseph Lopez-Wilson

1004 Day Dr., Bellevue, NE 68005
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the Supreme Court of Nebraska sus-

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pending his law license for 2 years. October 2002

David H. Maiman

10625B N. Ivy Ct. #60, Mequon, WI 53092
Agreed to pay a forfeiture of \$500.00 and agreed to respond promptly to all future requests for information from the commissioner and maintain detailed records of insurance sales. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Timothy James Manson

130 N. River Park Dr., Guttenberg, IA 52052
Has had his application for an insurance license denied. This action was based on allegations of signing signatures on documents without proper authority and ad-

ministrative action taken by the National Association of Security Dealers (NASD). December 2002

Charles E. Mason

2740 N. 37th St., Milwaukee, WI 53210
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 criminal conviction. November 2002

Craig A. Mengeling

12139 Meadow Ct., Wauwatosa, WI 53222
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Blake S. Murray

474 Cardinal Oaks Ct., Lake Mary, FL 32746
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 administrative action taken by the State of Florida Department of Banking and Finance. November 2002

Christopher A. Musso

3013 Fairfax St., Eau Claire, WI 54701
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Charlene I. Nasgovitz

W8417 County Rd. Q, Pound, WI 54161
Has had her application for an insurance license denied. This action was based on

allegations of administrative actions taken by the State of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board. December 2002

Jessica C. Nowicki

P.O. Box 426, Fox Lake, WI 53933
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to report a previous Wisconsin administrative action on an insurance license application. December 2002

Anthonia C. Nwagbarocha

4528 N. 84th St., Milwaukee, WI 53225
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Christopher S. Parnham

14 Powers Ave., Madison, WI 53714
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Judy C. Paul

1924 River Park Ct., Wauwatosa, WI 53266
Was ordered to pay a forfeiture of \$500.00 and has had her insurance license revoked. This action was based on allegations of utilizing premiums for own use and not submitting applications to the insurer. December 2002

Bernard E. Perez

1365 17th Ave., Grafton, WI 53024
Has had his insurance license revoked. This action was based on allegations of

failing to pay Wisconsin delinquent taxes due. December 2002

John J. Poehling

5708 Pembroke, Madison, WI 53711
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Terry M. Poquette

2991 Caravan Ct., Green Bay, WI 54313
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 proceedings. December 2002

Randall A. Rathburn

1008 Willard Dr. Apt. 11, Green Bay, WI 54304

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Cherryl L. Redding

11901 W. Lynx Ave., Milwaukee, WI 53225
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Curt W. Richason

P.O. Box 18263, Milwaukee, WI 53218
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Kelly S. Roberts

2435 N. 52nd St., Milwaukee, WI 53210

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. November 2002

Douglas P. Saeger

410 5th St. N., Wisconsin Rapids, WI 54494
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Leonard Carlos Salazar

16650 Huebner # 1633, San Antonio, TX 78248
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the

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state of New Jersey on an insurance license application. December 2002

Steven R. Schude

544 N. Ogden Ave. Apt. 155, Milwaukee, WI 53202
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Michael A. Sebald

1610 S. Wisconsin Dr., Howards Grove, WI 53083
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Peter L. Serwe

1200 Richardine Ct., Green Bay, WI 54304

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jeffrey D. Seymour

2019 N. Farwell Apt. 110, Milwaukee, WI 53202
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Barney Sidler

2453 Seville Cir., Northbrook, IL 60062
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 nondisclosure of administrative actions taken by the states of Wisconsin and Illinois. No-

vember 2002

Mamie Smith

9010 W. Portage St., Milwaukee, WI 53224
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Paula Marie Snowden

4196 Vilas Rd. #2, Cottage Grove, WI 53527
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Earle Solomonson

8933 W. Phillips Dr., Littleton, CO 80128
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 lawsuit or arbitration. November 2002

Mark D. Sommers

9000 N. White Oak Ln., Milwaukee, WI 53217
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Brian J. Stauff

W239 N2374 Pewaukee Rd., Waukesha, WI 53188
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Brian P. Stedl

805 Keyes St., Menasha, WI 54952
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Francis L. Steinbrecher

1499 Plymouth Ln. Apt. D, Green Bay, WI 54303
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Bruce P. Tatera

W5247 Wisconsin Dr., Elkhorn, WI 53121
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing

type conduct. December 2002

Michael Thomas Thompson

135 Southmayd Rd., Waterbury, CT 06705
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 child support obligations. November 2002

Jason A. Vansleet

1218 Prospect Ave., Wausau, WI 54403
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 criminal conviction. November 2002

Lee A. Volz

P.O. Box 1214, Appleton, WI 54912
Has had his insurance license revoked.

This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Rufus D. Wilkerson

8737 W. Dogwood St., Milwaukee, WI 53224
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. December 2002

Michael J. Wolters

9242 W. National Ave., West Allis, WI 53277
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 criminal background substantially related to insur-

ance type activities. Wolters did not appear at the hearing or prehearing. October 2002

Barry M. Wood

3210 E. Parkside Blvd. Apt. 6, Appleton, WI 54915
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

David B. Ziegahn

640 E. Johnson St. # 7, Madison, WI 53703
Paid a forfeiture of \$250.00 and was ordered to avoid the use of misleading terms in connection with insurance business and has had his license suspended for 45 days. This action was based on allegations of signing or stamping another

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agent's name on annuity applications when he had not witnessed the applicant's signatures and using a misleading marketing term of "senior advisor" in his insurance business. December 2002

Companies**1Source Auto Warranty Com, Inc.**

5600 S. Quebec St., Ste. 300B, Greenwood Village, CO 80111
Agreed to pay a forfeiture of \$7,500.00 and agreed to provide the information requested and cease and desist from issuing extended warranties in Wisconsin unless and until it has obtained a limited certificate of authority to solicit warranty business in Wisconsin. This action was

based on allegations of failing to respond promptly to inquiries from OCI and doing a warranty business without proper authority. December 2002

American Bankers Insurance Company of Florida

11222 Quail Roost Dr., Miami, FL 33157
Was ordered to comply with previous examination order. This action was based on allegations of failing to comply with a previous examination order. November 2002

American Bankers Life Assurance Company of Florida

11222 Quail Roost Dr., Miami, FL 33157
Paid a forfeiture of \$71,173.00 and was ordered to comply with previous examination order. This action was based on allegations of failing to comply with a pre-

vious examination order. November 2002

Brown & Brown of Lehigh Valley Inc.

3893 Adler Pl., Bethlehem, PA 18017
Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against William Lehr by the states of Massachusetts and Wisconsin on an insurance corporation license application. November 2002

Butlerandco Com Inc.

3144 Country Rd. S, Little Suamico, WI 54141
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2002

Consumer Program Administrators, Inc.

1000 Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Continental Casualty Company

CNA Plaza, Chicago, IL 60685
Paid a forfeiture of \$10,000.00 and was ordered to provide the requested information and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

GE Warranty Management Inc.

Appliance Park AP6-218, Louisville, KY 40225

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2002

Golden Rule Insurance Company

712 11th St., Lawrenceville, IL 62439

Paid a forfeiture of \$10,000.00 and was ordered to comply with the multi-state examination settlement agreement. This action was based on allegations contained in a multi-state market conduct examination settlement agreement. November 2002

Continued from above, right

tion and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Royal & SunAlliance Personal Insurance Company

P.O. Box 1000, Charlotte, NC 28201

Paid a forfeiture of \$2,000.00 and was ordered to provide the requested information and promptly reply in writing to future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI and failed to promptly comply with an order issued by OCI. December 2002

Royal Warranty Services, Inc.

9300 Arrowpoint Blvd., Charlotte, NC

Interstate Fire and Casualty Company

55 E. Monroe St. Ste. 3300, Chicago, IL 60603

Agreed to pay a forfeiture of \$1,000.00 and agreed to cease and desist from issuing policy without an approved form and without filing certificate of insurance with the Patients Compensation Fund and agreed to file the policy forms for OCI approval. This action was based on allegations of failing to have approved medical malpractice policy form and failing to file a certificate of insurance with the Patients Compensation Fund. November 2002

Life Insurance Company of Georgia

P.O. Box 105006, Atlanta, GA 30348

Was ordered to comply with a multi-state regulatory settlement agreement speci-

28273

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. October 2002

Secura Insurance, A Mutual Company

P.O. Box 819, Appleton, WI 54912

Agreed to pay a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous examination order. October 2002

Southland Life Insurance Company

P.O. Box 105006, Atlanta, GA 30348

Paid a forfeiture of \$1,000.00 and was ordered to comply with a multi-state regulatory settlement agreement specifying relief for policyholders. This action was based on allegations of using dis-

crimatory race-based underwriting procedures in life insurance. November 2002

National Auto Care Corp.

101 Green Meadows Dr. S., Westerville, OH 43081

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. December 2002

Nissan Motor Ins. Services Corp.

18501 S. Figueroa St., Gardena CA 90248

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. December 2002

Nissan North America, Inc.

crimatory race-based underwriting procedures in life insurance. November 2002

Standard Guaranty Insurance Company

260 Interstate N. Cir. NW, Atlanta, GA 30339

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and respond promptly to all future requests for information from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2002

Wausau Benefits, Inc.

115 W. Wausau Ave., Wausau, WI 54401
Agreed to pay a forfeiture of \$500.00 and agreed to provide the requested information and promptly reply to all future requests from the commissioner. This

18501 S. Figueroa St., Gardena, CA 90248

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. December 2002

North River Insurance Company, The

P.O. Box 1943, Morristown, NJ 07960

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2002

Royal & SunAlliance Personal Insurance Company

P.O. Box 1000, Charlotte, NC 28201

Paid a forfeiture of \$500.00 and was ordered to provide the requested informa-

Continued below, left

action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

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2003 (Jan.-July)

Agents

Richard John Aardsma

709 Saratoga St., Crown Point, IN 46307
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. July 2003

Mark A. Aicher

1723 Meadow View Ln., Little Chute, WI 54140
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 bank-

Continued from above, right

ruptcy. This action was based on allegations of failing to pay past child support due and nonresponse to OCI's request for information. July 2003

Peter B. Brown

10 Madrone Ave., Kentfield, CA 94904
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 California letter of certification for verification of individual Surplus Lines license. July 2003

Jeffrey Dale Brunken

5340 S. Cottonwood Ln., Salt Lake City, UT 84117
Agreed to pay a forfeiture of \$250.00. This action was based on allegations of failing to report an administrative action

ruptcy. April 2003

Cary Reid Alexander

502 Airport Rd., Leitchfield, KY 42754
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Kentucky on an insurance license application and untimely response to OCI's request for information. July 2003

Karen S. Alexander

5320 W. Greenfield Ave. Apt. 110, Milwaukee, WI 53214
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 judgment or bankruptcy proceedings. February 2003

taken by another state. March 2003

Thomas John Burke

1540 N. LaSalle # 903, Chicago, IL 60610
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct, administrative action taken by the Illinois Securities Department, the Illinois Insurance Department limiting his license, and a voluntary surrender of his Illinois attorney license rather than have revocation proceedings commenced. January 2003

Winette C. Caelwaerts

2483 Sun Ter., Green Bay, WI 54311
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly

Porche L. Allah

9305 N. McArthur # B, Oklahoma City, OK 73132
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly in writing to all inquiries from the commissioner. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failure to provide additional information. March 2003

Leonor Arellano

308 S. Stanislaus # B7, Stockton, CA 95203
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license applica-

tion and nonresponse to OCI's request for information. April 2003

Curt T. Corbett

117 Emma Ct., Madison, WI 53716
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. February 2003

Marshall C. Duke

2765 N. 26th St., Milwaukee, WI 53206
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. July 2003

tion and nonresponse to OCI's request for information. April 2003

Nannette K. Asp

P.O. Box 204, Eau Claire, WI 54702
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2003

Andrew Bates, Jr.

5667 N. 27th St., Milwaukee, WI 53209
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2003

Mark A. Belknap

2722 Windthrush Dr., Chattanooga, TN 37421
Has had his application for an insurance

Continued below, left

Kenneth E. Escher

264 E. Adams Ave., Fall Creek, WI 54742
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2003

John M. Feeney

918 S. Thurlow St., Hinsdale, IL 60521
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. July 2003

Lasantha W. Fernando

3523 Briarcrest Dr., Janesville, WI 53546
Has had her license summarily suspended. This action was based on allegations of failing to properly consider

suitability in selling life insurance policies, conversion of customer funds for personal use, methods, practices, and financial status inadequate to safeguard the legitimate interests of customers and the public. February 2003

Lasantha W. Fernando

3523 Briarcrest Dr., Janesville, WI 53546
Paid a forfeiture of \$70,000.00 and was ordered to pay restitution in the sum of \$ 59,000 plus interest at legal rate to victims and has had his insurance license revoked. This action was based on allegations of selling unsuitable insurance policies, falsifying insurance applications, diverting insurance premiums and converting insurance cash values to personal use. Fernando did not appear at the hearing or prehearing. June 2003

Jeremy R. Flahaven

451 Summer Blvd. #101, Lakemoor, IL 60050
Paid a forfeiture of \$50.00 and has had his insurance license revoked. This action was based on allegations of violating health insurance replacement laws, failing to respond, and failing to appear for prehearing and hearing. May 2003

John E. Fowler

814 W. Ridge Ct., New Richmond, WI 54017
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 delinquent taxes. February 2003

Duane Robert Gagnon

2975 S. 92nd St., Milwaukee, WI 53227

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and not responding to OCI's request for information. July 2003

Jeremy J. Gesicki

27 16th St., Prairie Du Sac, WI 53578
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. February 2003

Igor Golovin

209 Williamsburg Dr. Apt. 8, Thiensville, WI 53092
Has had his application for an insurance license denied for 31 days. This action

was based on allegations of failing to disclose previous administrative action taken by the state of Wisconsin on an insurance license application. February 2003

Dannell J. Griffin

2867 N. 19th St., Milwaukee, WI 53206
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing-type conduct. January 2003

Robert Edward Haley

6801 Rivulet, San Antonio, TX 78239
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous WI administrative action on an insurance license application and nonresponse to OCI's request for information regarding

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child support arrearage. July 2003

Christopher Lee Hammons

168 Boatman Rd., Cookeville, TN 38506
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Kentucky on an insurance license application. July 2003

Bruce A. Halmstad

W8432 Flambeau Ave., Ladysmith, WI 54848
Was ordered to pay a forfeiture of \$250.00 and to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2003

Dale B. Hanneman

W4878 Escarpment Ter., Sherwood, WI 54169
Was ordered to pay \$10,500 for claims incurred by an illegal insurer. This action was based on allegations of assisting an insurer to do an insurance business without proper authority. June 2003

Tracy M. Hanson

W199 N11293 Rosewood Ct., Germantown, WI 53022
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. February 2003

Daniel D. Hawk

1318 Glacier Hill Dr., Madison, WI 53704
Was ordered to pay a forfeiture of

\$10,000.00 and was ordered to cease and desist from soliciting contributions for Native American Mutual Insurance Company, refund all contributions received to date, provide the information requested, pay an additional forfeiture of \$200 per day of continued noncompliance, and has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI, refusing to comply with orders issued by OCI, misrepresentations to OCI, and soliciting contributions for an insurer without obtaining proper authority from OCI. April 2003

Daniel D. Hawk

1318 Glacier Hill Dr., Madison, WI 53704
Was ordered to pay a forfeiture of \$10,000.00 and was ordered to pay the refund of \$22,585.37 plus interest to the

Oneida Nation Farm and has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to refund money due a policyholder. July 2003

Ronald W. Hendree

2718 W. Auer Ave., Milwaukee, WI 53216
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 administrative action taken by the Wisconsin Supreme Court Board of Attorney's Professional Responsibility. February 2003

James C. Hill

N6811 Raymond Rd., Pardeeville, WI 53954
Was ordered to cease and desist from

misrepresenting that coverage is in force when it is not. This action was based on allegations of misrepresenting that insurance coverage was in force when, in fact, it was not. April 2003

Brad J. Hofmeyer

853 Lawton Ter., Manitowoc, WI 54220
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Iowa on an insurance license application. July 2003

Charles W. Jehn

1811 Laguna Ave., Schofield, WI 54476
Agreed to surrender his insurance agent license. This action was based on allegations of assisting an unlicensed insurer to do insurance business without proper

authority. May 2003

Sarah M. Kampa

1714 Summit St., Eau Claire, WI 54703
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions and judgments or bankruptcy. February 2003

James J. Kislow

901 Urban St., Rothschild, WI 54474
Agreed to pay \$10,500.00 for unpaid claims incurred and to cease assisting unauthorized insurers. This action was based on allegations of assisting an unlicensed insurer to do an insurance business without proper authority. May 2003

Fredric Allen Knuth

6131 Carversville Rd., P.O. Box 223, Carversville, PA 18913
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 judgment or bankruptcy. February 2003

Thomas E. Mikunda

W9943 Kernan Rd., Exeland, WI 54835
Has had his license summarily suspended. This action was based on allegations of failing to properly consider suitability in selling insurance, incorrect forms filing, entering into personal financial transactions with customers, retaining customer funds, and misrepresentations concerning insurance sales. March 2003

Paul L. Miller

3104 W. American Dr., Milwaukee, WI

7601 Chadwick, Prairie Village, KS 66208
Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of any persons who do not have an intermediary agents license. This action was based on allegations of utilizing the services of an unlicensed agent. March 2003

Sean Michael Koehler

39510 Kopperwick Rd., Canton, MI 48187
Has had his application for an insurance license denied. This action was based on allegations of failing to pay past child support due and nonresponse to OCI request for information. February 2003

H. Thomas Lane, Jr.

3025 SW 81st St., Gainesville, FL 32607
Has had his application for an insurance license denied. This action was based on

53221
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Iowa on an insurance license application. February 2003

Robert Wilson Miller, Jr.

56 Braley Jenkins Rd., Centerville, MA 02632
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Maine on an insurance license application. July 2003

Mark Joseph Mueller

5645 S. Lochleven, New Berlin, WI 53146
Agreed to pay a forfeiture of \$250.00.

allegations of failing to respond promptly to inquiries from OCI regarding previous administrative actions. January 2003

Wei G. Lee

623 A N. Northwest Hwy., Parkridge, IL 60068
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 a lawsuit. February 2003

William H. Lehr

734 Paxinosa Ave., Easton, PA 18042
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 MA and WI on an insurance license application. July 2003

This action was based on allegations of signing a customer's name without proper authorization to documents involved in an annuity replacement. February 2003

Vikram V. Naik

3205 San Juan Tr., Brookfield, WI 53005
Agreed to pay a forfeiture of \$500.00 and agreed to a suspension of his license for 30 days. This action was based on allegations of forging an applicant's signature on life insurance applications and misapplying funds received from the client to pay the initial insurance premium. May 2003

Donald F. Neubert

W225 N4006 Grandview Dr., Pewaukee, WI 53072
Was ordered to cease and desist from all activities of an insurance intermedi-

Continued below, left

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Gerald A. Livings

525 W. Johnson St., Madison, WI 53703
Has had his application for an insurance license denied for 31 days. This action was based on allegations of misrepresenting information to OCI regarding a previous bankruptcy on an insurance agent licensing application. July 2003

David R. Ludowese

1840 Maple St. NE Unit 311, Stewartville, MN 55975
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 administrative action taken by Iowa undisclosed on his application. February 2003

Kevin Matthew McKenna

ary and has had his license summarily suspended. This action was based on allegations of utilizing premiums for own use and not submitting premiums to the insurer. July 2003

Steve G. O'Neill

226 Darien Ln., Sleepy Hollow, IL 60118
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. July 2003

Adam R. Polanowski

W5445 County Rd. F #42, La Crosse, WI 54601

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

due. July 2003

Carri L. Quinn

E4452 461st Ave., Menomonie, WI 54751
Has had her application for an insurance license denied. This action was based on allegations of administrative actions taken by the state of Minnesota Board of Nursing. January 2003

Joseph W. Rigelsky

1613 Liberty St., La Crosse, WI 54603
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 criminal convictions. July 2003

Tiffany Ann Rullan

3990 US Hwy. 8587 Lot 2, Colorado Springs, CO 80911

Agreed to pay a forfeiture of \$250.00, agreed to respond promptly to inquiries from OCI, and agreed to a denial of her application for an insurance license for 30 days. This action was based on allegations of failing to disclose administrative action taken by the state of Maine on an insurance license application and nonresponse to OCI's request for information. May 2003

Dawn Schaefer

8831W. Congress St., Milwaukee, WI 53225

Has had her license summarily suspended. This action was based on allegations of failing to forward insurance premiums collected from two customers to insurer, diverting collected premiums to an independent account, and failing to respond to inquiries from the commis-

sioner. February 2003

Dawn M. Schaefer

8831 Congress St., Milwaukee, WI 53225
Paid a forfeiture of \$14,368.00 and has had her insurance license revoked. This action was based on allegations of utilizing premiums for own use, failing to submit applications to the insurer and failing to respond to the commissioner. Schaefer did not appear at the hearing or prehearing. July 2003

Melvin T. Shafel

W7589 Park Ave., Shiocton, WI 54170
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2003

Roger G. Simm

Continued below, left

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P.O. Box 607, Butler, WI 53007
Has had his license summarily suspended. This action was based on allegations of failing to forward a premium collected from a customer to the insurance company, diverting a premium to personal use and failing to respond to a request for information from the commissioner. February 2003

Daniel G. Sites

5616 Garden Ct., Woodbury, MN 55129
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. July 2003

Roger G. Simm

P.O. Box 607, Butler, WI 53007

Was ordered to pay a forfeiture of \$3,308.00 and has had his insurance license revoked. This action was based on allegations of utilizing premiums for his own use and not submitting applications to the insurer. Simm did not appear at the hearing or prehearing. May 2003

Johnny C. Smith

3270 N. 54th St., Milwaukee, WI 53216
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2003

Robin Renee Smith-Helm

501 N. Blaine, Chandler, OK 74834
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to dis-

close administrative action taken by the state of Oklahoma on an insurance license application. July 2003

Timothy C. Starinieri

13624 A Legacy Cir., Herndon, VA 20171
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. February 2003

Frederick B. Steves

2337 Bluebonnet Blvd., Houston, TX 77030

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from transacting a surplus lines insurance business in Wisconsin until he is a properly licensed agent. This action was based on allegations of doing a surplus lines insurance

business without proper authority. March 2003

Charles W. Suhaysik

2580 N. Oakland Ave. Apt. 308, Milwaukee, WI 53211

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. February 2003

Kimberly C. Sullivan

1225 Westview Dr., Fredericksburg, VA 22412

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

application. July 2003

Jacob A. Szprejda

1200 Shawano Ave., Green Bay, WI 54303
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nondisclosure of previous criminal convictions. July 2003

Doris Louise Thornton-Mims

1189 E. Third St., Los Angeles, CA 90011
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 Wisconsin and Georgia on an insurance license application and nonresponse to OCI request for information. February 2003

Victor J. Toney

3071 N. Bremen 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 regarding administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Barbering and Cosmetology Examining Board and nonresponse to OCI request for information related to delinquent tax obligations. February 2003

Jacqueline S. Ugarte

5802 Cliffbrier, San Antonio, TX 78250
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application and nonresponse to OCI request for

information. February 2003

Jacqueline Susanne Ugarte

3434 Oakdale Apt. C 1316, San Antonio, TX 78229
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative actions on an insurance license application. July 2003

Bret Taylor Vanleeuwen

9176 Shelton Pointe Dr., Mechanicsville, VA 23116
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI request for informa-

tion. February 2003

Michael E. Verity

50587 Second St. S., P.O. Box 220, Eleva, WI 54738
Has had his license summarily suspended. This action was based on allegations of converting policy surrender proceeds for personal use, converting premiums for own use, failing to submit applications to insurer, issuing false certificates of insurance and failing to respond to OCI's inquiry. April 2003

Michael E. Verity

50587 Second St. S., P.O. Box 220, Eleva, WI 54738
Paid a forfeiture of \$33,246.00 and was ordered to pay an additional restitutionary forfeiture equal to amount to be determined by DWD uninsured workers com-

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pensation fund to be payable to policyholders/victims by reason of Respondent's failure to forward workers compensation premiums to the insurer, and has had his insurance license revoked. This action was based on allegations of diverting insurance proceeds to personal use, utilizing premiums for own use, not submitting applications to the insurer, issuing false certificates of insurance and failing to respond to request for information from Commissioner. July 2003

Anthony J. Vestal

30 Viburnum Dr., Belleville, IL 62226
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Missouri on an insurance license application. July 2003

Roanna Camella Washington

7474 S. Tennessee Dr. #106, Willowbrook, IL 60527
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all OCI inquiries. This action was based on allegations of failing to disclose administrative action from the state of Maine on an insurance license application and nonresponse to OCI's request for information. June 2003

Bruce Edward Wendelken

343 Summers St., P.O. Box 27, Elizabeth, WV 26143
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI

request for information. February 2003

Chauncy J. Williams

1535 Franklin St., Onalaska, WI 54650
Agreed to pay a forfeiture of \$250.00. This action was based on allegations of failing to respond promptly to an OCI request for information. February 2003

David E. Wistrill

2185 Stanich St., Maplewood, MN 55109
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on a surplus lines insurance license application. July 2003

Nancy Elizabeth Wynn

4024 Spring Meadow Crescent, Chesapeake, VA 23321

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 administrative action taken by the state of Florida. July 2003

Brian J. Zubek

1417 W. Leroy, Milwaukee, WI 53221
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 criminal convictions and child support arrearage. July 2003

Allegations and Actions Against Companies

Admiral Insurance Company

1255 Caldwell Rd., Cherry Hill, NJ 08034
Agreed to pay a forfeiture of \$1,000.00 and agreed to reissue policy using an approved form and to cease and desist from issuing health care liability policies in Wisconsin without an approved policy form and without filing a valid certificate with the Patients Compensation Fund. This action was based on allegations of using unapproved policy forms and failing to file certificate(s) with the Patients Compensation Fund. March 2003

AIG Warranty Guard, Inc.

175 Water St., 20th Fl., New York, NY 10038
Paid a forfeiture of \$50,000.00 and was ordered to cease and desist from using forms until they have been filed and approved by the commissioner. This action was based on allegations of using unap-

proved policy forms. March 2003

American Administrative Group, Inc.

421 N. Northwest Hwy., Barrington, IL 60010
Has had its application for an insurance license denied. This action was based on allegations of employee benefit plan license renewal denial for nonresponse to OCI request for original bond cancellation from Western Surety Company. July 2003

American Compensation Insurance Company

8500 Normandale Lake Blvd., Ste. 1400, Bloomington, MN 55437
Paid a forfeiture of \$500.00 and was ordered to promptly reply in writing and provide all information requested in response to all inquires from the commis-

sioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

American Dental Plan of Wisconsin, Inc.

1221 John Q. Hammons Dr., Madison, WI 53717
Paid a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous examination order. February 2003

American Family Mutual Insurance Company

6000 American Pkwy., Madison, WI 53783
Paid a forfeiture of \$2,000.00 and was ordered to cease and desist from mid-term canceling worker's compensation policies for underwriting reasons and to cease and desist from misrepresenting

cancellation reasons to the Wisconsin Compensation Rating Bureau and the Department of Workforce Development. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. March 2003

American Hardware Mutual Insurance Company

471 E. Broad St., Columbus, OH 43215
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from issuing insurance cancellation notices that do not state with reasonable precision the facts on which the decision is based. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. March 2003

American International Life Assur-

Continued below, left

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ance Company of New York

P.O. Box 727, New York, NY 10268
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. May 2003

Amica Mutual Insurance Company

P.O. Box 6008, Providence, RI 02940
Agreed to pay a forfeiture of \$2,500.00 and agreed to cease and desist from using unapproved policy forms. This action was based on allegations of using unapproved policy forms. July 2003

Associated Service Corporation

655 Craig Rd. Ste. 100, St. Louis, MO 63141
Paid a forfeiture of \$5,700.00 and was ordered to cease and desist from using any form that has not been filed and ap-

proved by the commissioner. This action was based on allegations of violated s. 631.20, Wis. Stats., by using an insurance form that had not been filed with or approved by the commissioner. April 2003

Auto Services Company, Inc.

801 S. College St., Mountain Home, AR 72653
Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply in writing to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Capitol Indemnity Corporation

4610 University Ave., Madison, WI 53705
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from can-

celing policies midterm unless the reason given falls within an acceptable reason under Wisconsin statutes. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. April 2003

Car Warranties Direct, LLC

830 W. Main St. #239, Lake Zurich, IL 60047
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from soliciting warranties in Wisconsin unless and until it has obtained a limited certificate of authority to solicit a warranty plan in Wisconsin. This action was based on allegations of using unapproved policy forms. March 2003

Continental Car Club, Inc.

111 W. 16th St., Dayton, TN 37321

Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from using forms until they have been filed with and approved by the commissioner. This action was based on allegations of using unapproved policy forms. March 2003

CUNA Mutual Insurance Society,

5910 Mineral Point Rd., Madison, WI 53705
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination compliance order. June 2003

Eye Care of Wisconsin, Inc.

8633 N. Port Washington Rd., Fox Point, WI 53217
Paid a forfeiture of \$3,000.00. This action was based on allegations of failing to comply with a previous examination

order. January 2003

Federal Warranty Service Corp.

14025 Riveredge Dr. Ste. 400, Tampa, FL 33637, paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply to future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2003

GE Capital Administrative Services, Inc.

7125 W. Jefferson Ave. Ste. 200, Lakewood, CO 80235

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. March 2003

GE-Zurich Warranty Management,

Inc.

400 American Ln., Schaumburg, IL 60196
Paid a forfeiture of \$12,000.00. This action was based on allegations of using unapproved warranty plan policy forms. April 2003

General Casualty Company of Wisconsin

General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$3,500.00. This action was based on allegations of failing to comply with a previous examination order. February 2003

General Casualty Company of Wisconsin

1 General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$6,500.00 and was ordered to cease and desist from nonrenewing policies because of the

agent's termination unless nonrenewal notice contains an offer to continue or renew the policy if the policyholder provides a written request. This action was based on allegations of an improper nonrenewal of an insurance policy. February 2003

General Electric Company

Appliance Park AP6-218, Louisville, KY 40225

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. January 2003

Guarantee Trust Life Insurance Company

1275 Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$500.00 and was ordered to provide the information re-

quested and promptly respond to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Guarantee Trust Life Insurance Company

1275 Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and reply promptly in writing to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2003

Guaranty National Insurance Company

9800 S. Meridian Blvd., Englewood, CO 80112

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Paid a forfeiture of \$3,500.00 and was ordered to cease and desist from returning a premium that is less than the pro rata unearned premium unless proper notice is given. This action was based on allegations of issuing an improper amount of return of premium after an insurance policy is canceled. March 2003

Gundersen Lutheran Health Plan, Inc.

1836 South Ave., LaCrosse, WI 54601
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. January 2003

Hanover Insurance Company, The

100 North Pkwy., Worcester, MA 01605
Paid a forfeiture of \$500.00 and was ordered to cease and desist from altering

policy terms without adequate notice to insureds. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. March 2003

Hastings Mutual Insurance Company

404 E. Woodlawn Ave., Hastings, MI 49058

Paid a forfeiture of \$500.00 and was ordered to cease and desist from improper mid-term cancellation of insurance policies for underwriting reasons. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. March 2003

Hastings Mutual Insurance Company

404 E. Woodlawn Ave., Hastings, MI 49058

Paid a forfeiture of \$500.00 and was or-

dered to cease and desist from issuing improper non-renewal notices. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. July 2003

Hartford Life and Annuity Insurance Company

P.O. Box 2999, Hartford, CT 06104

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing in response to all inquiries from the commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2003

Humana Insurance Company (f/k/a/) Employers Health Insurance

Company

500 W. Main St., Louisville, KY 40201
Paid a forfeiture of \$5,000.00. This action was based on allegations of failing to comply with a previous examination order. February 2003

Insurance Company of North America

1601 Chestnut St., Philadelphia, PA 19192
Paid a forfeiture of \$500.00 and was ordered to reply promptly in writing and provide all information requested to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2003

Insurance Company of North America

P.O. Box 41484, Philadelphia, PA 19101

Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and reply promptly to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2003

Insurance Company of the State of Pennsylvania

70 Pine St., New York, NY 10270

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and respond promptly to all future inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Interstate Administrative Services

P.O. Box 1670, Danville, IL 61834

Was ordered to cease and desist from

all activities related to the administration of health coverage offered through NAFPA or by UIIC, LTD and any other insurance company not authorized to do business in Wisconsin, to pay claims and to notify Wisconsin residents of coverage termination. This action was based on allegations of assisting an unauthorized insurer. March 2003

Interstate National Dealer Services, Inc.

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

Paid a forfeiture of \$600.00 and was ordered to cease and desist from using any form that has not been filed with and approved by the commissioner. This action was based on allegations of violated Wis. Stats. s. 631.20 by using an insurance form that had not been filed with or

approved by the Commissioner. March 2003

Liberty Mutual Fire Insurance Company

175 Berkeley St., Boston, MA 02117

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Local Government Property Insurance Fund

121 E. Wilson St., Madison, WI 53702

Agreed to pay a forfeiture of \$500.00. This action was based on allegations of failing to properly file rate changes. March 2003

Midwest Security Life Insurance Company

2700 Midwest Dr., Onalaska, WI 54650

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2003

MSI Preferred Insurance Company

P.O. Box 64035, St. Paul, MN 55164

Paid a forfeiture of \$500.00 and was ordered to cease and desist from returning premiums less than the pro rata unearned premium unless a proper and separate written notice is given to the policyholder. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy.

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March 2003

National Administrative Dealer Services, Inc.

1997 Wadsworth Blvd. #B, Lakewood, CO 80215

Paid a forfeiture of \$750.00 and was ordered to cease and desist from soliciting unless and until it has obtained a limited certificate of authority to solicit a warranty plan in Wisconsin. This action was based on allegations of using unapproved policy forms. March 2003

National Association for Financial Planning Alternatives, Inc.

2312 Peachford Rd., Ste. B, Atlanta, GA 30338

Was ordered to cease and desist from all activities related to the administration of health coverage offered through NAFPA

or by UIIC, LTD and any other insurance company not authorized to do business in Wisconsin, to pay claims and to notify Wisconsin residents of coverage termination. This action was based on allegations of doing an insurance business without proper authority. March 2003

National Casualty Company

8877 N. Gainey Center Dr., Scottsdale, AZ 85258

Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing nonrenewal notices to the policyholders that do not state with reasonable precision the facts on which the insurer's decision to nonrenew is based. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. June 2003

National General Insurance Company

One National General Plaza, Hazelwood, MO 63045

Paid a forfeiture of \$1,500.00 and was ordered to cease and desist mailing renewal premium offers/notices to policyholders less than 60 days prior to the policy renewal date when increasing the renewal premium 25% or more. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. April 2003

Nationwide Assurance Company and National Casualty Company

One Nationwide Plz., Columbus, OH 43216

Paid a forfeiture of \$2,000.00 and were ordered to provide the requested information. This action was based on allegations of failing to comply with a previ-

ous examination order. February 2003

National Union Fire Insurance Company of Pittsburgh PA

70 Pine St., New York, NY 10270

Paid a forfeiture of \$10,000.00 and was ordered to provide the requested information and promptly reply in writing to all requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

National Union Fire Insurance Company of Pittsburgh PA

70 Pine St., New York, NY 10270

Paid a forfeiture of \$10,000.00 and was ordered to provide the requested information and promptly reply in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March

2003

National Union Fire Insurance Company of Pittsburgh PA

70 Pine St., New York, NY 10270
Paid a forfeiture of \$5,000.00 and was ordered to promptly reply in writing and provide all information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Ohio Casualty Insurance Company, The

9450 Seward Rd., Fairfield, OH 45014
Paid a forfeiture of \$500.00 and was ordered to cease and desist from raising premiums more than 25% without providing the required notifications to insureds. This action was based on allegations of issuing an improper mid-term

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dered to cease and desist from improper midterm cancellations. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. April 2003

Pyramid Benefit Services Corp.

300 S. St. Louis Blvd. Ste. 150, South Bend, IN 46617
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding required financial statement not included with original renewal application. July 2003

Regent Insurance Company

1 General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$8,500.00. This action was based on allegations of failing to comply with a previous examination

cancellation or nonrenewal of an insurance policy. March 2003

Omni Insurance Company

P.O. Box 105440, Atlanta, GA 30348
Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an agent who is not properly appointed. This action was based on allegations of violated s. 6.57(5), Wis. Adm. Code on three separate occasions by accepting insurance applications from an agent that was not listed with the insurer. March 2003

OneBeacon Midwest Insurance Company

1 Beacon St., Boston, MA 02108
Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and promptly reply in writing to

order. February 2003

Royal Insurance Company of America

P.O. Box 3144, Naperville, IL 50566
Paid a forfeiture of \$2,500.00 and was ordered to provide the information requested and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order. March 2003

Selective Insurance Company of South Carolina

40 Wantage Ave., Branchville, NJ 07890
Paid a forfeiture of \$500.00 and was ordered to reply promptly in writing and to reply promptly to all future inquiries from the commissioner requesting a reply. This

all inquires from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Orion Insurance Company

9 Farm Springs Dr., Farmington, CT 06032
Was ordered to promptly respond with the correct complaint file number to future correspondence from OCI. This action was based on allegations of failing to respond with the correct complaint file number to inquiries from OCI. January 2003

Pro-Guard International, Inc.

2131 Verdugo Dr., Laguna Hills, CA 92653
Paid a forfeiture of \$550.00 and was ordered to cease and desist from using any form that has not been filed with and approved by the commissioner. This ac-

tion was based on allegations of failing to respond promptly to inquiries from OCI. February 2003

Sentry Insurance A Mutual Company

1800 N. Point Dr., Stevens Point, WI 54481
Paid a forfeiture of \$500.00 and was ordered to cease and desist from providing improper altered terms or increased premium renewal notices. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. March 2003

Sheffield Olson & McQueen Inc.

2145 Ford Pky. Ste. 300, St Paul, MN 55116
Has had its application for an insurance license denied. This action was based on allegations of employee benefit plan license renewal denial for nonresponse to

tion was based on allegations of violating Wis. Stats. s. 631.20 by using an insurance form that had not been filed with or approved by the Commissioner. April 2003

Pro-Tech Vehicle Service Contracts Corp.

5420 LBJ Freeway, Dallas, TX 75240
Has had its insurance license revoked. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond to requests for information regarding warranty plan security requirement. May 2003

Property and Casualty Insurance Company of Hartford

Hartford Plz, Hartford, CT 06115
Paid a forfeiture of \$500.00 and was or-

Continued below, left

OCI request for further information regarding inadequate bonding. July 2003

State Auto Property and Casualty Insurance Company

518 E. Broad St., Columbus, OH 43215
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing policyholders improper notices of nonrenewal. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. March 2003

TIG Insurance Company

P.O. Box 152870, Irving, TX 75015
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future inquiries. This action was based on allegations of failing to respond

promptly to inquiries from OCI. July 2003

Transportation Insurance Company
CNA Plaza, Chicago, IL 60685

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all inquiries from the commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Union Security Life Insurance Company

260 Interstate North Cir. NW, Atlanta, GA 30339

Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and promptly reply in writing to future requests from the commissioner.

This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

United International Insurance Company, LTD

22 Cayon St., W. Basseterre, St. Kitts, West Indies

Was ordered to cease and desist from all activities related to the sale of insurance to Wisconsin residents, to pay claims related to health coverage under UIIC and LTD, and to notify Wisconsin residents of coverage termination. This action was based on allegations of doing an insurance business without proper authority. March 2003

UnitedHealthcare of Wisconsin, Inc.

10701 W. Research Dr., Wauwatosa, WI 53226

Paid a forfeiture of \$15,000.00 and was ordered to provide the information requested and promptly reply in writing to all future inquiries from OCI providing the information requested. This action was based on allegations of failing to respond promptly to many inquiries from OCI. February 2003

Vision Insurance Plan of America Inc.

P.O. Box 44077, West Allis, WI 53214
Agreed to pay a forfeiture of \$2,500.00. This action was based on allegations of failing to comply with a previous examination order. January 2003

Vision Insurance Plan of America, Inc.

1126 W. 70th St. Ste. N100B, P.O. Box 44077, Milwaukee, WI 53214

Paid a forfeiture of \$2,000.00. This action was based on allegations of failing to comply with a previous examination order. April 2003

Winterthur International America Insurance Company

Seaview House, 70 Seaview Ave., Stamford, CT 06902

Paid a forfeiture of \$50,000.00. This action was based on allegations of failure to comply with holding company laws and with a voluntary stipulation and order. January 2003

Zurich Services Corporation

1400 American Ln., Schaumburg, IL 60196

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. May 2003

**Reminder
to Agents**

Agents are required by statute to notify the OCI of a **residential** address change within 30 days. Failure to do so may result in revocation of a license due to nonpayment of the biennial

regulation fee. **Relicensing requires retesting for resident agents. Retesting requires the completion of prelicensing education.**

If you have an address change, please notify the Agent Licensing Section in writing at: **P.O. Box 7872, Madison, Wisconsin 53707-7872**

By fax at: **(608) 267-9451**

By e-mail: **agentlicensing@oci.state.wi.us.**

Changes of address by telephone are not accepted.

Commissioner

Continued from pg. 1

well aware of consumer protection needs.

Among the issues I am especially interested in are the use of credit history by property and casualty insurers, suitability of life and annuity sales and credit insurance.

As I have already shared with many of you, my father was an insurance agent in California. As a child, I often accompanied him as he went door-to-door, collecting premiums. I learned that agents provide service to their policyholders. I have also been an attorney for 17 years, starting as an assistant district attorney

in Milwaukee County. I was also a partner in the litigation practice at Michael, Best and Friedrich and, immediately prior to accepting appointment as Insurance Commissioner, the General Counsel and Vice President of United Government Services.

I look forward to the opportunity to meet with you and share in the discussion of the challenges and issues that face the business of insurance in Wisconsin. I am also very interested in hearing your ideas as to how we can best continue to grow the insurance industry in the state.



Wisconsin Insurance News will return to its regular, quarterly, publishing schedule with its next issue.

Thank you for your patience while we underwent building and staff changes.

**Office of the Commissioner of Insurance
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Madison, WI 53707-7873**

**(608) 266-8699 [agents]
(608) 266-3585 [general]
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**See page 3 for
information about
OCI's building
change**

**P.O. Box remains
the same!**