



# Wisconsin Insurance News

Issue 2 - Summer 2011

## Commissioner's Note

By Ted Nickel, Commissioner of Insurance



This edition of the Wisconsin Insurance News coincides with the beginning of the State of Wisconsin's new two-year budget cycle. This budget

represents Governor Walker's vision for Wisconsin's future. The budget puts Wisconsin's fiscal house in order and sets the stage for future economic prosperity for the state and its citizens.

Over the past six months, I've visited with many of the companies that are regulated by this office and I can tell you that the Governor's vision suits the insurance market very well. The budget is forward looking – tackling today's problems and envisioning an even better Wisconsin.

Wisconsin's insurance market is poised for expansion. As the economy rebounds consumers will begin to flex their buying power and fuel the need for more insurance. Businesses likewise, will need to expand their insurance coverage as they grow, move to Wisconsin, and increase hiring. Wisconsin insurers and agents are ready to fill that increased demand for commercial and personal lines insurance products.

The Governor's budget recognizes and takes advantage of these market conditions. Insurance company premium and franchise taxes and insurance agent fees

were held in check, giving insurers certainty for planning to permit expansion and business plans without interruption.

Likewise, the Governor's budget recognizes that a balanced regulatory approach will encourage job creation and preservation. This budget does not place additional regulatory requirements on insurers or agents. No additional regulatory burdens for companies means no additional costs passed along to policyholders and promotes premium stability. This budget allows OCI to continue its focus on its core mission of consumer protection and insurer financial solvency.

It hasn't been all about the budget for the legislature this spring. Lawmakers have been busy passing a number of policy priorities, including changes to Wisconsin's auto insurance laws. As you may recall, last session's legislature installed a number of changes to auto insurance statutes. The primary changes included the imposition of mandatory motor vehicle liability coverage and increases in the minimum liability coverage amounts.

Other changes made last session included repealing a prohibition on stacking insurance policies that would have exposed insurers to larger payouts and elimination of reducing clauses in uninsured (UM) and underinsured (UIM) motorist coverage. The minimum limits on UM/UIM coverage increased and umbrella liability policies would also have been required to carry UM/UIM coverage. UIM coverage was required on all motor vehicle insurance policies.

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The changes this session in Wisconsin Act 14 changed the auto laws back to the pre-2009 statutes. The one exception was that the requirement for mandatory motor vehicle liability coverage was retained, leaving New Hampshire as the only state without mandatory auto coverage.

This edition of the WIN includes an article with more detail on the Act 14 changes.

We have begun a process of working with the universities and technical colleges to discuss the industry's workforce issues. I am very pleased with the positive reaction we are receiving and look forward to crafting some workable solutions that will create high-quality professionals for agents, insurers and their customers.

We have also partnered with the Department of Financial Institutions in the first meeting of the Governor's Financial Literacy Council. I am thrilled about the prospect of promoting insurance education at the K-12 level. In any discussion about financial literacy, insurance is a critical component of everyone's financial plan.

Finally, as you might expect, we are still actively working on implementing the various provisions of the 2010 Affordable Care Act (ACA), the federal health reform legislation. My team, along with key leaders from the Department of Health Services (DHS) and the Governor's office, has been working to assess what a health insurance exchange will look like for Wisconsin. Those efforts continue and we are working to inform insurance stakeholders about the exchange concept. I continue to stress, both locally and nationally, the essential role insurance agents play in the health insurance purchasing process.

We are also developing some enabling legislation that will permit Wisconsin to retain its authority over the implementation of various ACA provisions like independent, external review authority

## **Flood Insurance Training Requirements for Insurance Producers With A Property Line of Authority Selling Through the National Flood Insurance Program (NFIP)**

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the National Flood Insurance Plan (NFIP) to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act directs the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties, establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state-approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit. Failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All Wisconsin-licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117, or such later requirements as published by the Federal Emergency Management Agency.

Insurance producers can get more information about the NFIP by visiting FEMA's NFIP website at [www.fema.gov/business/nfip/](http://www.fema.gov/business/nfip/).

### **Upcoming NFIP Flood Training Seminars:**

#### **October 4, 2011**

LaCrosse Center  
300 Harborview Plaza  
LaCrosse, WI

#### **October 5, 2011**

Kalahari Resort and Convention Center  
1305 Kalahari Drive  
Wisconsin Dells, WI

#### **October 6, 2011**

Doubletree Hotel  
18155 Bluemound Road  
Brookfield, WI

All seminars will be filed and approved for 4 hours Wisconsin CE credit. Seminars begin at 8:30 a.m. and conclude at 12:30 p.m. at each venue.

Registration is through the Independent Insurance Agents of Wisconsin (IIAW) at 608-256-4429 or [www.iiaw.com](http://www.iiaw.com). Specific registration questions can be directed to Tammy Wenzel at IIAW.

All the above seminars will be conducted by the National Flood Insurance Program. Questions about program content can be directed to Rich Slevin, Senior Territory Training Manager, NFIP, at [rich@h2opartnersusa.com](mailto:rich@h2opartnersusa.com).

All FEMA/NFIP training is listed at [www.nfipiservice.com/training](http://www.nfipiservice.com/training). ●

### **Pfaff Named Agent Licensing Chief**

Commissioner Ted Nickel named Nitza Pfaff as the Insurance Program Manager for OCI's Agent Licensing Section. Nitza joined the OCI in 2007 as an Insurance Examiner for the Bureau of Market Regulation Division. Prior to her current assignment, she was responsible for conducting market conduct examinations, investigating consumer complaints and reviewing policy forms.

Nitza is a Wisconsin-licensed intermediary and has over 10 years of experience in the financial services industry. She earned her Bachelors of Science Degree from the University of Wisconsin-Madison.

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# Continuing Education

## Basic Requirements

All agents who hold a license in any of the major lines of insurance must complete a total of 24 credits during the biennium. At least 3 of the 24 must be in the ethics of insurance. The major lines include: Property, Casualty, Personal lines P&C, Life, and Accident and Health, or the limited line of Automobile.

Course credits may be completed at any time during the two-year period, but credits earned during one reporting period cannot be carried over to another reporting period. An agent's compliance/expiration date is printed on the license.

Agents are urged not to wait until the last few weeks of their reporting period to complete continuing education for the biennium. By rule, continuing education providers have 10 days to electronically bank the credits, and paper confirmation

is not acceptable. Agents should complete all continuing education at least 10 days before the expiration date in order to avoid revocation of the license and cancellation of their appointment(s).

Agents can view lists of approved providers, approved courses, course locations, and view/or print their transcript at any time on Sircon's website. To do so, agents can log on to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin) and select "Look up education courses/credits" and follow the prompts. The CE provider also can be contacted directly to determine if the completed course has been submitted for approval in Wisconsin or to bank any approved credits.

There is no grace period for the completion of the required CE courses during the biennium. Those who have not completed the requirements will have their license revoked.

## Internet Transcripts Available from Sircon

The transcript mentioned above also can be printed free of charge by logging on to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin). By printing and viewing the transcript, agents can 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.

Agents may contact Pearson VUE at (800) 274-4679 for answers to general questions, to obtain information on course availability, and to confirm if credits have been banked in an agent's individual record. ●

## Electronic License Renewals

Resident or nonresident agents and firms must renew their license online either by credit card, debit card or electronic check [s. 20.905 (1), Wis. Stat.]. No other method of payment is acceptable. Agents and firms have the following three options to make these payments:

**SIRCON** ([www.sircon.com/wisconsin](http://www.sircon.com/wisconsin))—All payments made at this site are made in real time to OCI, and an agent's record is updated immediately. There is a \$6 transaction fee in addition to the renewal fee. A license can be printed online free of charge at Sircon's site immediately after receipt of payment and for up to 30 days.

**Office of the Commissioner of Insurance**—There is a \$1 transaction fee in addition to the renewal fee. A license can be printed free of charge at any time. Due to a 72-hour time delay in posting the transaction with this option, those making payments within 5 days of the expiration date are required to instead use Sircon to avoid delays or license cancellation.

**National Insurance Producer Registry**—There is a \$5 transaction fee in addition to the renewal fee.

For questions, please contact Agent Licensing at (800) 236-8517 or visit our website at [oci.wi.gov](http://oci.wi.gov). ●

## Biennial Regulation Fees - Renewal Notices

To continue conducting insurance business in Wisconsin, agents must pay a biennial regulation fee and comply with any applicable continuing education requirements. Approximately 60 days prior to license expiration, a renewal notice is mailed to the mailing address on file with our office. All notices are sent by first class mail and are in a postcard format. Renewal fees must be paid by credit card, debit card, or electronic check.

If you are a resident agent required to complete continuing education, a separate notice is mailed to those agents who are deficient in course credits 90 days prior to their expiration date. To obtain a copy of your transcript, go to Sircon at [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin). ●

## Address Changes

Any resident or nonresident agent who has a change of residence address or mailing address is required by law to notify the Office of the Commissioner of Insurance (OCI) within 30 days of the change. Agents need to make sure their current license copy contains the most up-to-date address information.

Agents who need to make the change may:

- Log on to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin) and select "Update your Name or Address." This option allows agents to also add or maintain an email address, or
- Log on to [www.nipr.com](http://www.nipr.com) and select "Address Change Request," or
- Notify the Agent Licensing Section in writing at P.O. Box 7872, Madison, Wisconsin 53707-7872, by fax at (608) 267-9451, or by e-mail at [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov). Agents must include their name, license number, old address, new address and effective date.

OCI will not accept telephone requests for changes of address. ●

## 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.

### Miss an issue of the WIN?

No problem. We have old issues of Wisconsin Insurance News dating back to 2002 on our Web site:

[http://oci.wi.gov/ins\\_rev.htm](http://oci.wi.gov/ins_rev.htm)



## NAIC/NIPR Attachments Warehouse for the Electronic Filing of Insurance Producer Licensing Documents

The Office of the Commissioner of Insurance (OCI) continues to use and participate in the national license database in collaboration with the National Association of Insurance Commissioners (NAIC) and the National Insurance Producer Registry (NIPR). In order to streamline filing requirements, applicants or agents are permitted to electronically file required documents when applying for or renewing an insurance license. This collaboration also allows agents to meet the statutory requirements regarding notification and reporting of all administrative and criminal actions as required under s. Ins 6.61 (16), Wis. Adm. Code.

OCI also will recognize the reporting of the action to the Attachments Warehouse, the subsequent email alert to the

division, and the state's ability to retrieve, review, and download the attachment as fulfilling the requirement of a producer to notify and report an action under the same administrative rule identified above.

### Attachments Warehouse

The Attachments Warehouse is a secure regulatory database that electronically receives, stores, and shares licensing documents with the states. The documents are submitted in support of an application or renewal of an insurance producer license through the NIPR. If any individual application, renewal, or notification of any criminal or administrative action requires supplemental documentation, the documentation may be submitted via the Attachments Warehouse.

### Notification and Reporting of Actions (ROA)

Agents may use the Attachments Warehouse to satisfy the requirements for the notification and reporting of administrative and criminal actions to the Commissioner under s. Ins 6.61 (16), Wis. Adm. Code. An agent may send the required notification and documents to the Attachments Warehouse electronically instead of faxing or mailing the information to OCI.

For more information about the use of the Attachments Warehouse, agents may contact the Agent Licensing Section at (800) 236-8517 or [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov), or visit the NIPR website at [www.nipr.com](http://www.nipr.com). ●

## Application Procedures Following License Cancellation

Agents who have had their license revoked for failure to pay the renewal fee or failure to comply with continuing education requirements must reapply in order to have their license reinstated.

**Residents** who held a major-line or limited-line license have one year from their expiration date to reapply without having to complete any preclicensing education or examinations. Agents must complete continuing education requirements and the credits must be banked electronically with our office before the agent can reapply. Agents have two options to reapply:

- Agents may reapply online at [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin) and pay by credit card. This process takes about 1-5 days.
- Agents may log on to [oci.wi.gov/agentlic/forms-apps.htm](http://oci.wi.gov/agentlic/forms-apps.htm), and download, complete and mail the paper application (OCI 11-041R Resident Insurance Agent License Application Without Examination) to OCI along with the proper fee. Instructions and the fee schedule are printed on the form.

Resident agents who wish to reapply for a major-line license after one year are

required to complete all of the preclicensing education for each line previously held and take the law portion of each examination. Basic examination information is available on our website at [oci.wi.gov/agentlic/licensing.htm](http://oci.wi.gov/agentlic/licensing.htm). A list of preclicensing education schools is located at [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin). Residents holding a limited line license would need to take the entire examination.

**Nonresidents** have two ways to reapply:

- They may log on to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin) to apply electronically and pay by credit card. This process takes about 1-5 days.
- They may log on to [oci.wi.gov/agentlic/forms-apps.htm](http://oci.wi.gov/agentlic/forms-apps.htm), and download, complete, and mail in the paper application (OCI 11-041N Nonresident Agent License Application). The fee schedule and instructions are printed on the form. A letter of certification is not required; however, paper applications may take from 4-10 weeks to process.

For questions, please contact Agent Licensing at (800) 236-8517. ●

## Needed: Agents to Audit Continuing Education Courses

The Office of the Commissioner of Insurance (OCI) is recruiting licensed agents to audit CE courses. OCI is recruiting individual agents to audit courses in all of the major lines of insurance: Property, Casualty, Life, and Accident & Health.

Interested resident agents must have had a license in good standing continuously for a minimum of five years without any administrative actions or other disclosures. Auditors will audit two or three classes a year. Agents will not receive credit hours of continuing education for these courses.

Both classroom courses and on-line courses will be audited. The fee schedule will be as follows:

### Classroom:

- \$100 per session (up to four hours) plus mileage, tolls, parking and lunch.
- \$200 per session (over four hours) plus mileage, tolls, parking and lunch.

### Online:

- 1-6 hours, \$100
- 7-12 hours, \$200
- 13-18 hours, \$300
- 19-24 hours, \$400

Agents who are interested in being considered for an auditing assignment should send a resume and cover letter by email to:

[ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov)

The deadline is July 31, 2011. ●

## Variable Life/Variable Annuity Agent License Qualification

Changes to agent licensing requirements were adopted last year to conform to NAIC model requirements for licensing and regulation of insurance agents. Agents are now required to hold a Variable Life/Variable Annuity license before selling or servicing variable life and/or variable annuity products.

Resident agents need to hold a life license and provide verification of required registration by the Financial Industry Regulatory Authority (FINRA) for Series 6 or Series 7 in order to obtain the variable life/variable annuity qualification. Nonresident agents must hold a variable license in their resident state. Applicants can apply online at [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin). ●

## Check the Status of Your License or Print Your License

A resident or nonresident agent who needs to check on the status of his or her license can do so by logging on to [www.sircon.com/wisconsin](http://www.sircon.com/wisconsin) and selecting "Check Your Status with a State." Also, agents are reminded that OCI no longer mails licenses – either new or renewal. Agents may print their license at our website, free of charge, at [oci.wi.gov](http://oci.wi.gov) by selecting "Print Your License" on the home page. Agents without access to a computer are still able to request a copy from OCI.

## Auto Insurance Changes Enacted

2011 Wisconsin Act 14 made changes to automobile insurance coverage limits, permissible policy provisions, and proof of financial responsibility.

The Act largely returns the laws on financial responsibility for motor vehicles to the status of those laws prior to being revised by 2009 Wisconsin Act 28 (the 2009-10 Biennial Budget), but maintains the requirement that every motor vehicle operated in Wisconsin be covered by an insurance policy.

Act 14 reduces the minimum mandatory liability coverage to \$25,000 for each person, \$50,000 for each accident, and \$10,000 for property damage, from \$50,000, \$100,000, and \$15,000, respectively. It also repeals the mechanism for the Wisconsin Department of Transportation to index the limits to inflation.

The Act reduces the minimum uninsured coverage to \$25,000 per person and \$50,000 per accident, from \$100,000 and \$300,000, respectively. It also reduces the minimum medical payments coverage to \$1,000, from \$10,000.

The Act revises the definition of an “uninsured motor vehicle” to explicitly include a so-called phantom vehicle that may cause an accident without physical contact between the vehicles. The Act revises the proof for an accident with a phantom vehicle to require corroboration by somebody other than the insured, and requires timely notice of the accident to police and the insurer.

The Act returns the treatment of underinsured motorist coverage to the status of that law prior to being revised by the 2009-10 Biennial Budget, including the following provisions:

- Underinsured motorist coverage is not required by an insurance policy.
- If underinsured motorist coverage is not included in the policy, a written notice of its availability must be provided to the insured. The notice is required only one time, in conjunction with delivery of the policy.

- Rejection or acceptance of the underinsured motorist coverage does not need to be in writing. Absence of premium payments for underinsured motorist coverage is proof of rejection of the coverage.
- If an insured does accept underinsured motorist coverage, the coverage limits must be at least \$50,000 per person and \$100,000 per accident.

The definition of underinsured motorist coverage is repealed and left undefined in the statutes, to be determined by each individual insurance policy.

The Act allows an insurance policy to include anti-stacking clauses, which prohibit each type of coverage under the policy from being added to the limits for similar coverage for other vehicles for which the person is insured. The Act allows an insurance policy to reduce limits by the amount of payments made by a third party with legal responsibility for payments, such as the at-fault driver’s insurance policy, worker’s compensation, or disability benefits.

The Act allows an insurance policy to place an applicant who has not previously had motor vehicle insurance in a high-risk category for assessing risk.

The Act requires an insurance policy for a human service vehicle used to transport the elderly and disabled to include property damage coverage of at least \$10,000, and bodily injury liability coverage of at least \$75,000 per person.

The Act exempts a commercial liability, umbrella, or excess liability policy from the requirements for minimum uninsured and medical payments coverage, and from the mandatory offer of an uninsured and underinsured policy.

Act 14 becomes effective November 1, 2011, and applies to motor vehicle insurance policies that are newly issued or renewed on or after that date.

(Source: Wisconsin Legislative Council, [http://legis.wisconsin.gov/2011/data/lc\\_act/act014-ab004.pdf](http://legis.wisconsin.gov/2011/data/lc_act/act014-ab004.pdf)) ●

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and review of health insurance premium increases. It is essential for our state to retain this authority so that a federal regulator, with little knowledge about how our market works, does not put in place an unworkable regulatory scheme that creates dysfunction within the marketplace.

As usual, we have a lot of things going on. From my perspective, it makes time go by rather quickly. While some may feel that insurance regulation seems rather boring, I can assure you that it is never dull. I have truly enjoyed my first six months as Commissioner and look forward to the opportunities and challenges that lie ahead. ●

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### Budget Update

The 2012-2013 state budget, signed into law as 2011 Wisconsin Act 32, made the following changes to Wisconsin insurance laws:

Section 632.797 (1) (d), Wis. Stat. - Prohibits an insurer from changing the rating methodology between community rating and experience rating or otherwise penalizing a policyholder or employer for requesting aggregate group health claims experience.

Section 632.885, Wis. Stat. - Changes current law that require private health insurance policies and self-insured governmental plans to provide coverage for an adult child as a dependent of the applicant or insured if the child is over 17 but less than 27 years of age, is not married, and is not eligible for coverage under a group health benefit plan through the child’s employer and for which the premium is no greater than the premium for coverage as a dependent under the parent’s plan. Instead, the law now requires every insurer that offers health insurance coverage and provides dependent coverage of children and every self-insured health plan that provides coverage for a child provide dependent coverage for any child of an applicant or insured if the child is under the age of 26.

OCI will issue a bulletin to insurers with more information. ●

## Russ Lamb and Sarah Haeft - Volunteering in Haiti

OCI Financial Examiners Russell Lamb and Sarah Haeft volunteered their professional expertise to the government of Haiti for the development of their insurance industry regulatory processes. Currently there are no government requirements, standard forms or contract language for insurance companies. There is little to no regulation from the government other than tax audits.

Their adventure started in Miami on March 9, 2011, when they joined with the rest of their team and traveled on to Haiti. With Russ and Sarah were three other participants one from the U. S. Department of Treasury's Office of Technical Assistance and the other two were from the Minnesota and

New Mexico Insurance Departments. Their mission was to assess the financial condition of the private property and casualty insurance companies in order to allow the government to establish a rescue plan in favor of the companies in trouble and to help make the sector financially sound.

The domestic insurance sector in Haiti is comprised of an estimated 11 private companies, 3 state institutions, and about 60 insurance agents. The sector is underdeveloped and shows the lowest penetration rate in the region. Individual property and casualty insurance companies were severely affected by the January 2010 earthquake, making the sector on the aggregate unable to honor

all the claims at stake and leaving it in a situation of virtual insolvency.

Through their efforts they were able to determine that the entire country had less than \$10 million in annual premiums written with approximately \$1.2 billion in aggregate. It was determined that there was approximately \$30 million in unpaid claims remaining with the country's troubled companies. The troubled companies stressed that they did not want a hand out but rather a loan with favorable terms. The interest rate in Haiti is currently 12% for short-term loans. The companies also noted that all properties were extremely underinsured; most were insured for less than 60% of their

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## Recent Administrative Rule Activity

**Ins 3.35, Wis. Adm. Code, relating to colorectal cancer screening.** The proposed rule allows insurers and self-insured governmental plans to select from among the U.S. Preventive Services Task Force, the National Cancer Institute, or the American Cancer Society guidelines it will follow related to colorectal cancer screening intervals and specific screening tests or procedures. Insurers and self-insured governmental health plans are to inform enrollees of the guideline or guidelines they use and, if they use more than one guideline, which guideline is primary if a dispute arises.

The proposed rule requires insurers and self-funded governmental plans to provide coverage of at least three of four identified screening tools: fecal occult blood test, flexible sigmoidoscopy, colonoscopy and computerized tomographic colonography. The determination for appropriate screening test or procedure is to be based upon medical necessity or medically appropriate basis and is eligible for internal and independent review.

Additionally, the proposed rule sets forth guidance on determination of persons at high risk for developing colorectal cancer.

OCI has completed promulgation of s. Ins 3.35, Wis. Adm. Code. The rule is applicable on July 1, 2011.

**Ins 3.375, Wis. Adm. Code, relating to health insurance coverage of nervous and mental disorders and substance use disorders.** 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 requires insurers offering group health insurance and self-insured governmental plans to provide coverage for the treatment of nervous and mental disorders and substance use disorders no more restrictively than coverage for the most common or frequent type of treatment limitations that are applied to substantially all other coverage under the plan.

OCI has completed promulgation of s. Ins 3.375, Wis. Adm. Code. The rule is applicable on July 1, 2011. ●

## Updated Publications

OCI has recently updated several publications. Choose the "Publications" link in the top navigation on our home page, [oci.wi.gov](http://oci.wi.gov), then "Consumer Publications" to view, print or request a copy.

- Consumer's Guide to Auto Insurance (PI-057)
- Medicare Part D - Things to Know Before Signing Up (PI-222)
- Medicare Supplement Insurance Approved Policies (PI-010)
- Fact Sheet on Continuation and Conversion Rights in Health Insurance Policies (PI-023)
- Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders or Substance Use Disorders (PI-008)
- Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)
- Mobile Home Insurance (PI-066)
- Fact Sheet on Foster Parent Liability Insurance (PI-048)
- Insurance Complaints and Administrative Actions (PI-030)



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property value which only covered the mortgage. The group's findings were shared with the US Embassy and the Haitian Ministry of Economy and Finance.

According to Sarah and Russ, one of the hardest parts of their mission was to see the conditions of many Haitian families. Seeing first hand that even though the earthquake happened over a year ago reconstruction had not yet begun and that rubble had not yet been removed.

Both examiners were asked and did return to Haiti in late April to continue their work. ●

### 2011 Milestones

Retiring from OCI are Insurance Complaint Section Supervisor Annette Byrnes (30 years of state service); OCI Attorney James Harris (19 years); Financial Specialist Jacque Gernetzke (30 years); and Financial Examiner Andrew Fell (42 years).

OCI Financial Examiners Rebecca Easland and Sarah Haefl successfully completed the requirements to obtain their licenses as Certified Public Accountants.

Insurance Examiner Janelle Dvorak completed the requirements to receive the designation Associate, Life Management Institute (ALMI), in March of this year.

Commissioner Nickel appointed Danielle Rogacki as the Insurance Program Manager for the Local Government Property Insurance Fund.

Insurance Examiner Lynn Pink earned her Certified Insurance Examiner (CIE) designation.

Financial Examiner David Jansen successfully met the requirements to obtain the Accredited Financial Examiner (AFE) designation.

Financial Examiner Amy Malm successfully met the requirements to obtain the Certified Financial Examiner (CFE) designation. ●

## Administrative Actions Taken by OCI

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of administrative actions started in the year 1964 can be viewed and printed from OCI's Web site at [oci.wi.gov/admact/admact.htm](http://oci.wi.gov/admact/admact.htm). The following are actions for January 2011 through May 2011.

### Actions Against Agents

Steven James Athay  
1499 N. 175 W., Bountiful, UT 84010  
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.  
February 2011

Marissa R. Bankston  
5451 Grant St., Merrillville, IN 46410  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct.  
January 2011

Jerlene J. Barker  
4518 Meachem Rd., Racine, WI 53403  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.  
February 2011

William Harold Beecher, Sr.  
2166 Figaro Ln., Jacksonville, FL 32210  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by the state of Florida which may be substantially related to insurance marketing type conduct.  
February 2011

Kelly M. Bice  
2913 N. Shore Dr., East Troy, WI 53120  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.  
February 2011

Jon E. Bilodeau  
3156 Molly Brown Ln.,  
Green Bay, WI 54313  
Agreed to pay a forfeiture of \$500.00 and to cease and desist from using misleading sales presentations. This action was taken based on allegations of using misleading sales presentations for worker's compensation insurance.  
January 2011

Ralph John Blust  
18 Lakeview Ct., Willowbrook, IL 60527  
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 Kentucky on a licensing application.  
March 2011

Sandra Kay Bolton  
7716 Marble Canyon Dr.,  
Fort Worth, TX 76137  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding surplus lines.  
March 2011

James Patrick Bortolussi  
2419 Gettysburg Ave. S.,  
Minneapolis, MN 55426  
Agreed to report administrative actions taken by other states and agreed to a suspension of his insurance license for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Georgia on a licensing application.  
May 2011

Jason M. Braun  
4218 Durand Ave., Racine, WI 53405  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on an insurance license application.  
January 2011

Devin A. Brown  
511 Northport Dr. Apt. 4,  
Madison, WI 53704  
Had his application for an insurance license denied. This action was taken based on allegations of previous criminal convictions and involvement with multiple lawsuits which may be substantially related to insurance marketing type conduct.  
February 2011

William D. Burdick, Jr.  
2165 S. 108th St., Apt. 3,  
Milwaukee, WI 53227  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal

convictions on a licensing application, and criminal convictions which may be substantially related to insurance marketing type conduct. April 2011

John E. Burgoyne  
187 E. Syringa Loop, Box 710,  
Shoshone, ID 83352  
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 Arizona on a licensing application.  
March 2011

Melissa Michelle Cameron  
241 W. 800 S., Bountiful, UT 84010  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct.  
February 2011

Matthew D. Carroll  
750 Broadway St., Platteville, WI 53818  
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. January 2011

Matthew D. Carroll  
340 1/2 Congress St.,  
Bloomington, WI 53804  
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 and a Wisconsin administrative action on an insurance licensing application. May 2011

Tim R. Caudill  
N1267 Hickory Rd., P.O. Box 212,  
Pell Lake, WI 53157  
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.  
January 2011

Christopher J. Chadbourne  
50 Lindbergh Ave., West Newton, MA 02465  
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 surplus lines.  
March 2011

Lisa Marlene Christmas  
6521 32nd Ave., Kenosha, WI 53142  
Had her insurance license revoked. This action was taken based on allegations of

failing to pay Wisconsin delinquent taxes due.  
April 2011

Herbert Joe Clack  
5701 E. Hillsborough Ave. Ste. 2400,  
Tampa, FL 33610  
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.  
March 2011

Eric R. Crites  
3129 Maple Valley Dr. Apt. 108,  
Madison, WI 53719  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application.  
May 2011

Melody Denise Deane  
6704 Marsden St., Philadelphia, PA 19135  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct.  
January 2011

Nathan S. Diederich  
7010 Longmeadow Rd., Madison, WI 53717  
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 complete a background check requirement.  
February 2011

Gladys P. Dixon  
5962 N. Lovers Lane Rd.,  
Milwaukee, WI 53225  
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. March 2011

Christina L. Dollins  
2125 Oakland Ave., Waukesha, WI 53188  
Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist submitting insurance applications containing false or misleading information. These actions were taken based on allegations of submitting insurance applications containing false or misleading information. January 2011

Sally Elizabeth Domingue  
E. 3352 Old School Ln.,  
Coon Valley, WI 54623  
Had her application for an insurance license denied. This action was taken based on

allegations of a criminal conviction which may be substantially related to insurance marketing type conduct, as well as allegations of failing to comply with a diversion program. May 2011

Michelle A. Dunn  
1345 Meadowlark Ln., Waukesha, WI 53188  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.  
April 2011

Sean Michael Ellis  
2618 146th Ave. SE, Bellevue, WA 98007  
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.  
February 2011

Jerry O. Ericksen  
2141 Eighth St.,  
Wisconsin Rapids, WI 54494  
Agreed to surrender his insurance license, agreed not to solicit any new insurance business, and agreed to respond promptly in writing to OCI inquiries. These actions were taken based on allegations of signing a document without proper authority, failing to promptly submit applications to an insurer, failing to respond promptly to inquiries from OCI, and misappropriating premiums.  
February 2011

Frank C. Feiertag  
8697 N. 63rd St., Milwaukee, WI 53223  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.  
February 2011

Maleesa Rose Foreside  
608 N. Rolling Vw.,  
San Antonio, TX 78253  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct.  
March 2011

Stephanie Michelle Freybler  
2915 S. Locust Ave., Holmen, WI 54636  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.  
February 2011

Matthew M. Gallagher  
2876 Bay Settlement Rd.,  
Green Bay, WI 54311  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Marlene Laverne Garland-Hill  
600 W. Lafayette Blvd. Fl. 300,  
Detroit, MI 48226  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to evidence of surplus lines licensing in her resident state. April 2011

Suad Taha Ghoulah  
7930 W. 95th St. Apt 2A,  
Hickory Hills, IL 60457  
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 North Carolina on a licensing application. February 2011

Peter Stephen Goeser  
N5109 Oak Hill Rd., Fond du Lac, WI 54937  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Tara Monique Good  
798 Falls Ave. Apt. 201,  
Twin Falls, ID 83301  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. February 2011

Benjamin Clay Graham  
3717 Morning Rd. Apt. B,  
Madison, WI 53704  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Edson Granados  
22 Linden Ave., Buffalo Grove, IL 60089  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. January 2011

Timothy M. Greguire  
310 S. Sixth Ave., Wausau, WI 54401  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction which may be substantially related to insurance marketing type conduct, and failing to pay Wisconsin delinquent taxes due. February 2011

Timothy John Groves  
3201 W. Point Rd., Middleton, WI 53562  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Edward Patrick Haley  
3621 Stratford Ct. Unit 3B,  
Lake Bluff, IL 60044  
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 administrative actions taken by the states of Illinois and North Carolina on a licensing application. March 2011

Veronica Harrison  
21575 N. Casa Royale Dr.,  
Surprise, AZ 85387  
Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2011

Kelly D. Hassert  
1121 22-1/2 St., Chetek, WI 54728  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. February 2011

Michael B. Hebert  
111 Midge St., Johnson Creek, WI 53038  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2011

Jennifer Hennigan  
8622 Whitesville Rd.,  
Copenhagen, NY 13626  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. February 2011

Cayleigh P. Herrero  
3506 Basalt Ln., Madison, WI 53719  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. January 2011

Michael B. Higgins  
701 Werner St., Watertown, WI 53098  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. February 2011

Tara Rose Hill  
206 Thomas Pl., Arena, WI 53503  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a criminal conviction on a licensing application, and a pending criminal charge. April 2011

Matthew T. Hobbs  
121 Haas Ln., Sellersburg, IN 47172  
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. March 2011

Irma J. Jimenez  
230 E. Tyranena Park Rd. Apt. G,  
Lake Mills, WI 53551  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2011

Christopher Andrew 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. April 2011

Jolene R. Kavooosi  
2810 Memorial Dr., Two Rivers, WI 54241  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance licensing application. January 2011

Joseph Kelly  
3027 Holland Rd., Green Bay, WI 54313  
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 complete a background check requirement. February 2011

Allan L. Keup  
518 S. Glenwood Ave., Springfield, IL 62704  
Had his application for an insurance license denied. This action was taken based on allegations of an administrative action taken by FINRA, terminations for cause, additional evidence of untrustworthiness, and a class action judgment. January 2011

David K. Knetter, Jr.  
339 S. Main St., Cottage Grove, WI 53527  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Faith E. Lamson  
2202 Luann Ln. Apt. 103,  
Madison, WI 53713  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. April 2011

Carla J. Lang  
332 Graemere St., Northfield, IL 60093  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Wisconsin and Colorado on a licensing application. March 2011

Sung H. Lee  
1126 Manchester Rd., Schaumburg, IL 60193  
Agreed to pay a forfeiture of \$1,000.00 and agreed to cease and desist violating s. 628.34 (1), Wis. Stat. These actions were taken based on allegations of signing an insurance document without proper authority. February 2011

Steve R. Lewicki  
724 S. Water St., Sheboygan, WI 53081  
Agreed to respond promptly to all inquiries from OCI and agreed to a suspension of his insurance license for 31 days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. April 2011

Edward Liegel  
S8552 Valley View Rd., Loganville, WI 53943  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. April 2011

Ashley Rae Lightner  
8333 Lakeshore Cir. #3618,  
Indianapolis, IN 46250  
Had her insurance license revoked. This action was taken based on allegations of completing an insurance application without authorization, failing to respond to inquiries from OCI, and failing to notify OCI of an address change. April 2011

Tiffany S. Lott  
3710 E. Karstens Apt. 2, Madison, WI 53704  
Had her 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. March 2011

Davis Michael Mancini  
1302 Grignon St. Unit East,  
Green Bay, WI 54301  
Agreed to pay a forfeiture of \$500.00, agreed to respond promptly to inquiries from OCI, and agreed to report any criminal charges and convictions promptly to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI regarding criminal charges and failing to promptly report a criminal conviction to OCI. May 2011

Michael Paul Mann  
W334 N6892 Stone Bank Rd.,  
Oconomowoc, WI 53066  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Lisa R. Martinez  
12161 Yancy St. NE Unit B,  
Blaine, MN 55449  
Agreed to the denial of her insurance license for 31 days and agreed to correctly answer questions on licensing applications. These actions were taken based on allegations of failing to disclose a criminal conviction and failing to disclose an administrative action on a licensing application. April 2011

Brett Jeffrey Messerschmidt  
3558 Blackwolf Run, Green Bay, WI 54311  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Arizona on a licensing application. May 2011

John K. Miller  
2768 Viking Dr. Apt 2D,  
Green Bay, WI 54304  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to

inquiries from OCI, not completing fingerprinting requirements, and not completing prelicensing education. March 2011

Angel Ntxhilis Moiyin  
888 County Rd. D W. Ste. 210,  
St. Paul, MN 55112  
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. February 2011

James Edward Mullin  
11922 Imperial Ave. N., Hugo, MN 55038  
Agreed to the revocation of his insurance license and agreed to never reapply for a Wisconsin insurance license. These actions were taken based on allegations of using unapproved policy forms and misrepresenting the residence status of consumers. February 2011

Amber R. Nelson  
968 Mistflower Cir., Menasha, WI 54952  
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. February 2011

Jeffery Scott Norton  
812 W. Harris St., Appleton, WI 54914  
Agreed to surrender his insurance agent's license and to not reapply for a Wisconsin insurance license. These actions were taken based on allegations of failing to report an administrative action taken by another state and failing to promptly respond to inquiries from OCI. March 2011

Patricia Ann Nusbaum  
437 Union St., Eau Claire, WI 54703  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Shawn M. O'Brien  
W217 State Rd. 29, Spring Valley, WI 54767  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2011

Quintin J. Oldenburg  
530 W. Glendale Ave., Appleton, WI 54911  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. January 2011

Gregory L. Oldham  
9137 33rd Ave., Kenosha, WI 53142  
Agreed to pay a forfeiture of \$1,000.00 and agreed to surrender his Wisconsin insurance agent's license. Should he reapply and obtain a Wisconsin intermediary license in the future, he also agreed to provide OCI with reports regarding the suitability of his annuity sales. He further agreed to notify OCI if he becomes registered with a broker-dealer before September 30, 2012. These actions were taken based on allegations of failing to properly consider suitability in selling annuities. May 2011

Julia E. Rainier  
1160 Balaton Ln. Apt. 103,  
Greenwood, IN 46143  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Wisconsin and South Dakota on an insurance license application. January 2011

Craig N. Reed, Jr.  
411 E. Burleigh St., Milwaukee, WI 53212  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. May 2011

Randy L. Reimer  
W8049 Birch Rd., Beaver Dam, WI 53916  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Donald Harold Relyea  
4122 Lovers Ln., Dallas, TX 75225  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by FINRA which may be substantially related to insurance marketing type conduct. February 2011

Marilyn Rodriguez  
420 E. 200 S., Burley, ID 83318  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. January 2011

Alan Donald Rooke  
13819 Cloverleaf Ct.,  
Grass Valley, CA 95945  
Had his application for an insurance license denied. This action was taken based on allegations of an administrative action taken by the state of California. January 2011

Ralph A. Rosenthal  
W6955 Edgewater Dr.,  
Fond du Lac, WI 54937  
Agreed to surrender all Wisconsin insurance intermediary licenses. This action was taken based on allegations of making health status misrepresentations on insurance applications. February 2011

Carl L. Rykard, Jr.  
923 E. Mount Pleasant Ave.,  
Philadelphia, PA 19150  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Wisconsin and New York on a licensing application. January 2011

David R. Scholfield  
1310 Mcindoe St., Wausau, WI 54401  
Agreed to have his insurance license revoked and agreed not to reapply for a Wisconsin insurance license. These actions were taken based on allegations of a criminal conviction substantially related to insurance activities. April 2011

Erin M. Stang  
849 248th Ave., Kansasville, WI 53139  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. January 2011

Steve M. Strube  
8468 Lee St., Larsen, WI 54947  
Agreed to pay a forfeiture of \$5,000.00 and agreed to file a copy of the fully-executed stipulation and order with the supervising principal of each broker dealer he is affiliated with. He further agreed to certify successful completion of not less than 8 credit hours of OCI-approved training related to annuities on or before October 1, 2011. These actions were taken based on allegations of making misrepresentations and failing to properly consider suitability in annuity sales. May 2011

Tina Szucs  
5219 Greig Rd., Greig, NY 13345  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. February 2011

Jerome Scott Tiffany  
210 Mount View Rd., Mosinee, WI 54455  
Was ordered to pay a forfeiture of \$250.00. This action was taken based on allegations of backdating accident insurance applications and failing to report an address change to OCI. April 2011

Myron P. Ubl  
34613 Hwy. K, Oconomowoc, WI 53066  
Agreed to pay a forfeiture of \$1,000.00 and agreed to cease and desist violating s. 628.34 (1), Wis. Stat. These actions were taken based on allegations of signing an insurance document without proper authority. February 2011

Lee Vue  
225 Liberty St. Apt. 19,  
La Crosse, WI 54603  
Had her application for an insurance license denied. This action was taken based on allegations of a criminal conviction substantially related to insurance marketing type activities. April 2011

Daniel L. Widmer  
8190 W. Brinkland Cir.,  
Minocqua, WI 54548  
Agreed to pay a forfeiture of \$250.00, agreed to not apply for a Wisconsin variable annuity license, and agreed to cease and desist from future violations of s. 628.34, Wis. Stat. These actions were taken based on allegations of altering previously signed variable annuity subaccount transfer forms. April 2011

Ward W. Wittmeyer  
3 Bernay Ct., Oakwood Hills, IL 60013  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. May 2011

Rosa C. Wright-Orozco  
6833 22nd Ave., Kenosha, WI 53143  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. April 2011

Chan Xiong  
925 1/2 Washington St., Wausau, WI 54403  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. April 2011

Karen Jeanne Young  
3743 Franklin Rd. Ste. 200,  
Salt Lake City, UT 84116  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. February 2011

Maximillian A. Young  
1322 Bedford Ave., Brooklyn, NY 11216  
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. February 2011

Karyn Ann Ziegler  
2133 S. 80th St., Milwaukee, WI 53219  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2011

## Actions Against Companies

Accident Fund Ins. Co. of America  
232 S. Capitol Ave., Lansing, MI 48933  
Agreed to pay a forfeiture of \$1,500.00, agreed to pay interest on late workers' compensation claim payments, and agreed to reimburse an employer for the workers' compensation portion of the full salary payment by the employer. These actions were taken based on allegations of failing to pay interest on late workers' compensation claim payments and failing to reimburse an employer for the workers' compensation portion of the full salary payment by the employer. April 2011

Accuchex Ins. Services LLC  
365 Bel Marin Keys Blvd.,  
Novato, CA 94949  
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding a designated/responsible licensed producer for an entity license. May 2011

Allstate Indemnity Co.  
3075 Sanders Rd. Ste. H1A,  
Northbrook, IL 60062  
Was ordered to pay a forfeiture of \$500.00 and to promptly provide all information requested in response to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to OCI inquiries. March 2011

Allstate Ins. Co.  
3075 Sanders Rd. Ste. H1A,  
Northbrook, IL 60062  
Was ordered to pay a forfeiture of \$500.00 and to promptly provide all information requested in response to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to OCI inquiries. March 2011

American Family Mutual Ins. Co.  
6000 American Pky., Madison, WI 53783  
Agreed to pay a forfeiture of \$2,000.00 and agreed to issue cancellations for nonpayment of premium that clearly state the effect of nonpayment of premium and that are mailed at least 10 days prior to the policy cancellation date. These actions were taken based on allegations of issuing an improper nonrenewal of an insurance policy. April 2011

American Ins. Co., The  
777 San Marin Dr., Novato, CA 94998  
Was ordered to pay a forfeiture of \$2,000.00, to cease and desist distributing dividends from surplus prior to filing the dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on the payment of premiums and/or policy continuation. These actions were taken based on allegations of failing to file dividend declarations and schedules prior to distribution. March 2011

Atlas Ins. Group, Inc.  
1300 SE 17th St. Ste. 220,  
Fort Lauderdale, FL 33316  
Had its 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 against one of its officers taken by the state of Florida on a licensing application. February 2011

Extended Auto Warranty Corporation  
1868 N. University Dr. Ste. 304,  
Plantation, FL 33322  
Agreed to pay a forfeiture of \$9,000.00, agreed to cease and desist acting as a warranty plan administrator in the state of Wisconsin or with any Wisconsin residents, and agreed to timely provide information requested by OCI. These actions were taken based on allegations of failing to respond

promptly to inquiries from OCI and conducting an insurance business in Wisconsin without proper authority. January 2011

Frankenmuth Mutual Ins. Co.  
One Mutual Ave., Frankenmuth, MI 48787  
Was ordered to pay a forfeiture of \$1,500.00 and was also ordered to cease and desist from accepting business directly from any intermediary, or from entering into an agency contract with an intermediary unless the intermediary is a licensed agent appointed with the insurer. These actions were taken based on allegations of allowing an agent to submit applications prior to appointing the agent. April 2011

JSKR LLC  
200 W. De Vargas St. Ste. 8,  
Santa Fe, NM 87501  
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding designated/responsible licensed producers for the firm. April 2011

Mid-Century Ins. Co.  
4680 Wilshire Blvd.,  
Los Angeles, CA 90010  
Was ordered to pay a forfeiture of \$1,000.00, to cease and desist from distributing dividends from surplus prior to filing of dividend declarations and schedules with OCI, and to cease and desist basing dividend distributions on premium payment or policy continuation. These actions were taken based on allegations of violating Wisconsin insurance laws and failing to file dividend declarations prior to distribution. January 2011

National Surety Corporation  
33 W. Monroe St., Chicago, IL 60603  
Was ordered to pay a forfeiture of \$2,500.00, to cease and desist distributing dividends from surplus prior to filing dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on premium payment or policy continuation. These actions were taken based on allegations of violating Wisconsin insurance laws and failing to file dividend distribution schedules prior to distribution. January 2011

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 administrative actions taken by the states of Colorado, Florida, Massachusetts, North Carolina, Oklahoma, and Wisconsin as well as occupational license terminations. March 2011

**Repairtech Inc.**

485 US Hwy. 1 S. Bldg. C, Iselin, NJ 08830  
 Was ordered to pay a forfeiture of \$1,000.00, was ordered to cease and desist transacting a warranty business in the state of Wisconsin unless and until it obtains a limited certificate of authority, and was ordered to provide proof of financial security for all in-force extended service contracts issued to Wisconsin consumers. These actions were taken based on allegations of conducting an insurance business without proper authority. May 2011

**Sageview Ins. Services Inc.**

1920 Main St., Ste. 800, Irvine, CA 92614  
 Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding a designated/responsible producer for an entity license. May 2011

**Starr Global Accident & Health Ins.**

Agency, LLC  
 399 Park Ave. 8th Fl., New York, NY 10022  
 Agreed to pay a forfeiture of \$1,000.00 and to comply with Wisconsin insurance laws. These actions were taken based on allegations of misrepresenting information to OCI and failing to notify OCI of an address change. January 2011

**Truck Ins. Exchange**

4680 Wilshire Blvd.,  
 Los Angeles, CA 90010  
 Was ordered to pay a forfeiture of \$2,500.00, to cease and desist distributing dividends from surplus prior to filing dividend declarations and schedules with OCI, and to cease and desist basing dividend distributions on premium payment or policy continuation. These actions were taken based on allegations of violating Wisconsin insurance laws, failing to file dividend declarations prior to distribution, and basing dividend distributions on the payment of premium and/or the continuation of the policy. January 2011

**UMR, Inc.**

5901 Lincoln Dr. MNO12-S117,  
 Edina, MN 55436  
 Agreed to pay a forfeiture of \$2,000.00 and agreed to promptly provide all information requested in response to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. January 2011 •



**Governor:**  
*Scott Walker*

**Insurance  
 Commissioner:**  
*Ted Nickel*

**WIN Editor:**  
*Jim Guidry*



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