



Wisconsin Insurance News

Issue 3 - Fall 2011

Commissioner's Note

By Ted Nickel, Commissioner of Insurance



As I prepare for a long-awaited weekend in my deer stand and another year at deer camp with my father and good friends, I look back

and have a lot to be thankful and proud of.

Not in any particular order, I would start by reflecting on all of the wonderful people, groups, and companies I have had the privilege of meeting over these last 11 months. My assistant recently tabulated the travel and numbers of appearances, visits, and speeches my Deputy and I have made since January. I was surprised to find out that we've made well in excess of 200 visits, meetings, and speeches and have logged over 11,000 miles traveling across the state. At each one we've met wonderful people working hard to compete in one of the most competitive insurance marketplaces in America. That competitive market fosters a tremendous amount of innovation and provides true consumer protection and value. From the largest companies to the smallest agencies, Wisconsin's insurance marketplace is a thriving, job producing environment that is second to none. I remain convinced that as the economy strengthens the insurance industry stands ready to meet the challenges of a growing economic environment.

I have also been blessed with a fine team here at the department. We have been challenged with key retirements and I will miss those who have done such a fine job here over many years. Fortunately, we have been able to hire and promote many exceptional individuals who are already contributing significantly to our mission. Even though I am committed to many days on the road, I never worry about the daily operations of OCI. I know the office will continue to run smoothly and effectively while I am away. My senior management team has a wealth of experience and I challenge them regularly as they lead their respective areas. They provide me with thoughtful advice and leadership.

A recent adventure found me visiting 7 of our 11 Indian reservations in 4 days. We met with insurance directors from each of the reservations. No commissioner has ever visited with any tribal representatives and I thought it would be appropriate to introduce the OCI to them. We shared with them the resources we had available and offered help where appropriate. Most of all, we listened, trying to understand what we could do to assist where we could. We brought back with us many takeaways including offering to leverage my co-chairmanship of the Governor's Council on Financial Literacy and provide financial literacy resources to them. One of my first experiences with financial literacy was agreeing to pay for half of my first deer rifle. I received a payment schedule from my Dad and used my paper route money to meet the monthly payment amount.

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Looking ahead, 2012 will be an interesting year. The U.S. Supreme Court has agreed to take up the legal challenges to the Affordable Care Act. With a decision likely coming in June or July during a presidential campaign, not only will the national politics be energized, but also efforts here will take on even a clearer direction. There are many facets of the Affordable Care Act that we continue to work on with the help of external working groups. The totality of the efforts will position Wisconsin to be ready for next steps. Health care costs continue to increase and insurance premiums continue to follow. We will remain vigilant in addressing ways to slow this trend. Many businesses, industries and insurers are working diligently to make care and insurance more affordable and we must harness that ingenuity and truly address the true drivers of health care cost increases.

It's clear to me that not enough people in Wisconsin fully understand the mission of OCI and the value we can add so I am going to continue to focus on outreach as we move into the new year. My staff and I will be out on the road across the state promoting our services, education, and meeting with Wisconsin residents and businesses.

I don't see this job slowing down, either. I continue to commit to visits, speaking appearances, and outreach. I was also recently elected to serve as the Secretary/Treasurer of the National Association of Insurance Commissioners' (NAIC) Midwest Zone and will also serve on the NAIC Executive Committee. I think it will be a great opportunity for Wisconsin to represent its consumers and companies as well as the department at a national level when key discussions occur at the NAIC. I very much look forward to this new assignment.

Again, it's been an incredible honor and privilege to serve Governor Walker and you as Commissioner and I look forward to an exciting 2012.

I wish you all a safe hunt, Happy Thanksgiving, a Merry Christmas, and Happy Holidays. ●

Worker's Compensation Insurance Pool Carrier Changes Effective January 1, 2012

The Wisconsin Compensation Rating Bureau (Bureau) recently put the servicing of worker's compensation insurance policies issued on behalf of the Wisconsin Worker's Compensation Insurance Pool (Pool) out to bid. As a result of the bidding process, the following four companies were selected to service the business placed through the Pool beginning January 1, 2012.

Middlesex Ins. Co.
Society Ins. A Mutual Co.
Travelers Property Casualty Co. of America
West Bend Mutual Ins. Co.

Beginning with renewal policies effective January 1, 2012, business currently assigned to the following three servicing carriers will be redistributed to one of the four servicing carriers noted above.

Employers Mutual Casualty Co
Liberty Mutual Ins. Co.
Tri-State Ins. Co. of MN

The Bureau will be sending specific instructions to the servicing carriers

detailing how and when the transition is to take place. Employers insured through the Pool and currently assigned to one of these three servicing carriers will be nonrenewed at the employer's next renewal date. Information included with the nonrenewal notice will advise the employer the name of the servicing carrier assigned to service future policies on behalf of the Pool. The newly assigned servicing carrier will contact employers directly regarding the issuance of a replacement worker's compensation insurance policy. At this time it is anticipated that audits of and claims incurred under the expiring worker's compensation insurance policies it issued on behalf of the Pool will continue to be handled by the previous servicing carrier.

Questions regarding the reassignment of employers should be directed to the Bureau's Pool Team at: P.O. Box 3080, Milwaukee, WI 53201-3080, or (262) 796-4592. ●

Application Procedures Following License Cancellation

Agents who have their license revoked for failure to pay their fees and/or comply with continuing education requirements must reapply in order to have their license reinstated. Reapplication procedures are as follows:

Residents who held a major-line or limited-line license have one year from their expiration date to reapply without having to complete any prelicensing education or examinations. Any outstanding continuing education requirements must be satisfied and the credits must be reported to our office by the provider before agents can reapply.

The following two options are available for reapplying:

- www.sircon.com/wisconsin where applicants can pay by credit card. This process generally takes 1-5 days.
- oci.wi.gov/agentlic/forms-apps.htm, where applicants can 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.

Residents wishing to reapply for a major-line license after one year are required to complete all of the prelicensing education for each line previously held and take the law portion of each examination. Basic examination information is available on our Web site at oci.wi.gov/agentlic/licensing.htm. A list of prelicensing education schools is located at www.sircon.com/wisconsin.

Residents holding a limited-line license would need to take the entire examination. Nonresidents should reapply electronically at www.sircon.com/wisconsin and pay by credit card. This process generally takes 1-5 days. ●

Continuing Education

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 credits must be in the ethics of insurance category. The major lines include Property, Casualty, Personal Lines P&C, Life, and Accident and Health, or the limited line of Automobile. Agents may complete course requirements at any time within the two-year period, but credits earned during one reporting period cannot be carried over to another reporting period.

An agent's biennial compliance/expiration date is printed on his or her license. Agents are encouraged to not wait until the last few weeks of their reporting period to complete continuing education. By rule, continuing education providers are given 10 days to electronically bank the credits, and paper confirmation of continuing education is not acceptable. Agents should complete all continuing education at least 10 days before the expiration date in order to avoid cancellation of the license and their appointment(s).

Agents can view lists of approved providers, approved courses, and course locations, or view or print their transcript at any time on Sircon's Web site at

www.sircon.com/Wisconsin by selecting "Look up education courses/credits" and following the prompts. The continuing education 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 continuing education 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 can be printed free of charge by logging on to 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. ●

Biennial Regulation Fees - Renewal Notices

Agents are required to submit their biennial regulation fee and to comply with all applicable continuing education requirements in order to continue conducting insurance business in Wisconsin. Approximately 60 days prior to license expiration, OCI mails a renewal notice to the mailing address that the agent has 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. Resident agents who are required to complete continuing education will receive separate notice mailed 90 days prior to the expiration date if they are deficient in course credits. Agents may obtain a copy of their transcript from Sircon at www.sircon.com/wisconsin. ●

Suspension Period Eliminated

The 60-day suspension period imposed following failure to comply with continuing education or failure to pay the biennial regulation fees was eliminated in 2008. Individuals who have not paid their biennial fee and/or failed to comply with resident continuing education requirements by their expiration date will automatically have their license revoked. ●

Electronic License Renewals Required

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)—All payments made at this site are made in real time to OCI, and an agent's record is updated immediately. Sircon adds 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—A \$1 transaction fee is added in addition to the renewal fee. Licenses can be printed free of charge at any time. Due to a 72-hour time delay in posting the transaction with this option, agents making payments within five days of their expiration date are required to use Sircon to avoid delays or license cancellation.

National Insurance Producer Registry—A \$5 transaction fee is added in addition to the renewal fee.

Agents with questions may contact OCI Agent Licensing at (800) 236-8517 or visit our Web site at oci.wi.gov. ●

2011 Milestones

Insurance Examiner Janelle Dvorak received the LOMA Associate in Insurance Regulatory Compliance designation.

Financial Examiner Stephen Elmer has met the requirements to be designated an Accredited Financial Examiner by the Society of Financial Examiners.

Retiring from OCI are Database Administrator Jackson Ellis (18 years of state service); Office Operations Associate Betsy Rewey (20 years); Property and Casualty Insurance Section Chief Rhonda Peterson (34 years); and Division of Regulation and Enforcement Deputy Administrator Roger Peterson (23 years). ●

Address Changes

Wisconsin law requires licensees to provide OCI with their current residential address. OCI also requests that licensees designate a mailing address, which can be the same as either the residential or the business address. Agents should make sure the current copy of their license contains their most up-to-date address information. Agents who have a residence and/or mailing address change should use the following options to notify OCI:

- Log on to www.sircon.com/wisconsin and select "Update your Name or Address." This option also allows agents to add or maintain e-mail addresses;
- Log on to www.nipr.com and select "Address Change Request"; or
- Notify the Agent Licensing Section in writing at P.O. Box 7872, Madison, WI 53707-7872, by fax at (608) 267-9451, or by e-mail at ociagentlicensing@wisconsin.gov. Please include name, license number, and new address. Telephone requests for change of address are not accepted.

Agents whose residential address change involves a change from one state to another state are reminded that, in addition to the address change, they also must provide OCI with either a letter of certification or a copy of their new resident license from their new state of residence. This should be sent to OCI within 60 days of the change of residence. ●

Hard Copy Licenses

OCI does not mail licenses either to applicants or to those who renew existing licenses. Licensees may print their own license at our Web site free of charge. Those without access to a computer are able to request a copy from our office.

Annual Billing Reminder for Company Appointments to be Mailed in January

Invoices for filing the required annual initial and renewal billings will be mailed on, or shortly after, January 15, 2012.

Companies must complete all payments by Electronic Funds Transfer (EFT) on our Web site at oci.wi.gov. No other form of payment is acceptable and all other forms will be returned unprocessed. Once on the front page of the Web site, companies should select the "Online Payments" button, followed by the link "Company Appointment Billing."

Companies also will be able to download the lists of agents associated with each invoice when logging on to the Web site to complete the payment process. These lists will include those who were initially appointed for the previous year as well as those whose appointments are being renewed. Each invoice will have the amount calculated for the company and no reconciliation is permitted. Companies may not at that time take credit for terminating an agent. All terminations must have been processed prior to January 15, 2012, or they will appear on the renewal billing.

If an agent's name does not appear on your appointment renewal list, it may be

as a result of one of the following reasons: 1) the appointment was never received by our office or entered into the system; 2) the agent voluntarily surrendered the license without notice to the company; or 3) the appointment was not submitted in time to be included in this billing.

Please note that Sircon transactions are completed in real time. Companies using other business partners must allow for the transfer of data, which may cause delay of one or more days in processing those transactions. The initial and renewal appointment fees are \$16 for each resident agent per company and \$50 for each nonresident agent per company regardless of the number of lines of authority. These fees are established under s. 601.31 (1) (n), Wis. Stat., and s. Ins 6.57, Wis. Adm. Code.

If you have any additional questions or require more information, please feel free to e-mail us at:

ociagentlicensing@wisconsin.gov

or call our Agent Licensing Helpline at:

1-800-236-8517 (Statewide)
(608) 266-8699 (Madison).

Individual Producer Compliance - Introducing Wisconsin's ProducerEDGE™

If you are like most producers, adjusters, or CSRs, you know that keeping track of insurance licensing information can be very difficult. Between remembering license numbers, keeping up with renewal dates, and making sure to complete continuing education courses on time, agents have their hands full. Sircon offers agents a tool to help manage licensing and continuing education compliance. By activating a ProducerEDGE account, agents will gain instant access to:

- Quick links, which allow agents to electronically:
 - Apply for a license
 - Renew a license
 - View all licenses
 - Sign up for automatic license renewal reminders
- View continuing education (CE) requirements and track course completions
- View a history of recent licensing requests to the state, complete with status update
- Receive convenient reminders when a license is coming due for renewal

If agents have questions regarding Wisconsin ProducerEDGE, they can call Sircon Client Services at 517-381-3870 or visit www.produceredge.com/wisconsin. ●

OCI Staff Appointments Announced

Commissioner Ted Nickel announced a series of staff appointments recently, rounding out his management team.

J.P. Wieske has been appointed Communications and Legislative Relations Director. His duties include supervision of the legislative and public information and communications functions in the agency. J.P. brings 18 years of experience in working in the insurance industry, particularly in dealing with health insurance issues. Prior to his appointment, Mr. Wieske served as the Executive Director of the Council of Affordable Health Insurance. Prior to that Mr. Wieske was the Senior Government Affairs Specialist of a Wisconsin-based insurer. J.P. has a Bachelor of Science degree in Economics and Political Science from Carroll College.

Gina Frank was appointed Administrator of the Division of Regulation and Enforcement at OCI in August 2011. Gina is responsible for the overall administration of the Division including the general supervision and coordination of regulatory activities of the Bureau of Market Regulation and the Bureau of Financial Analysis and Examinations.

Prior to her recent appointment, Gina served as the Administrator for Funds and Program Management where she was responsible for the Local Government Property Insurance Fund, State Life Insurance Fund, and all internal administrative activities including budget, accounting, human resources, and information technology for the agency since July 2010.

Gina has worked for the state for 25 years in a variety of leadership, management, and professional positions with the Departments of Health Services, Administration (including the State Budget Office), Revenue, Public Instruction, Corrections, and Transportation.

Gina graduated from Lawrence University with a double major in Government and

Spanish, and has a Masters Degree in Public Administration from the La Follette Institute at UW-Madison.

Louie Cornelius was appointed the Insurance Administrator for Funds and Program Management in August 2011. Louie is responsible for oversight of the Local Government Property Insurance Fund, the Injured Patients and Families Compensation Fund, the State Life Insurance Fund and all internal administrative duties including budget, accounting, human resources and information technology for the agency.

Louie has been with the state for over 35 years, most recently as the Director of the Bureau of Policy and Budget with the Wisconsin Department of Commerce. Prior to that, he served as the Deputy Administrator for the Division of Economic Development and the Division of Community Development, as well as the Director of the Bureau of Business Development and the Bureau of Business Support and Advocacy with the Department of Commerce.

Louie has a Bachelor of Arts degree in Government from Lawrence University, and a Masters Degree in Public Policy Studies from the Gerald R. Ford School of Public Policy at the University of Michigan in Ann Arbor.

Rebecca Easland has been appointed as the Director of the Bureau of Financial Analysis and Examinations. The Bureau of Financial Analysis and Examinations is responsible for enforcing the state's insurer solvency insurance laws.

Rebecca has been with OCI since 2001 as a Financial Examiner and in 2009 became an Advanced Examiner responsible for performing comprehensive analysis of domestic and nondomestic insurance companies' financial strength. Rebecca has a Bachelor of Science in Business Administration from Upper Iowa University. Rebecca has achieved the Accredited Financial Examiner, Certified

Financial Examiner and Certified Financial Examiner – Rating/Analysis designations through the Society of Financial Examiners. Rebecca is also a Certified Public Accountant.

Ronnie Demergian was appointed as the chief of the Property and Casualty Insurance Section in the Bureau of Market Regulation. Ronnie joined OCI in 2006 as a Property and Casualty Insurance Examiner specializing in worker's compensation. Prior to her current assignment, she was responsible for conducting market conduct examinations, investigating consumer complaints and reviewing filings of rates, rules, policy forms and dividends. Ronnie began her P&C insurance career in 1984 as a Wisconsin-licensed intermediary. She also has over 20 years experience working for insurance companies in underwriting of personal lines and commercial lines plus underwriting, product development and legal and regulatory compliance of nonstandard personal auto insurance. Ronnie earned her CPCU in 1996. ●

Legislation Update

Wisconsin Act 49. Wisconsin Act 49 updates the Wisconsin tax code by adopting federal law as it relates to excluding from an employee's income certain payments from an employer related to medical care. This change eliminates the addition of imputed state income that is added to an employee's income if they have an adult child enrolled in their employer-sponsored health insurance. This act is effective retroactively to January 1, 2011.

Administrative Actions Taken by OCI

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

Actions Against Agents

Christine Marie Abresch

833 E. Washington St., Appleton, WI 54911
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

David Keith Badtke

2110 W. Topeka Dr., Phoenix, AZ 85027
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 criminal convictions which may be substantially related to insurance marketing type conduct. July 2011

Brent Lee Beasley

3010 Stillcrest Ln., Indianapolis, IN 46217
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2011

Louis A. Bentley

6306B Winnequah Rd., Monona, WI 53716
Was ordered to pay a forfeiture of \$250.00. This action was taken based on allegations of failing to disclose a criminal conviction which may be substantially related to insurance marketing type conduct on a licensing application. June 2011

Alexander W. Berger

139 Viking Pl., Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2011

Troy D. Braxton

5847 N. 67th St., Milwaukee, WI 53218
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. June 2011

Todd M. Brown

10801 Old Manchaca Rd. Apt. 1206,
Austin, TX 78748
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. July 2011

Netia T. Buford

5426 W. Vienna Ave., Milwaukee, WI 53216
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 and a criminal conviction which may be substantially related to insurance marketing type conduct. June 2011

Suzanne M. Buska-DeSautel

408 Morning Glory Ln., Wausau, WI 54401
Agreed to pay a forfeiture of \$5,000.00, agreed to take two additional continuing education courses related to annuity suitability, and agreed to provide OCI with a listing of annuity sales to Wisconsin consumers that includes documentation of suitability on a quarterly basis until August 2012. These actions were taken based on allegations of making false and misleading statements in the sale of annuities to Wisconsin consumers. July 2011

Robert Michael Calaway

N4180 Birch Trl., Freedom, WI 54130
Was ordered to pay a forfeiture of \$250.00 and had his insurance license revoked. These actions were taken based on allegations of criminal convictions which may be substantially related to insurance marketing type conduct, providing misleading or untrue information on a crime waiver application, and failing to report criminal convictions in a timely manner. July 2011

Ginger M. Childers

1316 Kilbourn Ave. No. 205,
Tomah, WI 54660
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction which may be substantially related to insurance marketing type conduct, failing

to pay delinquent child support, and failing to complete the required digital fingerprint background check. August 2011

Oliver M. Clement

3054 Hamlin Ave., Racine, WI 53403
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Broch Joseph Cotter

622 E. Oak Grove St., Juneau, WI 53039
Agreed to the revocation of his insurance license. This action was taken based on allegations of making unsuitable sales of annuity products. August 2011

John F. Coyle

22425 Rush Creek Dr., Rogers, MN 55374
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 provide evidence of a Minnesota resident surplus lines license. August 2011

Cebrina L. Davis

2234 Luann Ln. Apt. 312,
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 an insurance license application. July 2011

Teresa J. Denter

21836 Gladstone Ave., Tomah, WI 54660
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Kathleen M. Dermody

222 Golden Lakes Ln.,
Oconomowoc, WI 53066
Was ordered to pay a forfeiture of \$2,000.00 and to have her insurance license suspended for six months. These actions were taken based on allegations of making false and misleading statements to OCI regarding the sale of annuities to Wisconsin consumers. August 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 disclose a Wisconsin administrative action on an insurance license application. August 2011

Patricia K. Evans
N5354 State Rd. 162, Bangor, WI 54614
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Brett Ewald
1356 Waters Edge Dr.,
Oconomowoc, WI 53066
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. September 2011

John W. Finke
6200 W. Coldspring Rd.,
Milwaukee, WI 53220
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Lydia M. Flecha
3111 N. Fratney St., Milwaukee, WI 53212
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Shane P. Forecki
2036 Lily St., East Troy, WI 53120
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. July 2011

Eric Allen Fraka
1230 S. 18th St. Apt. 3, Lincoln, NE 68502
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. June 2011

Benjamin John Gartmann
10700 Shelbyville Rd., Louisville, KY 40243
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Robert E. Gill
38 Wesley Ct., Eatontown, NJ 07724
Had his 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 state of Alabama and the National Association of Securities Dealers (NASD) on a licensing application. September 2011

Eric B. Goe
1101 W. Fairfield Ct., Milwaukee, WI 53217
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. July 2011

Aryeh Tzvi Goldbloom
6500 N. Albany Ave., Chicago, IL 60712
Agreed to pay a forfeiture of \$5,000.00; agreed to cease selling and servicing annuity sales in the state of Wisconsin and to cease holding annuity seminars through July 31, 2012; agreed to submit quarterly reports regarding annuity sales until January 31, 2013; and agreed to attend two additional continuing education courses regarding annuity suitability. These actions were taken based on allegations of failing to report an administrative action taken by the state of Illinois and of making misrepresentations during annuity sales. August 2011

Timothy Gordon
10347 Broadway St.,
Sheboygan Falls, WI 53085
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. August 2011

Traci L. Graham
1135 6th St., Beloit, WI 53511
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. August 2011

Joseph T. Gruodis
W328N4063 Lake Country Dr.,
Nashotah, WI 53058
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Annette Hall
9575 W. Fond du Lac Ave. Apt. 21,
Milwaukee, WI 53225
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 not completing prelicensing education for life insurance authority. July 2011

James T. Hardy
4411 Lonsdale Dr., Chattanooga, TN 37411
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. June 2011

Sherri Lynn Hardy
3829 Stonebridge Dr., 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 a licensing application. September 2011

Jon Hatcher
521 1/2 N. Washington St.,
Elkhorn, WI 53121
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. September 2011

Crystal Lorraine Hebel
950 Chase St., Wisconsin Rapids, WI 54495
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Duston D. Henze
N1664 Poeppel Rd.,
Fort Atkinson, WI 53538
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. July 2011

Robert J. Hynes
1874 Jamestown Cir.,
Hoffman Estates, IL 60169
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose an administrative action on an insurance licensing application, and failing to pay a required licensing renewal fee. July 2011

Joan A. Jackson
120 W. Logan St., Philadelphia, PA 19144
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. July 2011

Randolph B. Jenkins
1732 Westfield Ave., Green Bay, WI 54303
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. June 2011

Michelle Jensen
6803 Seco Creek St. Apt. 10101,
San Antonio, TX 78256
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. July 2011

Jagdeep Kaur
5019 Sheboygan Ave., Apt 106,
Madison, WI 53705
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 provide evidence of proof of eligibility to work in the United States. August 2011

Bauje Lee
2133 N. Angus St., Fresno, CA 93703
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Michigan on a licensing application, as well as the nature of that action. September 2011

Michael K. Leibham
1908 N. 6th St., Sheboygan, WI 53081
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Christopher Royce Little
238 Ramblewood Dr., Jackson, TN 38305
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 Pennsylvania. June 2011

Lamar Washinton Long
386 Berckman Dr. N.W., Lilburn, GA 30047
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 Georgia. July 2011

Matthew Andrea Malone
2201 Snowbird Ave., Wausau, WI 54401
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Jeffrey E. Martin
6N043 Acacia Ln., Medinah, IL 60157
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 provide evidence of an Illinois resident surplus lines license. August 2011

Kenneth Christopher Martin
2898 Norman St., Placerville, CA 95667
Agreed to respond promptly to all inquiries from OCI and agreed to a denial of his application for an insurance license for 31 days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. August 2011

Nicci M. Martin
1823 S. Grant Ave., Janesville, WI 53546
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Alden L. Moe
2600 Stonehaven Dr., PO Box 309,
Sun Prairie, WI 53590
Agreed to pay a forfeiture of \$5,000.00, agreed to report all Wisconsin annuity sales and their suitability through August 1, 2012, and agreed to attend two additional continuing education courses regarding annuity suitability. These actions were taken based on allegations of misrepresentation in the sale of annuities. August 2011

Christopher P. Montefusco
290 Rolling Knolls Way,
Bridgewater, NJ 08807
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 provide evidence of a surplus lines license in his resident state. September 2011

Kevin J. Nelson
27055 W. Sycamore Rd.,
Channahon, IL 60410
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction substantially related to insurance marketing type activities and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. July 2011

Sonya M. Norwood
10722 W. Green Tree Rd.,
Milwaukee, WI 53224
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. July 2011

Robert Vincent Nuccio
4347 Vantage Ave., Studio City, CA 91604
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a Texas administrative action on a licensing application. August 2011

Ken M. O'Dierno
2936 Sandalwood Rd., Abrams, WI 54101
Agreed to pay a forfeiture of \$4,000.00, agreed to accurately complete all applications submitted to an insurer, and agreed to a denial of his application for a property and casualty license for 30 days. These actions were taken based on allegations of signing applications stating that the applications had been completed by the applicant when they had not, and falsely indicating on applications that no part of the premium was paid by an employer. August 2011

Tim J. Olejniczak
2708 Ravine Way, Green Bay, WI 54301
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Kevin Maurice Pearson
1161 S. Fultondale Ct., Aurora, CO 80018
Had his insurance license revoked. This action was taken based on allegations of advising a policyholder to falsify information on an insurance policy loan application. June 2011

Robert M. Pero
W4300 Park Rd #7, Cambridge, WI 53523
Agreed to the permanent revocation of his Wisconsin insurance license and agreed to pay a forfeiture of \$5,000.00 on or before December 31, 2015. These actions were taken based on allegations of making false and misleading statements to consumers regarding the purchase of annuity products and failing to consider suitability requirements when recommending annuity products. June 2011

Frank Joseph Pintabone
109 Palmer St., Easton, PA 18042
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 provide

evidence of a surplus lines license in his resident state. September 2011

Matthew S. Pope
15 1/2 W. Central St. Apt. 5,
Chippewa Falls, WI 54729
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete a required criminal background check, and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2011

William J. Porath
811 11th Ave., Green Bay, WI 54304
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report a criminal conviction to OCI. June 2011

Stephen F. Rabach
5100 Moore Rd., Sturgeon Bay, WI 54235
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Gary P. Rea
101 Hastings Ave., Wallingford, PA 19086
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. August 2011

Kent J. Renken
461 N. Chatham St., Janesville, WI 53548
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. June 2011

Crystal G. Ryba
3730 180th St., Chippewa Falls, WI 54729
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 and failing to promptly respond to inquiries from OCI. September 2011

Kaitlyn A. Saczawa Grill
3436 S. California St., Milwaukee, WI 53207
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. August 2011

Laura Lea Schunke
1661 Orchid Ln., Green Bay, WI 54313
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Sarah Sharp
4913 Woodhill Ln., Louisville, KY 40219
Had her Wisconsin insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI regarding the non-disclosure of criminal convictions on a licensing application. June 2011

Heather Dawn Siebenaler
573 Locust St. S., Prescott, WI 54021
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Randall S. Skalet
304 N. 2nd St., Mount Horeb, WI 53572
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Christopher Lawrence Smoody
920 Michigan Ave.,
North Fond du Lac, WI 54937
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a Wisconsin administrative action on a licensing application. August 2011

Karen F. Solberg
PO Box 45684, Madison, WI 53744
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Brian L. Sorenson
C2420 Lakeview Dr., Stratford, WI 54484
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. June 2011

Cheryl Elizabeth Springer
4623 5th Ave., Kenosha, WI 53140
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 complete required fingerprinting. June 2011

Corey J. Stillman
303 Louise St., Lake Mills, WI 53551
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 required prelicensing education. July 2011

Jacqueline Strong
P.O. Box 241114, Milwaukee, WI 53224
Had her 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. September 2011

Kevin Donald Swift
13782 44th Ave., Chippewa Falls, WI 54729
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Bobbi J. Tallman
2022 County Rd. T, Eau Claire, WI 54703
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose previous criminal convictions which may be substantially related to insurance marketing on a licensing application and failing to respond promptly to inquiries from OCI. September 2011

Patrick J. Tilley
N28W6800 Alyce St. Apt 215,
Cedarburg, WI 53012
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Benjamin A. Trachsel
708 Angel Ct. Apt. 6, Holmen, WI 54636
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. July 2011

Christine D. Trollinger
2623 N. 80th St., Wauwatosa, WI 53213
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Christine D. Trollinger
2623 N 80th St, Wauwatosa, WI 53213
Had her insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of

failing to respond promptly to inquiries from OCI and failing to report an administrative action taken by the state of Wisconsin, Department of Financial Institutions, Division of Securities. July 2011

Xao K. Vang
1171 Beech St., Saint Paul, MN 55106
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. June 2011

Adam Villarreal
W4537 County Rd. Z, Westfield, WI 53964
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 provide evidence of prelicensing education. September 2011

Gregory A. Watson
3420 W. Bradley Rd., Milwaukee, WI 53209
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

William J. Williams
3313 Leopold Way Apt. 103,
Fitchburg, WI 53713
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2011

Cheng Yang
700 1st St., Plover, WI 54467
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 provide proof of eligibility to work in the United States. August 2011

Luke Zepnick
1852 Zion Lane, Abrams, WI 54101
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 provide evidence of prelicensing education. September 2011

Actions Against Companies

Alliance Group, Inc.
P.O. Box 1940, Great Bend, KS 67530
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. July 2011

Arch Insurance Company
300 Plaza Three, Jersey City, NJ 07311
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI regarding a complaint. September 2011

Capitol Indemnity Corporation
1600 Aspen Commons,
Middleton, WI 53562
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with a previous examination order related to corporate records. July 2011

Driverz Edge Administrative Services, Inc. also known as The Rosemark Group
875 N. Stephanie St. Ste. 1811,
Henderson, NV 89014
Agreed to pay a forfeiture of \$10,000.00, agreed to cease and desist assisting other unauthorized warranty plan administrators, and agreed not to act as a warranty plan administrator unless it obtains the authority to do so. These actions were taken based on allegations of conducting an insurance business without proper authority. July 2011

EZ Protect
2599 Griffin Rd., Fort Lauderdale, FL 33312
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist acting as a warranty plan administrator/warrantor unless and until the authority to do so is granted by OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and acting as a warranty plan administrator without proper authority. June 2011

Federal Insurance Company
One Indiana Sq., 211 N. Pennsylvania St.
Ste. 1350, Indianapolis, IN 46204
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly pay interest owed in response to all untimely claim payments, and was ordered to reply promptly in writing and to 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 and failing to pay interest to an insured on an untimely workers compensation claim payment. July 2011

Gundersen Lutheran Health Plan, Inc.
1836 South Ave., La Crosse, WI 54601
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with a previous examination order related to reporting and disclosure deficiencies. July 2011

Insureme, Inc.
9800 S. Meridian Blvd. Ste. 400,
Englewood, CO 80112
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Leisher Insurance Solutions Group, Inc.
437 S. Hwy. 101 Ste. 212,
Solana Beach, CA 92075
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2011

Loyal American Life Insurance Company
11200 Lakeline Blvd. #100,
Austin, TX 78717
Agreed to pay a forfeiture of \$5,000.00 and agreed to comply with indemnity transactions as required. These actions were taken based on allegations of failing to report a company transaction as required. June 2011

Loyal Christian Benefit Association
700 Peach St., Erie, PA 16501
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay agent appointment fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee to OCI for annual appointment billing. September 2011

McMillan-Warner Mutual Insurance Co.
M109 Hwy. 97 N., Marshfield, WI 54449
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with previous examination orders related to unclaimed property and fixed asset depreciation. August 2011

McMillan-Warner Mutual Insurance Co.
P.O. Box 429, Marshfield, WI 54449
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist issuing

improper nonrenewal notices for property and casualty insurance policies. These actions were taken based on allegations of issuing an improper nonrenewal of an insurance policy that failed to state with reasonable precision the basis for the nonrenewal. September 2011

Security Health Plan of Wisconsin, Inc.
1515 St. Joseph Ave., Marshfield, WI 54449
Was ordered to pay a forfeiture of \$500.00.
This action was taken based on allegations of failing to comply with a previous examination order related to the coding of foreign investments on annual statements.
August 2011

Tower Insurance Company of New York
15 Mountainview Rd., Warren NJ 07059
Was ordered to pay a forfeiture of \$500.00, was ordered to reply to OCI promptly in writing, and was ordered to pay appointment fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee to OCI for annual appointment billing. September 2011

United Wisconsin Insurance Company
15200 W. Small Rd., New Berlin, WI 53151
Was ordered to pay a forfeiture of \$3,000.00.
This action was taken based on allegations of

failing to comply with previous examination orders related to management and control, dividends declaration, information technology, business continuity plan, service agreement, and agent appointments.
July 2011

Vision Brokerage Services, L.L.C.
One Whitehall St., 15th Floor,
New York, NY 10004
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to the identification of a designated responsible producer for Wisconsin on a licensing application.
September 2011

Vision Care Network Insurance Corporation
1421 Washington Ave., Racine, WI 53403
Was ordered to pay a forfeiture of \$5,000.00.
This action was taken based on allegations of failing to comply with previous examination orders related to management and control, contracts, and accounts and records.
July 2011

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



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