



Wisconsin Insurance News

Issue 1 - Spring 2013

Commissioner's Note

By Ted Nickel, Commissioner of Insurance



The Road Not Taken

**I shall be telling this with a sigh
Somewhere ages and ages hence:
Two roads diverged in a wood, and I—
I took the one less traveled by,
And that has made all the difference**

Robert Frost

The last year and a half has been particularly active for state regulators. We have seen a number of important and sometimes controversial national issues develop. This includes life insurance issues (principle-based reserving), property and casualty insurance (flood insurance issues and “super-storm” Sandy), agent issues (NARAB 2—new legislation to ease regulatory burdens on agents who sell in multiple states), and corporate governance issues (Own Risk Solvency Analysis). And then there is health insurance.

No other issue has elicited so much passion. No other issue has generated the level of response from the general public, and more specifically consumers, agents, and the insurance industry. No other issue has generated so many

twists and turns. As a regulator, we had to be myopic and only look at the issue in front of us. We were facing the possibility of the Supreme Court striking down the law and an election that could determine the law’s fate or how it was implemented. The federal regulatory process is always opaque, but the delays in these regulations left us wondering when or if federal guidance would come. We also faced numerous regulatory u-turns—situations in which the federal bureaucracy just changed their mind.

I believe the Wisconsin market is uniquely different. We actually have robust competition here—with more than 20 insurers competing in the individual health insurance market and more than 30 in the small group health insurance market. And Wisconsin consumers have a variety of choices—from HMOs and PPOs, plans with co-pays and high deductible plans, local and national insurers, and for-profit and non-profit insurers. Competition is good for consumers and employers. The question for our market is, Will health reform preserve these choices? And what can I do as a regulator to protect consumers and ensure Wisconsinites have these same choices?

When I was appointed, I discussed these priorities with my staff. The previous administration had accepted a federal grant to develop a health insurance exchange as an “early innovator.” Since the grant was not tied to a specific outcome, we decided to continue the research on the feasibility of a free-market Wisconsin health insurance

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exchange. Wisconsin has always believed that robust competition is the best way to retard rising health insurance premiums—allowing consumers to move to less expensive coverage, and a Wisconsin-based free-market exchange (we thought at the time) would ensure a federal exchange didn't muck up our highly competitive market.

In late 2011, Governor Walker took a fresh look at the exchange issue and agreed with our conclusion that federal guidance had made it impossible for us to operate a free-market exchange. He determined that we should send back the federal "early innovator" grant. In 2012, the Supreme Court essentially upheld the health care reform law, and President Obama was re-elected. This made it highly unlikely the law would be repealed, and we faced another decision point. Do we move forward with a state-exchange, as a federal partner, or do we focus on regulating the Wisconsin marketplace and leave much of the implementation to the federal government?

As you know, Governor Walker decided not to move forward with a state-based exchange or as a partnership state. The Patient Protection and Affordable Care Act is the law of the land. As a state, we are not obligated to do the work of the federal government. Nor is it our job to stand in the way of the implementation of the law. Our job at the Office of Commissioner of Insurance is to protect Wisconsin consumers. In order to do that we need to ensure our market remains competitive and protect Wisconsin taxpayers from undue costs from an expensive health insurance exchange.

Without traveling the more difficult road—with all its starts and stops—it

would be impossible for us to say with certainty that we made the right call. But we have researched these issues. We looked at the federal guidance and examined our options based on that guidance. And we looked at how much an exchange will cost to operate. The result is clear that Governor Walker made the right decision.

The yearly operation of a health exchange has been estimated anywhere from \$45 million to \$60 million or more. These costs are supposed to be paid by those enrolling in the exchange but if enrollment in the exchange does not meet projections, state taxpayers are on the hook for those losses. Even more troubling is that federal rules barred Wisconsin from creating an exchange that meets our unique market needs. The federal cookie-cutter approach outlined in the regulations would require us to craft an exchange that would have looked almost exactly like the federal exchange. In short, we would be putting taxpayers at risk for almost no gain.

We will continue to be the primary regulator of the Wisconsin market. Insurers will continue to file forms and rates with Wisconsin for both on- and off-exchange health insurance policies. The federal government will decide which insurers are allowed to participate in the exchange based on Wisconsin's long-time regulatory process and a verification that the insurer is in compliance with the federal health reform law. And, of course, the federal government will run the federal exchange. In short, Wisconsin will continue to do the work of the state, and the federal government will do the work of the federal government.

As I look back now, many of these decisions seem obvious, but I am not sure the decisions would seem so obvious if we took the easy road.

NFIP Changes and Training

The Biggert-Waters Flood Insurance Reform and Modernization Act of 2012 (Act) extends the authority of the National Flood Insurance Program (NFIP) until September 30, 2017. These changes are being phased in by the Federal Emergency Management Agency (FEMA). Some of the 2013 changes include phasing out subsidies and issuing new policies at full-risk rates. FEMA will be clearly communicating when these subsidies and discounts are no longer available. The National Association of Insurance Commissioners (NAIC) has published a comprehensive overview of the changes at: http://www.naic.org/documents/cipr_overview_2012_flood_reauthorization.pdf

With changes in the program, training is just as important as it was before. Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling insurance policies under NFIP to be properly trained and educated about NFIP to ensure producers may best serve their clients.

The Act directs the Director of FEMA, in cooperation with the insurance industry, state insurance regulators, and other interested parties, to 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 NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to 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 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

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Continuing Education

Resident intermediaries (agents) who hold a license in any of the major lines of insurance must complete a total of 24 hours of continuing education during the biennium. At least three credit hours 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. Excess credit hours accumulated during any reporting period will not be carried forward to the next reporting period. Agents may receive credit hours for attending the same course only once during any biennium.

Resident intermediaries who are required to complete continuing education will receive a postcard notice mailed 90 days prior to the expiration date if they are deficient in continuing education hours. Intermediaries 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 continuing education credits. Failure to complete all continuing education hours on or before the last day of the intermediary's birth month will result in the license cancellation and termination of active appointment(s). There is no grace period for the completion of the required continuing education courses during the biennium.

A list of continuing education courses is available on Sircon's Web site at www.sircon.com by selecting "Look Up Education Courses/Credit" and follow the prompts.

Questions regarding continuing education courses can be directed to Pearson VUE at www.pearsonvue.com/contact/ce/ or by calling (800) 274-4679.

License Renewal

Resident and nonresident intermediaries (agents) are required to submit their biennial regulation fee in order to continue conducting insurance business in Wisconsin. Approximately 60 days prior to the license expiration, the Office of the Commissioner of Insurance (OCI) mails a renewal notice (postcard) by first class mail to the mailing address on file with our office. The renewal fees to be paid by each licensed individual intermediary-agent are: \$35 for resident agents and \$70 for nonresident agents. Failure to pay the renewal fee on or before the last day of the intermediary's birth month will result in the license cancellation and termination of active appointment(s).

Intermediaries must renew their license online either by credit card, debit card or electronic check. Intermediaries have the following three options to make their renewal payment on Sircon at www.sircon.com, NIPR at www.nipr.com, or OCI at oci.wi.gov. Due to a three- to five-day time delay in posting the transaction with OCI and NIPR, intermediaries making payments within five days of their license expiration date are required to use Sircon to avoid delays or license cancellation.

Questions regarding license renewal can be directed to the Agent Licensing Section at (608) 266-8699 or by e-mail at ociagentlicensing@wisconsin.gov.

Application Procedures Following License Cancellation

Intermediaries (agents) who have had their license cancelled for failure to pay the renewal fee or to comply with continuing education requirements must apply for a reinstatement.

Resident intermediaries who held a major line or limited line license have one year from their expiration date to reinstate without having to complete any preclicensing education or examination. Intermediaries must complete continuing education requirements and the hours must be banked electronically with our office before they can reinstate.

Resident intermediaries who wish to reapply for a major line license after one year are required to complete preclicensing education, take the law portion of each examination and resubmit fingerprints. Resident intermediaries holding a limited line would need to retake the entire examination.

Resident and nonresident intermediaries may submit a reinstatement application online at www.sircon.com or www.nipr.com.

Questions regarding reinstatement can be directed to the Agent Licensing Section at (608) 266-8699 or by e-mail at ociagentlicensing@wisconsin.gov.

Did you know?

Intermediaries (agents) are required to follow minimum record retention standards and techniques of accounting and data handling to ensure that timely and reliable information exists and is available to the Office of the Commissioner of Insurance.

For more information, please refer to s. Ins 6.61, Wis. Adm. Code, regarding intermediary records.

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

Name or Address Changes

Intermediaries (agents) or firms must notify the Office of the Commissioner of Insurance (OCI) in writing, within 30 days, of any changes in the name, residence, mailing and/or business address. Licensees should use the following options:

- 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, new address and effective date. Telephone requests are not accepted.
- Submit your individual intermediary address change on NIPR at www.nipr.com.

Health Care Reform FAQs and Internet Links Available Online

There are many questions regarding the new Affordable Care Act (ACA) and how it will impact insurers, agents, consumers and employers. OCI has posted FAQs and helpful internet links for your use on our Web site at: oci.wi.gov/healthcare_reform.htm. These FAQs will continue to be updated as the federal government publishes regulations relating to implementation of the ACA. Please check the Health Care Reform page on the OCI Web site for frequent updates.

Updated Publications

OCI continues to update publications. Choose the "Publications" link in the top navigation on our home page, oci.wi.gov, then "Consumer Publications" to view, print or request a copy.

Change in Residency Status

Intermediaries 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 the Office of the Commissioner of Insurance (OCI) with either a letter of certification or other comparable evidence from the new state of residence.

- A licensed nonresident intermediary, after becoming a Wisconsin resident, may retain authority under the nonresident agent license for a maximum of 60 days, at which time all authority granted under the nonresident license will cease.
- A licensed resident intermediary, after becoming a resident of another state, may retain authority under the resident license for a maximum of 60 days at which time all authority granted under the resident license will cease.

- A licensed nonresident intermediary after becoming a resident of a state other than Wisconsin may retain licensing authority under the nonresident license for a maximum of 60 days, at which time all authority granted under the nonresident license will cease.
- If an agent changes residency status and becomes licensed under the new status, all authority granted by the license issued under the former status will terminate on the date the new license is issued.

For more information, please refer to s. Ins 6.59 (8), Wis. Adm. Code.

Questions regarding residency status can be directed to the Agent Licensing Section at (608) 266-8699 or by e-mail at ociagentlicensing@wisconsin.gov.

OCI Staff Changes

Susan Ezalarab transitioned from the Director of the Bureau of Market Regulation to Policy Initiatives Advisor-Executive. Gina Frank, Administrator of the Division of Regulation and Enforcement, will oversee the Bureau of Market Regulation during the transition period. Please contact Gina Frank for any Market Regulation issues. David Grinnell has been named Insurance Program Manager of the State Life Insurance Fund. Danielle Rogacki was hired as the Property and Casualty Section Chief in the Bureau of Market Regulation. John Kitslaar was promoted to Life and Health Section Chief in the Bureau of Market Regulation.

Sarah Norberg was hired as a staff attorney in May 2013. Terri Carlson (Courtney) was promoted to Administrative Policy Advisor in the Legislative Relations and Communications unit.

Retirements:

Mary Sprague, State Life Insurance Fund Program Manager, will retire in June 2013. Michael Honeck, Health and Life Insurance Section Chief in the Bureau of Market Regulation, retired February 2013. Ronnie Demergian of the Bureau of Market Regulation retired in February 2013.

Administrative Actions Taken by OCI

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of administrative actions started in the year 1964 can be viewed and printed from OCI's Web site at <http://oci.wi.gov/admact/admact.htm>. The following are actions for April 2012 through March 2013.

Actions against agents:

Ana Aguila

10395 SW 93rd St., Miami, FL 33176

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 Florida on a licensing application. September 2012

Patrick A. Ahlberg

2430 Mary St. Lot 105, Marinette, WI 54143

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Kris A. Alter

440 Ridge Rd., Walworth, WI 53184

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Christian Anderson

22341 Peartree, Mission Viejo, CA 92692

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 California on a licensing application. August 2012

Robert Allen Anderson

13710 General Geary Ct.,
Fredericksburg, VA 22407

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 Alabama on a licensing application. January 2013

Roger R. Anderson

2114 Cumming Ave., Superior, WI 54880

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

John Andrade

6913 Risata Way, Elk Grove, CA 95758

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 having a criminal

conviction which may be substantially related to insurance marketing type conduct. November 2012

Dorothy Ann Angeli

3300 Business Park Dr.,
Stevens Point, WI 54482

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Felipe Santiago Arriola

17901 N.W. 68 Ave., Apt. T-104,
Miami, FL 33015

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 provide evidence of eligibility to work in the United States, and having multiple administrative actions taken by the states of Florida and Michigan. January 2013

Timothy Ascher

2127 Sharon Ln., Manitowoc, WI 54220

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Deanna G. Atwood

2060 S. 77th St., Milwaukee, WI 53219

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Kuldip S. Bagga

1573 Hillsboro S.E., Grand Rapids, MI 49546

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Minnesota on a licensing application. February 2013

Christopher Bangs

Rockland Abstract Corporation
140 Sylvan Ave., 2nd Floor,
Englewood Cliffs, NJ 07632

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to an administrative action taken by another state. August 2012

Mashelle Barker

219 E. Maple St., Ste. 3000,
North Canton, OH 44720

Agreed to have her application for an insurance license denied for 248 days. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct. February 2013

Katie L. Barry

926 Short St., Appleton, WI 54915

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Sarah M. Barton

1502 N. 56th St., Superior, WI 54880

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Michael James Bennett

800 Nebraska St., Oshkosh, WI 54902

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Diana L. Berry-McDowell

3382 N. 30th St., Milwaukee, WI 53216

Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Haroon Binwalee

6714 Greenshire Dr., Indianapolis, IN 46220

Had his insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of failing to report an administrative action taken by the state of California on a licensing application, failing to report criminal convictions on a licensing application, and failing to respond to OCI inquiries. February 2013

Brian Blackley

225 Prospect Ave., Pewaukee, WI 53072

Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Sara Boney
1208 Whitewater Ave.,
Fort Atkinson, WI 53538
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Douglas G. Bowring
1627 N. 69th St., Wauwatosa, WI 53213
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Jeffrey Vern Brendel
710 Forest Blvd., Sheboygan Falls, WI 53085
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Charles H. Brown
10932 75th St., Apt. 107, Kenosha, WI 53142
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Jaquieta Monique Brown
5659 N. 36th St., Milwaukee, WI 53209
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Robert Brown
W329N4320 Lakeland Dr.,
P.O. Box 76, Nashotah, WI 53058
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 pay Wisconsin delinquent taxes due. May 2012

John Budzinski
6532 N. 73rd St., Milwaukee, WI 53223
Had his application for an insurance license denied. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2012

John Bunbury
124 E. Superior St., Wayland, MI 49348
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 Kentucky on a licensing application. April 2012

John P. Burns
9 Siedsma Ct., Clinton, NY 13323
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 resident surplus lines licensure. March 2013

Thaddeus Burns
9701 W. National Ave., Apt. 8,
Milwaukee, WI 53227
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 2012

Pamela Burzinski
736 Capman St., Milton, WI 53563
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 2012

James J. Butler
1417 Yates Ave., Beloit, WI 53511
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

Diane Byas
430 Summit Ave., Sun Prairie, WI 53590
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 Wisconsin on a licensing application and failing to apply for a life license within 30 days of completing the state life examination. June 2012

Terrence Carlino
1300 Jez Rd., Ladysmith, WI 54848
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. May 2012

Daniel C. Carlson
437 Berwyn Dr., Madison, WI 53711
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Christopher J. Chadbourne
50 Lindbergh Ave., Newton, MA 02465
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. March 2013

Trisha Chavis
1276 Southridge Cir.,
Rochester Hills, MI 48307
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. September 2012

Raymond Cody
126 E. Burnett St., Beaver Dam, WI 53916
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 2012

Andrew Cole
1111 Hilltop Ln., Toledo, OH 43615
Agreed to a denial of his insurance license for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Ohio on a licensing application. April 2012

Rossana M. Colon
1222 S. 23rd St., Milwaukee, WI 53204
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 resident surplus lines licensure. February 2013

Robert R. Conroy
4269 Skyview Dr., Janesville, WI 53546
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Richard Corbett
2392 Rockminster Rd., Lexington, KY 40509
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 resident surplus lines licensure. September 2012

Emma Costilla
700 N. 10th St., Apt. 16, Oostburg, WI 53070
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. February 2013

Broch Cotter

622 E. Oak Grove St., Juneau, WI 53039
Had his application for an insurance license denied. This action was taken based on allegations of a previous administrative action taken by the state of Wisconsin that included the permanent revocation of his Wisconsin insurance license. September 2012

John F. Cotter

419 E. Forest Dr., Neenah, WI 54956
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

John Cotthaus

1184 Dovetail Ct., Virginia Beach, VA 23464
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 states of Kentucky and Illinois on a licensing application. April 2012

Paul Cromar

1739 Farrow Dr., Rock Hill, SC 29732
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 a criminal conviction and an administrative action on a licensing application and a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty. December 2012

James Culbertson

2429 Hynes Ave. N., Oakdale, MN 55128
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an employment termination with allegations of misconduct on a licensing application. April 2012

Todd D. Cushman

7018 Donna Dr., Middleton, WI 53562
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 meet the continuing education requirements of a previous stipulation and order, and failing to pay a previous forfeiture when due. July 2012

Randall Dauffenbach

525 Rose Ann Dr., Burlington, WI 53105
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 and having a criminal conviction which may be

substantially related to insurance marketing type conduct. July 2012

M. Thomas Day

4021 S. 700 East, Ste. 500,
Salt Lake City, UT 84107
Had his application for an insurance license denied. This action was taken based on allegations of a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty substantially related to insurance marketing; having unpaid arbitration awards and discovery sanctions; failing to disclose lawsuits on a licensing application; and demonstrating evidence of untrustworthiness. March 2013

Nichole M. Day

840 Roosevelt St., Fennimore, WI 53809
Agreed to the denial of her insurance license for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. February 2013

Stephanie Decorah

N6216 Onondaga Dr., Oneida, WI 54155
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Neil Demant

1313 Yorkville Ave., Union Grove, WI 53182
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Michael B. Dermody

222 S. Golden Lake Ln.,
Oconomowoc, WI 53066
Was ordered to pay a forfeiture of \$15,000.00 within 31 days and was ordered to pay restitution to a consumer in the amount of \$3,717.36. The application for the reinstatement of his intermediary's license was denied and he is prohibited from reapplying for an intermediary's license for a period of five years. These actions were taken based on allegations of selling annuities after license revocation, misrepresenting information to OCI, and making multiple misrepresentations to consumers regarding the features of annuities sold. May 2012

David Richard Detjen

4633 N. Haymeadow Ave.,
Appleton, WI 54913
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 life insurance licensure as required for the variable life/variable annuity line of authority. January 2013

Siddharth Dhawan

3332 Virginia St., Miami, FL 33133
Had his application for an insurance license denied. This action was taken based on allegations of having a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty, as well as failing to provide proof of eligibility to work in the United States required for licensure. December 2012

Linda F. Dickens

7084 N. 43rd St., Milwaukee, WI 53209
Had her request for a waiver of the continuing education requirements denied. This action was taken based on allegations of failing to submit required information to OCI in a timely manner. December 2012

Joseph Dirico

P.O. Box 293, Farmington, MN 55024
Had his 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, and failing to pay overdue child support. April 2012

Perry S. Dlugie

1203 Walden Ln., Deerfield, IL 60015
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Sally Domingue

E. 3352 Old School Ln.,
Coon Valley, WI 54623
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 and having a criminal conviction which may be substantially related to insurance marketing type conduct. July 2012

Retha Dale Dowells Coble

5150 Regent Blvd., Irving, TX 75063
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. February 2013

Andrea J. Dudkiewicz
N11401 Sugar Bush Rd.,
Birnhamwood, WI 54414
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Ross Eichele
655 119th Ln. N.E., Minneapolis, MN 55434
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 resident surplus lines licensure. July 2012

Donna L. Emmons
324 W. Center 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 2012

Franklin Zachary Fecunda
9004 Post Oak Dr., Arlington, TX 76002
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 pay past child support due. January 2013

Barbara Rose Fernandez
7641 Cedar Elm Dr., Irving, TX 75063
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 reciprocal legal expense licensure. September 2012

Darrell Clarke Fields
9980 E. Villa Cir., Vero Beach, FL 32966
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 Florida on a licensing application and having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

George Fitzharris
6104 W. Lincoln Ave., Milwaukee, WI 53219
Agreed to pay a forfeiture of \$1,500.00, agreed to not issue certificates of insurance if coverage is not in force with an insurer, and agreed to have his insurance license suspended for 30 days. These actions were taken based on allegations of misrepresenting insurance coverage. November 2012

Roy Flynn
570 Dugwell Rd., Boones Mill, VA 24065
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

David Smith Folmar
3108 Bryn Mawr Dr., Dallas, TX 75225
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. December 2012

Janet Marie Fowler
160 S. McCarthy Rd., Appleton, WI 54914
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

Todd R. Franke
734 Bear Claw Way, Apt. 209,
Madison, WI 53717
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. January 2013

Mark Gabriel
3013 Schaefer Cir., Appleton, WI 54915
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. October 2012

Michael Leonard Gartman
1228 Alcott Ave., Howards Grove, WI 53083
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Ryan Erica Gill
938 N. Gladstone Ave.,
Indianapolis, IN 46201
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; and failing to pay past child support due. March 2013

Tiffany Michelle Gillespie
417 Rawls Cir., Irving, TX 75061
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 resident surplus lines licensure. December 2012

David A. Glaser
1033 S. East St., Appleton, WI 54915
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Peter Stephen Goeser
N4232 County Rd. D, Oakfield, WI 53065
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

Claudia Gonzalez
445 State St., Fremont, MI 49412
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 for failing to pay fines as required. May 2012

Gray Goodrich
20408 Whiterock Dr., Lago Vista, TX 78645
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 resident surplus lines licensure. November 2012

Annie Christina Goodson
P.O. Box 281026, Cleveland, OH 44128
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, failing to disclose an administrative action taken by the state of Ohio on a licensing application, and failing to respond promptly to inquiries from OCI. January 2013

Norman Graeber
1013 W. Frances St., Appleton, WI 54914
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. June 2012

Alonzo S. Greene
6111 S. Elizabeth, Chicago, IL 60636
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 pay past child support due. December 2012

Timothy M. Greguire
605 Grand Ave., Rothschild, 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 and having a criminal conviction which may be substantially related to insurance marketing type conduct. February 2013

Joshua Griffin
2351 Rainbow Dr., Plover, WI 54467
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 2012

Donna L. Grunow
1342 Lenz Ct., Sheboygan, WI 53083
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Roger M. Haecker
414 Rogers St., Milton, WI 53563
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Shawn P. Hammes
2130 South Ave., Apt. 310,
La Crosse, WI 54601
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Peter Hannah
250 Cliff Alex Ct., Apt. 3,
Waukesha, WI 53189
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 not being eligible to hold a variable line of authority. May 2012

Stephanie Hansen
318 Elm St., Menasha, WI 54952
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 apply for licensure within 30 days of state examination completion. June 2012

Christopher Harris
118 W. Bell St., Apt. 202, Neenah, WI 54956
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 criminal convictions on a licensing

application, and having a criminal conviction which may be substantially related to insurance marketing type conduct. May 2012

Scott Harris
4793 Hillsboro Cir., Santa Rosa, CA 95405
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 resident surplus lines license. May 2012

Joseph Elton Haskell, Jr.
5023 Eagle Point Dr., Jacksonville, FL 32244
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 resident surplus lines licensure. January 2013

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 an administrative action taken by the state of Wisconsin on a licensing application and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2012

Jason Hebert
5817 N. 41 St., Milwaukee, WI 53209
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 2012

Si Lorenzo Henderson, Sr.
798 Squirrel Ct., Kissimmee, FL 34759
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 pay past child support due. January 2013

Michael J. Henk
1 Blue Hill Plaza, Ste. 1607,
Pearl River, NY 10965
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 New Jersey resident licensure. April 2012

Robert I. Henson
W5033 State Rd. 21, Redgranite, WI 54970
Agreed to pay a forfeiture of \$2,000.00; agreed to hold all insurance premiums in trust, to transmit them promptly to the insurer

and to not utilize them for any personal purpose; and agreed to the suspension of his insurance license for a period of 14 days. These actions were taken based on allegations of misappropriating funds from an insurance agency and utilizing the premiums for his own use. June 2012

Robert I. Henson
2047 Basten St., Apt. D,
Green Bay, WI 54302
Had his insurance license revoked. This action was taken based on allegations of failing to pay a \$2,000.00 forfeiture when due. December 2012

Clarence Ray Hill, Jr.
2880 N. Menomonee River Pkwy.,
Milwaukee, WI 53222
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Mark Hiller
7992 Paton Rd., Saint Germain, WI 54558
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Benjamin R. Hoffman
1028 Weinkauff Rd., Edgar, WI 54426
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

Diandra D. Holloway
4512 W. Martin Dr., Apt. 5,
Milwaukee, WI 53208
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Jerad Holmes
3238 Debra Ln., Racine, WI 53403
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 2012

Annette F. Howard
3562 N. 10th St., Milwaukee, WI 53206
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Reginald Huggard
1011 Knowlton St., Rockford, IL 61102
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2012

Craig D. Huguet
W192 S6347 Regency Ct., Apt. F,
Muskego, WI 53150
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

Craig D. Huguet
W192 S6347 Regency Ct., Apt. F,
Muskego, WI 53150
Had his application for an insurance license denied for 10 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a reinstatement licensing application. March 2013

David S. Humphrey
17100 W. Bluemound Rd., Ste. 202,
Brookfield, WI 53005
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

Tawnya Patsy Hylemon
5215 Wiley Post Way, Ste. 200,
Salt Lake City, UT 84116
Had her application for an insurance license denied for 270 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2013

Adriana Jaime
12238 Silicon Dr., Ste. 150,
San Antonio, TX 78249
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 an administrative action taken by the state of Wisconsin. May 2012

Diane A. Jarvis
19155 Hi View Dr., Brookfield, WI 53045
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Daniel Jemison
2908 W. 100th Pl., Evergreen Park, IL 60805
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 resident surplus lines licensure. July 2012

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. September 2012

Jerry Johnson
W175 N13025 Lancelot Dr.,
Germantown, WI 53022
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 2012

Javan T. Jones
736 W. Cook Ave., Glenolden, PA 19036
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. February 2013

Leigh F. Joost
331 N. 50th St., Milwaukee, WI 53208
Agreed to pay a forfeiture of \$1,000.00 and not to submit an insurance application if the insured has not signed the application. This action was taken based on allegations of signing a signature on a document without proper authority. December 2012

Eugene H. Juul
6131 Danielle Rd., De Forest, WI 53532
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of improperly soliciting a Medicare Advantage policy and using Medicare supplement insurance advertising not in compliance with the law. October 2012

Richard P. Kadamian
829 Marquette Ave.,
South Milwaukee, WI 53172
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. March 2013

Steve James Kass
P.O. Box 1071, Hayward, WI 54843
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Earl Kauffman
1116 Raymond Ave., Bethlehem, PA 18018
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on a licensing application and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2012

Neda Keshani
3800 Citigroup Center, FI-9,
Tampa, FL 33610
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 a resident surplus lines license. May 2012

Neda Keshani
3800 Citigroup Center, FI-9,
Tampa, FL 33610
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. August 2012

Charles Fredrick Kimball II
3050 English Oak Cir., Pensacola, FL 32526
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 resident surplus lines licensure. January 2013

Herbert Kimpel
355 Greendale Dr., Janesville, WI 53546
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 2012

John King
iCan Group, 5300 Broken Sound Blvd. N.W.,
Ste. 200, Boca Raton, FL 33487
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 California on a licensing application. July 2012

Julia King
12660 Stafford Rd., Apt. 1032,
Stafford, TX 77477
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 resident surplus lines licensure.
November 2012

Steven A. Kirchner
2716 River Edge Ct., Waukesha, WI 53189
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.
March 2013

Keely Rhonda Klemm
504 Rookery Ct., Mckinney, TX 75070
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 having a criminal conviction which may be substantially related to insurance marketing type conduct.
December 2012

Matthew R. Kopp
3601 Damon St., Eau Claire, WI 54701
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.
July 2012

Mark A. Kottke
W9286 County TC, Oakfield, WI 53065
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.
September 2012

Alan Thomas Krajcir
1227 N. Milwaukee St., Apt. 23,
Milwaukee, WI 53202
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.
May 2012

Blaise B. Krautkramer
482 Edelweiss Dr., Green Bay, WI 54302
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.
May 2012

Blaise B. Krautkramer
482 Edelweiss Dr., Green Bay, WI 54302
Had his application for the reinstatement of 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.
July 2012

Jay M. Kufahl
412 Weston Ave., Wausau, WI 54403
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.
May 2012

Travis Kurey
1421 Kevin Dr., Kaukauna, WI 54130
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct.
February 2013

Morrison Lamb
1032 S. Kernan Ave., Appleton, WI 54915
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 having a criminal conviction which may be substantially related to insurance marketing type conduct.
May 2012

Albert Lambert
4601 Corporate Dr., Ste. 115,
Concord, NC 28027
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 required documentation on a licensing application.
May 2012

Christopher John Lampien
1128 S. 98th St., Milwaukee, WI 53214
Agreed to pay a forfeiture of \$500.00, agreed to pay restitution in the amount of \$558.54, agreed to complete two additional continuing education courses, agreed to provide copies of life and annuity applications and suitability forms to OCI on a quarterly basis for one year, and agreed to the suspension of his life and annuity insurance license for 45 days. These actions were taken based on allegations of making misrepresentations in the sale of insurance products and failing to properly consider suitability in life or annuity insurance sales.
October 2012

Larry Lanchester
4401 Atlantic Ave. #420,
Long Beach, CA 90807
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 child support payment arrearages.
October 2012

Allen Lane
3049 N. 8th St., Milwaukee, WI 53206
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.
June 2012

Kyle Matthew Larimore
Tranzsubco I Corp., 555 Metro Pl. N.,
Dublin, OH 43017
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 required proof of resident state licensing.
December 2012

Renisha M. Lattimore
10522 Madison Park Dr., Charlotte, NC 28269
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 required proof of resident state licensing.
December 2012

Song Lee
1401 Park Cir., Sun Prairie, WI 53590
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 2012

Michael K. Leibham
1908 N. 6th St., Sheboygan, WI 53081
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to pay \$1,048.00 in customer restitution. These actions were taken based on allegations of soliciting and receiving a personal loan from a customer and failing to respond promptly to inquiries from OCI.
September 2012

Christopher Aaron Lenzendorf
5153 Ninebark Dr., Madison, WI 53711
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.
February 2013

Justin Leonard
29536 Galaxy Rd., Elkader, IA 52043
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 surplus lines licensing in his resident state.
June 2012

Carol Lively
2437 Hoeschler Dr., La Crosse, WI 54601
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.
March 2013

Xay V. Lor
1425 Geneva Rd., De Pere, WI 54115
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due.
July 2012

Xay V. Lor
519 3rd St., Green Bay, WI 54304
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. March 2013

Glenn MacDonald
c/o New York Life
690 Canton St., Ste. 100,
Westwood, MA 02090
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 required resident state surplus lines licensing. August 2012

Daniel Maclean
Morgan Stanley Smith Barney,
3800 Citigroup Center F19, Tampa, FL 33610
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. April 2012

Shana Mahlik
124 Grant St., Valders, WI 54245
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 2012

Sarah Malaise
104 E. Mason St., Unit 606,
Milwaukee, WI 53202
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Sarah Malaise
104 E. Mason St., Unit 606,
Milwaukee, WI 53202
Had her application for an insurance license denied. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due and failure to respond promptly to inquiries from OCI. January 2013

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. September 2012

Donna Mann
1914 Watt St., Little Rock, AR 72227
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 proof of required resident state surplus lines licensing. August 2012

Paula J. Matteson
2301 W. Jackson St., Apt. 19,
Merrill, WI 54452
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Matthew G. Maurer
1574 Citation Ln., Neenah, WI 54956
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 the fingerprinting requirement, and having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

Thomas William Mayer
325 Cedar St., Ste. 800, St. Paul, MN 55101
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 Nevada on a licensing application. September 2012

Tiae D. McCormick
3600 E. Commerce Pl., Orlando, FL 32808
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 Wisconsin on a licensing application and failing to promptly and completely respond to inquiries from OCI. January 2013

Brian L. McDowell
7792 N. Fairway Pl., Milwaukee, WI 53223
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Kenneth J. McManus
20 Wood Pond Rd., Amston, CT 06231
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 resident state licensure. September 2012

Patrick McNeil
W10788 S. Shore Rd., Deerbrook, WI 54424
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Scott Metzger
Wachovia Securities,
5246 Red Cedar Dr., Fort Myers, FL 33907
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 required resident state licensing. October 2012

Thomas E. Monson
S5675 Cty. Rd. B, Eau Claire, WI 54701
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

Benitza Flores Montgomery
3015 Erin Ave, Cleveland, OH 44113
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 report an administrative action taken by the state of Arkansas and failing to respond promptly to inquiries from OCI. January 2013

Aguilar Jorge Montiel
1552 W. Lincoln Ave., Milwaukee, WI 53215
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 submit the legitimate identification required for licensure. November 2012

Carl Verdell Moore Jr.
3931 Tudor Court, Columbus, IN 47201
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. January 2013

Jorge Moreno
4607 S. 2nd St., Louisville, KY 40214
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Wisconsin and Colorado on an insurance license application, failing to respond promptly to inquiries from OCI, failing to provide proof of eligibility to work in the United States, and having a criminal conviction which may be substantially related to insurance marketing type conduct. December 2012

Whitney Morgan
3700 S. Stonebridge Dr.,
McKinney, TX 75070
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. May 2012

Nicholas M. Neitzel
N53 W34959 Rd. B, Okauchee, WI 53069
Agreed to have his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal charge or conviction on a licensing application and failing to promptly reply to questions from OCI. February 2013

Kris A. Nelsen
1520G Big Bend Rd., Waukesha, WI 53189
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Richard Dunn Newton
8403 Southpark Cir., Ste. 655,
Orlando, FL 3281
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Florida on a licensing application, and failing to respond promptly to inquiries from OCI. March 2013

Daniel R. Norton
2800 Begonia St., Wausau, WI 54401
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. March 2013

Sheila Novin
11117 N. Range Line Rd., Mequon, WI 53092
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, failing to pay court-ordered restitution, and failing to respond promptly to inquiries from OCI. October 2012

Larry W. Oberheu
8741 W. 141st St., Orland Park, IL 60462
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 required proof of resident state licensing. December 2012

Todd P. O'Brien
9305 S. 29th St., Franklin, WI 53132
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 and providing misleading information on a licensing application. December 2012

Michael Olafson
7890 S. Race St., Centennial, CO 80122
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 required resident state licensing. August 2012

John Oliver
425 Butternut Dr., Fredericksburg, VA 22408
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 having a child support arrearage. March 2013

Russell A. Ostrowski
P.O. Box 204, Rosholt, WI 54473
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Christopher T. Paige
13 Walker Dr., Madison, WI 53714
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 and providing misleading information on a licensing application. December 2012

Zenon Palka
5618 S. Elm St., Hinsdale, IL 60521
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 required resident state licensing. August 2012

Scott K. Palmer
3292 Lost Meadows Ln., Buford, GA 30519
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2012

Martin J. Panczak
214 Wildflower Way, Lake Mills, WI 53551
Had his insurance license revoked. This action was taken based on allegations of failing to

pay Wisconsin delinquent taxes due. May 2012

Carl David Parker
866 Rose Dr., Hartland, WI 53029
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Heather Parks
4601 Corporate Dr., Unit 115,
Concord, NC 28027
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. November 2012

Thomas Bradley Pearsey
5574 Bracken Dr., Indianapolis, IN 46239
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 being involved in a bankruptcy proceeding. March 2013

Brandi Penn
716 Fulton St., Apt. 9, Wausau, WI 54403
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 submit to required fingerprinting, and having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2012

Hiram Perez
6777 S. 17th St., Milwaukee, WI 53221
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. May 2012

Edna Perkins
1321 Stout Rd., Menomonie, WI 54751
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete all prelicensing education requirements and failing to respond promptly to inquiries from OCI. April 2012

Frank A. Perrotto
4512 E. Milwaukee St., Janesville, WI 53546
Agreed to the revocation of his insurance license. This action was taken based on allegations of misappropriating an annuity payment for personal use without the customer's knowledge or authorization, creating a false annuity contract and false annuity statements, and failing to notify OCI

of formal administrative action taken against him by FINRA. April 2012

Cory J. Peterson
249 N. Water St., Apt. 407,
Milwaukee, WI 53202
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Souphanh Phakeovilay
2003 S. Grand Ave., Waukesha, WI 53189
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Michael Lawson Pierce
12895 Heydon Hall, Roswell, GA 30075
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of administrative actions taken by Wisconsin and other states. January 2013

Christopher J. Pierson
1732 Summerset Dr., Apt. 201,
Racine, WI 53406
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 having criminal convictions which may be substantially related to insurance marketing type conduct. December 2012

Jessica Podlesnik
210 Emmet St., Watertown, WI 53094
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and failing to respond promptly to inquiries from OCI. April 2012

Matthew S. Pope
475 Chippewa Mall Dr., Ste. 355,
Chippewa Falls, WI 54729
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. November 2012

Matthew S. Pope
15 1/2 W. Central St., Apt. 5,
Chippewa Falls, WI 54729
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Ryan Pope
2982 S. Moorland Rd., New Berlin, WI 53151
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 and failing to respond promptly to inquiries from OCI. April 2012

Christopher Edward Porter
887 Mitten Rd., Ste. 200,
Burlingame, CA 94010
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 required proof of resident state licensing. February 2013

Sandra K. Proksch-Troope
2114 Farnam St., La Crosse, WI 54601
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Brian Robert Rahn
6350 Rock Rd., Rudolph, WI 54475
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Terry Reed
One Haven for Hope Way,
San Antonio, TX 78207
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 current child support payments or an approved child support repayment plan. May 2012

Mark Allan Richardson
839 Ludlow, Apt. B201, Rochester, MI 48307
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Mark Rivera
N17008 Grover Ln., Galesville, WI 54630
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Marc Robbins
159 Franklin Parke Ct.,
Christiansburg, VA 24073
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose

administrative actions taken by the states of Ohio, New Hampshire, Montana, and Kentucky on a licensing application and evidence of untrustworthiness. October 2012

Nancy J. Robinson
3330 S. 92nd St., Apt. 4,
Milwaukee, WI 53227
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. January 2013

Scott Robinson
1831 N. Salmon River Ln.,
Spokane Valley, WA 99016
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 2012

Joshua J. Roethel
W1258 Foster Rd., Oostburg, WI 53070
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 required prelicensing education, and failing to complete fingerprinting requirements. March 2013

Ralph Romano
195 Oakmont Dr., Deerfield, IL 60015
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 resident state surplus lines licensing. August 2012

Reuben Polanco Rosales
Pacific Benefits Group, 1915 N.W. Amberglen Pkwy., Ste. 300, Beaverton, OR 97006
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. November 2012

Daniel Rosenbaum
633 Skokie Blvd., Ste.480,
Northbrook, IL 60062
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

Daniel Rosenthal
600A Broadway St.,
Sheboygan Falls, WI 53081
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. November 2012

Scott A. Rupnow
18 N. 4th St., P.O. Box 331,
Winneconne, WI 54986
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Philip D. Salvia
5341 N. Shoreland Ave.,
Milwaukee, WI 53217
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Patricia A. Samuels
177 Sycamore Dr., Apt. 308,
Park Forest, IL 60466
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 involvement in a bankruptcy proceeding. December 2012

Andy Schaefer
502 Plaza Dr., Apt. 216, Madison, WI 53719
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 fingerprinting requirements. May 2012

Joshua P. Scherer
5231 Blazingstar Ln., Fitchburg, WI 53711
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Sharon Scheuermann
407 Prospect St., Westfield, NJ 07090
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 proof of resident state surplus lines licensing. June 2012

Sharon Scheuermann
407 Prospect St., Westfield, NJ 07090
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. October 2012

Lisa K. Schilling
W1372 Cty. Rd. X, Berlin, WI 54923
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 the required prelicensing education prior to examination. November 2012

Amanda Schmidt
401 Schachtner St., Somerset, WI 54025
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Rodger G. Schneider
2017 Almond Dr., Delavan, WI 53115
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Grant Ludwig Schultz
N977 Shore Dr., Marinette, WI 54143
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Gabriel Schwab
1459 E. 26th St., Brooklyn, NY 11210
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 resident state licensure. September 2012

Ryan Sepnafski
1800 W. Glendale Ave., Appleton, WI 54914
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. May 2012

Sapan Shah
3015 Kinmont Ave., Cincinnati, OH 45208
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2012

Wafeek A. Shalabi
11320 W. 157th St., Orland Park, IL 60467
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 resident surplus lines licensure. December 2012

Steven Paul Silverstein
10001 W. Oakland Park Blvd., Ste. 302,
Sunrise, FL 33351
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a termination for cause on a licensing application and evidence of untrustworthiness or incompetence based on the facts of the termination. March 2013

Myron Smith
3450 N. 9th St., Milwaukee, WI 53206
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Undrea Morcal Smith
1127 S. Jamaica Way, Gilbert, AZ 85296
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Glynis Aundrea Snell
1278 Edwin St., Soperton, GA 30457
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 an administrative action taken by another state, and being party to a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty. January 2013

Rodney Sonnenberg
159 1/2 4th St., Fond du Lac, WI 54935
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. April 2012

Lawrence Sowter
12510 Roosevelt B1, Englewood, CO 80112
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Colorado on a licensing application. October 2012

Lawrence Sowter
8021 N. 49th Ave., Glendale, AZ 85302
Had his application for an insurance license

denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Colorado on a licensing application. November 2012

Damon J. Spikes
1 Kitty Ct., Kimberly, WI 54136
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 having a criminal conviction which may be substantially related to insurance marketing type conduct. March 2013

Daniel A. Stafford
5217 175th St., Chippewa Falls, WI 54729
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Lucinda M. Stanford
826 Hwy. K, Wisconsin Dells, WI 53965
Was ordered to have her insurance license suspended for a period of three months or until court-ordered restitution is fully repaid, whichever is longer; was ordered to pay a \$500.00 forfeiture; was ordered not to have any employment involving cash handling for five years; was ordered to notify employers and provide them with copies of the order; and upon any further regulatory violation, violation of the order, or any demonstration of any kind that she is not trustworthy or of good character her insurance license will automatically be revoked. These actions were taken based on allegations of failing to disclose criminal convictions to OCI. February 2013

Bruce Jeffrey Steiger
4800 NW 91st Way, Coral Springs, FL 33067
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 involvement in a bankruptcy proceeding. December 2012

James F. Stein
213 Emily Way, Hortonville, WI 54944
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Melissa Saje Stephen
4021 South 700 E., Ste. 500,
Salt Lake City, UT 84107
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction

which may be substantially related to insurance marketing type conduct, being delinquent in child support payments, and failing to respond promptly to inquiries from OCI. February 2013

Mark Stevens
Pacific Benefits Group, 1915 N.W. Amberglen Pkwy., Ste. 300, Beaverton, OR 97006
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and providing conflicting information regarding child support delinquency on a licensing application. October 2012

Mary R. Stilling
N1084 Westside Rd., Lake Geneva, WI 53147
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 pay Wisconsin delinquent taxes due. December 2012

Sheldon D. Stotmeister
1240 N. 2nd St., Apt. 9, Platteville, WI 53818
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2012

James Gerald Stromberg
1407 Chicago St., De Pere, WI 54115
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2012

Jennifer Strouf
1306 N. 28th St., Sheboygan, WI 53081
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 prelicensing education requirements. May 2012

Gregory J. Szatori
2970 Mossy Oak Cir., Apt. 58,
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 a criminal conviction on a licensing application. March 2013

Johnny B. Tate Jr.
2415 Salem Park Dr., Indianapolis, IN 46239
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 owing delinquent child support. February 2013

Bobby Thao
1075 Saint Paul St., Green Bay, WI 54304
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. April 2012

Mai Ia Thao
1017 N. Crystal Ave., Apt. 101,
Fresno, CA 93728
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Cody Thomas
5013 Grace Rd., North Olmstead, OH 44070
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. February 2013

Franklin D. Thompson
3014 N. 41st St., Milwaukee, WI 53210
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

James Thumstedter
1512 Metro Dr., Apt. 8, Schofield, WI 54476
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. March 2013

Marvin J. Tick
11642 N. Riverland Rd., Mequon, WI 53092
Agreed to have his insurance license suspended for 30 days. This action was taken based on allegations of violation of s. 628.34 (1), Wis. Stat., in the marketing and sale of a life insurance product. May 2012

Carl E. Trapp II
W260 N8621 Hwy. 164, Hartland, WI 53029
Agreed to pay a forfeiture of \$500.00, agreed to pay restitution in the amount of \$558.54, agreed to complete two additional continuing education courses, agreed to provide copies of life and annuity applications and suitability forms to OCI on a quarterly basis for one year, and agreed to the suspension of his life and annuity insurance license for 45 days. These actions were taken based on allegations of making misrepresentations in the sale of insurance products and failing to properly consider suitability in life or annuity insurance sales. October 2012

Sandra B. Trascher
119 Northam Ct., Slidell, LA 70458
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 proof of resident surplus lines licensing. November 2012

Eric E. Trulson
7751 157th Ave., Bloomer, WI 54724
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to complete prelicensing education, and failing to respond promptly to inquiries from OCI. February 2013

Krista Tschurwald
3117 Tri Park Ct., Apt. 16,
Appleton, WI 54914
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 pass a required FINRA examination for variable lines licensing. November 2012

Carrie L Turner
732 Hoffman Rd., Green Bay, WI 54301
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and failing to respond promptly to inquiries from OCI. March 2013

Lauren Jean Twardy
5737 N. Milwaukee River Pkwy.,
Glendale, WI 53209
Agreed to pay a forfeiture of \$750.00, agreed to not misrepresent her licensing status, and agreed to solicit insurance only if properly licensed and appointed with an insurer. These actions were taken based on allegations of selling insurance without a license and misrepresenting that she had an insurance license. October 2012

Beauryan Tway
8025 County Rd. M, Evansville, WI 53536
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 fingerprinting requirements. May 2012

David J. Vanderschaaf
828 Iroquois Cir., Baraboo, WI 53913
Had his insurance license revoked. This action was taken based on allegations of failing to

pay Wisconsin delinquent taxes due. June 2012

David J. Vanderschaaf
828 Iroquois Cir., Baraboo, WI 53913
Had his 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 Wisconsin on a licensing application, failing to respond promptly to inquiries from OCI, and failing to pay Wisconsin delinquent taxes due. December 2012

Thomas Vaneimeren
111 Latera Links Cir., Unit 101,
St. Augustine, FL 32092
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 resident state surplus lines licensing. June 2012

Timothy W. Verken
1117 Moore Ave., West Bend, WI 53090
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Benjamin A. Villa
2618 S. 50th St., Milwaukee, WI 53219
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Thoga Viswam
826 Inman Ave., Edison, NJ 08820
Had his insurance license revoked, was ordered to pay a forfeiture of \$500.00, and was ordered to not reapply for licensure for a period of two years. These actions were taken based on allegations of signing a signature on a document without proper authority, failing to respond to OCI, and failing to appear at an administrative hearing. January 2013

James Vowell
1200 Locust St. Dept. 6340,
West Des Moines, IA 50391
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 2012

Melissa J. Wachholz
181 S. Main St., Markesan, WI 53946
Had her insurance license revoked. This action was taken based on allegations of failing to report a criminal arrest or conviction to OCI, failing to notify OCI of a change of

address, and failing to respond promptly to inquiries from OCI. November 2012

Benjamin James Wanamaker
10975 Sterling View Dr., Ste. A1,
South Jordan, UT 84095
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. February 2013

Ana Washburne
311 Hubbell St., Marshall, WI 53559
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 criminal convictions which may be substantially related to insurance marketing type conduct. August 2012

Jonathan Weber
3301 Rolling Hills Dr., St. Paul, MN 55121
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 resident state surplus lines licensing. June 2012

Randall W. Wedde
96 Sunset Dr., Clintonville, WI 54929
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

Kevin James Weidman
401 S. Marietta St., Apt. 3, Verona, WI 53593
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Kim Marie Weller
E13949A Hein Rd., Baraboo, WI 53913
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Michael Wenzel
2768 County Rd. F, Eau Claire, WI 54703
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

Sara Wheeler
2689 Glenrose Hill, Atlanta, GA 30341
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 required proof of resident state licensing. March 2013

Tanya Denise Wiggins
6090 Zenith Ct., Rio Rancho, NM 87144
Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide proof of a resident legal expense or casualty license. October 2012

Gerald Mark Wilcox
336 S. Buckingham Blvd.,
Whitewater, WI 53190
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Mark Wilkie
W2464 Hwy. 63, Springbrook, WI 54875
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

David L. Williams
4604 Ripple Dr., West Jordan, UT 84088
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Keith L. Wilson
5745 N. 76th 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 a criminal conviction on a licensing application. November 2012

Darren C. Woods
19601 W. Bluemound Rd.,
Brookfield, WI 53045
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. February 2013

Calvin Wright
1340 Eminence St., Apt. 6,
Green Bay, WI 54313
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2012

Kou Xiong
5934 N. 69th 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 a

criminal conviction on a licensing application. February 2013

Matthew J. Yakich
N68W24940 Stonegate Ct., Apt. 209,
Sussex, WI 53089
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. January 2013

Raymond Young
1527 Seven Pines Rd., Springfield, IL 62704
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2012

Paul D. Zeier
1000 N. Cambridge Ct., Waunakee, WI 53597
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Thomas Gordon Ziglinski
121 Emily Ct., Darien, WI 53114
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Actions against companies:

Administration Plus U.S.A., L.L.C.
5200 Upper Metro Pl., Ste. 350,
Dublin, OH 43017
Was ordered to pay a forfeiture of \$9,000.00; was ordered to cease and desist from acting as a warranty plan administrator/warrantor or assisting other unauthorized warranty plan administrators unless and until it has obtained authority to do so; and was ordered to respond to OCI with requested information within 10 days. These actions were taken based on allegations of conducting an insurance business without proper authority and failing to respond promptly to inquiries from OCI. July 2012

Affirmative Insurance Company
P.O. Box 9030, Addison, TX 75001
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly reply to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

AIG American International Group
180 Maiden Ln., New York, NY 10038
Agreed to pay a forfeiture of \$923,498.00 and agreed to reallocate worker's compensation premiums to each state for premium tax purposes. These actions were taken based on allegations of improper writing and reporting of worker's compensation premiums. See the OCI press release at <http://oci.wi.gov/pressrel/0812aig.htm> for additional details related to this administrative action. August 2012

American Dental Plan of Wisc., Inc.
1221 John Q. Hammons Dr.,
Madison, WI 53717
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 unclaimed funds. July 2012

American General Life Ins. Co. of Delaware
405 King St., Wilmington DE 19801
Agreed to pay a forfeiture of \$40,000.00 and agreed to comply with Wisconsin insurance laws. These actions were taken based on allegations of insurance policy rating practices in violation of s. Ins 3.455 (9), Wis. Adm. Code. September 2012

Balboa Life Insurance Company
400 Robert St. N., St. Paul, MN 55101
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

Bankers Life and Casualty Company
11825 N. Pennsylvania St., Carmel, IN 46032
Agreed to pay a forfeiture of \$40,000.00 and agreed to comply with Wisconsin insurance laws. These actions were taken based on allegations of using unfair claims settlement practices when it improperly denied skilled nursing care claims. September 2012

Berkley Life & Health Insurance Co.
475 Steamboat Rd., Greenwich, CT 06830
Was ordered to pay a forfeiture of \$500.00, was ordered to provide information requested within 10 days, was ordered to reply promptly in writing, and was ordered 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 related to form filing. June 2012

Berry and Roxbury Mutual Ins. Co.
4766 Highway KP, Cross Plains, WI 53528
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. January 2013

Chesapeake Life Insurance Co., The
9151 Blvd. 26,
North Richland Hills, TX 76180
Agreed to pay a forfeiture of \$411.00 and agreed to implement a corrective action plan as part of a multi-state settlement. These actions were taken based on allegations of using unfair claims settlement and marketing practices. July 2012

CMG Mortgage Assurance Company
5910 Mineral Point Rd., Madison, WI 53705
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 loss payments. July 2012

CMG Mortgage Reinsurance Co.
5910 Mineral Point Rd., Madison, WI 53705
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 securities. July 2012

Dean Health Plan, Inc.
1277 Deming Way, Madison, WI 53717
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 timing of filing transactions. June 2012

Dean Health Plan, Inc.
1277 Deming Way, Madison, WI 53717
Was ordered to pay a forfeiture of \$2,000.00. This action was taken based on allegations of failing to comply with previous examination orders related to form filing and agent termination documentation. August 2012

Dental Protection Plan, Inc.
7130 W. Greenfield Ave.,
West Allis, WI 53214
Agreed to pay a forfeiture of \$500.00, agreed to file a management services agreement, agreed to accrue liabilities at the annual statement reporting date, and agreed to follow annual statement instructions. These actions were taken based on allegations of failing to comply with previous examination orders related to these issues. July 2012

Genworth Life Insurance Company
6604 W. Broad St., Richmond, VA 23230
Agreed to pay a forfeiture of \$65,000.00 and agreed to comply with Wisconsin insurance laws. These actions were taken based on allegations of insurance policy rating practices in violation of s. Ins 3.455 (9), Wis. Adm. Code. October 2012

Great Midwest Insurance Company
800 Gessner Rd., Ste. 600,
Houston, TX 77024
Was ordered to pay a forfeiture of \$1,500.00, was ordered to promptly reply in writing to OCI, and was ordered to promptly pay the appointment fees. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to pay an annual appointment billing fee, and failing to promptly respond to an order issued. June 2012

Guggenheim Life & Annuity Co.
2711 Centerville Rd., Ste. 400,
Wilmington, DE 19808
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly reply in writing to OCI, and was ordered to promptly pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly pay a required fee. May 2012

H B D C II, Inc.
150 N. Radnor Chester Rd., Ste. B101,
Wayne, PA 19087
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Health Tradition Health Plan
1808 E. Main St., Onalaska, WI 54653
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly reply in writing to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

Hegemon Prop. & Cas. Agency LLC
7000 Central Parkway N.E., Ste. 1340,
Atlanta, GA 30328
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 provide evidence of a designated Wisconsin-licensed producer. April 2012

Hospitality Insurance Services, Inc.
100 Broadway St., Ste. 2D,
Sterling, CO 80751
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Independent Care Health Plan
1555 N. Rivercenter Dr., Ste. 206,
Milwaukee, WI 53212
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 computer resources and disaster recovery plans. August 2012

Indymac Financial Services
888 E. Walnut St., Pasadena, CA 91101
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2012

Insurance Brokers Network, Inc.
P.O. Box 4536, Gettysburg, PA 17325
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. September 2012

Insurance Brokers of Minnesota Inc.
900 E. Main St., Anoka, MN 55303
Has had its 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 Missouri, South Dakota, and Colorado on a licensing application. April 2012

International Financial Solutions, Inc.
303 Perimeter Center N., Suite 300,
Atlanta, GA 30346
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 provide a designated responsible producer. June 2012

L.G. Warranty LLC
P.O. Box 335, Dublin, OH 43017
Was ordered to pay a forfeiture of \$6,000.00; was ordered to cease and desist from acting as a warranty plan administrator/warrantor unless and until it obtains authority to do so; and was ordered to provide requested information to OCI within ten days of the order. These actions were taken based on allegations of conducting an insurance business without proper authority and failing to respond promptly to inquiries from OCI. July 2012

Medco Containment Life Ins. Co.
100 Summit Ave., Montvale, NJ 07645
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly provide requested information to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

Medical Associates Clinic Health Plan of Wisconsin, The
1605 Associates Dr., Ste. 101,
Dubuque, IA 52002
Was ordered to pay a forfeiture of \$1,500.00. This action was taken based on allegations of failing to comply with previous examination orders related to depreciation accounting, disaster recovery planning, and access to network resources. August 2012

Medina Mutual Insurance Company
500 Plaza Dr., Marshall, WI 53559
Was ordered to pay a forfeiture of \$5,000.00. This action was taken based on allegations of failing to comply with a previous examination order. January 2013

MEGA Life & Health Ins. Co., The
9151 Blvd. 26,
North Richland Hills, TX 76180
Agreed to pay a forfeiture of \$5,116.00 and agreed to implement a corrective action plan as part of a multi-state settlement. These actions were taken based on allegations of using unfair claims settlement and marketing practices. July 2012

Midwest National Life Ins. Co. of TN
9151 Blvd. 26,
North Richland Hills, TX 76180
Agreed to pay a forfeiture of \$1,516.00 and agreed to implement a corrective action plan as part of a multi-state settlement agreement. These actions were taken based on allegations of using unfair claims settlement and marketing practices. July 2012

MN Home Warranty Corporation
dba Capital Home Shield
2221 N.E. 164th St., Ste. 1135,
North Miami Beach, FL 33160
Was ordered to pay a forfeiture of \$4,000.00 and was ordered to cease and desist from acting as a warranty plan administrator/warrantor unless and until it obtains authority to do so. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting an insurance business without proper authority. July 2012

North American Elite Ins. Co.
650 Elm St., Manchester, NH 03101
Was ordered to pay a forfeiture of \$2,000.00, was ordered to promptly reply in writing to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

North American Specialty Ins. Co.
475 N. Martingale Rd., Ste. 850,
Schaumburg, IL 60173
Was ordered to pay a forfeiture of \$500.00, was ordered to promptly provide requested information to OCI, and was ordered to pay a required appointment fee. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a required fee. May 2012

Ogilvie Security Advisors Corp.
71 S. Wacker, Ste. 3025, Chicago, IL 60606
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2012

OneBeacon America Insurance Co.
One Beacon Ln., Canton, MA 02021
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide proper renewal or nonrenewal notices to its policyholders. These actions were taken based on allegations of issuing an improper renewal of a worker's compensation insurance policy. July 2012

Oster Enterprises, Inc.
5665 Meadows Rd., Ste.140,
Lake Oswego, OR 97035
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 naming a designated responsible producer. July 2012

PMI Insurance Company
601 Montgomery St.,
San Francisco, CA 94111
Was ordered to pay a forfeiture of \$500.00, was ordered to provide requested information to OCI, and was ordered to promptly 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 an annual appointment billing fee. July 2012

PMI Mortgage Assurance Company
330 E. Kilbourn Ave., Ste. 1180,
Milwaukee WI 53202
Was ordered to pay a forfeiture of \$500.00, was ordered to provide requested information to OCI, and was ordered to promptly 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 an annual appointment billing fee. July 2012

Prudential Ins. Co. of America, The
100 Mulberry St., Newark, NJ 07102
Agreed to pay a forfeiture of \$7,500.00 and agreed to comply with Wisconsin insurance

laws. These actions were taken based on allegations of insurance policy rating practices in violation of s. Ins 3.455 (9), Wis. Adm. Code. September 2012

Safeco Ins. Company of America
62 Maple Ave., Keene, NH 03431
Was ordered to pay a forfeiture of \$3,000.00 and was ordered to cease and desist from issuing improper nonrenewal notices to policyholders. These actions were taken based on allegations of issuing improper nonrenewals of insurance policies. January 2013

Strategic Company, LLC
2404 Edenborn Ave., Metairie, LA 70001
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 provide required documentation on a licensing application. May 2012

Strong Family Financial L.L.C.
5810 E. Skelly Dr., Ste. 320, Tulsa, OK 74135
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 name a designated responsible producer on a licensing application. August 2012

United States Liability Ins. Co.
P.O. Box 6700, Wayne, PA 19087
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist from failing to provide proper notice when implementing a short-rate fee upon an insured deciding to cancel. These actions were taken based on allegations of using a short-rate return of premium for a mid-term cancellation of an insurance policy without providing proper notice of the short-rate premium. November 2012

UnitedHealthcare of Wisconsin, Inc.
10701 W. Research Dr.,
Wauwatosa, WI 53226
Was ordered to pay a forfeiture of \$54,000.00 and was ordered to comply with previous examination orders. These actions were taken based on allegations of failing to comply with previous examination orders related to complaint records, modification of external review provisions, revision of date recording procedures, application acceptance and commission payments from and to unlicensed agents, enrollment application data recording, and inaccurate agent databases. August 2012

Vetinsure LLC
330 Research Dr., Ste. 230,
Athens, GA 30605
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 name a designated responsible producer on a licensing application. October 2012

West Bend Mutual Ins. Co.
1900 S. 18th Ave.,
West Bend, WI 53095
Was ordered to pay a forfeiture of \$3,000.00, was ordered to cease and desist issuing nonrenewal notices that fail to state with reasonable precision the facts on which the nonrenewal was based, and was ordered to cease and desist violating previous OCI orders. These actions were taken based on allegations of issuing improper mid-term cancellations or nonrenewals of insurance policies. December 2012

Xpert Insurance Agency, Inc.
1750 Grandstand Pl., Ste. 10,
Elgin, IL 60123
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 by the state of Illinois on a licensing application. August 2012

Visit the OCI Web Site and Subscribe to OCI E-mail Notifications

OCI's Web site (oci.wi.gov) has information to answer most of your insurance questions. You are encouraged to check the site first when looking for information. The "Agent/Agency" and "Company" tabs have the answers to most questions asked by agents and company representatives. Other important locations include "Laws/Rules/Bulletins" and "Press Releases" pages. Click on the "What's New" link to see the latest information added to the Web site. To sign up to receive an e-mail whenever OCI issues new bulletins to insurers, press releases, public meeting notices and future issues of the Wisconsin Insurance News, go to oci.wi.gov/listserv.htm.

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education as outlined at 70 Fed. Reg., 52117, or such later requirements as published by FEMA. Insurance producers can get more information about NFIP by visiting FEMA's NFIP Web site at: <http://www.fema.gov/national-flood-insurance-program>

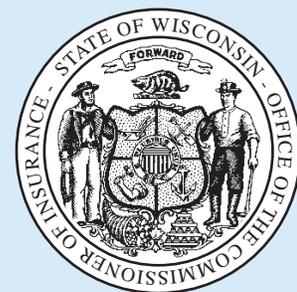
All FEMA/NFIP training is listed at www.nfipiservice.com/training. Questions about any upcoming training and webinars can be directed to Marge Dworak at margaret.dworak@fema.dhs.gov or 312-408-5527. Producers should be sure to check to make sure these webinars or seminars count for continuing education (CE) credit. A list of flood training courses approved for CE credit is also available on Sircon's Web site at www.sircon.com. Select "Look Up Education Courses/Credit" and follow the prompts.



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