



Wisconsin Insurance News

Issue 2 - Fall 2014

Commissioner's Note

Protecting the Future

By Ted Nickel, Commissioner of Insurance

For consumers, the most important insurance event is not the insurer promising to pay but when the insurer actually pays the benefit. Policies are purchased to protect the consumer from a specific risk covered (i.e., a homeowner's insurance policy paying to rebuild a home). Consumers facing a catastrophic loss must be able to rely on the insurer's financial resources to be sufficient to pay for their claims.

It is the job of state insurance regulators to make sure insurers have enough assets to turn their promise to pay into the check that allows a consumer to rebuild their house. We do this through financial solvency regulation.

Financial solvency regulations include a number of important areas. Accounting standards ensure insurers are counting money in the right way. Investment regulations make sure insurers are not taking undue risk with their capital and surplus. State accreditation (i.e., requiring states to show expertise in reviewing company financial information) guarantees state regulators have the procedures, training, and regulations in place to review insurers properly.

Fortunately, insurance regulators have been aware of these issues for a long time. Take the 1870 Wisconsin Insurance Report (the first report done by Wisconsin) which quotes the insurance commissioner of the state of New York:

Companies must manage in such a manner as to collect net premiums enough to pay losses, or the

sinking of capital will inevitably result in the ruin and dissolution of such corporations. If premiums are inadequately adjusted to risks or if expenses and commissions are so large as practically to result in an excessive diminution of rate, or if business is not kept in hand and within the control and knowledge of the officers, and a general laxity of discipline is allowed to pervade a corporation, insolvency must follow as inevitably as the penalty follows the violation of any of the physical laws of nature.

States have a long track record of success, and federal action has reaffirmed state authority over the years. In 1945, Congress passed The McCarran-Ferguson Act which reserved most insurance regulation to the states. In 2010, the Dodd-Frank law again reaffirmed the state-based regulatory model for insurance. The approach of Dodd-Frank—to provide state regulators with the discretion to regulate their market—establishes the standard that insurers should not be regulated as banks and that a single regulatory scheme for both banks and insurers is unworkable.

There are those that disagree and hope to use Dodd-Frank to impose banking regulations on insurance companies. They point to the failure of AIG as an example of a failed regulatory approach. And argue that we need a federal regulator, especially to deal with large multinational organizations or so-called global systemically important financial institutions (GSIFIs).

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2015 Open Enrollment Period for Individual or Small Employer Group Plans

The 2015 open enrollment period for individual plans or small employer group plans will be November 15, 2014, through February 15, 2015. The open enrollment period is available regardless of whether consumers want to apply for coverage on the federally facilitated exchange/marketplace (FFM) or off the FFM through insurance agents or companies. Agents who want to assist consumers with FFM enrollments for the 2015 plan year must complete FFM agent training. Information about these training requirements is available on the Centers for Medicare & Medicaid Services (CMS) Web site at www.cms.gov/cciiio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html.

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.

Renewal and Discontinuation Notices for Individual and Small Employer Group Policies

Health insurance companies that offered individual or small employer group insurance during 2014 and that will renew or discontinue plans beginning the calendar year 2015 are required to send notice of renewal or discontinuance. The Centers for Medicare & Medicaid Services (CMS) issued a bulletin on September 2, 2014, that included specific templates that insurers will use for their renewal and discontinuation notices. Wisconsin insurance law

requires that insurers provide proper notice of renewal or discontinuance at least 60 days prior to any anniversary date or prior to the date of expiration as provided in an insurance policy. Therefore, insurers mailed notices by November 1, 2014, for health insurance policies renewing or discontinuing on January 1, 2015. The notice templates are available on the CMS Web site at www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/index.html.

Supported Workers at OCI

From the outside it may look like OCI operates like a well-oiled machine, but it takes a great deal of effort and dedicated employees to make it operate that way. One group of our unsung heroes is our supported workers. If you are a consumer who has requested a complaint form, a company or agent who has received a complaint, or an agent receiving renewal forms, that was made possible by one of our supported workers processing the envelopes and delivering them to our mail room. If you are a consumer, company, or agent who has sent in sensitive information, a supported worker safeguards your privacy by shredding the paper documents after they are scanned into our computer system.

Chances are you may not know what a "supported worker" is or may not be aware of the vital work being done by Andy Balistreros, Barb Brand, Todd Felts, John Pergande, and Paul Tomas.

Supported workers are workers who have developmental disabilities that perform tasks in the workplace with the support of a job coach. Both the worker and OCI are participants in the Community Work Services Program. It helps match workers with developmental disabilities with employers who need their help while providing additional support through a job coach. The worker may need a little

extra help with their work, but what they give back more than balances that out. If at first you see their disability, you will soon realize instead how capable they are. Regulating insurance is not always a happy business, but our five supported workers always have a big smile on their faces for you—and maybe even a high-five or a fist bump—to greet you.

Insurance regulations may change, but our supported workers have remained constantly dedicated to their jobs here—some with 15+ years of service at OCI. This long-term relationship makes Andy, Barb, Todd, John, and Paul effective workers for OCI. As the insurance industry and insurance regulation has changed over the last 15+ years, the role of these team players has changed over the years. Their willingness to take on new projects has been invaluable.

Supported workers can do more than keep your secrets safe, and so please don't keep them a secret. There are many supported workers who may be looking for an opportunity to work in a company like yours. Spread the word! If you know of a business that could benefit from supported workers, suggest that they look into hiring supported workers. Likewise, if your business would benefit, please contact one of the many organizations throughout the state that connect with individuals with disabilities who are seeking employment.

Continuing Education Requirement

Resident intermediaries (agents) who hold a property, casualty, personal lines P&C, life, and accident & health or the limited line of automobile license must complete a total of 24 hours of continuing education (CE) during the biennium. At least 3 credit hours must be in the ethics of insurance. No other restrictions apply. 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.

Agents who are required to complete CE will receive a notice mailed 90 days prior to the expiration date if they are deficient in CE hours. Agents are encouraged to not wait until the last few weeks of their

reporting period to complete continuing education. By rule, CE providers are given 10 days to electronically bank the CE credits. Failure to complete all CE hours on or before the last day of the agent'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 CE courses during the biennium.

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

Any questions regarding CE courses, please contact Prometric at (866) 664-9505 or by e-mail at pro.ce_services@prometric.com.

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 agent's birth month will result in the license cancellation and termination of active appointment(s).

Agents must renew their license online either by credit card, debit card or electronic check. Agents have the following three options to make their renewal payment: on Vertafore 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, agents making payments within five days of their license expiration date are required to use Vertafore to avoid delays or license cancellation.

Any questions, please contact the Agent Licensing Section at ociagentlicensing@wisconsin.gov.

Did you know?

No intermediary (agent) or insurer may pay any consideration, nor reimburse out-of-pocket expenses, to any natural person for services performed within this state as an intermediary if he or she knows or should know that the payee is not licensed under ss. 628.04 or 628.09, Wis. Stat. No natural person may accept compensation for services performed as an agent unless the natural person is licensed under ss. 628.04 or 628.09, Wis. Stat.

Exceptions. This section does not prohibit:

- (a) The payment of deferred commissions to formerly licensed agent and broker intermediaries or their assignees; or
- (b) The proper exchange of business between agent and broker intermediaries lawfully licensed in this state.

For more information, please refer to s. 628.61, Wis. Stat., regarding sharing commissions.

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 (CE) requirements can apply for a reinstatement.

Agents 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. Agents must complete the CE requirement 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 agents may submit a reinstatement application online at www.sircon.com or www.nipr.com.

Any questions, please contact the Agent Licensing Section at ociagentlicensing@wisconsin.gov.

Name or Address Changes

All licensees 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 by e-mail at ociagentlicensing@wisconsin.gov, by fax at (608) 267-9451 or in writing at P.O. Box 7872, Madison, WI 53707-7872. Please include name, license number, new address and effective date. Telephone requests are not accepted.
- Submit your individual agent address change on NIPR at www.nipr.com.

Updated Publications

OCI has recently updated several 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.

Consumer’s Guide to Commercial Liability Insurance—Updated August 2014

Fact Sheet on Insurance Terminations, Denials, and Cancellations—Updated August 2014

Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders or Substance Use Disorders—Updated August 2014

Insurance 101, A guide to Insurance Basics for College Students—Updated August 2014

Consumer’s Guide to Grievances and Complaints—Updated September 2014

Consumer’s Guide to Managed Care Health Plans in Wisconsin—Updated September 2014

Guide to Health Insurance and Worker’s Compensation Insurance for Farm Families—Updated September 2014

Medicare Advantage in Wisconsin—Updated September 2014

Information Sheet on Surplus Lines Insurers and Agents—Updated October 2014

Medicare Part D – Things to Know Before Signing Up—Updated November 2014

Title Insurance FAQ—Updated November 2014

Change in Residency Status

Intermediaries whose residential address changes involve 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 of the new state of residence.

- A licensed nonresident agent 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 agent 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 agent 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. Any questions, please contact the Agent Licensing Section at ociagentlicensing@wisconsin.gov.

Digital Fingerprints for Resident License Applicants

Wisconsin law requires that any individual resident applying for a license or adding additional lines of authority to a current license submit fingerprints and criminal background check as a part of the application.

Applicants can make a reservation online on Fieldprint at www.fieldprintwisconsin.com. At the time of reservation, applicants must enter the Fieldprint code:

FPWIOCIInsurance

Applicants can use upper or lower case to enter the field code.

The cost is \$39.25 for digital fingerprinting. Fingerprints can be submitted at any time, but an application will not be processed until fingerprints are submitted. Fingerprint information is valid for 180 days.

Any questions, please contact the Agent Licensing Section at ociagentlicensing@wisconsin.gov.

Did you know?

An intermediary (agent) may not accept compensation from an insured or from both an insured and another source due to the insured’s purchase of insurance or for advice regarding the insured’s insurance needs or coverage unless the agent, before the insured incurs an obligation to pay compensation, clearly and conspicuously and in writing discloses to the insured all of the following:

- The amount of compensation to be paid by the insured, excluding commissions paid by the insurer to the agent.
- If compensation will be paid by another source, the fact that the agent will also receive compensation from the other source.

For more information, please refer to s. 628.32 (1), Wis. Stat., regarding disclosure required.



Employer Health Care Arrangements

OCI has received inquiries from insurance agents about flexible savings accounts (FSAs), health reimbursement accounts (HRAs), and other employer health care arrangements, and whether they can be sold in Wisconsin based on the federal health reforms.

Agents are indicating that some of the entities marketing these arrangements allow employers to give employees money that employees then use to purchase individual health insurance coverage. Agents are also indicating that new employees are having difficulty finding individual health coverage because insurers only offer comprehensive individual health coverage during the annual open enrollment period, and some new employees are not eligible for a special enrollment period. Agents are questioning whether these arrangements comply with federal health care reforms and whether employers may be subject to penalties.

FSAs, HRAs, and certain other employer health care arrangements are tax advantaged arrangements that are an Internal Revenue Service (IRS) regulated benefit. On September 13, 2013, the IRS issued Notice 2013-54, which explains how the Affordable Care Act's (ACA) market reforms apply to certain types of group health plans, including HRAs, health FSAs and certain other employer health care arrangements, including arrangements under which an employer reimburses an employee for some or all of the premium

expenses incurred for an individual health insurance policy. The IRS notice indicates that when these arrangements are not integrated with a group health plan, they do not meet the market reforms under the ACA. Therefore, employers may be subject to the penalties under the IRS code.

OCI regulates the marketing activities of licensed insurance agents and insurance companies. Telling employers to drop ACA compliant group coverage for employer health care arrangements when these arrangements could result in penalties may be considered a misrepresentation under Wisconsin insurance law. Misrepresentation includes errors by omission. If OCI receives a complaint about an insurance agent or an insurance company misrepresenting employer health care arrangements as qualifying as ACA compliant coverage when it does not, OCI will investigate the complaint accordingly.

Both the IRS and the U.S. Department of Labor (DOL) have posted on their Web sites information about the employer health care arrangements. DOL Technical Release No. 2013-03 dated September 13, 2013, is available at www.dol.gov/ebsa/newsroom/tr13-03.html. IRS Notice 1013-54 is available at www.irs.gov/pub/irs-drop/n-13-54.pdf. The IRS also posted on May 13, 2014, a Q&A about employer health care arrangements available at www.irs.gov/uac/Newsroom/Employer-Health-Care-Arrangements.

Safety Message: Corrugated Stainless Steel Tubing

At a recent meeting of the National Association of Insurance Commissioners, the state fire marshals discussed their renewed campaign on Corrugated Stainless Steel Tubing (CSST). CSST is flexible piping used to deliver gas or propane inside a home or business. It can be identified by its distinctive yellow or black plastic coating. The product is safe when appropriately installed but can cause a serious fire if not properly bonded.

CSST was originally developed in Japan in an effort to make homes safer in earthquakes. Unlike traditional iron piping, CSST is flexible. That means fewer joints, fewer connections (i.e., fewer places to leak) and a quicker installation. However, a problem can develop when an unbonded pipe is struck by lightning. The lightning strike can cause a small hole and light the gas inside the pipe on fire. This problem does not occur in bonded pipes.

Most building codes were updated in 2009 to reflect proper installation. For houses built before that date, an electrician can install a relatively inexpensive fix. The instructions for electricians are located at csstsafety.com/Images/CSST-Direct-Bonding-Tech-Bulletin.pdf

For more information on CCST:
csstsafety.com/index.html

Policy Form and Rate Filings Available on OCI's Web Site

Insurance policy forms and rates that are required to be filed for use in Wisconsin are available as public access documents on OCI's Web site. Agents can view this information by searching on an insurance company name, type of coverage, product category or dates of filings. Agents can also use the Company Lookup feature on OCI's Web site to find the legal name and correct spelling of an insurance company. The policy form and rate filings search feature is at <https://ociaccess.oci.wi.gov/filing-search/webSearch>.

OCI Health Care Reform FAQs

Frequently Asked Questions (FAQs) relating to health care reform for consumers, employers and insurers have been updated on the OCI Web site. Please visit oci.wi.gov/healthcare_reform.htm for the updated FAQ documents.

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AIG did not fail as a result of the state-regulated insurance products. Rather, it was the federally regulated financial products that created financial instability. State regulators had appropriately regulated the insurance risks of the organization.

That doesn't mean insurance regulators have ignored the financial problems from the financial collapse. On top of the standards already in place, new laws and regulations on holding companies and risk management ensure state regulators have an understanding of an insurer's corporate structure and risks. Insurers are also required to consider their risks and strategies to mitigate those risks. Finally, state insurance regulators are continuing to work together to move towards uniformity. This will not only ensure good financial regulation but avoid costly and duplicative regulation.

What is most important for state insurance regulators is that we have a system in place that appropriately protects policyholders AND ensures that any financial regulation reflects the actual risks of any transaction. A one-size-fits-all approach can and often does incentivize more risky behavior.

In closing, you may wonder why I have devoted so much time to financial solvency issues. Does financial solvency really impact Wisconsin and Wisconsin consumers?

The answer is a resounding "Yes." The most obvious impact is in our ability to regulate the financial solvency of Wisconsin-based insurers. As previously stated, it is vital for an insurer to have the financial means to pay what it owes. But as our markets become increasingly globalized, Wisconsin companies should not be left behind. By continuing a risk-based approach developed by the states, Wisconsin-based insurers will be better positioned to compete not only nationally but globally. That means we can continue to have a market that serves consumers and can deliver on the promises they make.

Agent Awareness of Ridesharing Activities

Agents, with their direct relationship with their clients, are often on the forefront of new insurance issues. With the rise of ridesharing services like Uber and Lyft, agents may run into new issues surrounding the driver's auto insurance coverage.

Uber, Lyft, and other ridesharing companies provide "digital dispatch" services via smartphone applications and drivers use their personal vehicles to transport passengers as an alternative to traditional taxi services. Many consumers do not realize the potential insurance coverage issues for the drivers. Most personal auto insurance policies specifically exclude commercial use of a vehicle and can deny a claim submitted by a rideshare driver independent of whether they had an actual passenger in the vehicle at the time of the loss. Commercial auto policies may be prohibitively expensive for a typical Uber/Lyft driver and in many cases require the vehicle covered be registered as a commercial vehicle with the state.

While the ridesharing companies are required to carry \$1 million in excess liability coverage, gaps occur and questions arise as to when the coverage is in effect and covering the losses of the drivers themselves. Many drivers don't realize the company-provided liability coverage only covers damage and injuries to passengers and other parties and their property and only if the hired driver is at fault. Coverage is not typically provided for the driver's car or injury. Since the ridesharing companies hire drivers as independent contractors, worker's compensation coverage may not be in effect.

Agents can help inform the insureds of these issues if they become aware a policyholder is working as a driver for a ridesharing company. Agents are encouraged to discuss the potential gaps in coverage with their clients and provide suggestions for alternate coverages or endorsements specific to ridesharing activities so that a driver can maintain an adequate level of insurance while using their personal vehicles for ridesharing purposes.

Print Your License

Agents and firms can print a copy of the license on the OCI Web site at oci.wi.gov.

- Click "Print your license" under "How Do I?" / "Apply for an Insurance License"
- Select the "Agent Search" or "Agency Search" tab
- Enter License No.
- Click "Search"
- Click "Print License"

Administrative Actions Taken by OCI

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of administrative actions started in the year 1964 can be viewed and printed from OCI's Web site at oci.wi.gov/admact/admact.htm. The following are actions for January 2014 through September 2014.

Actions against agents:

Meagan M. Achenbach

127 N. Main St., Eastman, WI 54626

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 retake a required examination. March 2014

Steven Q. Adamson

111 W. Colleen Ct., Gardner, KS 66030

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. February 2014

Lisa C. Adcock

W1903 Potter Rd., Burlington, WI 53105

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 background check. March 2014

James Hillard Adger

5806 Lady Bug Ct., Tampa, FL 33625

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 administrative actions taken by the states of Florida and Wisconsin on a licensing application. January 2014

Hector Aguilar

12237 Silicon Dr., Ste. 150, San Antonio, TX 78249

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. May 2014

Ann M. Alexander

1600 Aspen Commons, Ste. 600, Middleton, WI 53562

Had her application for an insurance license denied. This action was taken based on allegations of exhibiting financial irresponsibility. January 2014

David P. Anderson

5515 Cty. Rd. PP, De Pere, WI 54115

Agreed to the 90-day suspension of his insurance license, agreed to pay a forfeiture of \$20,000.00, and agreed to the summary suspension of his insurance license if he violates Wisconsin insurance laws during the twelve months following reinstatement. These actions were taken based on allegations of failing to timely secure a consumer's insurance policy; issuing binders without authority; misrepresenting policy information, including issuing binders that contained false policy numbers to consumers and others; and failing to timely disclose an administrative action taken by the state of Minnesota to OCI. September 2014

Erik Mathew Anderson

2335 Woodbridge St., Apt. 157, Saint Paul, MN 55113

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 report the criminal conviction to OCI while a licensed intermediary; failing to report an administrative action taken by the state of Minnesota on a licensing application; failing to report the administrative action to OCI while a licensed intermediary; and failing to respond promptly to inquiries from OCI. March 2014

Erik Mathew Anderson

2335 Woodbridge St., Apt. 157, Saint Paul, MN 55113

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, having an administrative action taken by the state of Minnesota, and submitting a duplicate application. March 2014

Stephana Andres

258 Mary St., Antigo, WI 54409

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. June 2014

Russell Back

4710 Graywood Ct., Apt. 4, 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 having an unpaid civil money judgment. August 2014

Matthew Baldauf

216 W. Winneconne Ave., 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 and failing to provide evidence of prelicensing education. March 2014

Kenethra L. Barkus

8103 Mosstree Dr., Arlington, TX 76001

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. February 2014

Ryan J. Baron

1134 Jenifer St., Apt. 3, Madison, WI 53703

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 delinquent Wisconsin taxes. January 2014

Nancy Lee Barrette

28201 Harwich Dr., Farmington Hills, MI 48334

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. March 2014

Nancy L. Barrette

28201 Harwich Dr., Farmington Hills, MI 48334

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. April 2014

Jeffrey T. Batzler

606 Meadowview Ct., Mukwonago, WI 53149
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply promptly to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to OCI. April 2014

Tracy L. Baumgart

4188 S. 61st St., Unit 2, Milwaukee, WI 53220
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 unpaid civil money judgments. March 2014

David J. Beaton

P. O. Box 436, Sun Prairie, WI 53590
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Randy Behm

5817 Calumet Ave., Manitowoc, WI 54220
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Rosette Francesca Berban

105 Salem Dr. Sanford, FL 32771
Agreed to surrender her insurance license. This action was based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application and displaying evidence of untrustworthiness. March 2014

Eric John Bergstrom

29 Sturges Rd., Reading, MA 01867
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 the documentation required for life settlement broker licensure. May 2014

E.J. Michael Bergum

121 S. Main St., Lake Mills, WI 53551
Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist from submitting insurance applications without customer authority. This action was taken based on allegations of submitting a term life insurance policy application without a customer's permission. May 2014

Nicholas Biernat

3936 W. Dory Ct., Franklin, WI 53132
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete a criminal background check, and failing to apply for licensure within 30 days of completing an insurance examination. July 2014

Corey Bisher

624 N. E. 5th St., Grimes, IA 50111
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. April 2014

Peter L. Bishop

P.O. Box 121, Sauk City, WI 53583
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Heather L. Bissonette

1400 Union Meeting Rd., Ste. 202, Blue Bell, PA 19422

Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Pennsylvania. June 2014

Sharon L. Boatwright

17918 Saxonburg Rd., Two Rivers, WI 54241
Had her application for an insurance license restricted for a period of 18 months. During this period, she may only work for her current employer and this restriction will be removed at the end of the 18-month period if she maintains a clean criminal and employment record. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, having unpaid money judgments, failing to provide a complete response to OCI inquiries, and having a criminal conviction which may be substantially related to insurance marketing type conduct. May 2014

Jennifer Borkowski

5904 N. E. Pearl Cir., Lees Summit, MO 64064
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 equivalent resident state life settlement broker licensure. August 2014

Bethany Bradley

121 Berkley Rd., Apt. 1, Verona, WI 53593
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Curtis Bradley

11919 Foundation Pl., Ste. 100, Gold River, CA 95670

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support payments. August 2014

Jack Daniel Brees

2989 S. Waukesha Rd., 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 having unpaid civil money judgments. January 2014

Nicole Brewer

304 Whispering Pines Way, Fitchburg, WI 53713

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2014

Sabrina Marie Brittain

5005 S. 40th St., Apt. 120, Phoenix, AZ 85040
Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist from withholding information on insurance licensing applications. These actions were taken based on allegations of failing to report criminal charges or convictions on an application for an insurance license. June 2014

Jerry R. Brovold

E7989 County Rd. V, Fall Creek, WI 54742
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application, having a criminal conviction which may be substantially related to insurance marketing type conduct, owing unpaid restitution in a criminal case, failing to pay delinquent Wisconsin taxes due, owing delinquent child support, and having unpaid civil money judgments. April 2014

Jerry R. Brovold

E7989 County Rd. V, Fall Creek, WI 54742
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Johnny C. Brown

2041 S. 15th St., Milwaukee, WI 53204
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 having unpaid civil money judgments. May 2014

Ute M. Bruns

2801 Spring Hill Dr., Stoughton, WI 53589
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Bradley J. Bryson

225 N. Main St., Adams, WI 53910

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Hannelore Bull

2600 Dodge St., Omaha, NE 68131

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 provide evidence of resident state surplus lines licensure, and failing to provide a resident address on a licensing application. July 2014

Courtney Bumber

515 Lawrence Ave., Rothschild, WI 54474

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 apply for licensure within 30 days of completing an insurance examination, and failing to complete the required fingerprinting. January 2014

Kellen Joel Burgos

1109 West Ave. S., La Crosse, WI 54601

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 demonstrating financial irresponsibility. March 2014

Jeffrey L. Burrey

665 Old Pond Ln., Powell, OH 43065

Had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by the state of Ohio, exhibiting evidence of untrustworthiness, and failing to respond promptly to inquiries from OCI. March 2014

Patty Buska

1114 Clement St., Watertown, WI 53094

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 2014

Peter L. Butzer

7311 W. Burleigh St., Milwaukee, WI 53210

Agreed to pay a forfeiture of \$2,500.00, agreed to the suspension of his insurance license for three months, and agreed to complete 12 additional continuing education credits by October 1, 2014. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to notify OCI of a change in address, failing to place insurance as requested by a customer, and improperly handling a customer's premium payment. June 2014

Donnell Byrd

6986 N. Raintree Ct., Unit A, Milwaukee, WI 53223

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Terry Erskine Byrum

4343 Morning Glory Rd., Colorado Springs, CO 80920

Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist from withholding complete information on licensing applications. These actions were taken based on allegations of failing to disclose a criminal conviction on licensing applications. May 2014

Michael Joseph Cagley

P.O. Box 903, Newbury Park, CA 91319

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 California and Florida on a licensing application. June 2014

Charles Cardenas

4330 Spectrum One, Apt. 1116, San Antonio, TX 78230

Agreed to the denial of his application for an insurance license for 60 days. 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 Wisconsin on a licensing application. January 2014

Ricardo Cardenas

79-10 156th Ave., Howard Beach, NY 11414

Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report administrative actions taken by the states of California, Washington, Virginia and Kentucky. May 2014

Andrea Francinne Carder

4300 Crooked Tree Rd. S. W., Apt. 6, Wyoming, MI 49519

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. April 2014

Kristin Carver

27600 S. Lewis Rd., Freeman, MO 64746

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 state surplus lines licensure. July 2014

Terry L. Castonguay

21665 Sierra Dr., Brookfield, WI 53045

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 unpaid civil money judgments. May 2014

Tim R. Caudill

P.O. Box 212, Pell Lake, WI 53157

Had his insurance license suspended. This action was taken based on allegations of owing delinquent child support. February 2014

Michael Joseph Cavallone

1756 Ben Franklin Rd., Rockford, IL 61108

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 2014

Daniel Patrick Cobb

1875 Eveningside Way N.W., Kennesaw, GA 30075

Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose an administrative action taken by the state of Georgia on a licensing application, and failing to timely report administrative actions taken by the states of New York and South Dakota. June 2014

Ashley Anna Colline

725 Saunders Rd., Apt. 5, Kaukauna, WI 54130

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 criminal background check. March 2014

Brett Coriden

8300 Golden Valley Rd., Apt. 237, Golden Valley, MN 55427

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 state surplus lines licensure. September 2014

John Couey

11035 County Hwy. W, Blue River, WI 53518

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 prelicensing education before taking an insurance examination. July 2014

Korey L. Crawford
W59N927 Essex Dr., Cedarburg, WI 53012
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. February 2014

Laurel J. Cruz
6601 N.W. 14th St., Ste. 11, Plantation, FL 33313
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 eligibility to work in the United States. May 2014

Rex Cruz
1282 Concordia Ave., Saint Paul, MN 55104
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, failing to provide a complete response to inquiries from OCI, and having unpaid civil money judgments. July 2014

Haley M. Cummings
N8296 Hilly Haven Cir., Phillips, WI 54555
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct. February 2014

James Cunningham
P.O. Box 220, Draper, UT 84020
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 Utah on a licensing application. August 2014

Amy J. Dahlquist
3833 Welcome Ave. N., Crystal, MN 55422
Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken by the state of Minnesota, and failing to notify OCI of an address change. May 2014

Theodore P. Danes
267 S. Perkins Blvd., 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 a criminal conviction on a licensing application. April 2014

Daniel G. Davila
1649 Arlyn Cir., Apt. G, Charlotte, NC 28213
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to a pending criminal charge. May 2014

Siobhan Davis
1364 S. Babcock St., Melbourne, FL 32901
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. January 2014

Mark Aaron Dearth
2510 Elmont Dr., Apt. 203, Austin, TX 78741
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct and having an administrative action taken by the state of Texas. June 2014

Christopher L. Decker
2005 Erin Ct., Brookfield, WI 53045
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 Colorado on a licensing application. August 2014

Dawn Deckert
609 Center Ave., Janesville, WI 53548
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2014

Dawn Deckert
609 Center Ave., Janesville, WI 53548
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 2014

Stephanie Decorah
N6216 Onondaga Dr., Oneida, WI 54155
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Wendi L. Dickson
119 Ridge Rd., Palmyra, WI 53156
Had her application for an insurance license denied for 31 days. This action was taken

based on allegations of failing to disclose a criminal conviction on a licensing application. January 2014

Jeffrey R. Dobrunz
229 E. Roeland 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, 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, and having unpaid civil money judgments. May 2014

John G. Domagata
S7640 Allbrite Dr., Merrimac, WI 53561
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 Colorado on a licensing application. August 2014

Vernon P. Ellefson
N14492 705th St., New Auburn, WI 54757
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete a required criminal background check, and failing to apply for licensure within 30 days of passing an insurance examination. April 2014

Daniel Eugene Ellis
5219 Solitude Dr., Rockford, IL 61114
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Jeffrey L. Elverman
392 Ridgeview Dr., Genoa City, WI 53128
Had his application for an insurance license denied. This action was taken based on allegations of a having a criminal conviction and other legal actions that may be substantially related to insurance marketing type conduct; being involved in a lawsuit or arbitration alleging fraud, misrepresentation, misappropriation, or breach of fiduciary duty; having unpaid civil money judgments and victim restitution; and owing delinquent unemployment compensation taxes. April 2014

Jeffrey L. Elverman
392 Ridgeview Dr., Genoa City, WI 53128
Had his application for an insurance license denied. This action was taken based on allegations of a having a criminal conviction and other legal actions that may be substantially related to insurance marketing

type conduct; being involved in a lawsuit or arbitration alleging fraud, misrepresentation, misappropriation, or breach of fiduciary duty; and having unpaid civil money judgments and victim restitution. April 2014

Stephanie M. Eul

23518 81st St., Salem, WI 53168

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Katie Fallon

1131 E. Wausau Ave., 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 and failing to complete a criminal background check. July 2014

Charles Farner

7 Pebblebrook Ct., Bloomington, IL 61705

Had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by the state of Illinois. August 2014

Christopher A. Fawley

2707 Sternberg Ave., Apt. D, Weston, WI 54476

Agreed to the denial of his application for an insurance license for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely provide evidence of current child support and civil money judgment payments. April 2014

Christopher A. Fawley

2707 Sternberg Ave., Apt. D, Weston, WI 54476

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. August 2014

Norbert Fenske

141 Adams Ave., Port Edwards, WI 54469

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Janet Ferrici

Box 107403, Milwaukee, WI 53217

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. April 2014

Mitchell F. Fink

811 N. Woods Ln., Waukon, IA 52172

Agreed to surrender his Wisconsin insurance license and agreed not to reapply for Wisconsin licensure for a minimum of 5 years. These actions were taken based on allegations of failing to report criminal convictions on a licensing application, failing to timely report criminal charges and convictions to OCI, having criminal convictions that may be related to insurance marketing type conduct, making misrepresentations to insurance consumers, providing false information to the Iowa Insurance Division, failing to notify OCI of address changes, and having unpaid civil money judgments. May 2014

Benjamin Victor Fistel

139 N. E. 1st St., Ste. 400, Miami, FL 33132

Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Colorado. June 2014

Stephen F. Fote

4245 S. Ravinia Dr., Apt. 106, Milwaukee, WI 53221

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2014

John Freeman

8745 W. Cornell Ave., Apt. 1, Lakewood, CO 80227

Had his insurance license revoked. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. July 2014

Lucio Fuentez

2318 S. 8th St., Sheboygan, WI 53081

Had his application for an individual navigator license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. March 2014

Shannon R. Fuerstenberg

104 Court St., Neillsville, WI 54456

Had his application for an insurance license denied. This action was taken based on allegations of having an unpaid civil money judgment. March 2014

William Martin Gabler, Jr.

568 Germania St., Eau Claire, WI 54703

Had his application for an insurance license denied. This action was taken based on allegations of having criminal charges and convictions which may be substantially related to insurance marketing type conduct. February 2014

Mario J. Garcia

7801 Colony Cir. S., Apt. 102, Tamarac, FL 33321

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 Wisconsin on a licensing application. August 2014

Nicholas Scott Gaspard

1190 W. 18th Ave., Oshkosh, WI 54902

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. March 2014

Confrence Gbaje

268 Argyle Rd., Brooklyn, NY 11218

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. August 2014

Matthew G. Gempeler

1209 Downing Dr., Waukesha, WI 53186

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report a criminal conviction on a licensing application. May 2014

Marvin Gholston

4200 Hawthorne Rd., Pocatello, ID 83202

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. January 2014

James R. Gilmet

5220 St. Patrick's Rd., Lena, WI 54319

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 apply for licensure within 30 days of completing an insurance examination. January 2014

Bernabe Gonzalez

161 Walton Ave., Waukesha, WI 53186

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Yuliana Gonzalez Landeros

216 N. 9th St., Abbotsford, WI 54405

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 eligibility to work in the United States. January 2014

Traci L. Graham

1938 Mound Ave., Beloit, WI 53511

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. January 2014

Arcell Green

2830 W. Highland Blvd., Apt. 110, Milwaukee, WI 53208

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 having unpaid civil money judgments. April 2014

Richard A. Green

1326 Schofield Ave., Schofield, WI 54476

Was ordered to pay a forfeiture of \$500.00 and was ordered to provide requested information within 10 days of receipt of the order. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. January 2014

Robert Lee Green

1350 N. Glenville Dr., Richardson, TX 75081

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. January 2014

Shannon Green

10975 S. Sterling View Dr., Ste. A1, South Jordan, UT 84095

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. January 2014

Carol L. Greethurst

378 2nd Ave. S., Bayport, MN 55003

Agreed to the revocation of her Wisconsin insurance license and agreed to provide copies of resolution documents in a pending criminal case. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report a felony charge to OCI. September 2014

Timothy Greguire

1022 Plumer St., Wausau, WI 54403

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 and having unpaid civil money judgments and a history of child support payment delinquency. July 2014

James Anthony Gresham

One Gresham Landing, Stockbridge, GA 30281

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. February 2014

Justine Grimm

2835 S. Superior St., Milwaukee, WI 53207

Was ordered to cease and desist from performing the duties and services of an insurance intermediary without an insurance license. This action was taken based on allegations of performing the duties and services of an intermediary while being unlicensed. April 2014

Majius Grove

2020 W. Custer Ave., Milwaukee, WI 53209

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 that may be substantially related to insurance marketing type conduct, and failing to complete preclicensing requirements. September 2014

Majius Grove

2020 W. Custer Ave., 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 an administrative action taken by the state of Wisconsin on a licensing application. September 2014

Kathy Denise Habron

11267 Linderwood Dr., Mechanicsville, VA 23116

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 licensure. March 2014

Kathy D. Habron

11267 Linderwood Dr., Mechanicsville, VA 23116

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 respond promptly to inquiries from OCI. September 2014

Chad Haley

27269 Paula Ln., Conroe, TX 77385

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 state surplus lines licensure. July 2014

Valerie Michaele Hall

14442 Rixeyville Rd., Culpeper, VA 22701

Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report criminal convictions to OCI, and failing to notify OCI of a change of address. June 2014

Elaine Harris

1110 Vandenburg St., Sun Prairie, WI 53590

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2014

Shelbie Harris

528 S. 5th Ave., Pocatello, ID 83201

Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Florida. June 2014

Daniel C. Hawkins

110 N. Pine St., Janesville, WI 53548

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 2014

Thomas Hebert

W11109 Rogers Rd., Black River Falls, WI 54615

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Mark S. Helfrich

5 E. Copper Cir., Madison, WI 53717

Agreed to pay a forfeiture of \$250.00 and agreed to cease and desist from misrepresenting

dividend guarantees. This action was taken based on allegations of using property and casualty advertising not in compliance with Wisconsin insurance law. March 2014

Mark Hermosillo

619 17th Ave., Altoona, IA 50009

Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report an administrative action taken by the state of California, and failing to notify OCI of a change of address. June 2014

Walter Hernandez

8435 Cheyenne Pass, San Antonio, TX 78254

Agreed to the 15-day denial of his application for an insurance license. This action was taken based on allegations of failing to timely provide documentation of eligibility to work in the United States. September 2014

Peter W. Herr, Jr.

300 Lakeview Rd., South Milwaukee, WI 53172

Had his insurance license suspended. This action was taken based on allegations of owing delinquent child support. February 2014

Carmen Herrera

1982C Indiana St., Houston, TX 77019

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Warren Herring

502 N. Frances St., Apt. 907, Madison, WI 53703

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to complete the appropriate prelicensing education. August 2014

Wallace J. Hilliard

9982 Thornberry Creek Dr., Oneida, WI 54155

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 unpaid civil money judgments. February 2014

Daphney A. Hilson

2060 Fairview Ln., South Holland, IL 60473

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding license reinstatement. May 2014

Daphney A. Hilson

206 Fairview Ln., South Holland, IL 60423

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. June 2014

Charles Edward Hinchey

4520 Oakellar Ave., Unit 133393, Tampa, FL 33611

Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report an administrative action taken by the state of South Dakota, and failing to notify OCI of a change of address. June 2014

Brian Hoch

3360 Box Elder Ct., 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. September 2014

Joseph R. Hodorowski

11703 N. Wauwatosa Rd., Mequon, WI 53097

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Deborah Jean Hoeft-Christopherson

11600 161st St., Chippewa Falls, WI 54729

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Laura Marie Hoeltke

N10738 Artesia Beach Rd., Malone, WI 53049

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Benjamin Holcomb

1850 N. Gow St., Wichita, KS 67203

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of equivalent resident state surplus lines licensure. August 2014

Craig J. Holder

150 Tyler Ct., Lake Zurich, IL 60047

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 2014

Lee Ann Hollister

409 S. 6th St., Fernandina Beach, FL 32034

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

administrative actions taken by the states of Utah and Arkansas on a licensing application. August 2014

Brooke E. Hoss

S2518 Eagle Rd., Marshfield, WI 54449

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 retake an examination required for licensure. January 2014

Daniel J. Hubbard

6707 Dellrose Ct., Greendale, WI 53129

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. April 2014

Jessica Humphrey

166 Brittain Rd., Apt. 2, Akron, OH 44305

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 criminal convictions that may be substantially related to insurance marketing type conduct. July 2014

Craig Jackowski

1312 S. Harmon St., Appleton, WI 54915

Had his application for written consent to engage in the business of insurance pursuant to 18 U.S.C. § 1033 and 1034 denied. This action was taken based on allegations of failing to complete and perform all conditions imposed by the court following a felony conviction. April 2014

Craig Jackowski

1312 S. Harmon St., Appleton, WI 54915

Had his insurance license revoked. This action was taken based on allegations of failing to timely notify OCI of criminal charges, court appearances, and criminal convictions. August 2014

Carrie Jackson

1923 S. 2nd Ave., Apt. 11, Yuma, AZ 85364

Had her insurance license suspended. This action was taken based on allegations of owing delinquent child support. February 2014

Daniel J. Janda

4603 Kappus Dr., Apt. 1, Eau Claire, WI 54701

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education. June 2014

Michelle L. Jansen
N3530 County Rd. O, Weyauwega, WI 54983
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 obtain a criminal waiver. August 2014

Jeffrey Jarnigo
9043 271st Ave., Salem, WI 53168
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. June 2014

Giovanni R. Jean-Baptiste
1 Tuscany Dr., Jackson, NJ 08527
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct. April 2014

Catherine Johnson
4349 N. 28th St., Milwaukee, WI 53216
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Donald C. Johnson
4183 N. 16th St., Milwaukee, WI 53209
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Ernest Lereese Johnson
1146 W. 102nd St., Chicago, IL 60643
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 2014

Katherine R. Johnson
3605 Sandy Ln., Schofield, WI 54476
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 criminal background check. March 2014

Robert Jones
171 Brooke Woode Dr., Brookville, OH 54309
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 state surplus lines licensure. June 2014

Jagdeep Kaur
5611 Crestwood Pl., Madison, WI 53705
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. July 2014

Tatiana Keene
15407 McGinty Rd. W., Wayzata, MN 55391
Agreed to respond promptly to all OCI inquiries, agreed to pay a forfeiture of \$250.00, and agreed to the denial of her application for an insurance license for 60 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide information required for licensure. April 2014

Souksomphone Sou Keosoukanh
736 Jamie Way N.E., Woodstock, GA 30188
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. March 2014

Lisa M. Kinjerski
301 N. Adams St., Ste. 200, Green Bay, WI 54301
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2014

Andrew Koehl
101 E. Water St., Apt. 212, Appleton, WI 54911
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 2014

Joan Kolbeck
10669 Apache Ave., Auburndale, WI 54412
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

SaQunda G. Kolstedt
4636 Limerick Ln., Mount Pleasant, WI 53405
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 criminal convictions that may be substantially related to insurance marketing type conduct, and having an unpaid civil money judgment. August 2014

Dennis Kongvongsai
2020 W. 89th St., Leawood, KS 66206
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 New York on a licensing application. January 2014

Diana E. Kostal
2835 S. Superior St., Milwaukee, WI 53207
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist using the services of an unlicensed agent. This action was taken based on allegations of utilizing the services of an unlicensed agent to conduct insurance business. March 2014

Bonnie L. Koth
37350 N. Shirley Dr., Gurnee, IL 60031
Agreed to cease and desist acting as an intermediary in the state of Wisconsin unless or until proper licensure is obtained. This action was taken based on allegations of conducting insurance business without proper authority. March 2014

Terra Koupal
5708 S. Remington Pl., Ste. 300, Sioux Falls, SD 57108
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 required resident surplus lines licensure. April 2014

Terra Koupal
5708 S. Remington Pl., Ste. 300, Sioux Falls, SD 57108
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. July 2014

Thomas J. Krause
2145 Dickinson Rd., Apt. 13, De Pere, WI 54115
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

David L. Krupa
W56N437 Lenox Pl., Apt. 1, Cedarburg WI 53012
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Sarah L. Kubisiak
926 Sandy Ln., Stevens Point, WI 54482
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Jeff A. LaBri
5800 Donegal Rd., Hubertus, WI 53033, agreed to pay a forfeiture of \$2,500.00 and agreed to comply with Wisconsin reporting laws. These

actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report address changes, and failing to timely report criminal arrests, court appearances, and criminal convictions. August 2014

John S. Lanham
S70W18778 Gold Dr., Muskego, WI 53150
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by another Wisconsin agency; having a pending lawsuit involving allegations of fraud, misappropriation or conversion of funds, misrepresentation, or breach of fiduciary duty; and exhibiting evidence of incompetence, untrustworthiness, or financial irresponsibility in the conduct of business. February 2014

Honor D. Lassiter
5455 N. 75th St., Milwaukee, WI 53218
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Debra A. Latham
33628 Territorial Dr., Mukwonago, WI 53149
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Sarah E. Laux
13907 N. Port Washington Rd., Mequon, WI 53097
Had her insurance license revoked, was ordered to pay consumer restitution of \$584,995.00, was ordered to pay a \$32,000.00 forfeiture within 31 days, and was ordered to pay an additional forfeiture of \$600,000.00 within 60 days. These actions were taken based on allegations of making misrepresentations to insurance consumers, offering benefits not specified in insurance contracts to induce sales to consumers, misappropriating consumer funds, and failing to respond to OCI. See the press release at oci.wi.gov/pressrel/0214slaux.htm. January 2014

John Walter Lawson
3684 33rd St., San Diego, CA 92104
Agreed to the denial of his application for an insurance license for 31 days. This action was taken based on allegations of failing to disclose all previous administrative actions on a licensing application and failing to respond promptly to inquiries from OCI. February 2014

John B. Leavitt
302 E. John St., Nappanee, IN 46550
Agreed to the 60-day denial of his application for an insurance license. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having

an administrative action taken by the state of Indiana. September 2014

Robert A. Lecker
217 Henes Park Dr., Menominee, MI 49858
Agreed to respond promptly in writing to all OCI inquiries, agreed to provide copies of requested legal documents, agreed to notify OCI promptly of any administrative actions, criminal proceedings or lawsuits, and agreed to utilize only the services of properly appointed agents. These actions were taken based on allegations of failing to promptly report a criminal arrest or conviction to OCI. April 2014

Jamason Lennox
2932 3rd Ave. S., Apt. 2, Minneapolis, MN 55408
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. March 2014

Elizabeth Ann Lenzo
5219 Solitude Dr., Rockford, IL 61114
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Reuben D. Levinsohn
805 Lantern Hill Dr., East Lansing, MI 48823
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 2014

Eric B. Lewison
P.O. Box 528, Baraboo, WI 53913
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from using advertising which does not clearly state that worker's compensation dividends cannot be guaranteed. This action was taken based on allegations of sending letters to consumers that failed to state worker's compensation dividends are not guaranteed. May 2014

Antoinette Marie Liddell
2036 Deane Blvd., Racine, WI 53403
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments. April 2014

Richard Llamas
1784 Sanctuary Ct., Apt. 10, Appleton, WI 54914
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; having involvement in lawsuits alleging fraud, misrepresentation, misappropriation, or breach of fiduciary duty; owing delinquent child support payments; and having unpaid civil money judgments. September 2014

Elia Lobano
606 E. Washington St., Clinton, IL 61727
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of California, Florida, and Virginia on a licensing application; making material misrepresentations on a licensing application; and having a criminal conviction that may be related to insurance marketing type activities. July 2014

Jo Ellen Loewenthal
N82W7425 Pine St., Cedarburg, WI 53012
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 preclicensing education before taking an insurance examination. July 2014

David B. Lupke
1001 W. Jefferson Blvd., Fort Wayne, IN 46802
Agreed to respond promptly to inquiries from OCI, agreed to timely report any administrative action taken in any state, and agreed to pay a forfeiture of \$1,000.00. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Kentucky and failing to respond promptly to inquiries from OCI. July 2014

Alexandra Maahs
1614 W. Kilbourn Ave., Milwaukee, WI 53233
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 complete required preclicensing education, and failing to complete the required background check. September 2014

Adam Madison
3438 Gateway Dr., Apt. 2, Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, having criminal convictions that may be substantially related to insurance marketing type activities, and having unpaid civil money judgments. August 2014

David Malin
1211 Pleasant Hill Rd., Stoughton, WI 53589
Had his application for an insurance license denied. This action was taken based on

allegations of having numerous lawsuits and unpaid civil money judgments. July 2014

Paul Malone

1202 Auburn Dr., Wylie, TX 75098

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, having an administrative action taken by the state of North Carolina, and failing to disclose administrative actions taken by the states of Wisconsin and North Carolina on a licensing application. August 2014

Troy Markling

12216 E. County Rd. A, Avalon, WI 53505

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Anthony Matera

3087 N.W. 60th St., Boca Raton, FL 33496

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 equivalent resident state surplus lines licensure. August 2014

Conner J. Maurice

1600 Warren St., Apt. 301, Mankato, MN 56001

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 prelicensing education. April 2014

Kennitha McClain

1329 N. 40th St., Milwaukee, WI 53208

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Jared McDonald

1000 18th Ave. N, Saint Petersburg, FL 33716

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. July 2014

Patrick R. McGill

2125 N. Riverboat Rd., Milwaukee, WI 53212

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 required FINRA Series 6 or 7 licensure. September 2014

Tamika McSweeney

1051 Hearth Lane S.W., Concord, NC 28025

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 state surplus lines licensure. June 2014

Shena Medley

1455 Mandalay Beach Rd., Oxnard, CA 93035

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Stacy Carolina Menjivar

4732 Oliva Ave., Lakewood, CA 90712

Had her application for an insurance license denied for 60 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 failing to respond promptly and completely to OCI. April 2014

Sammy Lee Menton, Jr.

2550 W. Union Hills Dr., Ste. 200, Phoenix, AZ 85027

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on initial and subsequent insurance licensing applications which may be substantially related to insurance marketing type conduct. February 2014

Sammy L. Menton, Jr.

11617 W. Fooks Dr., Youngtown, AZ 85363

Agreed to pay a \$500.00 forfeiture and agreed to the suspension of his insurance license for 31 days. These actions were taken based on allegations of failing to respond promptly to OCI, failing to report an address change to OCI, failing to timely disclose a criminal conviction to OCI, and failing to disclose a criminal conviction on a licensing application. May 2014

Michael E. Mezei

1715 Jaynes Rd., Mosinee, WI 54455

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Autumn F. Michalski

222 Sturgeon Eddy Rd., Wausau, WI 54403

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Joseph M. Milbauer

49 Spring Floral Dr., New Providence, NJ 07974

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of having administrative actions taken by the state of Wisconsin, having a history of non-response to OCI, and failing

to make required reports of address changes. April 2014

Shawna Leigh Miller

306 Main St., P.O. Box 64, Pepin, WI 54759

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Amanda S. Mindin

2516 N. 83rd St, Milwaukee, WI 53213

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 fingerprinting and background check. January 2014

Hilario Morales

P.O. Box 785, Morenci, AZ 85540

Agreed to the 60-day denial of his application for an insurance license, agreed to timely report any administrative action taken in any state, and agreed to respond promptly to all inquiries from OCI. These actions were taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. September 2014

Matthew Moskopf

10902 75th St., Apt. 303, Kenosha, WI 53142

Agreed to the 31-day denial of his application for an insurance license and agreed to maintain repayment plans related to civil money judgments. These actions were taken based on allegations of providing false information on a licensing application and having unsatisfied civil money judgments. September 2014

William J. Motzel

9 Kings Mill Cir., Apt. 108, Madison, WI 53718

Had his application for additional lines of insurance authority denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct, failing to disclose a criminal arrest or conviction while licensed, making material misrepresentations on an application form, failing to respond promptly to inquiries from OCI, having unpaid civil money judgments, having a tax delinquency at the time of application, and owing delinquent child support. January 2014

Shirley Ann P. Moujournos

1381 Somerset Ln., Elk Grove Village, IL 60007

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

of Illinois and Wisconsin on a licensing application. February 2014

Linda L. Mulford

1710 E. First St., Merrill, WI 54452

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 unpaid civil money judgments. May 2014

Michael A. Mullen

305 Lakeside Park, Southampton, PA 18966

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 agency termination for cause on a licensing application. June 2014

Nicholas Anthony Nascimento

4255 NW 64th Ave., 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, failing to provide required proof of equivalent resident state licensing, and owing delinquent child support. February 2014

Crystal S. Nelson

410 W. 10th St., Apoka, FL 32703

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 state surplus lines licensure. June 2014

Mark A. Nelson

4551 Acorn Ln., Rhinelander, WI, 54501

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal charges and convictions on a licensing application and having unpaid civil money penalties and court fees. May 2014

Edcary Noble

5164 Anton Dr., Apt. 317, Fitchburg, WI 53719

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Steven Norrington

R5240 Miles Ln., Ringle, WI 54471

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 licensing application. June 2014

Gregory J. Oelerich

9402 Eagle Nest Ln., Middleton, WI 53562

Agreed to a minimum two-year suspension of his insurance license, agreed to pay a forfeiture

of \$5,000.00 and agreed to meet competence and trustworthiness conditions as determined by OCI before license reinstatement. These actions were taken based on allegations of failing to timely report criminal charges to OCI, failing to timely report an address change, and failing to provide specific information requested by OCI. September 2014

Jose Ortiz

314 Rachele Ave., Apt. 1025, Sanford, FL 32771

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support payments and providing false information on a licensing application. September 2014

Michael J. Owens

W171 N10330 Wildrose Ln., Germantown, WI 53022

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Nicholas Paladino

24314 N. Wind Lake Rd., Wind Lake, WI 53185

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Cory C. Palmcook

W10746 Natures Tr., Crivitz, WI 54114

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 unpaid civil money judgments. May 2014

Joel Michael Paprocki

12600 Hill Country Blvd., Ste. R275, Austin, TX 78738

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 insurance licensure. January 2014

Tymar Parker

2909 Hickory St., Omaha, NE 68105

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. January 2014

David Parkhurst

20248 Sadie Ln., Sedalia, MO 65301

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 state surplus lines licensure. August 2014

Larry Lee Partin, Jr.

5223 S. E. 38th St., Ocala, FL 34480

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 equivalent resident state licensure. April 2014

Gary K. Pasek

3010 W. American Dr., Milwaukee, WI 53221

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

John C. Passolt

P.O. Box 589, Hayward, WI 54843

Agreed to the denial of his application for an insurance license for 31 days and agreed to provide annual reports to OCI for a period of three years. These actions were taken based on allegations of financial irresponsibility. April 2014

Mark Andrew Pate

2713 Bristol Ct., Waukesha, WI 53188

Was ordered to pay a forfeiture of \$1,000.00, was ordered to provide requested information, and was ordered to respond promptly in writing to all requests from OCI. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. March 2014

Jean Pazerunas

425 S. Cedar St., Palatine, IL 60067

Agreed to the denial of her application for an insurance license 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 failing to respond promptly to inquiries from OCI. January 2014

Jose Miguel Perez de Corcho

P.O. Box 141516, Coral Gables, FL 33114

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. May 2014

Nonce Perrier

2042 Gallagher Ave., Deltona, FL 32725

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. March 2014

William J. Perry
9812 Frost Bite Tr., Hazelhurst, WI 54531
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 the state examinations required for licensing. April 2014

Andrena Phillips
148 State Rd., New Albany, IN 47150
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 accurately complete a licensing application. March 2014

Thomas J. Pickett
106 Jenna Dr., Verona, WI 53593
Was issued a modified insurance license, was ordered not to handle other people's money, and was ordered to continue to make payments as scheduled to the Internal Revenue Service and the Wisconsin Department of Revenue. These actions were taken based on allegations of owing delinquent state and federal taxes and having unpaid civil money judgments. March 2014

Matthew S. Pope
15 1/2 W. Central St., Apt. 5, 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 administrative actions taken by the state of Wisconsin on a licensing application. March 2014

Kelly Jo Potratz
8365 Kelzer Pond Dr., Victoria, MN 55386
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 submitting an incomplete licensing application. February 2014

Jennifer Regina Proctor
1350 N. Glenville Dr., Richardson, TX 75081
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 legal judgment rendered against her or her business. January 2014

Leonard Pyatt
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 failing to respond promptly to inquiries from OCI and owing delinquent child support. January 2014

Alvin M. Quiogue
3800 Sonata Dr., Union, KY 41091
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. May 2014

Joseph Renkas
2172 U.S. Hwy. 8, Armstrong Creek, WI 54103
Had his application for an insurance license denied. This action was taken based on allegations of making a material misrepresentation on a licensing application, having unpaid civil money judgments, and owing delinquent child support payments. September 2014

Rolando Xavier Reyes
12653 Telecom Dr., Ste. 100, Tampa, FL 33637
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 insurance licensure. January 2014

Rolando Xavier Reyes
12653 Telecom Dr., Ste. 100, Tampa, FL 33637
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide life settlement broker information and failing to respond promptly to inquiries from OCI. January 2014

Adam Rhedin
401 S. Parkway Dr., Brillion, WI 54110
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose military discipline on a licensing application. August 2014

Eric Scott Robson
517 Lake St., Baraboo, WI 53913
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Steven G. Ross and Steve Ross and Associates, Inc.
14904 Pequaming Rd., L'Anse, MI 49946
Agreed to provide OCI with copies of marketing materials and applications for all insurance policies sold or renewed in Wisconsin for a period of two years, beginning July 1, 2014. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and having a history of complaints related to false advertising and misrepresentation. June 2014

Shelly A. Samolinski
1555 N. Joliet St., LaSalle, IL 61301
Agreed to pay a forfeiture of \$500.00 and agreed to timely report any administrative action taken by any state. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Illinois. May 2014

Joseph Sanchez
33 Exmoor, Ottawa Hills, OH 42615
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Nevada and New York and a lawsuit related to violations of insurance law on a licensing application. July 2014

Michael Schmidt
239 Kelvington Dr., Sun Prairie, WI 53590
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Brian Schmitz
109 W. Cotton St., Fond du Lac, WI 54935
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct and having unpaid civil money judgments. September 2014

Paul C. Schuelke
10551 N. O'Connell Ln., Mequon, WI 53097
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal charges on a licensing application, having unpaid civil money judgments, having unresolved lawsuits at the time of application, and failing to complete precensing and examination requirements. March 2014

Steve A. Schultz
N8490 Lola Ct., Beaver Dam, WI 53916
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Steve A. Schultz
N8490 Lola Ct., 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 an administrative action taken by the state of Wisconsin on a licensing application. August 2014

Mackenzie Forrest Scott
6460 Crescent Way, Apt. 302, Norfolk, VA
23513

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. March 2014

Harvey Alan Sheldon
1449 S. E. 13th St., Ft. Lauderdale, FL 33316
Agreed to the denial of his application for an insurance license for 60 days and agreed to timely notify OCI of any further administrative action, lawsuit, or criminal charge in any jurisdiction. This action was taken based on allegations of numerous administrative actions taken by other states. April 2014

Kenneth Simmons
401 Tanglebriar Ln., Apt. B, San Antonio, TX
78209

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. April 2014

Lynn Simonar
5986 Oak Rd., Sturgeon Bay, WI 54235
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 fingerprinting/criminal background check. April 2014

Gregory Thomas Smith
6578 Slaughter Rd., Primm Springs, TN 38476
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. January 2014

Erick Snead
1000 118th Ave. N., St. Petersburg, FL 33716
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. June 2014

Laura J. Snider
W3988 County Rd. Q, Fond du Lac, WI 54937
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 unpaid civil money judgments. February 2014

Torrance T. Snow
802 Moonlight Tr., Verona, WI 53593
Had his application for an insurance license denied. This action was taken based on

allegations of failing to disclose both a criminal conviction and an administrative action taken by the state of Wisconsin on a licensing application and owing delinquent child support. April 2014

Amos P. Soung
1229 Park St., Green Bay, WI 54303
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 having unpaid civil money judgments. March 2014

Tristan J. Spaulding
441 Mead Cir., Wisconsin Rapids, WI 54494
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal charges and convictions on a licensing application. January 2014

Warren H. Stevens
306 McGraw St., Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and failing to respond promptly to inquiries from OCI. January 2014

Jonathan Stroede
P.O. Box 7, Sun Prairie, WI 53590
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, owing delinquent child support, failing to disclose a criminal conviction on a licensing application, failing to report a criminal conviction while a licensed intermediary, and having a criminal conviction which may be substantially related to insurance marketing type conduct. June 2014

Stormie R. Super
615 Talmadge St., Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be related to insurance marketing type conduct and having multiple unpaid civil money judgments and court assessments. September 2014

Mitchell Swayze
220 Park St., Ste. 220, Birmingham, MI 48009
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 state surplus lines licensure. June 2014

Mitchell Swayze
220 Park St., Ste. 220, Birmingham, MI 48009
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 state life settlement lines licensure. June 2014

Kelly M. Sweet
W7075 Bradley Ct., Lake Mills, WI 53551
Agreed to respond promptly to all inquiries from OCI, agreed to notify OCI in writing within 10 days of any administrative action or any misdemeanor charge commenced in any jurisdiction, agreed not to apply for any additional lines of insurance authority for five years, agreed to have no unsupervised contact with any person under the age of 18 and not enter the home of any insurance consumer where a person under the age of 18 resides or is present, and agreed to the automatic revocation of her insurance license without further administrative proceedings if convicted of any criminal or misdemeanor offense related to child sexual assault or abuse. These actions were taken based on having a criminal conviction which may be substantially related to insurance marketing type conduct, having an administrative action taken by another state agency, and failing to respond promptly to inquiries from OCI. August 2014

David Victor Sweigart
4065 Keswick Dr. S. E., Atlanta, GA 30339
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. April 2014

Jill Taylor
14450 46th St. N., Ste. 105, Clearwater, FL
33762
Had her application for an insurance license denied for 90 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction and an administrative action taken by the state of Florida on a licensing application. June 2014

Martin Thomas
2920 N. 7th St., Milwaukee, WI 53212
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Noel G. Thomas
1370 S. Babcock St., Melbourne, FL 32901
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 submitting duplicate licensing applications. January 2014

Phaedra Ann Torres
4012 Belknap St., Superior, WI 54880
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Phaedra Torres
4511 W. 1st St., Ste. 5, Duluth, MN 55807
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, and having an unpaid civil money judgment. June 2014

Amy S. Townsend
2553 15th St. S., La Crosse, WI 54601
Agreed to the denial of her application for an insurance license for 60 days; agreed to submit documentation of the successful completion of a deferred criminal prosecution agreement; agreed to be employed by a specific agency and to have her insurance activities supervised by a licensed agent until June 1, 2015; and agreed to notify OCI within 10 days of any probation, civil, or criminal violations before that date. These actions were taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and having an unsatisfied civil money judgment. May 2014

Scott R. Turner
611 K St., Ste. B 443, San Diego, CA 92101
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions and an administrative action taken by the state of California on a licensing application. September 2014

Benjamin Umphrey
653 Shade Ave., Pittsburgh, PA 15202
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 equivalent resident state surplus lines licensure. September 2014

Eric Upchurch
820 W. Wingra Dr., Madison, WI 53715
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, being involved in lawsuits with insurance companies, and failing to respond promptly to inquiries from OCI. September 2014

Blia Vang
1320 S. 16th St., Sheboygan, WI 53081
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

John Vang
304 Schindler Pl., Apt. 306, Menasha, WI 54952
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Sucheta Venkatesh-Bhandari
3640 N. Bosworth Unit 2N, Chicago, IL 60613
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 state surplus lines licensure. June 2014

Allegra D. Walls
4356 N. 61st St., Milwaukee, WI 53216
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 unpaid civil money judgments. April 2014

Gregory W. Walsh
1849 E. 7th St., Apt. 2, St. Paul, MN 55119
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Daniel Wandling
1824 N. Wolcott, Chicago, IL 60622
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. June 2014

Richard P. Warren
4904 Lindermann Ave., 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 failing to disclose criminal convictions on a licensing application. September 2014

Willie Rodney Wesley
8425 N. 46th St., Milwaukee, WI 53223
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from issuing binders of insurance coverage for which he lacks the proper authority. These actions were taken based on allegations of issuing an insurance binder on behalf of the Wisconsin Insurance Plan (WIP) when he was not an agent or representative of WIP and did

not have the authority to issue binders on its behalf. May 2014

Lee A. Westphal
2110 Carstensen Ln., Apt. P, Green Bay, WI 54304
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments. March 2014

Robert S. White
6019 Ridge Rd., Apt. 2, Parma, OH 44129
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and having administrative actions taken by the states of Georgia, Florida, and Ohio. August 2014

Jawondee Whitney-Tuck
4000 W. Rivers Edge Cir., Unit 22, Brown Deer, WI 53209
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 unpaid civil money judgments. May 2014

Robert P. Witt
5772 Lexington St., McFarland, WI 53558
Had his insurance license suspended. This action was taken based on allegations of owing delinquent child support. March 2014

Brian W. Wohlfeil
2215 Wicklow Rd., Naperville, IL 60564
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of resident state surplus lines licensure. June 2014

Tou Moua Yang
7529 15th St. Ln. N., St. Paul, MN 55128
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to requests from OCI and having a criminal conviction which may be substantially related to insurance marketing type activities. May 2014

Kalee Jo Zdroik
330 Business Park Dr., Stevens Point, WI 54482
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 fingerprint background check. February 2014

Jonathan Zech
615 Reena Ave., Apt. 3, Fort Atkinson, WI 53538

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a military offense conviction on a licensing application. August 2014

Michael Zolondek
351 Grayside Ave., Mauston, WI 53948
Agreed to the revocation of his insurance license for a minimum of two years, agreed to pay a \$7,500.00 forfeiture, and agreed to never teach, moderate, and/or proctor any insurance classes or seminars. These actions were taken based on allegations of assisting students to cheat on insurance examinations and making misrepresentations to OCI and others regarding his conduct as an exam proctor. January 2014

Charles L. Zwicker
407 E. Hamilton Ave., Eau Claire, WI 54701
Had his insurance license revoked. This action was taken based on allegations of failing to timely notify OCI of a pretrial hearing date and a criminal conviction, providing materially untrue information on a licensing application, providing false information in a statement, failing to respond promptly to OCI inquiries, failing to return agency indicia upon demand, utilizing unfair marketing practices in the sale of insurance, failing to timely notify OCI of a change of address, and having a criminal conviction which may be substantially related to insurance marketing type conduct. August 2014

Actions against companies:

Achievement Group, Inc.
4515 Fleur Dr., Ste. 200, Des Moines, IA 50321
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 resident Managing General Agent licensure. February 2014

Affirmative Insurance Company
P. O. Box 9030, Addison, TX 75001
Agreed to pay a forfeiture of \$1,000.00, agreed to reply promptly in writing to all inquiries from OCI, and agreed pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Alta Professional Ins. Services Agency, LLC
14141 Farmington Rd., Livonia, MI 48154
Had its application for an insurance license denied for 31 days. This action was taken based on failing to respond promptly to OCI

and failing to provide evidence of resident state Managing General Agent (MGA) business entity licensure. June 2014

Alterra America Insurance Company
9020 Stony Point Pkwy., Ste. 325, Richmond, VA 23235
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

American Family Mutual Insurance Company
6000 American Pkwy., Madison, WI 53783
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper nonrenewal notices. This action was taken based on allegations of issuing an improper nonrenewal notice that was not reasonably precise. March 2014

American Family Mutual Insurance Company
6000 American Pkwy., Madison, WI 53783
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from applying a short-rate penalty without providing adequate notice of the penalty prior to policy purchase. These actions were taken based on allegations of imposing a short-rate penalty without proper notice. April 2014

AMT Warranty Corporation
59 Maiden Ln. 6th Fl., New York, NY 10038
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist using unapproved policy forms. These actions were taken based on allegations of using unapproved policy forms. February 2014

Assurance Group, Inc.
5035 Prospect St., High Point, NC 27263
Agreed to the denial of its application for an insurance license for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and for failing to disclose administrative actions taken by the states of Florida, South Dakota, and Wisconsin on a licensing application. January 2014

Blue Cross Blue Shield of Wisconsin
N17 W24340 Riverwood Dr., Waukesha, WI 53188
Agreed to cease and desist offering coverage with inadequate system functionality and agreed to provide a letter of acknowledgment of the issue, activate coverage for appropriate effective dates, issue premium notices for periods of coverage, and reprocess any claims that were denied as a result of the system error. It also agreed to verify that applications for coverage are properly activated in its

enrollment and billing system and agreed to develop procedures to monitor the accuracy of its system consistent with offered products. These actions were taken based on allegations that the company's enrollment and billing system was not updated to reflect statewide coverage availability and premium billing. May 2014

Blue Cross Blue Shield of Wisconsin
N17W24340 Riverwood Dr., Waukesha, WI 53188
Agreed to pay a forfeiture of \$1,500.00 and agreed to immediately cease and desist offering insurance coverage without having adequate system functionality related to service area availability. These actions were taken based on allegations that the company violated a previous OCI stipulation and order and that the company's enrollment and billing system was not correctly updated to reflect the coverage availability of a stand-alone dental product, resulting in consumer applications for the product that were neither activated nor billed. July 2014

Capson Physicians Insurance Company
221 W. 6th St., Ste. 301, Austin, TX 78701
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay annual appointment billing fees. March 2014

Cd Funding Securities, LLC
425 Walnut St., Fl. 11, Cincinnati, OH 45202
Had its 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 resident state Managing General Agent (MGA) licensure, and failing to provide evidence of both resident and nonresident MGA business entity licensure for the designated responsible producer. July 2014

Centurion Casualty Company
800 Walnut St., Des Moines, IA 50309
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Cigna Health & Life Insurance Company
1601 Chestnut St., TL164D, Two Liberty Place, Philadelphia, PA 19192
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all

fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Columbus Mutual Town Insurance Company
205 S. University Ave., Beaver Dam, WI 53916
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with an examination order. January 2014

Connecticut General Life Insurance Company
1601 Chestnut St., TL16D, Philadelphia, PA 19192

Was ordered to pay a forfeiture of \$3,000.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Dentegra Insurance Company
100 1st St., San Francisco, CA 94105
Was ordered to pay a forfeiture of \$1,500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely pay appointment billing fees, and failing to timely pay a forfeiture assessment. April 2014

Driverz Edge Administrative Services of Nevada, LLC
375 N. Stephanie St., Ste. 1811, Henderson, NV 89014
Had its certificate of authority suspended indefinitely and was ordered to cease and desist conducting insurance business in the state of Wisconsin. This action was taken based on allegations of failing to remit policy premiums and contract refunds. February 2014

East and Ocean Associates, Inc.
11 E. Broadway, Ste. 8C, New York, NY 10038
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 resident state MGA business entity licensure. July 2014

E-Disability, Inc.
330 A St., San Diego, CA 92101
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 resident state MGA licensure. May 2014

Euler Hermes North American Ins. Company
800 Red Brook Blvd., Owings Mills, MD 21117

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Farmers Insurance Exchange
P.O. Box 2478, Terminal Annex, Los Angeles, CA 90051

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist failing to provide notices of policy cancellations to policy lienholders. This action was taken based on allegations of failing to send a cancellation notice to a lienholder. February 2014

Fidelity Life Association, a Legal Reserve Life Insurance Company
8700 W. Bryn Mawr Ave., Ste. 900S, Chicago, IL 60631

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

First American Property & Casualty Insurance Company
4 First American Way, Santa Ana, CA 92707
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Freedom Specialty Insurance Company
1 W. Nationwide Blvd. DSPF76, Columbus, OH 43215

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Germantown Mutual Insurance Company
P.O. Box 1020, Germantown, WI 53022

Was ordered to pay a forfeiture of \$5,000.00 and was ordered to cease and desist issuing nonrenewals that fail to state the basis for the nonrenewals with reasonable precision. This action was taken based on allegations of issuing an improper mid-term cancellation or

nonrenewal of an insurance policy. February 2014

Greek Catholic Union of the USA
5400 Tuscarawas Rd., Beaver, PA 15009

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Group Health Cooperative of South Central Wisconsin

P.O. Box 44971, Madison WI 53711
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a required report by the due date. May 2014

Health Care Service Corporation, a Mutual Legal Reserve Company
300 E. Randolph St., Chicago, IL 60601

Was ordered to pay a forfeiture of \$2,000.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Health Exchange Agency
1 West Camino Real, Ste. 118, Boca Raton, FL 33432

Had its application for an insurance license denied. This action was taken based on allegations of having a firm name too similar to the federal exchange marketplace under the Affordable Care Act. February 2014

Health Exchange Agency d/b/a HEA
1 W. Camino Real, Ste. 118, Boca Raton, FL 33432

Agreed to the 31-day denial of its application for an insurance license and agreed to timely report any administrative action taken by any state, agreed to do business in Wisconsin under the "HEA" name only, and agreed to use a disclaimer on communications to Wisconsin consumers. These actions were taken based on allegations of using a misleading business name that is too similar to the federal health exchange established under the Patient Protection and Affordable Care Act. August 2014

Health Net Life Insurance Company
21281 Burbank Blvd. B2, Woodland Hills, CA 91367

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based

on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Health Tradition Health Plan
1808 E. Main St., Onalaska, WI 54653

Agreed to cease and desist from quoting and utilizing unfiled rates, agreed to refund excess premium, agreed to provide OCI with certain records, and agreed to comply with all terms of the stipulation. These actions were taken based on allegations of using unfiled premium rates. April 2014

Healthsmart Benefit Solutions
222 Las Colinas Blvd. W., Ste. 600N, Irving, TX 75039

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 Louisiana, Missouri, Nevada, and New York on a licensing application. September 2014

J. J. Best Insurance Agency, Inc.
60 N. Water St., New Bedford, MA 02740
Had its 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 Massachusetts on a licensing application. July 2014

Liberty Insurance Corporation
175 Berkeley St., Boston, MA 02117
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist failing to provide at least 60 days' notice to insureds when raising premiums 25% or more at renewal. This action was taken based on allegations of failing to provide adequate notice of a premium increase. March 2014

Life Insurance Company of North America
1601 Chestnut St., Philadelphia, PA 19192
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Managed Health Services Ins. Corporation
10700 W. Research Dr., Ste. 300, Milwaukee, WI 53226

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Mercycare HMO, Inc.
P.O. Box 550, Janesville, WI 53547
Was ordered to pay a forfeiture of \$3,000.00. This action was taken based on allegations of failing to comply with an examination order. January 2014

MIC Property & Casualty Ins. Corporation
300 Galleria Offcentre, Ste. 200, Mail Code 480-300-200, Southfield, MI 48034
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Molina Healthcare of Wisconsin, Inc.
7050 S. Union Park Center, Ste. 200, Midvale, UT 84047
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Mosaic Insurance Company
125 Broad St., New York, NY 10004
Was ordered to pay a forfeiture of \$2,000.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Motors Insurance Corporation
300 Galleria Offcentre, Ste. 200, Mail Code 480-300-200, Southfield, MI 48034
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Mt. Morris Mutual Insurance Company
N1211 County Rd. B, Coloma, WI 54930
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with an examination order. January 2014

National Health Insurance Company
P. O. Box 619999, Dallas, TX 75261
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly

to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

National Mortgage Insurance Corporation
2100 Powell St., 12th Fl., Emeryville, CA 94608

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Occidental Fire & Casualty Company of North Carolina
P.O. Box 10800, 702 Oberlin Rd., Raleigh, NC 27605

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay annual appointment billing fees. March 2014

PartnerRe America Insurance Company
17 State St., 29th Fl., New York, NY 10004
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

PetFirst Healthcare, LLC
1 Quartermaster Ct., Jeffersonville, IN 47130
Had its application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by the states of New York, Virginia, Utah, Massachusetts, and Florida. April 2014

Physicians Plus Insurance Corporation
2650 Novation Pkwy, Madison, WI 53713
Was ordered to pay a forfeiture of \$10,000.00. This action was taken based on allegations of failing to comply with previous examination orders related to insurance grievances, reporting, advertising, form filing, and other regulatory compliance issues. April 2014

Premier Crop Insurance, LLC
9824 Beam Rd., Ansonia, OH 45303
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of resident state MGA business entity licensure. June 2014

Racine County Mutual Insurance Company
10502 Northwestern Ave., Franksville, WI
53126

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist accepting applications from agents unless and until the agents have proper authority. These actions were taken based on allegations of allowing an agent to submit applications prior to appointment and accepting applications from a non-appointed agent. March 2014

Reserve National Insurance Company
601 E. Britton Rd., Oklahoma City, OK 73114
Agreed to the denial of its application for an insurance license. This action was taken based on allegations of failing to provide required information on a licensing application and unnecessarily applying for licensure. July 2014

Secura Insurance, a Mutual Company
2401 S. Memorial Dr., P.O. Box 819, Appleton,
WI 54912

Agreed to implement procedures to confirm that the correct mailing addresses of insureds are updated to ensure consumers receive adequate statutory notices. This action was taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. March 2014

Sentry Insurance, a Mutual Company
1800 N. Point Dr., Stevens Point, WI 54481
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist issuing improper nonrenewal notices. This action was taken based on allegations of issuing an improper nonrenewal of an insurance policy. March 2014

Settlers Life Insurance Company
P. O. Box 1191, Madison, WI 53701
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Smart Insurance Company
30775 Bainbridge Rd., Ste. 210, Solon, OH
44139
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

State Farm Fire and Casualty Company
One State Farm Plz., Bloomington, IL 61710
Agreed to consolidate and resolve three separate OCI legal files by paying a forfeiture

of \$500.00, agreeing to comply with Wisconsin insurance laws related to notices of policy nonrenewal and cancellation, and agreeing not to employ agents having expired insurance licenses. These actions were taken based on allegations of failing to provide proper notification of policy nonrenewals and cancellations and employing an unlicensed insurance agent. July 2014

Symmetry Financial Group LLC
204 Whitson Ave., Ste. 2B, Swannanoa, NC
28778

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 resident state MGA licensure. May 2014

T A S A of Kentucky, Inc.
188 Barnwood Dr., Edgewood, KY 41017
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of resident state MGA business entity licensure. June 2014

Torus National Insurance Company
Harborside Financial Ctr., Plaza 5, Ste. 2900,
Jersey City, NJ 07311

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Truck Insurance Exchange
P. O. Box 2478, Terminal Annex, Los Angeles,
CA 90051

Was ordered to pay a forfeiture of \$500.00, was ordered to cease and desist from issuing improper mid-term cancellation notices, and was ordered to offer reinstatement of a consumer's insurance policy. These actions were taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. April 2014

United Fire & Indemnity Company
P. O. Box 73909, Cedar Rapids, IA 52407
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

U.S. Immigration Bonds & Ins. Services, Inc.
1756 N.E. 34th St., Oakland Park, FL 33334
Had its application for an insurance license denied. This action was taken based on

allegations of using a misleading entity name. March 2014

Valley Title Services of the Fox Valley, LLC
303 S. Bluemound Dr., Appleton, WI 54914
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 being involved in an administrative proceeding regarding professional licensure or registration. July 2014

Vimo, Inc.
2110 New Market Pkwy. S. E., Ste. 200,
Marietta, GA 30067
Agreed to timely report any administrative action taken by any state and agreed to the denial of its application for an insurance license for 31 days. These actions were taken based on allegations of having administrative actions taken by the states of Georgia, New York, Colorado, Utah, and Indiana. April 2014

Wadena Insurance Company
P.O. Box 1336, West Des Moines, IA 50306
Was ordered to pay a forfeiture of \$2,500.00 and was ordered to cease and desist using nonrenewal notices that do not provide adequate instructions for applying for the Wisconsin Automobile Insurance Plan (WAIP). These actions were taken based on allegations of issuing improper nonrenewal notices. March 2014

WEA Insurance Corporation
45 Nob Hill Rd., Madison, WI 53707
Agreed to cease and desist from marketing small employer group health insurance products before submitting the proper rate filing to OCI, and agreed to submit a signed affidavit affirming that it has not issued any new coverage to small employers in the current calendar year. These actions were taken based on allegations of failing to timely submit a required rate filing. July 2014

Wilson Mutual Insurance Company
P.O. Box 1340, Sheboygan, WI 53082
Was ordered to cease and desist failing to provide notice of an insured's right to file a complaint with OCI. This action was taken based on allegations of failing to provide the required notice. February 2014



Governor:
Scott Walker

**Insurance
Commissioner:**
Ted Nickel

WIN Editor:
Terri Carlson



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