

# Wisconsin Insurance News

Issue 1 - Spring 2015

## Commissioner’s Note

### Understanding Cybersecurity Threats

By Ted Nickel, Commissioner of Insurance

Last year, the National Association of Insurance Commissioners (NAIC) established the Cybersecurity Task Force in order to better understand and prepare for cybersecurity threats. With a number of insurers facing sophisticated attacks and with at least three major data breaches in the health insurance segment, the move now looks prescient.

Insurers use and are required to protect a large amount of sensitive information they obtain from their customers. This data can include everything from what kind of car the customer drives, their credit information, financial information, and information about their health and health conditions. This information has significant value. Hackers and cyber criminals will use any opportunity to break into systems to get the valuable data.

Cybersecurity breaches can be extremely expensive. There are additional IT expenses—to discover the source of the leak, to figure what data was stolen, and the cost

to fix it. Insurers have an obligation to notify consumers when their data has been stolen. Insurers also have a responsibility to make consumers whole, so most data breaches have provided consumers with access to credit monitoring and identity repair services.

As insurance regulators, we have a number of important responsibilities. Most importantly, we need to make sure consumers are protected. Insurers have to have the proper tools, policies and procedures in place to protect their data including mitigating their risk by purchasing cybersecurity insurance policies. Regulators will closely monitor the solvency of insurers throughout the data breach because an insurer paying out tens of millions of dollars to address the breach could impact a smaller insurer’s solvency. Finally, we need to continue to regulate the cybersecurity insurance sector. We need to make

*Continued on page 2*

## OCI Chooses SBS as Back Office Solution

While you won’t see any changes for several months, OCI will be moving its back office system to the State Based Systems (SBS) regulatory system. Their product suite offers services for producer licensing, company licensing, consumer services, enforcement, and revenue management. The system simplifies and streamlines the communication of business-critical information to the state and reduces the licensee’s time spent on licensing-related issues, increasing the time available for conducting business. SBS will give users control over numerous aspects of their

licensing records, reducing data entry errors, incomplete applications, and processing delays, which, in turn, optimizes efficiency.

In the next few months, OCI will be working behind the scenes to make sure our transition works smoothly. We will provide you more updates as we move along through this process. Questions regarding the transition to SBS should be directed to the Market Regulation Bureau Director, Cari Lee, at 608-266-8885.

## IN THIS ISSUE:

- Guides to Insurance for Consumers and Agents.....2
- Continuing Education Requirement.....3
- License Renewal.....3
- Digital Fingerprints for Resident License Applicants....3
- Application Procedures Following License Cancellation.....3
- Updated Publications.....3
- Wisconsin Insurance Plan.....4
- Change in Residency Status.....4
- Complaints Company Access System.....5
- Consumer Complaints.....5
- Medigap Helplines.....6
- Cybersecurity New Threat.....6
- Did you Know?.....6
- Administrative Actions.....7
- Did you Know?.....19

WISCONSIN



1848

Continued from page 1

sure the cybersecurity insurance sector has enough capacity to cover the risks, provide value to businesses that purchase the coverage, and have sufficient capital.

Further, there will be increased pressure and focus on vendors and other third parties who have access to insurer systems. A third-party vendor with lax security is a prime target for cyber criminals. It is vital for insurers and regulators to be focused on the threat and vulnerabilities of third-party contractors.

In order to get a handle on these issues, the Cybersecurity Task Force at the NAIC established a series of principles to help guide the work of both the task force and regulators as they wrestle with these issues.

**Principle 1:** State insurance regulators have a responsibility to ensure that personally identifiable consumer information held by insurers, producers and other regulated entities is protected from cybersecurity risks. Additionally, state insurance regulators should mandate that these entities have systems in place to alert consumers in a timely manner in the event of a cybersecurity breach. State insurance regulators should collaborate with insurers, insurance producers and the federal government to achieve a consistent, coordinated approach.

**Principle 2:** Confidential and/or personally identifiable consumer information that is collected, stored and transferred inside or outside of an insurer's, insurance producer's or other regulated entity's network should be appropriately safeguarded.

**Principle 3:** State insurance regulators have a responsibility to protect information that is collected, stored and transferred inside or outside of an insurance department or at the NAIC. This information includes insurers' or insurance producers' confidential information, as well as personally identifiable consumer information. In the event of a breach, those affected should be alerted in a timely manner.

Continued on page 4

## Guides to Insurance for Consumers and Agents

The Office of the Commissioner of Insurance's (OCI's) mission includes leading the way in informing and protecting the public and responding to its insurance needs. OCI's Web site includes links to publications containing a wealth of useful information for consumers and insurance industry professionals on a wide variety of insurance topics.

For example, OCI's *Consumer's Guide to Auto Insurance* ([oci.wi.gov/pub\\_list/pi-057.pdf](http://oci.wi.gov/pub_list/pi-057.pdf)) provides a concise but comprehensive overview of many topics of use to a consumer in purchasing auto insurance. The guide includes discussion of typical coverages in auto insurance policies, ways to lower one's premium, how to handle problems with one's insurer, how to proceed in making a claim, and much more.

Do you have a teenager who is newly licensed or is looking forward to his or her driver's test in the near future? Information concerning teen drivers and insurance can be found both in OCI's *Consumer's Guide to Auto Insurance* and, in more detail, *Teenagers and Auto Insurance* ([oci.wi.gov/pub\\_list/pi-200.pdf](http://oci.wi.gov/pub_list/pi-200.pdf)). *Teenagers and Auto Insurance* also discusses Wisconsin laws specific to teen driver's licenses, such as Wisconsin's Absolute Sobriety law and its Graduated Driver Licensing (GDL) system.

OCI also offers many publications discussing health insurance and related topics such as long-term care policies, Medicare supplement policies, and Medicare Part D coverage. Examples of these include OCI's *Guide to Long-Term Care* ([oci.wi.gov/pub\\_list/pi-047.pdf](http://oci.wi.gov/pub_list/pi-047.pdf)), *Wisconsin Guide to Health Insurance for People with Medicare* ([oci.wi.gov/pub\\_list/pi-002.pdf](http://oci.wi.gov/pub_list/pi-002.pdf)), and *Consumer's Guide to Managed Care Health Plans in Wisconsin* ([oci.wi.gov/pub\\_list/pi-044.pdf](http://oci.wi.gov/pub_list/pi-044.pdf)).

Buying a home or condo or moving to a new apartment? OCI has publications discussing insurance in all of these situations, such as *Buying a Home and Your Insurance Needs* ([oci.wi.gov/pub\\_list/pi-100.pdf](http://oci.wi.gov/pub_list/pi-100.pdf)), *Condominium Insurance* ([oci.wi.gov/pub\\_list/pi-068.pdf](http://oci.wi.gov/pub_list/pi-068.pdf)), and *A Brief Guide to Renter's Insurance* ([oci.wi.gov/pub\\_list/pi-017.pdf](http://oci.wi.gov/pub_list/pi-017.pdf)). OCI also has a publication explaining the basic coverages included in a mobile home insurance policy ([oci.wi.gov/pub\\_list/pi-066.pdf](http://oci.wi.gov/pub_list/pi-066.pdf)).

For both consumers and business owners, OCI has publications covering many more topics such as the *Wisconsin Buyer's Guide to Annuities* ([oci.wi.gov/pub\\_list/pi-016.pdf](http://oci.wi.gov/pub_list/pi-016.pdf)), *Consumer's Guide to Commercial Liability Insurance* ([oci.wi.gov/pub\\_list/pi-045.pdf](http://oci.wi.gov/pub_list/pi-045.pdf)), and *Consumer's Guide to Insurance for Small Business Owners* ([oci.wi.gov/pub\\_list/pi-085.pdf](http://oci.wi.gov/pub_list/pi-085.pdf)).

OCI also provides useful information for insurance agents and applicants for insurance licensure. OCI's *Intermediary's Guide to Wisconsin Insurance Law* was developed as a study manual for the Wisconsin laws section of the licensing examination ([oci.wi.gov/agentlic/pi-060.pdf](http://oci.wi.gov/agentlic/pi-060.pdf)). OCI's Web site also provides information concerning prelicensing education, continuing education, and other special training required of new candidates and existing licensees ([oci.wi.gov/agentlic/education.htm](http://oci.wi.gov/agentlic/education.htm)).

OCI is perhaps most often thought of as a regulator of insurance companies and agents, but its public information function is an important part of its mission as well. OCI strives to maintain the most up-to-date information available on insurance regulation and company information so that the public can be better informed about insurance in Wisconsin. You can find a complete listing of OCI's insurance publications for consumers and businesses at [oci.wi.gov/pub\\_list.htm](http://oci.wi.gov/pub_list.htm).

## 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 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](http://www.sircon.com) by selecting "Look Up Education Courses or Credits" 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](mailto: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. Beginning next year, OCI will offer e-mail renewal notifications with links to check CE credits and renew online. **Please be sure to update your e-mail address with OCI.** 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. Any questions, please contact the Agent Licensing Section at [ociagentlicensing@wisconsin.gov](mailto: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 at Fieldprint, [www.fieldprintwisconsin.com](http://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 \$37.50 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](mailto:ociagentlicensing@wisconsin.gov).

## Application Procedures Following License Cancellation

Intermediaries (agents) who have had their license cancelled for failure to pay the renewal fee or to comply with continuing education (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 prelicensing 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 prelicensing 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](http://www.sircon.com) or [www.nipr.com](http://www.nipr.com).

Any questions, please contact the Agent Licensing Section at [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov).

## Updated Publications

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

Health Insurance for Small Employers and Their Employees (2015) (PI-206)

Wisconsin Guide to Health Insurance for People with Medicare (PI-002) Warranties (PI-069)

Consumer's Guide to Homeowner's Insurance (PI-015)

FAQ, Auto Insurance ([oci.wi.gov/consumer/autohome-faqauto.htm](http://oci.wi.gov/consumer/autohome-faqauto.htm))

Consumer's Guide to Day Care Liability Insurance (PI-054)

Fact Sheet on Foster Parent Liability Insurance (PI-048)

## Wisconsin Insurance Plan

Recent reports have come to OCI's attention indicating that some property and casualty producers in Wisconsin are refusing to assist applicants in applying for homeowner's coverage with the residual market insurer in Wisconsin—the Wisconsin Insurance Plan (WIP).

This is a reminder that per s. Ins 4.10 (19) (d), Wis. Adm. Code, *all licensed property and casualty agents in Wisconsin are required to assist applicants who need to apply for coverage under WIP*. Moreover, s. 619.01 (3), Wis. Stat., indicates that every producer shall provide to any person seeking coverages of kinds available in WIP the services prescribed in WIP, including full information on the requirements and procedures for obtaining coverage under WIP whenever the business is not placed in the voluntary market.

This is a reminder that all licensed property and casualty agents in Wisconsin are governed by these requirements; therefore, all property and casualty agents must assist applicants in applying for coverage with the Wisconsin Insurance Plan. Both the Office of the Commissioner of Insurance and WIP appreciate the anticipated cooperation from producers throughout the state.

Insurance agents can get more information about these requirements and the Wisconsin Insurance Plan by contacting WIP at 414-291-5353 or contacting OCI at 1-800-236-8517.

### Miss an issue of the WIN?

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

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

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

### *Continued from page 2*

**Principle 4:** Cybersecurity regulatory guidance for insurers and insurance producers must be flexible, scalable, practical and consistent with nationally recognized efforts such as those embodied in the National Institute of Standards and Technology (NIST) framework.

**Principle 5:** Regulatory guidance must be risk-based and must consider the resources of the insurer or insurance producer, with the caveat that a minimum set of cybersecurity standards must be in place for all insurers and insurance producers that are physically connected to the Internet and/or other public data networks, regardless of size and scope of operations.

**Principle 6:** State insurance regulators should provide appropriate regulatory oversight, which includes, but is not limited to, conducting risk-based financial examinations and/or market conduct examinations regarding cybersecurity.

**Principle 7:** Planning for incident response by insurers, insurance producers, other regulated entities and state insurance regulators is an essential component to an effective cybersecurity program.

**Principle 8:** Insurers, insurance producers, other regulated entities and state insurance regulators should take appropriate steps to ensure that third parties and service providers have controls in place to protect personally identifiable information.

**Principle 9:** Cybersecurity risks should be incorporated and addressed as part of an insurer's or an insurance producer's enterprise risk management (ERM) process. Cybersecurity transcends the information technology department and must include all facets of an organization.

**Principle 10:** Information technology internal audit findings that present a material risk to an insurer should be reviewed with the insurer's board of directors or appropriate committee thereof.

**Principle 11:** It is essential for insurers and insurance producers to use an information-sharing and analysis organization (ISAO) to share information and stay informed regarding emerging threats or vulnerabilities, as well as physical threat intelligence analysis and sharing.

**Principle 12:** Periodic and timely training, paired with an assessment, for employees of insurers and insurance producers, as well as other regulated entities and other third parties, regarding cybersecurity issues is essential.

## Complaints Company Access System

The Wisconsin Office of the Commissioner of Insurance has recently implemented the Complaints Insurance Company Access (CICA) system. This secure system will allow you to receive notification when OCI assigns a complaint to your company, allow you to respond to complaints and verify the status of a complaint. **OCI is requesting companies to sign up for the system by September 1, 2015.** Please note companies who have not signed up already will receive a letter with the PIN number needed to complete the sign up process.

Follow the registration steps below:

1. Identify a security administrator for the company and have that security administrator create a Web Access Management System (WAMS) account. You may create this account by registering with the state's Web Access Management System. The ID you create from this account will be referred to as your WAMS ID and will be used to log in to our system. Instructions on how to self-register can be found at <https://on.wisconsin.gov/WAMS/home>. **Please note that in order to complete your enrollment, you will be sent an e-mail to confirm your enrollment. Follow the link in the e-mail to complete the enrollment process.**
2. Identify the e-mail account that your company would like OCI to send notifications. It is recommended that this e-mail be a general company complaint department e-mail address and not a specific individual's account. Upon determining the e-mail, go to the address portal and update the e-mail

address for the complaint contact. The Company Address Change Service logon can be found at [oci.wi.gov/company/forms-company.htm](http://oci.wi.gov/company/forms-company.htm).

Please note that each company should have a representative that received the PIN number to update the e-mail address. If you do not have that information, you may send a request to [OCI.CICA@wisconsin.gov](mailto:OCI.CICA@wisconsin.gov) and a staff member will provide you with the PIN number for the particular company using your company's NAIC number.

3. Once you have completed steps 1 and 2, send an e-mail to [OCI.CICA@wisconsin.gov](mailto:OCI.CICA@wisconsin.gov) indicating the following information:
  - a. Name of your primary security administrator (first and last name).
  - b. WAMS account user ID for primary administrator (created in step 1).
  - c. The name of the company and NAIC code that the security administrator is authorized to manage (if multiple).
  - d. The e-mail address for the company (created in step 2).

The e-mail should come from someone authorized to request complaint company access. Upon notification that you have created a security administrator on the account, we will set up your company to receive complaint correspondence and respond to complaints electronically.

If you should have any further questions, feel free to send an e-mail to [OCI.CICA@wisconsin.gov](mailto:OCI.CICA@wisconsin.gov) or contact our office at (800) 236-8517.

## Consumer Complaints

The Wisconsin Office of the Commissioner of Insurance Complaint Department handles many different requests regarding consumer assistance as it relates to insurance. Whether you have an insurance question or an insurance complaint, our office can assist you.

### What You Should Know Before Filing a Complaint

The Office of the Commissioner of Insurance assists complainants with their insurance problems. A copy of your complaint will be sent to the company or agent with a request to respond directly to you and to advise our office of the action taken. You should hear from the company or agent in about 25 days from the date you send us your complaint. When we receive the information from the company or agent, we will review the file to determine what action we can take. We will notify you of our determination. If our office is unable to obtain the resolution you desired, you may consider contacting a private attorney for advice. If your complaint involves a claim dispute, you may want to contact your county's small claims court.

### What we will do:

- Send your complaint to the insurance company and require them to provide an explanation for their actions (insurance companies/agents have 20 days to respond).
- Review the company's response to make sure they followed Wisconsin state laws and your policy.
- Tell the company to fix the problem if they didn't follow the laws or your policy.
- Try to find patterns of problems that may need further reviewing.
- Try to help fix your insurance problem or help you and the company communicate with one another.
- Help you understand your insurance policy.
- Recommend places you can go for help if we don't have the legal right to resolve it.

*Continued on page 19*

## Medigap Helplines

The Medigap Helpline and the Medigap Part D & Prescription Drug Helpline, were created to help Medicare beneficiaries, agents and family members with questions about health insurance: including Medicare, Medicare supplements, Medicare Advantage plans, prescription drug coverage, long term-care insurance, and other health care options available to Medicare beneficiaries (both under age 65 disabled and over age 65).

Both helplines are services administered by the State of Wisconsin Board on Aging and Long Term Care (BOALTC) at no cost to the caller. Both are part of the Wisconsin State Health Insurance Assistance Program (SHIP), which is funded through grants from the federal Centers for Medicare & Medicaid Services (CMS) and the Wisconsin Office of the Commissioner of Insurance (OCI).

The Medigap helplines provide one-on-one telephone counseling services, provided by five Medigap counselors, and two full-time Part D counselors. All counselors are required to pass agent's insurance licensing for health insurance in the state of Wisconsin. The counselors do not endorse or express any opinion as to the worth or value of any policy or insurance product.

The Medigap Helpline's toll-free telephone number, **1-800-242-1060**, is a nationwide number and is listed on the back of the CMS publication Medicare & You (Wisconsin version). The helpline is accessible to Wisconsin citizens and family members even while they may be out of the state of Wisconsin. The Medigap Part D & Prescription Drug Helpline for ages 60 and over is **1-855-677-2783**. Both helplines make use of the Language Line to be accessible for those beneficiaries who primarily speak another language. BOALTC has printed materials available upon request about Medicare and insurance and prescription options. Requests for information or counseling can also be made via e-mail to: [boaltc@wisconsin.gov](mailto:boaltc@wisconsin.gov). You can also visit the agency Web site at [longtermcare.wi.gov/](http://longtermcare.wi.gov/).

## Cybersecurities New Threat

The Anthem data breach brings to the forefront the detailed personal information insurance carriers collect and the heightened need for comprehensive security. Commissioner Ted Nickel recognizes this need for regulatory oversight and was recently appointed to serve on the National Association of Insurance Commissioners (NAIC), Cybersecurity Task Force, which is involved in evaluating consumer and industry concerns relating to insurance company breaches. Commissioner Nickel noted cyber criminals seek to exploit the "weak link" in an organization's supply chain, rather than take it head on. For this reason, the insurance industry needs to ensure their entire supply chain is secure, including their agents who collect customer information.

Taking into account this unfortunate emerging cyber-crime trend, Commissioner Nickel recommends all consumers—including those directly impacted by the Anthem breach—should consider the following best practices:

Use a monitoring service to keep an eye out for signs of medical identity theft, including medical bills in someone else's name or for medical services you did not receive.

Review your Explanation of Benefits (EOBs) to ensure the doctors listed and

services provided are accurate. If you find an inaccuracy, contact your insurance provider right away.

Submit a benefits request to your insurance provider. The insurance provider will send a list of all benefits and services paid in your name. Review to ensure they are accurate. Some insurance providers have online systems with information.

Keep a close eye on your credit report for fraudulent activity such as accounts you did not open. Under the law, you are entitled to a free credit report from each of the three credit bureaus every year. You can visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) to obtain the most recent version of your credit reports. If you find an error on your credit report or an account that you do not recognize, file a dispute with the credit bureau (TransUnion, Equifax, Experian) who generated the report and contact that bureau for more information.

Consumers may also place a fraud alert on their credit file, which tells creditors to double-check whenever someone applies for credit in their name. For example, when a credit card issuer receives an application for a new card, a fraud alert tells the company to contact you and make sure you are really the one who submitted the application.

### 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 s. 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 s. 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.

## Administrative Actions Taken by OCI

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of administrative actions started in the year 1964 can be viewed and printed from OCI's Web site at [oci.wi.gov/admact/admact.htm](http://oci.wi.gov/admact/admact.htm). The following are actions for October 2014 through March 2015.

### Actions against agents:

Tinika Aboagye

2231 E. Camelback Rd., Ste. 300,  
Phoenix, AZ 85016

Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. January 2015

Rebecca B. Adams

2825 N. State Hwy. 360, Apt. 836,  
Grand Prairie, TX 75050

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Richard E. Adkins

4902 W. Waters Ave., Ste. 100,  
Tampa, FL 33634

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. March 2015

Patti A. Agnello

1334 N. 58th St., Milwaukee, WI 53208

Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. December 2014

Lisa Amrein

823 W. Pine St., Washburn, WI 54891

Had her application for an insurance license denied. This action was taken based on allegations of having an unpaid civil money judgment and failing to respond promptly to inquiries from OCI. January 2015

Stacia M. Amundson

1220 Coventry Ln., Unit 4,  
Chippewa Falls, WI 54729

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2015

Lisa A. Anderson

1355 S. 75th St., West Allis, WI 53214

Had her application for an individual navigator license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of completion of federally mandated training and examination. October 2014

Neal E. Anderson

715 W. Elsie St., Appleton, WI 54914

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. December 2014

William Anderson

3873 Windridge Ct., Jacksonville, FL 32257

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Giuditta Angelini

5737 Winthrop Ave.,  
Mount Pleasant, WI 53406

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 Wisconsin State Medical Examining Board on a licensing application and for having her medicine and surgery license revoked. January 2015

Ray M. Arndt

2370 Woodmoor Ln., 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 failing to provide required life settlement licensure documentation. October 2014

Ray Arndt

2370 Woodmoor Ln., Brookfield, WI 53045

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

administrative action taken by the state of Wisconsin on a licensing application. February 2015

Brittney S. Austin

9847 W. Lisbon Ave., Milwaukee, WI 53222

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2015

Khoonthai Baccam

2405 Apache Dr., Fitchburg, WI 53711

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 failing to respond promptly to inquiries from OCI. January 2015

Edward M. Banks

3581 S.W. Kromrey St.,  
Port Saint Lucie, FL 34953

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. January 2015

Bejay Barber

401 McCullough Dr., Charlotte, NC 28262

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2014

Chad W. Bauer

114A E. 6th St., New Richmond, WI 54017

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

Dylan M. Beckwell

1825 Baxter Ave., Apt. 7, Superior, WI 54880

Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/criminal background check, failing to retake a licensing exam after completing prelicensing education, and failing to respond promptly to inquiries from OCI. December 2014

Nelson S. Beltran  
8468 Bridge Rd., Grosse Ile, MI 48138  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. January 2015

Robert J. Berger  
238 W. Divide Ave., Bismarck, ND 58501  
Had his application for an insurance license denied. This action was taken based on allegations of failing to reinstate Wisconsin licensure before adding additional qualifications and failing to respond promptly to inquiries from OCI. March 2015

Corey Bisher  
941 N. Franklin St., Manchester, IA 52057  
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 2015

Peter L. Bishop  
P.O. Box 121, Sauk City, WI 53583  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. October 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. January 2015

Aaron Blanton  
6139 Knollwood Rd., Unit 204,  
Willowbrook, IL 60527  
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. October 2014

Marcos S. Bonfante  
29 Boynton St., Lowell, MA 01850  
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. December 2014

Michael A. Book  
28 Crawford Rd., Westport, CT 06880  
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely report an administrative action taken by FINRA and failing to respond promptly to inquiries from OCI. February 2015

Roberto Botello  
210 Riders Walk, San Antonio, TX 78227  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Roberto Botello  
210 Riders Walk, San Antonio, TX 78227  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. February 2015

Caitlin E. Brantner  
S19 Deer Run Rd., Mondovi, WI 54755  
Had her application for an insurance license denied. This action was taken based on allegations of submitting an incomplete licensing application and failing to respond promptly to inquiries from OCI. February 2015

Gregory Brisky  
31 N. 21st Ave. W., Duluth, MN 55806  
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 Minnesota on a licensing application. December 2014

Ben M. Brower  
330 Viking Dr., Sycamore, IL 60178  
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident surplus lines licensure and failing to respond promptly to inquiries from OCI. February 2015

Adam L. Brown  
717 Broad St., Menasha, WI 54952  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2015

Armanda C. Brown  
512. N. Hampton Rd., DeSoto, TX 75115  
Had her application for an insurance license denied. This action was taken based on allegations of having an unpaid civil money judgment and failing to respond promptly to inquiries from OCI. December 2014

Chyresse E. Bullock  
4785 S. Barke Cir., Taylorsville, UT 84123  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Utah on a licensing application, and failing to respond promptly to inquiries from OCI. December 2014

Jimmy R. Bumper  
9999 Technology Blvd. W., Dallas, TX 75220  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. February 2015

Samuel M. Burch  
305 Mulberry St., Morgantown, WV 26505  
Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/criminal background check, failing to complete prelicensing education and examination, and failing to respond promptly to inquiries from OCI. December 2014

Benjamin Butler  
800 Main St., Dubuque, IA 52001  
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state insurance licensure and failing to respond promptly to inquiries from OCI. November 2014

Patrick J. Byrne  
811 Burr Oaks Dr., Unit 201,  
West Des Moines, IA 50266  
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 New York and Kansas on a licensing application. January 2015

Robert J. Campbell  
1817 E. Clairemont Ave.,  
Eau Claire, WI 54701  
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 Wisconsin, owing delinquent Wisconsin taxes, and failing to respond promptly to inquiries from OCI. March 2015

Bradley D. Carlock  
33 Pendleton Way, Bloomington, IL 61704  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. October 2014

Deborah P. Carr  
688 W. Golden St., Gilbert, AZ 85233  
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 state of Arizona on a licensing application. January 2015



Joseph Carroll  
3608 S.W. 29th St., Des Moines, IA 50321  
Agreed to a 31-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. December 2014

Richard Carter  
3714 Block Dr., Apt. 1178, Irving, TX 75038  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Philip Chaltas  
8121 14th Ave. S., Bloomington, MN 55425  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. March 2015

Jacob L. Chamness  
P.O. Box 156, Mayflower, AR 72106  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. January 2015

Kyle Cherone  
39730 Sunset Dr., Apt. 3,  
Oconomowoc, WI 53066  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a criminal conviction on a licensing application, and failing to complete required prelicensing education and testing. October 2014

Jason G. Christmas  
1640 E. Woodward Heights Blvd., Apt. C1,  
Hazel Park, MI 48030  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Terrance Clark  
609 Gately Ter., Madison, WI 53711  
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 and failing to respond promptly to inquiries from OCI. November 2014

Jason Clarke  
2007 S.W. Newport Isles Blvd.,  
St. Lucie, FL 34953  
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of eligibility to work in the United States and failing to respond promptly to inquiries from OCI. November 2014

Yalonda Clay  
1400 Union Meeting Rd., Ste. 202,  
Blue Bell, PA 19422  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. January 2015

Shannon R. Collins  
617 Cottage St., Merrill, WI 54452  
Had her application for an insurance license denied. This action was taken based on allegations of failing to retake an insurance examination after completing prelicensing education and failing to respond promptly to inquiries from OCI. November 2014

Ever E. Contreras  
1131 Marshall Dr., Euless, TX 76039  
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide a resident state federal crime waiver and failing to respond promptly to inquiries from OCI. January 2015

John C. Couey  
11035 County Hwy. W, Blue River, WI 53518  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. October 2014

Shayne M. Courneya  
2416 Zimmerman St., Wausau, WI 54403  
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from submitting insurance business until appointed to do so. These actions were taken based on allegations of soliciting insurance without appointment. December 2014

Howard P. Curth  
P.O. Box 6284, Clearfield, UT 84089  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of

Florida on a licensing application, and failing to respond promptly to inquiries from OCI. December 2014

Marquita A. Dailey  
2575 Westside Pkwy., Alpharetta, GA 30004  
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of equivalent resident state licensure and failing to respond promptly to inquiries from OCI. March 2015

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 disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Timothy C. Dempze  
141 7th St. S., Wisconsin Rapids, WI 54494  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Marc A. Denzin  
P.O. Box 1972, Wausau, WI 54402  
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by other states, having unpaid civil money judgments, committing bankruptcy fraud, and making misrepresentations on a licensing application. November 2014

Ikechi O. Dixon  
4225 S.W. McClellan St.,  
Port Saint Lucie, FL 34953  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. January 2015

Todd H. Dock  
846 Crestview Dr., West Bend, WI 53095  
Agreed to the 180-day suspension of his insurance license, agreed to pay a forfeiture of \$10,000.00, agreed to complete an additional 15 credits of continuing education beyond the standard requirements, agreed to pay fines assessed against consumers, and agreed to continue to make timely payments pursuant to his agreement with the Wisconsin Department of Revenue. These actions were taken based on allegations of failing to timely secure insurance policies for two consumers, misrepresenting policy information to consumers and others, issuing a false certificate of insurance,

accepting a premium check without returning it to the consumer when coverage was not placed, and failing to respond promptly to inquiries from OCI. October 2014

Shauna Doule

707 11th St., Menasha, WI 54952

Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. November 2014

Daniel Duhamel

125 W. Willow Ln., Charlestown, RI 02813

Agreed to the issuance of a restricted nonresident intermediary insurance license. This action was taken based on allegations of having pending criminal charges. October 2014

Alan R. Dukar

23622 Calabasas Rd., Ste. 145,  
Calabasas, CA 91302

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. October 2014

Betty Dulin

1716 Clarence Dr., Hopkinsville, KY 42240

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2015

De Borah Dunbar

1800 N. Green Valley Pkwy., Apt. 921,  
Henderson, NV 89074

Had her insurance license revoked. This action was taken based on allegations of making misrepresentations on insurance applications, failing to maintain policyholder records, and failing to respond promptly to inquiries from OCI. October 2014

Christopher Ellis

12238 Silicon Dr., Ste. 150,  
San Antonio, TX 78249

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. October 2014

Donald L. Erwin, Jr.

24650 E. Applewood Cir., Unit 639,  
Aurora, CO 80016

Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of

resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. January 2015

Gidget A. Escudero

1033 Shawnee Trace, Grand Prairie, TX 75051

Had her application for an insurance license denied. This action was taken based on failing to withdraw a duplicate licensing application and failing to respond promptly to inquiries from OCI. January 2015

Giwanda Evans

9337 W. Fairlane Ct., Milwaukee, WI 53224

Agreed to the issuance of a restricted resident insurance license. This action was taken based on allegations of displaying evidence of financial irresponsibility. October 2014

John B. Fisher

1850 Bassett St., Apt. 310, Denver, CO 80202

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Delaware, Georgia, and California on a licensing application. January 2015

Kristen Fitzhugh

1914 Pembroke Ln., Avon, OH 44011

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Venita C. Flanagan

4304 Retreat Rd., Louisville, KY 40219

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. October 2014

Jeffrey L. Fuller

3772 Kentland Dr., Roanoke, VA 24018

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. March 2015

Christina M. Ganske

1086 Stonehaven Dr., Sun Prairie, WI 53590

Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the digital fingerprinting/criminal background check and failing to respond promptly to inquiries from OCI. January 2015

Mary Kay Garcia

806 Crockett St., Midlothian, TX 76065

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Harold J. Gillespie, Jr.

5701 E. Hillsborough Ave., Ste. 1400,  
Tampa, FL 33610

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, owing delinquent child support, and failing to respond promptly to inquiries from OCI. December 2014

Glen R. Giroux

16139 80th Ave., Chippewa Falls, WI 54729

Agreed to pay a forfeiture of \$1,500.00 and agreed to timely report any administrative action taken in any state. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Florida and violating a previous Wisconsin enforcement order. October 2014

Les Goldstein

626 Busse Hwy., Park Ridge, IL 60068

Had his application for an insurance license denied. This action was taken based on allegations of having an unresolved FINRA complaint. October 2014

Heidi Golz

617 Putnam Dr., Eau Claire, WI 54701

Had her application for an insurance license denied. This action was taken based on allegations of failing to apply timely for licensure and failing to respond promptly to inquiries from OCI. December 2014

Edwin Gomez

80 Wilson Ave., Port Monmouth, NJ 07758

Had his application for an insurance license denied for 20 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of California and Michigan on a licensing application, failing to timely notify OCI of a change of address, and failing to respond promptly to inquiries from OCI. October 2014

Matthew R. Goodness

631 Whiterock Ave.,  
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 a criminal conviction on a licensing application. December 2014

Ronald D. Goodson

917 S.E. Laurie Ln., Ankeny, IA 50021  
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 Iowa. February 2015

Norman Graeber  
1013 W. Frances St., Appleton, WI 54914  
Had his 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 and a criminal conviction on a licensing application. October 2014

Edson Granados  
1400 S. Wolf Rd., Bldg. 500,  
Wheeling, IL 60090  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. December 2014

Pauline J. Green  
8 Anders Rd., Greenville, SC 29617  
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of equivalent resident state insurance licensure and failing to respond promptly to inquiries from OCI. March 2015

Rachel A. Greer  
1947 1st Ave., Apt. 101, Grafton, WI 53024  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2015

Todd E. Greer  
29777 Telegraph Rd., Ste. 2355,  
Southfield, MI 48034  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent taxes and failing to respond promptly to inquiries from OCI. December 2014

Todd E. Greer  
29777 Telegraph Rd., Ste. 2355,  
Southfield, MI 48034  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent income taxes and failing to respond promptly to inquiries from OCI. March 2015

R. Parker Griffith  
216 Lynnwood Blvd., Nashville, TN 37205  
Agreed to promptly respond to all inquiries from OCI. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2014

Ronald Grotzinger  
7901 W. Glenbrook Rd., Apt. 102,  
Milwaukee, WI 53223  
Agreed to the issuance of a restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments. November 2014

Katie Hackett  
14415 S. 50th St., Ste. 150, Phoenix, AZ 85044  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2014

Lisandra M. Hall  
151 Laurel Dr. S., West Bend, WI 53095  
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete prelicensing education, failing to complete an examination, failing to complete the digital fingerprinting/background check, and failing to respond promptly to inquiries from OCI. January 2015

David A. Hammond  
25 E. Gorham St., Apt. 5, Madison, WI 53703  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Willie Hardy  
8650 W. Douglas Ave., Milwaukee, WI 53225  
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. October 2014

Andrew Harned  
1364 S. Babcock St., Melbourne, FL 32901  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Joseph Harp  
2000 U.S. Business Hwy. 287,  
Ennis, TX 75119  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2015

Veronica Harrison  
2231 E. Camelback Rd., Ste. 300,  
Phoenix, AZ 85016  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2015

Carmen Herrera  
2525 S. Voss Rd., Apt. 367,  
Houston, TX 77057  
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 state of Wisconsin on a licensing application. October 2014

Jacob C. Heytens  
2704 N. 17th St., Superior, WI 54880  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. March 2015

Todd S. Hill  
129 N.W. Magnolia Lakes Blvd.,  
Port Saint Lucie, FL 34986  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. January 2015

Jeffrey Hoffa  
1121 Jennette Ave. NW, Apt. 2,  
Grand Rapids, MI 49504  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having an administrative action taken by the state of Michigan, having current involvement in a civil case, and failing to respond promptly to inquiries from OCI. December 2014

Kimberly M. Holmes  
943 W. 6th Ave., Corsicana, TX 75110  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. January 2015

Beth Hoppe  
1326 S. 109th St., West Allis, WI 53214  
Was issued a restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments and exhibiting financial irresponsibility. December 2014

Tresandra A. Hopper  
P.O. Box 16862, Charlotte, NC 28297  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having an administrative action

taken by the state of North Carolina, failing to provide required information on a licensing application, and failing to respond promptly to inquiries from OCI. March 2015

Quentin M. Hoye

1400 Union Meeting Rd., Blue Bell, PA 19422  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Daniel J. Hubbard

5324 Orchard Ln., Greendale, WI 53129  
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 2015

Wendy L. Hull

8755 Hartman Rd., Minocqua, WI 54548  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2015

Todd A. Humphrey

61 Green Bay Ct., Sheboygan Falls, WI 53085  
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 that may be substantially related to insurance marketing type conduct, and displaying financial irresponsibility. October 2014

Shekiera Jackson

1817 Greymouth Rd., Apt. 201,  
Charlotte, NC 28262  
Was issued a restricted insurance license. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. March 2015

Christopher L. Janisse

10585 Fieldcrest Rd., Sister Bay, WI 54234  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Lee T. Johnson

5190 S. 111th St., Hales Corners, WI 53130  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. March 2015

Joe L. Jude

10025 W. Appleton Ave., Apt. 5,  
Milwaukee, WI 53225  
Had his application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. November 2014

Michael W. Kelly

3647 Solar Vista Pl., Cincinnati, OH 45213  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. February 2015

Michelle Kiefer

1103 Fairmont Ave., Eau Claire, WI 54703  
Had her application for an insurance license denied. This action was taken based on allegations of displaying financial irresponsibility and failing to respond promptly to inquiries from OCI. October 2014

Nickasha King

500 S.W. 101 Terrace, Apt. 110,  
Pembroke Pines, FL 33025  
Agreed to a 31-day denial of her application for an insurance license. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. January 2015

Zachary Kinney

4200 Hawthorne Rd., Chubbuck, ID 83202  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having a probationary resident insurance license rather than a permanent resident insurance license. January 2015

Milton Kleinberg

8420 W. Dodge Rd., Ste. 510,  
Omaha, NE 68114  
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. October 2014

Mary A. Koch

2000 U.S. Business Hwy. 287,  
Ennis, TX 75119  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Cheyenne Korth

1991 Timber Lake Rd., Fitchburg, WI 53575  
Agreed to the issuance of a restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments. November 2014

Matthew Kozlowski

1014 E. Potter Ave., Milwaukee, WI 53207  
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. December 2014

Angela M. Krueger

1801 W. Pershing St., Apt. 603,  
Appleton, WI 54914  
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. December 2014

Robert J. Krummel

7245 S. 76th St., Ste. 145, Franklin, WI 53132  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2015

Kate Kryszak

1708 W. Summer St., Appleton, WI 54914  
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. December 2014

Cory R. Lancaster

6376 S. 20th St., Milwaukee, WI 53221  
Agreed to pay a forfeiture of \$1,000.00, agreed to a minimum two-year suspension of his insurance license, and agreed that his licensing reinstatement would be subject to specific criteria. These actions were taken based on allegations of failing to timely notify OCI of criminal charges, having a criminal conviction that may be substantially related to insurance marketing type conduct, and having unpaid civil money judgments. October 2014

Christian L. Leege

503 Suszycki Dr., Mauston, WI 53948  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a military offense on licensing applications, failing to respond promptly to inquiries from OCI, and submitting a duplicate application. October 2014

Adam I. Lefkowitz  
3705 Harwick Pl., Charlotte, NC 28211  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. November 2014

Candace Liebner  
3238 N. Bittersweet Cir., West Bend, WI 53095  
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Tammy L. Lindholm  
8774 Kosmal Ln., Lena, WI 54139  
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. December 2014

Mark A. Lokken  
3300 Business Park Dr.,  
Stevens Point, WI 54482  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2015

Jay J. Loop  
3277 Lehner Rd., Dodgeville, WI 53533  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions and charges that may be substantially related to insurance marketing type conduct, failing to disclose information on a licensing application, owing delinquent Wisconsin income and unemployment compensation taxes, having unpaid civil money judgments, misrepresenting insurance contracts and committing insurance fraud, failing to timely report criminal charges and administrative actions to OCI, and failing to respond promptly to inquiries from OCI. March 2015

Christopher J. Lovald  
W351N5305 Road C,  
Oconomowoc, WI 53066  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, owing delinquent unemployment tax obligations, and having unpaid civil money judgments. March 2015

Sherry M. Lowe  
501 W. Michigan St., Milwaukee, WI 53203  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose pending

criminal charges on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2015

Janell M. Lyon  
792 Interlachen Draw, Woodbury, MN 55125  
Agreed to the 31-day denial of her application for an insurance license. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. February 2015

Alexandra Maahs  
911 McIndoe St., Wausau, WI 54403  
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete a fingerprint/background check and failing to respond promptly to inquiries from OCI. October 2014

Adam M. 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 having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to report an administrative action taken by the state of Wisconsin on a licensing application, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. December 2014

Cassandra Mallak  
1813 N. 11th Ave., Apt. 6, Wausau, WI 54401  
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Gabrielle R. Mallory  
5237 N. Sherman Blvd., Apt. 3,  
Milwaukee, WI 53209  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. January 2015

Charles C. Martin  
1750 Scottsville Rd., Ste. 3,  
Bowling Green, KY 42104  
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 state of Kentucky. October 2014

Jesse O. Martin  
408 N. 3rd St., Ste. 202, Wausau, WI 54403  
Had his application for a Wisconsin resident insurance license denied. This action was taken based on allegations of failing to timely notify OCI of address changes, providing false information on a previous licensing application, and holding a nonresident insurance license in Wisconsin while residing in Wisconsin. December 2014

Jesse O. Martin  
675 Ridge Rd., Trlr. 201, Mosinee, WI 54455  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to provide timely notice of address changes to OCI, providing inaccurate address and residency information on licensing applications, and having an administrative action taken by the state of Wisconsin. January 2015

Jesse A. Mays  
5100 S.W. Macadam Ave., Ste. 180,  
Portland, OR 97239  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. January 2015

Andrew McClain  
3546 Bridge Walk Dr.,  
Lawrenceville, GA 30044  
Agreed to a 31-day denial of his insurance licensing application. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on a licensing application and failing to respond promptly to inquiries from OCI. December 2014

Daniel W. McDermott  
8836 45th Ave., Kenosha, WI 53142  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2015

Terry A. McFall  
1319 Middle St., Beloit, WI 53511  
Had multiple applications for insurance licenses denied. These actions were taken based on allegations of failing to complete the background check/fingerprint requirement, failing to disclose a criminal conviction on a licensing application, having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, having a judgment rendered against him by an insurer, and failing to respond promptly to inquiries from OCI. February 2015

Erin K. McKee

106 N. Denton Tap Rd., Ste. 210,  
Coppell, TX 75019

Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of equivalent resident state licensure and failing to respond promptly to inquiries from OCI. March 2015

Veronica Mendez

11620 Jennifer Dr., El Paso, TX 79936

Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. January 2015

Stephen T. Mertz

9054 Hyland Creek Rd.,  
Bloomington, MN 55437

Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. January 2015

Jeff K. Miller

4385 Schartz Rd., Middleton, WI 53562

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, having involvement in a business bankruptcy that included funds held on behalf of others, and failing to respond promptly to inquiries from OCI. October 2014

Michael S. Miller

1211 Geil Ave., Des Moines, IA 50315

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. October 2014

William T. Miller

1500 Parklawn Dr., Unit 628,  
Charleston, SC 29414

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 North Dakota on a licensing application. January 2015

Robert D. Monroe

2030 E. Menlo Blvd., Shorewood, WI 53211

Agreed to the revocation of his insurance license and agreed to not reapply for licensure for a period of at least ten years. These actions

were taken based on allegations of failing to timely report an initial court appearance and criminal charges to OCI. November 2014

Earl Morgan, Jr.

34 Hilldale Rd., Cheltenham, PA 19012

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. January 2015

Ainunbabilah Nasirudin

3702 Packers Ave., Apt. 208,  
Madison, WI 53704

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2015

Matthew J. Neuhaus

740 Poplar Way, Verona, WI 53593

Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check, failing to complete the required prelicensing education, and failing to respond promptly to inquiries from OCI. March 2015

Nikolas K. Newgard

202 1/2 Gibson St., Eau Claire, WI 54701

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2015

Jonathan K. Newtown

1116 5th St. E., Altoona, WI 54720

Had his application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. November 2014

Don Alan Nicholson

c/o Addison Postmaster, General Delivery,  
Addison, TX 75001

Had his application for an insurance license denied. This action was taken based on allegations of failing to provide accurate information on a licensing application and failing to respond promptly to inquiries from OCI. December 2014

Michael J. Olafson

7890 S. Race St., Centennial, CO 80122

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Monica R. Owens

3223 Fairington Dr., Lithonia, GA 30038

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

David M. Papa

12505 Parallel Pkwy., Kansas City, KS 66109

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. February 2015

Christina K. Peaslee

2016 Hwy. 65, New Richmond, WI 54017

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2015

Katie M. Pemberton

746 Pacific Ave., Kansas City, KS 66101

Had her application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. January 2015

John F. Pergande

1201 Washington Terr., Fort Worth, TX 76102

Was ordered to pay of forfeiture of \$500.00 and was ordered 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 New York. February 2015

Kahrilynn O. Phelps

4146 W. Good Hope Rd.,

Milwaukee, WI 53209

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

Gerald M. Pinto

903 Bromley Pl., Northbrook, IL 60062

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 Illinois on a licensing application. October 2014

David E. Polansky, Jr.

1452 Liberty St., La Crosse, WI 54603

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, failing to disclose criminal convictions on a licensing application, and having unpaid civil money judgments. February 2015

Dana B. Polk  
9098 109th Ave., Largo, FL 33777  
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 Florida, Massachusetts, Delaware, South Dakota, New York, Utah, Indiana, Virginia, and North Carolina. December 2014

Latrice Porter  
5976 N. 37th St., Milwaukee, WI 53209  
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide a valid mailing address on a licensing application, failing to surrender or convert another state's active resident insurance license, and failing to respond promptly to inquiries from OCI. January 2015

Jessica M. Raasch  
2001 Center St., Stevens Point, WI 54481  
Agreed to the issuance of a restricted insurance license. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. February 2015

Thomas P. Reim  
P.O. Box 892, Bismarck, ND 58502  
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 North Dakota on a licensing application. January 2015

Joette K. Riehle  
1400 S. Ridgeway Rd., New Berlin, WI 53146  
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of professional liability insurance and failing to respond promptly to inquiries from OCI. October 2014

Devon Robbins  
7462 E. Desert Vista Rd., Scottsdale, AZ 85255  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. February 2015

Todd J. Robertson  
5151 E. Guadalupe Rd., Apt. 2110,  
Phoenix, AZ 85044  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2015

Geralyn M. Roth  
234 S. Main St., Apt. 9, Thiensville, WI 53092  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Allan Sages  
760 Woodbury Rd., Woodbury, NY 11797  
Had his insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of failing to disclose criminal convictions on a licensing application, failing to timely disclose criminal convictions and administrative actions taken by the states of Kentucky, Virginia, Arkansas, and North Carolina to OCI, and failing to respond promptly to inquiries from OCI. October 2014

Carlos M. Sands  
2305 Streambed Ct., Apt. 1701,  
Arlington TX 76006  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. February 2015

Brenda L. Santiago  
1310 Minnesota Ave.,  
South Milwaukee, WI 53172  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2015

Amy S. Sarbacher  
6519 County Rd. DD, Mineral Point, WI 53565  
Agreed to the 60-day denial of her application for an insurance license, agreed to provide certain documentation to OCI, and agreed to respond promptly in writing to all inquiries from OCI. These actions were taken based on allegations of having unpaid civil money judgments, 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 2015

Cynthia Schaefer  
437 Cuyahoga St., Akron, OH 44310  
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident surplus lines licensure and failing to respond promptly to inquiries from OCI. February 2015

Jonathan R. Schaudt  
10 Pamela Rd., Lake Zurich, IL 60047  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. February 2015

Kurtis E. Schoenbauer  
2010 W. 245th St., New Prague, MN 56071  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and owing delinquent child support. December 2014

Chad Schoenfeld  
975 Lake Haven Ct., Roswell, GA 30076  
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. November 2014

Louis S. Schueller, Jr.  
735 N. Water St., Ste. 1128,  
Milwaukee, WI 53202  
Had his application for surplus lines licensure denied. This action was taken based on allegations of failing to timely disclose criminal charges and convictions to OCI and failing to respond promptly to inquiries from OCI. October 2014

James G. Schwaegerl  
N3536 Chipmunk Ct., Stoddard, WI 54658  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and having an unpaid civil money judgment. October 2014

Joseph D. Shaw  
405 River Bend Rd., Apt. 3,  
Madison, WI 53713  
Had his application for an insurance license denied. This action was taken based on allegations of failing to complete required prelicensing education and failing to respond promptly to inquiries from OCI. January 2015

Leronica Shaw  
3209 N. 46th St., Milwaukee, WI 53216  
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check, failing to pass a required examination, having expired prelicensing education, and failing to respond promptly to inquiries from OCI. November 2014

J. Herbert Bryan Sigmon  
700 Walnut Ridge Dr., Apt. 2018,  
Irving, TX 75038  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. October 2014

Steven S. Simonovic  
12322 87th Ave., Pleasant Prairie, WI 53158  
Had his application for an insurance license denied for 60 days. This action was taken based on failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. November 2014

Cody M. Skidmore  
711 Mill St., Sparta, WI 54656  
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide a valid mailing address on a licensing application, failing to establish eligibility to hold Wisconsin resident licensure, failing to disclose criminal charges and a criminal conviction on a licensing application, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to respond promptly to inquiries from OCI. November 2014

Timothy N. Smak  
6811 S. 51st St., Franklin, WI 53132  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Christine Spoo  
724 Elm St., Unit 205, West Bend, WI 53095  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2015

Dana K. Stevens  
718 S. Main St., Mishicot, WI 54228  
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Stacy N. Stevens  
16032 W. 151st Ter., Olathe, KS 66062  
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. February 2015

Jonathan P. Stroede  
P.O. Box 7, Sun Prairie, WI 53590  
Agreed to the 30-day suspension of his insurance license, agreed to pay a forfeiture of \$500.00, agreed to provide certain information before licensing reinstatement, and agreed to not apply for additional lines of insurance authority unless and until his suspended

insurance license is reinstated. These actions were taken based on allegations of failing to timely report criminal charges and address changes to OCI, owing delinquent child support, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. November 2014

Joshua Strong  
909 Melnora St., Rice Lake, WI 54868  
Had his insurance license revoked. This action was taken based on allegations of failing to pay a required fee to OCI. November 2014

Mary L. Silas Sutherland  
11603 W. Coker Loop, Ste. 200,  
San Antonio, TX 78216  
Had her application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. January 2015

Deborah Suzan  
8502 Old Sauk Rd., Apt. 321,  
Middleton, WI 53562  
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Kellie M. Szuslik  
3315 N. 81st St., Milwaukee, WI 53222  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. February 2015

Jason P. Tank  
2750 Sunset Ct., Cross Plains, WI 53528  
Agreed to the issuance of a two-year restricted insurance license. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having a history of civil money judgments, and failing to timely report a criminal conviction while a licensed agent. March 2015

Kathryn Jo Thomas  
806 Melbourne Rd., Eagle, WI 53119  
Had her insurance license revoked. This action was taken based on allegations of making misrepresentations on insurance applications and contracts. October 2014

Cynthia Thornton  
2231 E. Camelback Rd., Ste. 300,  
Phoenix, AZ 85016  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. January 2015

James E. Torgerson  
126 Cedarfield Dr., Bartlett, IL 60103  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Indiana, Kentucky, Illinois, and Wisconsin on a licensing application. December 2014

Mary C. Triplett  
5826 W. Scott Ave., Milwaukee, WI 53214  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2015

Scott G. Tuttle  
W9460 Welch Rd., Elroy, WI 53929  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Pamela Jean Vlasnik  
1223 170th Ave., Balsam Lake, WI 54810  
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, providing false information on a licensing application, and owing delinquent Wisconsin taxes October 2014

Ashley Vodnik  
E630 May Lynn Dr., Spring Valley, WI 54767  
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 the required fingerprint/background check, and failing to pass an insurance examination. October 2014

Michael R. Walsh  
1364 S. Babcock St., Melbourne, FL 32901  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Nick D. Willard  
415 S. Bird St., Apt. 306,  
Sun Prairie, WI 53590  
Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Cheryl L. Wilson  
4460 Airport Rd., Crandon, WI 54520  
Had her application for an insurance license denied. This action was taken based on allegations of failing to timely report a criminal



charge and conviction to OCI and having a criminal conviction that may be substantially related to insurance marketing type conduct. February 2015

Derrick S. Wilson

150 N. East St., Bethel, OH 45106

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. January 2015

Robert P. Witt

5772 Lexington St., McFarland, WI 53558

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. March 2015

Duane J. Wright

W430 Elderberry St., Edgar, WI 54426

Agreed to the issuance of a two-year restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments and real estate taxes. February 2015

Ger Xiong

1806 E. Robin Way, Apt. B,

Appleton, WI 54915

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

Nhia Yang

2935 Country Dr., Little Canada, MN 55117

Agreed to a six-week denial of his application for an insurance license. This action was taken based on allegations of failing to provide accurate information on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Preston D. Young

1004 44th Pl., Des Moines, IA 50311

Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. February 2015

Wenda M. Zarenana

520 Greentree Rd., West Bend, WI 53090

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

#### **Actions against companies:**

Accordia Life and Annuity Company

215 10th St., Ste. 1100, Des Moines, IA 50309  
Was ordered to pay a forfeiture of \$1,500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all

inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Acentria, Inc.

4634 Gulfstarr Dr., Destin, FL 32541

Had its application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions of a company officer on a licensing application and failing to respond promptly to inquiries from OCI. January 2015

AIC Underwriters, LLC

800 Oak Ridge Tpke., Ste. A1000,

Oak Ridge, TN 37830

Had its application for an insurance license denied. This action was taken based on allegations of having multiple administrative actions and failing to disclose those administrative actions to other state insurance departments. October 2014

American Country Insurance Company

150 N.W. Point Blvd., Ste. 300,

Elk Grove Village, IL 60007

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

American Family Home Insurance Company

P.O. Box 5323, Cincinnati, OH 45201

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from intermediaries who have not been duly appointed. These actions were taken based on allegations of accepting business from a non-appointed agent. December 2014

Anthem Life Insurance Company

220 Virginia Ave., Indianapolis, IN 46204

Was ordered to pay a forfeiture of \$1,500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Berkshire Life Insurance Company of America  
700 South St., Pittsfield, MA 01201

Was ordered to pay a forfeiture of \$500.00 and was ordered to reply promptly to inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Cary Street Partners, LLC

1210 E. Cary St., Ste. 300, Richmond, VA 23219  
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) business entity licensure, and failing to provide evidence of resident and nonresident MGA business entity licensure for the designated responsible producer. October 2014

Consumer Priority Service Corporation

1678 McDonald Ave., Brooklyn, NY 11230

Was ordered to pay a forfeiture of \$500.00, was ordered to cease and desist soliciting warranty plans in Wisconsin, and was ordered to reply promptly to OCI. These actions were taken based on allegations of soliciting warranty or property service contract business in Wisconsin without authority and for failing to respond promptly to inquiries from OCI. February 2015

Coventry Health and Life Insurance Company

6705 Rockledge Dr., Fl. 8, Bethesda, MD 20817

Was ordered to pay a forfeiture of \$1,500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Crouse and Associates Insurance Services of Northern California, Inc.

650 California St., Ste. 1100,

San Francisco, CA 94108

Had its application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident MGA firm licensure and failing to respond promptly to inquiries from OCI. February 2015

Dentegra Insurance Company

One Delta Dr., Mechanicsburg, PA 17055

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

Doctors' Co., an Interinsurance Exchange, The  
185 Greenwood Rd., Napa, CA 94558

Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to

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

Fair American Ins. and Reinsurance Company  
165 Broadway, One Liberty Plaza,  
New York, NY 10006

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

Galagher Settlements & Insurance Services, Inc.  
5505 E. 13 Mile Rd., Warren, MI 48092  
Had its insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Great Western Insurance Company  
P.O. Box 3428, Ogden, UT 84409

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

Greek Catholic Union of the U.S.A.

5400 Tuscarawas Rd., Beaver, PA 15009

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

Guardian Insurance & Annuity Co., Inc., The  
7 Hanover Square, New York, NY 10004

Was ordered to pay a \$500.00 forfeiture, was ordered to provide requested information in writing, and was ordered to respond promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Guardian Life Insurance Co. of America, The  
7 Hanover Square, New York, NY 10004

Was ordered to pay a \$500.00 forfeiture, was ordered to provide requested information in writing, and was ordered to respond promptly in writing to all inquiries from OCI. These

actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Hanover Insurance Company, The  
440 Lincoln St., Worcester, MA 01653

Was ordered to pay a \$5,000.00 forfeiture, was ordered to provide premium refunds to certain policyholders, was ordered to cease and desist from issuing insurance policies without informing consumers of certain options, and was ordered to obtain affirmative responses from policyholders. These actions were taken based on allegations of issuing policies and billing premiums that consumers did not affirmatively request. December 2014

Health Care Benefits Communicators, LLC

3012 Polk County Line Rd.,  
Rutherfordton, NC 28139

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 MGA business entity licensure. October 2014

John Deere Insurance Company

6400 N.W. 86th St., Johnston, IA 50131

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

Lexington Insurance Company

99 High St., Fl. 23, Boston, MA 02110

Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegation of failing to respond promptly to inquiries from OCI. November 2014

Medica Health Plans of Wisconsin

P.O. Box 9310, Minneapolis, MN 55440

Agreed to cease and desist from utilizing unfiled premium rates, agreed to provide a letter of acknowledgment to each affected consumer, agreed to verify that quoted premiums for new enrollment and renewal files are consistent with filed rates, and agreed not to issue revised billing statements to affected insureds. These actions were taken based on allegations of utilizing unfiled premium rates. January 2015

MHA Insurance Company

3100 West Rd., Bldg. 1, Ste. 200,  
East Lansing, MI 48823

Was ordered to pay a forfeiture of \$2,000.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to

all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, violating a previous order of the Commissioner, and failing to timely pay appointment billing fees. October 2014

Momentum Insurance Plans, Inc.

2971 Chapel Valley Rd., Madison, WI 53711

Agreed to cease and desist utilizing unfiled and uncorrected rates for stand-alone dental insurance policies and agreed to allow a consumer to re-enroll in a dental plan. This action was taken based on allegations of having a rating data correction error that affected a Wisconsin insurance consumer. March 2015

Northeast Agencies, Inc.

6467 Main St., Williamsville, NY 14221

Had its application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Kentucky, Louisiana, New York, and Texas on a licensing application, and having five administrative actions taken since 2011. October 2014

Physicians Plus Insurance Corporation

2650 Novation Pkwy., Madison, WI 53713

Was ordered to pay a \$2,500.00 forfeiture and was ordered to meet with OCI on a quarterly basis to provide OCI with policies and procedures designed to timely and to properly comply with OCI requests. These actions were taken based on allegations of failing to comply with previous OCI orders and failing to respond promptly to inquiries from OCI. December 2014

South Suburban Chamber of Commerce, The  
8580 S. Howell Ave., Oak Creek, WI 53154

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

Trawick International, Inc.

1956 S. University Blvd., Ste. J,  
Mobile, AL 36609

Had its application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by another state and failing to respond promptly to inquiries from OCI. November 2014

*Continued from page 5*

### What we can't do:

- Act as your lawyer or give you legal advice.
- Make medical judgments or determine if further treatment is necessary.
- Make liability decisions or determine who is at fault.
- Establish the facts surrounding a claim (for example, who is being truthful when there are differing accounts of what happened, or he said/she said situations).
- Determine the value of a claim, the amount owed to you, or act as your adjuster.
- Address issues we can't legally enforce.
- Tell a company to pay a claim, refund a premium, or reinstate or issue a policy (if they followed the law and your policy).

Please be advised that under Wisconsin's Open Records Law all information you

provide may become a public record once the file is closed. Only actual medical records obtained from a health care provider are confidential under s. 146.82, Wis. Stat. As a result, you should omit or mark out any confidential or personal information such as Social Security Numbers prior to submitting it to our office.

There are a number of ways to file a complaint with our office; however, to expedite the complaint process, our office recommends filing an online complaint by going to [oci.wi.gov](http://oci.wi.gov) and choose "File a complaint." Your complaint will be received and set up within 24 hours and sent to the insurance company for a response. Once the insurance company has responded to our office, the information will be reviewed to determine if any insurance laws were violated and what action our office will take. **Did you know, complaints filed online are responded to 7.4 days faster than complaints submitted via mail?**

### 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:

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

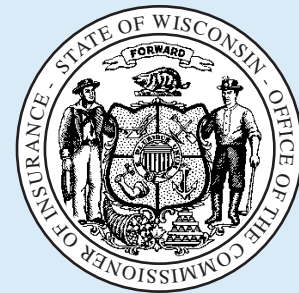
For more information, please refer to s. 628.32 (1), Wis. Stat., regarding disclosure required.



**Governor:**  
*Scott Walker*

**Insurance  
Commissioner:**  
*Ted Nickel*

**WIN Editor:**  
*Jill M. Kelly*



**[oci.wi.gov](http://oci.wi.gov)**  
**800-236-8517**