

Administrative Actions Taken by OCI

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of administrative actions started in the year 1964 can be viewed and printed from OCI's Web site at <http://oci.wi.gov/admact/admact.htm>. The following are actions for October through December 2010.

Actions against agents:

Craig M. Barrett

103 Weldon Way, Pennington, NJ 08534
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Wisconsin and New Jersey on a licensing application. October 2010

Douglas D. Byerly

296 Roosevelt St.,
Fond du Lac, WI 54935
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Philip Graeme Cabaud III

5405 Pine St., Bellaire, TX 77401
Agreed to pay a forfeiture of \$500.00 and to promptly report to OCI any administrative actions taken. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Kentucky. October 2010

Chad C. Cartier

2425 Watson Cir., De Pere, WI 54115
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Cheryl L. Christman

4111 23rd Ave., Kenosha, WI 53140
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Trina T. Cole

6257 West Port Ave.,
Milwaukee, WI 53223
Had her insurance license revoked. This action was taken based on allegations

of failing to pay Wisconsin delinquent taxes due. November 2010

Cheryl Ann Daniel

13629 Pyramid Dr., Dallas, TX 75234
Had her application for an insurance license denied. This action was taken based on allegations of an administrative action taken by FINRA. December 2010

Patrick A. Dewane, Jr.

2125 Hwy. Q, Manitowoc, WI 54220
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

John Allan Dickson

202 Knoxville Ave.,
Huntington Beach, CA 92648
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 California on a licensing application. October 2010

John Allan Dickson

202 Knoxville Ave.,
Huntington Beach, CA 92648
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a Wisconsin administrative action on an insurance license application, as well as a criminal conviction which may be substantially related to insurance marketing type activities. December 2010

Kenneth Eggleston

571 Heyburn Ave. W.,
Twin Falls, ID 83301
Had his application for an insurance license denied. This action was taken based on allegations of an administrative action taken by the state of Idaho Board of Nursing. November 2010

Jay S. Fischer

1405 N. 77th Ave., Wausau, WI 54401
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Melinda Flores

451 Fourth Ave. E., Twin Falls, ID 83301
Had her application for an insurance license denied. This action was taken based on allegations of a pending criminal charge which may be substantially related to insurance marketing type conduct. November 2010

Ayinde J. Garry

4641 N. 69th St., Milwaukee, WI 53218
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Flor Gaytan

2925 W. Hayes Ave.,
Milwaukee, WI 53215
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2010

Gregory B. Gilbert

5903 Schumann Dr., Fitchburg, WI 53711
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Bradley J. Goll

9010 Aspen Grove Ln.,
Madison, WI 53717
Agreed to pay a forfeiture of \$500.00 and agreed to accurately complete forms on behalf of insureds. This action was taken based on allegations of failing to accurately complete forms on behalf of insureds. December 2010

Ralph Ustin Goodman III
124 Hickory Rd.,
Lake in the Hills, IL 60156
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 an insurance license application. December 2010

Anthony D. Hatcher
2810 N. Palmer St., Milwaukee, WI 53212
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Rabecca L. Herzler
W5260 O Sixty Rd., Juneau, WI 53039
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. October 2010

Michael T. Hutchen
4110 Paunack Ave., Madison, WI 53711
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a previous criminal conviction on an insurance license application. October 2010

Jeffrey Jacobs
908 Erie Ave., Sheboygan, WI 53081
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Diane A. Jarvis
19155 Hi View Dr., Brookfield, WI 53045
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Kristie J. Kapke
9313 W. Hayes Ave.,
Milwaukee, WI 53227
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing

to disclose a previous criminal conviction on a licensing application. November 2010

Jeffrey A. Keinert
3815 N. Brookfield Rd. #104-101,
Brookfield, WI 53045
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Charles R. Kranzusch
7089 Birchstone Ln.,
Egg Harbor, WI 54209
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. November 2010

Kenneth Edward Kukral
8950 Doral Dr., Mentor, OH 44060
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 Florida, Maine, and Kentucky on a licensing application. October 2010

Stephen B. Kundert
3028 W. Main St., Sun Prairie, WI 53590
Agreed to pay a forfeiture of \$5,000.00, agreed not to sell annuities for one year, agreed not to sell indexed annuities for two years, and agreed to have his insurance license suspended for one year. He also agreed to take additional continuing education courses related to annuity suitability and the sales of insurance products to senior citizens. These actions were taken based on allegations of making false and misleading statements to consumers and to OCI regarding the sale of annuity products. December 2010

Stephen B. Kundert
3028 W. Main St., Sun Prairie, WI 53590
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Dana R. Lawson
1711 Sixth Ave. N., Menomonie, WI 54751
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. October 2010

Timothy E. Leaveck
5648 Gables Dr. Apt. 3,
Eau Claire, WI 54701
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. December 2010

Jeffrey L. Manke
302 Hudson Ave., Oshkosh, WI 54901
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 as well as a criminal conviction which may be substantially related to insurance marketing type conduct. October 2010

Mario Martinez
919 Crab Tree Ln., Racine, WI 53406
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Clifford D. Maulsby
3319 State Highway 17,
Conover, WI 54519
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Brent E. Meinen
W200N10312 Appleton Ave.,
Germantown, WI 53022
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Jamie Moore
1520 Ivy Meadow Dr. Apt. 928,
Charlotte, NC 28213
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. December 2010

Grant T. Mueller
2772 N. Weil St., Upper,
Milwaukee, WI 53212
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on an insurance license application. December 2010

Michael Joesph Murphy
1433 E. Walnut Rd., Vineland, NJ 08361
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI as well as a criminal conviction which may be substantially related to insurance marketing type conduct. October 2010

Bryan V. Niederwerfer
2003 Atwood Ave., Madison, WI 53704
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2010

Chesirae Ann Odion
30 W. Carter Dr., Apt. 7105,
Tempe, AZ 85282
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2010

Curtis A. Otto
5661 S. Forest Park Dr.,
Hales Corners, WI 53130
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Keith J. Oudenhoven
304 S. Linda St., Kimberly, WI 54136
Had his application for an insurance license denied. This action was taken based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct; an administrative action taken by the state of Wisconsin, Department of Regulation and Licensing; and failure to respond to OCI requests for information. November 2010

Joshua A. Pepitone
1902 Hawks Ridge Dr. Apt. 216,
Verona, WI 53593
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on an insurance license application. December 2010

Benjamin R. Pfiffner
5815 Old Coach Rd., Wausau, WI 54401
Agreed to pay a forfeiture of \$2,500.00 and agreed to have his insurance license revoked. These actions were taken based on allegations of making false and misleading statements to consumers regarding the sales of annuity products and failing to make appropriate determinations of annuity suitability. December 2010

Michael T. Philbin
3033 Sonoran Ct., Green Bay, WI 54313
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2010

Angeline Marie Poventud
1223 Fleetfoot Dr., Waukesha, WI 53186
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application. October 2010

Eric J. Prusko
1327 E. Albion St., Milwaukee, WI 53202
Agreed to respond promptly to inquiries from OCI and agreed to have his application for an insurance license denied for 31 days. These actions were taken based on allegations of failing to respond promptly to OCI inquiries. December 2010

Craig N. Reed, Jr.
411 E. Burleigh St., Milwaukee, WI 53212
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on an insurance license application. December 2010

Jill A. Reichhoff
1820 Oak St. Apt. 4,
Wisconsin Rapids, WI 54494
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, a criminal conviction substantially related to insurance marketing type activities, and an administrative action taken by the state of Wisconsin, Department of Regulation and Licensing, Board of Nursing. November 2010

Richard L. Rentmeester
1616 Franz Ave, Green Bay, WI 54302
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, Department of Financial Institutions, Division of Securities, on a licensing application. October 2010

Teena Marie Ruehl
503 Falcon Cir., Monona, WI 53716
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Alois Rybicki, Jr.
202 Politos Way, Amherst, WI 54406
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Christopher D. Seals, Sr.
3317 S. 22nd St., Milwaukee, WI 53215
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Kayla L. Shuler
409 Cross St., Austin, IN 47102
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. December 2010

Kimberly Ann Smallwood
1390 Kristina Ct., Scottsburg, IN 47170
Had her application for an insurance license denied. This action was taken based on allegations of an administrative action taken by the state of Indiana. November 2010

Cory A. Smith
8202 Mansion Hill Ave. Apt. 4,
Madison, WI 53719
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. October 2010

Christopher L. Smoody
446 Harrison St. Apt. 12,
North Fond du Lac, WI 54937
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

David B. Szwedo
8373 65th Ave., Pleasant Prairie, WI 53158
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

James Robert Thompson
133 Koshkonong Dr.,
Edgerton, WI 53534
Had his application for an insurance license denied for 31 days. This action

was taken based on allegations of failing to disclose previous criminal convictions on an insurance license application. December 2010

Steve J. Tischer
N128W17416 Holy Hill Rd.,
Germantown, WI 53022
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2010

Casey J. Tomten
750 N. Third St. Ste. A,
La Crosse, WI 53601
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2010

Peter E. Veldboom
3366 S. Pennsylvania Ave.,
Milwaukee, WI 53207
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Brad Steven Wessler
6598 Pinon Ct., Chino, CA 91710
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 administrative actions taken by the states of Colorado (2), Florida, Indiana, Oklahoma, and Washington. December 2010

Mary Jo White
7250 N. Keystone Ave.,
Lincolnwood, IL 60712
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Ryan J. Wick
445 Long Beard Rd.,
Waukesha, WI 53186
Had his application for an insurance license denied. This action was taken

based on allegations of failing to respond promptly to inquiries from OCI, as well as a criminal conviction which may be substantially related to insurance marketing type conduct. October 2010

Chad Jonas Willyard
5231 Clover Mist Dr.,
Apollo Beach, FL 33572
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 Florida on a licensing application. November 2010

Renee M. Wyngaard
E5492 N. Shore Rd.,
Weyauwega, WI 54983
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. December 2010

Chor Yang
411 Bram St., Madison, WI 53713
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. November 2010

Ye Yang
17330 E. 15th St., Tulsa, OK 74108
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 Oklahoma on a licensing application. December 2010

Actions against companies:

ACORD
One Blue Hill Plaza Fl. 15,
Pearl River, NY 10965
Was ordered to pay a forfeiture of \$9,000.00, to cease and desist from providing unfiled unapproved forms to its members, and to cease and desist from making misrepresentations concerning the validity of its forms. These actions were taken based on allegations of using unapproved policy forms. October 2010

Acuity A Mutual Insurance Company
2800 S. Taylor Dr., Sheboygan, WI 53081
Was ordered to pay a forfeiture of \$7,000.00, to maintain all insurance applications and underwriting information in a manner that can be reproduced in hard copy form, and to cease and desist using unfiled unapproved application forms. These actions were taken based on allegations of failing to maintain adequate records and using unapproved policy forms. October 2010

Amerisure Mutual Insurance Company
26777 Halsted Rd.,
Farmington Hills, MI 48331
Was ordered to pay a forfeiture of \$1,500.00 and to cease and desist from distributing dividends from surplus prior to filing the board of director's dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend declarations prior to distribution. November 2010

Associated Indemnity Corporation
777 San Marin Dr., Novato, CA 94998
Was ordered to pay a forfeiture of \$3,000.00, to cease and desist distributing dividends from surplus prior to filing the board of director's dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on premium payment or policy continuation. These actions were taken based on allegations of failing to file the board of director's declarations and schedules prior to distribution. November 2010

Auto Club Insurance Association
One Auto Club Dr., Dearborn, MI 48126
Was ordered to pay a forfeiture of \$500.00 and to cease and desist from failing to provide proper notice to policyholders when cancelling policies. These actions were taken based on allegations of issuing an improper midterm cancellation notice. October 2010

Auto-Owners Insurance Company
6101 Anacapi Blvd., Lansing, MI 48917
Was ordered to pay a forfeiture of \$1,500.00 and to cease and desist from

using unapproved worker's compensation forms. These actions were taken based on allegations of using unapproved policy forms. November 2010

Badger Mutual Insurance Company
1635 W. National Ave.,
Milwaukee, WI 53204
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

Bituminous Fire and Marine Insurance Company
320 18th St., Rock Island, IL 61201
Was ordered to pay a forfeiture of \$1,000.00 and to cease and desist from distributing dividends from surplus prior to filing the board of director's dividend declarations and schedules with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. November 2010

Capitol Indemnity Corporation
1600 Aspen Commons,
Middleton WI 53562
Was ordered to pay a forfeiture of \$5,000.00, to cease and desist issuing cancellation or nonrenewal notices without providing a reasonably precise basis for the cancellations or nonrenewals, and to provide OCI with corrected bond cancellation language. These actions were taken based on allegations of issuing improper midterm cancellations or nonrenewals of insurance policies and violating Wisconsin insurance laws. October 2010

Employers Insurance Company of Wausau
2000 Westwood Dr., Wausau, WI 54401
Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

Extended Warranty Corporation
6055 Mexico Rd., St. Peters, MO 63376
Was ordered to pay a forfeiture of \$5,500.00, to cease and desist acting as a warranty plan administrator or warrantor unless and until it obtains authority to do so, and to provide requested information to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting an insurance business without proper authority. December 2010

Fireman's Fund Insurance Company
777 San Marin Dr., Novato, CA 94998
Was ordered to pay a forfeiture of \$2,500.00, to cease and desist distributing dividends from surplus prior to filing the board of director's dividend declarations and schedules with OCI, and to cease and desist making dividend distributions contingent on premium payment or policy continuation. These actions were taken based on allegations of failure to file dividend declarations and schedules prior to distribution. November 2010

Henrietta, Greenwood & Union Mutual Fire Insurance Company
E237 Cty. Hwy. EE, Wonewoc, WI 53968
Was ordered to pay a forfeiture of \$750.00. This action was taken based on allegations of failing to comply with previous examination orders. November 2010

ICM Insurance Company
100 Commons Way Ste. 210,
Holmdel, NJ 07733
Was ordered to pay a forfeiture of \$500.00 and to provide OCI with requested information promptly in writing. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. October 2010

IMT Insurance Company
4445 Corporate Dr.,
West Des Moines, IA 50266
Was ordered to pay a forfeiture of \$3,500.00, to cease and desist distributing dividends from surplus prior to filing the board of director's dividend declarations and schedules with OCI, and to cease

and desist making dividend distributions contingent on the payment of premium or policy continuation. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. November 2010

Integrity Mutual Insurance Company
2121 E. Capitol Dr., Appleton, WI 54911
Was ordered to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations with OCI. This action was taken based on allegations of failure to file dividend declarations prior to distribution. December 2010

Interstate National Dealer Services, Inc.
6120 Powers Ferry Rd. NW, Ste. 200, Atlanta, GA 30339
Agreed to pay a forfeiture of \$50,000.00 and agreed to pay penalties on any late filings of future audited financial statements. These actions were taken based on allegations of failing to file required financial statements by the due date and failing to comply with previous orders. December 2010

Little Black Mutual Insurance Company
141 S. Wisconsin Ave., Medford, WI 54451
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

Madison National Life Insurance Company, Inc.
1241 John Q. Hammons Dr., Madison, WI 53717
Was ordered to pay a forfeiture of \$1,500.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

Marcellon-Courtland-Springvale Mutual Insurance Company
134 N. Main St., Pardeeville, WI 53954
Was ordered to pay a forfeiture of \$1,200.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

MercyCare HMO, Inc.
3430 Palmer Dr., Madison, WI 53546
Was ordered to pay a forfeiture of \$2,000.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

MercyCare Insurance Company
3430 Palmer Dr., Janesville, WI 53546
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with a previous examination order. October 2010

Middlesex Insurance Company
1800 N. Point Dr., Stevens Point, WI 54481
Agreed to pay a forfeiture of \$2,000.00 and agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution and failing to promptly respond to and comply with a previous order. December 2010

Milwaukee Casualty Ins. Company
400 S. Executive Dr. Ste. 200, Brookfield, WI 53005
Was ordered to pay a forfeiture of \$2,000.00, was ordered to cease and desist making dividend distributions contingent on the premium payment or policy continuation, and agreed to calculate and pay qualifying dividends. These actions were taken based on allegations of making dividends contingent on the continuation of policies or payment of premiums. November 2010

Mothers Work Services, Inc.
456 N. Fifth St., Philadelphia, PA 19123
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 a criminal conviction which may be substantially related to insurance marketing type conduct. December 2010

National Home Protection
42 W. 38th St. 8th Fl., New York, NY 10018
Was ordered to pay a forfeiture of \$5,500.00, to cease and desist acting as a warranty plan administrator unless and until proper authority is obtained, and to provide requested information to OCI. These actions were taken based on allegations of acting as a warranty plan administrator without proper authority and failing to respond promptly to inquiries from OCI. December 2010

Network Health Plan
1570 Midway Pl., Menasha, WI 54952
Was ordered to pay a forfeiture of \$2,500.00. This action was taken based on allegations of failing to report an intended extraordinary shareholder dividend to OCI. October 2010

Owners Insurance Company
2325 N. Cole St., Lima, OH 45801
Was ordered to pay a forfeiture of \$1,000.00 and to cease and desist using unapproved worker's compensation forms. These actions were taken based on allegations of using unapproved policy forms. November 2010

Security National Insurance Company
12790 Merit Dr., Dallas, TX 75265
Was ordered to pay a forfeiture of \$500.00 and to cease and desist making dividend distributions contingent on the continuation of the policy or the payment of premium. These actions were taken based on allegations of making dividend distributions contingent on policy continuation or premium payment. December 2010

Sentry Insurance A Mutual Company
1800 N. Point Dr., Stevens Point, WI 54481
Was ordered to pay a forfeiture of \$1,500.00 and was ordered to cease and desist from distributing dividends from surplus prior to filing the board of director's dividend declarations with OCI. These actions were taken based on allegations of failing to file dividend declarations prior to distribution. November 2010

State Farm Fire and Casualty Company
One State Farm Plaza,
Bloomington, IL 61710
Was ordered to pay a forfeiture of \$500.00 and to provide insureds with adequate notification of nonrenewals of property and casualty policies. These actions were taken based on allegations of issuing an improper midterm nonrenewal of an insurance policy. October 2010

Time Insurance Company
501 W. Michigan Ave.,
Milwaukee, WI 53202
Agreed to pay a forfeiture of \$280,000.00 and to comply with earlier orders and Wisconsin insurance laws. These actions were taken based on allegations of failing to comply with previous insurance examination compliance orders and Wisconsin insurance laws related to grievance procedures, marketing materials, group participation requirements, record-keeping, notices, and producer licensing and appointment. See the press release at <http://oci.wi.gov/pressrel/1210timeins.htm> for details. December 2010

Travelers Casualty Insurance Company of America
One Tower Square, Hartford, CT 06183
Was ordered to pay a forfeiture of \$500.00 and to cease and desist from issuing improper midterm cancellations and from issuing communications containing false or misleading information. These actions were taken based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. October 2010

True-Course Aviation Ins. Services, Inc.
1250 Aviation Ave. Ste. 250C,
San Jose, CA 95110
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2010

University of Wisconsin-Marathon County
518 S. Seventh Ave., Wausau, WI 54401
Was ordered to receive credit for only six of the eight credit hours applied for an insurance continuing education course. This action was taken based on allegations that two of the eight hours of credit applied did not meet necessary course requirements. October 2010

Warranty Acceptance Corporation
One Warranty Plz., 4400 Government Blvd., Mobile, AL 36693
Was ordered to pay a forfeiture of \$2,500.00 and to file all forms with OCI for approval prior to selling contracts in Wisconsin. These actions were based on allegations of failing to respond promptly to inquiries from OCI and using unapproved policy forms. November 2010

Wausau Business Insurance Company
2000 Westwood Dr., Wausau, WI 54401
Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

Wausau General Insurance Company
2000 Westwood Dr., Wausau, WI 54401
Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

Wausau Underwriters Ins. Company
2000 Westwood Dr., Wausau, WI 54401
Agreed to cease and desist distributing dividends from surplus before filing the board of directors' dividend declarations and schedules with OCI. This action was taken based on allegations of failure to file dividend plans and declarations. December 2010

Western National Mutual Insurance Company
P.O. Box 1463, Minneapolis, MN 55439
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist issuing renewal notices that fail to comply with the requirements of s. 631.36 (5), Wis. Stat. These actions were taken based on allegations of sending a renewal notice with altered terms without disclosing the exact renewal premium or a good faith estimate of the renewal premium. November 2010

Wilson Mutual Insurance Company
3330 Stahl Rd., Sheboygan, WI 53081
Was ordered to cease and desist failing to reimburse worker's compensation indemnity benefits to insured employers, violating worker's compensation rating statutes, engaging in unfair marketing practices, and engaging in unfair claims settlement practices. These actions were taken based on allegations of failing to promptly pay worker's compensation claims, using unfair claims settlement practices, and insurance policy rating violations. December 2010