

## Administrative Actions Taken by OCI

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

### Actions against agents:

Ryan Mathew Abel  
1933 Strawberry Ln.,  
Green Bay, WI 54304

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2013

Steven Q. Adamson

111 W. Colleen Ct., Gardner, KS 66030  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines insurance licensure. December 2013

Leo B. Allen III

5 St. Johns Way, Mullica Hill, NJ 08062  
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report administrative actions taken by the states of South Dakota and Massachusetts. June 2013

Meghan Victoria Andersen

126 S. Marquette St.,  
Madison, WI 53704

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 for failing to provide evidence of an inactive California resident license. April 2013

Jennifer L. Anderson

5210 Milwaukee St.,  
Madison, WI 53714

Agreed to the denial of her application for an insurance license for 60 days. This

action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and having a history of unpaid civil money judgments. May 2013

Sonja Anderson  
W5976 Plateau Rd.,  
Elkhart Lake, WI 53020

Agreed to surrender her insurance license and agreed to pay a forfeiture of \$250.00. These actions were taken based on allegations of failing to timely report criminal charges and convictions to OCI. November 2013

Stephana Andres

258 Mary St., Antigo, WI 54409

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the digital fingerprinting and criminal background check required for licensure. October 2013

Kimberly Donise Arce

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

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and being involved in a lawsuit. November 2013

Julie Ann Arens-Costillo

Sheakley Retirement Plant LLC, One  
Sheakley Way, Cincinnati, OH 45288

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines licensure. October 2013

Roice Matthew Arnold

280 Country Club,  
Stansbury Park, UT 84074

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. November 2013

Zaim Aslani

706 Virginia St., Racine, WI 53405

Agreed to the denial of his application for an insurance license for 31 days, agreed to be supervised by a licensed intermediary until April 25, 2014, and agreed to reply promptly and completely to all inquiries from OCI. These actions were taken based on allegations of failing to disclose information on a licensing application and failing to provide requested information to OCI. April 2013

Khoonthai T. Baccam

2405 Apache Dr., Madison, WI 53711

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. September 2013

Martin Badyna

16114 Muirfield Dr., Odessa, FL 33556

Agreed to pay a forfeiture of \$1,000.00, report administrative actions within 30 days, and not submit insurance applications that contain misrepresentations to the insurer. This action was taken based on allegations of failing to report an administrative action taken by the state of Florida. September 2013

Paul A. Barr  
207 E. Church St., P.O. Box 849,  
Marshalltown, IA 50158  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of being involved  
in lawsuits substantially related to  
insurance marketing type conduct.  
November 2013

Ned A. Bartels  
1664 Tonya Tr., Neenah, WI 54956  
Had his insurance license revoked. This  
action was taken based on allegations  
of failing to pay Wisconsin delinquent  
taxes due. July 2013

Ned A. Bartels  
1664 Tonya Tr., Neenah, WI 54956  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to pay  
child support, owing delinquent taxes,  
having unpaid civil money judgments,  
and failing to respond to OCI. July 2013

Jacki M. Barthelemy  
7573 Hillton Rd., Royalton, MN 56373  
Had her application for an insurance  
license denied. This action was taken  
based on allegations of failing to  
respond promptly to inquiries from OCI  
and failing to provide proof of resident  
surplus lines licensing. August 2013

Louise Bates  
3302 N. 47th St., Milwaukee, WI 53216  
Had her application for an insurance  
license denied. This action was taken  
based on allegations of having a criminal  
conviction which may be substantially  
related to insurance marketing type  
conduct and having unpaid civil money  
judgments. December 2013

A Ja R. Beasley  
1308 Willow Ave., Apt. A306,  
Elkins Park, PA 19027  
Had his insurance license revoked  
and was ordered to pay a forfeiture  
of \$500.00. These actions were taken  
based on allegations of failing to timely  
report an administrative action taken  
by the state of Montana and failing to  
respond promptly to inquiries from OCI.  
December 2013

Brent Lee Beasley  
3010 Stillcrest Ln.,  
Indianapolis, IN 46217  
Had his application for an insurance  
license denied for 31 days. This action  
was taken based on allegations of failing  
to disclose an administrative action  
taken by the state of Wisconsin on a  
licensing application. July 2013

Peter J. Bell  
2613 N. University Dr., Apt. 7,  
Waukesha, WI 53188  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to  
respond promptly to inquiries from OCI,  
failing to disclose criminal convictions  
on a licensing application, and having  
unpaid civil money judgments. October  
2013

Scott T. Bennett  
115 North St., Apt. 2,  
Sun Prairie, WI 53590  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to respond  
promptly to inquiries from OCI, failing  
to disclose a criminal conviction on a  
licensing application, and displaying  
financial irresponsibility. August 2013

Kenneth S. Bent  
5215 Turner Ave., Madison, WI 53716  
Had his application for an insurance  
license denied for 31 days. This action  
was taken based on allegations of failing  
to disclose a criminal conviction on a  
licensing application. August 2013

Tyler J. Berenz  
1574 Citation Ln., Neenah, WI 54956  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to  
respond promptly to inquiries from  
OCI and failing to provide evidence of  
resident surplus lines licensure. May  
2013

Ricky Lee Bergmann  
N850 Walton Rd., Watertown, WI 53098  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to

respond promptly to inquiries from OCI  
and failing to complete prelicensing  
education before taking the state  
examination. May 2013

Britney L. Bergum  
1070 N. Pleasant View Rd., Apt. 202,  
Middleton, WI 53562  
Had her insurance license revoked  
and was ordered to pay a forfeiture  
of \$500.00. These actions were taken  
based on allegations of unauthorized  
use of a business credit card and failing  
to respond promptly to inquiries from  
OCI. November 2013

Thomas R. Block  
4530 Mallory Cir., Madison, WI 53704  
Had his insurance license revoked. This  
action was taken based on allegations  
of failing to pay Wisconsin delinquent  
taxes due. July 2013

Scott M. Bonovich  
720 Melissa St., Menasha, WI 54952  
Had his insurance license revoked. This  
action was taken based on allegations  
of failing to pay Wisconsin delinquent  
taxes due. July 2013

Paul Brooks  
2231 E. Camelback Rd., Ste. 300,  
Phoenix, AZ 85016  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to  
respond promptly to inquiries from OCI  
and owing delinquent child support.  
October 2013

Kenneth D. Brown  
4990 E. County Rd. B,  
Superior, WI 54880  
Had his application for an insurance  
license denied for 31 days. This action  
was taken based on allegations of failing  
to disclose a criminal conviction on a  
licensing application. August 2013

Robert Brown  
W287N8255 Dobbertin Rd.,  
P.O. Box 76, Nashotah, WI 53029  
Had his application for an insurance  
license denied for 31 days. This action  
was taken based on allegations of failing  
to disclose an administrative action

taken by the state of Wisconsin on a licensing application. June 2013

Mary L. Bryant  
1370 S. Babcock St.,  
Melbourne, FL 32901

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, owing delinquent child support, and failing to submit a written request to withdraw an insurance licensing application. December 2013

Lori L. Buck

2401 W. Creedy Rd., Beloit, WI 53511  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2013

Patty D. Buska

1114 Clement St., Watertown, WI 53094  
Agreed to the denial of her application for an insurance license for 60 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. November 2013

Danielle S. Byrd

868 Faile St., Apt. 42, Bronx, NY 10474  
Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Missouri. November 2013

Yolanda R. Cain

7151 N. 41st St., Milwaukee, WI 53209  
Had her application for an insurance license denied. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Yolanda R. Cain

6052 W. Darnel Ave.,  
Milwaukee, WI 53223

Agreed to a 60-day denial of her licensing application and agreed to a one-year period of restricted licensure with certain supervision and reporting

requirements. These actions were taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application and having unpaid civil money judgments. December 2013

Alicia M. Cantalupo

415 Lawe St., Green Bay, WI 54301  
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 displaying financial irresponsibility as evidenced by unpaid small claims judgments. September 2013

Charles Cardenas

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

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. June 2013

Ryan David Carlson

1289 129th Ln. N.W.,  
Minneapolis, MN 55448

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines insurance licensure. December 2013

Martin Carranza

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

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a pending criminal charge. October 2013

Warren Matthew Carter

10205 Stonebrook Dr.,  
Sanford, FL 32773

Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose an administrative action

taken by the state of Arkansas on a licensing application. July 2013

Anna H. Cichowski  
E3581 Green Valley Dr.,  
La Valle, WI 53941

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 displaying financial irresponsibility. August 2013

Valencia J. Clay

2938 N. 61st St., Milwaukee, WI 53210

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

Justin Craig Clock

101 Brook St., Sanford, ME 04073

Had his insurance license revoked and was ordered to pay a forfeiture of \$500.00. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Missouri. November 2013

Brendan D. Coffey

2905 E. Crawford Ave.,  
St. Francis, WI 53235

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2013

MaryEdna Haney Coffman

2705 Frankfort Ave., Apt. 306,  
Louisville, KY 40206

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal charge that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2013

Michael Carl Connor

P.O. Box 111, Holmen, WI 54636

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

Brian Conradt  
5881 Woodland Dr.,  
Waunakee, WI 53597  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Shana M. Cook  
500 1/2 E. Main St.,  
Evansville, WI 53536  
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 displaying financial irresponsibility. August 2013

Donald Wayne Cooper  
1350 N. Glenville Dr.,  
Richardson, TX 75081  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state title insurance licensure. November 2013

Michael S. Cooper  
7476 S. 75th St., Franklin, WI 53132  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2013

William R. Cooper  
845 S. 73rd St., West Allis, WI 53214  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having criminal convictions which may be substantially related to insurance marketing type conduct. October 2013

Henry Cornett  
10355 W. Plum Tree Cir., Apt. 204,  
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 an administrative action taken by the state of Wisconsin on a licensing application. October 2013

Emma Costilla  
700 N. 10th St., Apt. 16,  
Oostburg, WI 53070  
Had her application for an insurance license denied for 15 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. September 2013

Thomas Francis Coughlin  
1325 St. Davids Ln.,  
Vero Beach, FL 32967  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, being involved in a lawsuit, and having his employment terminated by an insurance company. November 2013

Paul D. Crane  
108 Maple Dr.,  
Satellite Beach, FL 32937  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Illinois on a licensing application. December 2013

Korey L. Crawford  
W59N927 Essex Dr.,  
Cedarburg, WI 53012  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2013

Charles W. Cross  
7921 W. Van Beck Ave.,  
Milwaukee, WI 53220  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction which may be substantially related to insurance marketing type conduct, failing to apply for licensure within 30 days of examination, and failing to pay past child support due. April 2013

Gregory Leon Crum  
1000 118th Ave. N.,  
Saint Petersburg, FL 33716  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Pennsylvania on a licensing application. December 2013

James Curvier  
7339 Arbeth Pl., San Antonio, TX 78250  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. December 2013

Adam Brian Damrill  
Velapoint LLC, 1100 NW Compton  
Way, Ste. 205, Hillsboro, OR 97006  
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. August 2013

Sadie L. Daniels  
651 Airline Rd., Plover, WI 54467  
Agreed to a 60-day denial of her licensing application and agreed to a one-year period of restricted licensure with certain supervision and reporting requirements. These actions were taken based on allegations of failing to disclose criminal convictions on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2013

Shawna L. Deatherage  
7713 Blivin St., Spring Grove, IL 60081  
Had her application for an insurance license denied. This action was taken based on failing to respond promptly to inquiries from OCI and failing to provide proof of resident surplus lines licensing. August 2013

Anthony C. Delia  
600 Broadhollow Rd., Ste. 200,  
Melville, NY 11747  
Had his application for an insurance  
license denied. This action was taken  
based on an administrative action taken  
by the state of New York. September  
2013

Roland D. Denman  
19185 Thomson Dr., Unit 201,  
Brookfield, WI 53045  
Had his insurance license revoked. This  
action was taken based on allegations  
of failing to pay Wisconsin delinquent  
taxes due. May 2013

Susan Marie Deyo  
3300 Business Park Dr.,  
Stevens Point, WI 54482  
Had her application for an insurance  
license denied. This action was taken  
based on allegations of having criminal  
convictions which may be substantially  
related to insurance marketing type  
conduct, owing delinquent child  
support, and having unpaid civil money  
judgments. November 2013

John George Domagata  
S7640 Allbrite Dr., Merrimac, WI 53561  
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  
inactive licensure in the state of Illinois.  
October 2013

Christopher Shane Dorman  
200 Heidi Rae Ct., Goldsby, OK 73093  
Had his insurance license revoked  
and was ordered to pay a forfeiture  
of \$100. This action was taken based  
on allegations of failing to respond  
promptly to inquiries from OCI and  
failing to report an administrative action  
taken by the state of West Virginia.  
September 2013

Harold Eugene Doyal  
245 Townpark Dr. N.W., Ste. 200,  
Kennesaw, GA 30144  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to

respond promptly to inquiries from  
OCI and failing to provide evidence of  
resident surplus lines licensure. October  
2013

Daniel J. Drought  
1519 Starling Ln., Janesville, WI 53546  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to  
respond promptly to inquiries from  
OCI and having unpaid civil money  
judgments. October 2013

Gregory C. Dryden  
538 S. Pelham, Rhinelander, WI 54501  
Had his insurance license revoked. This  
action was taken based on allegations  
of failing to pay Wisconsin delinquent  
taxes. August 2013

Aaron Frank DuPont  
3111 Sandgate Ct., Weston, WI 54476  
Agreed to the revocation of his insurance  
license and agreed to pay a forfeiture of  
\$14,000.00. These actions were taken  
based on allegations of utilizing the  
services of an unlicensed and disciplined  
insurance intermediary and making false  
representations to insurance companies  
and consumers. December 2013

Dynah R. Edang  
10598 W. Cortez Circle, Apt. 29,  
Franklin, WI 53132  
Had her application for an insurance  
license denied. This action was taken  
based on allegations of failing to  
respond promptly to inquiries from  
OCI and having unpaid civil money  
judgments. June 2013

Bradley S. Evans  
12667 Bonaventure Ave.,  
Carmel, IN 46032  
Agreed to the denial of his application  
for an insurance license for 15 days. This  
action was taken based on allegations  
of failing to disclose an administrative  
action taken by the state of Indiana on a  
licensing application. May 2013

Francis Michael Evans  
1222 W. 41st St., La Grange, IL 60525  
Agreed to the denial of his application  
for an insurance license for 30 days. This

action was taken based on allegations of  
having administrative actions taken by  
the state of Illinois and FINRA. June  
2013

Thomas W. Everett  
814 N. 3rd Ave.,  
Sturgeon Bay, WI 54235  
Had his application for an insurance  
license denied for 10 days. This action  
was taken based on allegations of failing  
to disclose a criminal conviction on a  
licensing application. April 2013

Marcus B. Ewing  
17548 Greenbay Ave.,  
Lansing, IL 60438  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to  
respond promptly to inquiries from  
OCI and failing to provide evidence  
of resident surplus lines insurance  
licensure. December 2013

Richard M. Faber  
2016 Schroeder Ln.,  
Green Bay, WI 54303  
Had his application for an insurance  
license denied. This action was taken  
based on allegations of failing to  
respond promptly to inquiries from  
OCI and failing to complete the digital  
fingerprinting required for licensure.  
July 2013

Gregory J. Fencil  
2228 S. 13th St., Manitowoc, WI 54220  
Agreed to the denial of his application  
for an insurance license for 30 days. This  
action was taken based on allegations of  
failing to disclose criminal convictions  
on a licensing application and having  
a criminal conviction which may  
be substantially related to insurance  
marketing type conduct. November  
2013

Janet Ferrici  
P.O. Box 107403, Milwaukee, WI 53217  
Had her application for an insurance  
license denied for 31 days. This action  
was taken based on allegations of failing  
to disclose a criminal conviction on an  
licensing application. October 2013

Jeremy S. Fisher  
1318 Sunset Ct., La Crosse, WI 54601  
Agreed to pay a forfeiture of \$1,000.00 and agreed to cease and desist from future violations of Wisconsin insurance law. These actions were taken based on allegations of obtaining a personal loan from a customer in violation of s. Ins 6.60 (2) (a), Wis. Adm. Code. May 2013

Jeremy S. Fisher  
1318 Sunset Ct., La Crosse, WI 54601  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. August 2013

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 having a criminal conviction which may be substantially related to insurance marketing type conduct. November 2013

Robert Frank Fleet  
3108 Asheton Ct., Edmond, OK 73034  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide proof of resident surplus lines licensing. August 2013

Donald J. Fleischman  
1221 Perrot St., Green Bay, WI 54302  
Was ordered to pay a forfeiture of \$4,000.00. This action was taken based on allegations of failing to disclose criminal convictions to OCI within 30 days. June 2013

Gilbert Escobedo Flores  
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 failing to respond promptly to inquiries from OCI and owing delinquent child support. November 2013

Adrian R. Francois  
907 Euclid Ave., Apt. 7,  
Miami Beach, FL 33139  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction and failing to respond promptly to inquiries from OCI. October 2013

Deshunna Franklin  
700 W. Virginia St., Ste. 205,  
Milwaukee, WI 53204  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Gail Louise Frederiksen  
5160 Anton Dr., Apt. 216,  
Fitchburg, WI 53719  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Kristopher D. Gaffny  
706 Burnett St., Eagle River, WI 54521  
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 2013

Jermaine Untromond Gales  
3807 Hamid Blvd., Fresno, TX 77545  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2013

Carmen M. Garcia  
4890 Ashley Ln., Apt. 133,  
Inver Grove Heights, MN 55077  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines licensure. October 2013

Mario J. Garcia  
7801 S. Colony Cir., Apt. 102,  
Tamarac, FL 33321  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having criminal charges and convictions which may be substantially related to insurance marketing type conduct. November 2013

Brennon J. Garthwait  
411 Washington St.,  
Fort Atkinson, WI 53538  
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 information regarding a pending criminal charge. May 2013

Ian Gipson  
1215 Green Oaks Ln., Apt. F,  
Charlotte, NC 28205  
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 current child support payments. October 2013

Glen R. Giroux  
16139 80th Ave.,  
Chippewa Falls, WI 54729  
Agreed to pay a forfeiture of \$1,000.00 and agreed to report to OCI any administrative action taken in any state. These actions were taken based on allegations of failing to disclose administrative actions taken by the states of Missouri and Wisconsin on a licensing application. July 2013

April Mae Gonzalez  
1231 Greenway Dr., Ste. 600,  
Irving, TX 75038  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction

which may be substantially related to insurance marketing type conduct. November 2013

Robert J. Griffin

1015 Greenleaf St., Evanston, IL 60202  
Agreed to pay a forfeiture of \$3,000.00. This action was taken based on allegations of failing to report an administrative action to OCI taken by FINRA. July 2013

Tonya M. Griffin

301 9th St., Brodhead, WI 53520  
Was ordered to notify OCI within 30 days of any future money judgments or bankruptcies, notify OCI within 30 days of any future administrative actions, and to have her employment supervised for one year. This action was taken based on allegations of displaying financial irresponsibility. September 2013

Michael R. Hall

3968 W. 600 N., Leesburg, IN 46538  
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 title and legal expense licensure. October 2013

Brad William Halliday

3475 Piedmont Rd. NE, Ste. 800, Atlanta, GA, 30305  
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 licensure. July 2013

Jeremiah J. Hamlette

3054 15th St., Monroe, WI 53566  
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 2013

Mara A. Hanson

225 S. 3rd St., River Falls, WI 54022  
Had her application for an insurance license denied. This action was taken based on allegations of failing to

respond promptly to inquiries from OCI and failing to apply for licensure within 30 days of completing an insurance examination. July 2013

Harold E. Harding Tre  
14123 Denver W. Pkwy.,  
Golden, CO 80401

Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions and failing to appear at an administrative hearing. July 2013

Zachary Hatcher

1065 Avenue of the Americas,  
Rm. 1020, New York, NY 10018  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide proof of residency. August 2013

Steven M. Haukedahl

1510 Sharp Rd., Waterford, WI 53185  
Was ordered to pay a forfeiture of \$100.00, was ordered to provide information requested by OCI, 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. July 2013

Dominic R. Haupt

10576 George St.,  
Auburndale, WI 54412  
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; having a criminal conviction which may be substantially related to insurance marketing type conduct; and having a history of unpaid child support and civil money judgments. June 2013

Jacquelyn S. Hemming

203 Stassen St., Algoma, WI 54201  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2013

Charles E. Hess

519 13th Pl. N., Onalaska, WI 54650  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Grant Edward Hightower

11800 City Park Central Ln., Apt. 436,  
Houston, TX 77047  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. November 2013

Keith D. Hill

2440 Mint Thistle Ct.,  
Charlotte, NC 28269  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. August 2013

Keith D. Hill

2440 Mint Thistle Ct.,  
Charlotte, NC 28269  
Had his insurance license revoked and was ordered to pay a forfeiture of \$100. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. September 2013

Corey Lynell Holbert

1150 W. Phillips St., Ontario, CA 91762  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay past child support due. June 2013

Yvette Vernice Holmes

P.O. Box 115364, Atlanta, GA 30310  
Had her application for an insurance license denied. This action was taken

based on allegations of failing to respond promptly to inquiries from OCI and failing to provide the information required for life settlement broker licensure. December 2013

Joseph B. Howard  
808 Minnesota Ave.,  
South Milwaukee, WI 53172  
Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2013

David C. Hueller  
1930 Wood Ln., Green Bay, WI 54304  
Agreed to pay a forfeiture of \$250.00 and agreed to report criminal proceedings within 30 days of any initial pretrial hearing. These actions were taken based on allegations of failing to timely report criminal charges to OCI. October 2013

Eric Hume  
1458 N. Lawnwood Cir., Unit 27C,  
Fort Pierce, FL 34950  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. December 2013

Pauline M. Hurt  
W7811 U.S. Hwy. 12,  
Black River Falls, WI 54615  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having pending criminal charges and criminal convictions, and having unpaid civil money judgments. October 2013

Brady R. Husby  
1414 Douglas St.,  
Menomonie, WI 54751  
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 2013

Michael Paul Ippolito  
9 Misty Ct., South Hadley, MA 01075  
Had his insurance license revoked. This action was taken based on allegations of failing to timely notify OCI of administrative actions taken by the states of Washington, Rhode Island, Delaware, Nebraska, Indiana, North Dakota, Vermont, Kentucky, Texas, Maine, South Carolina, California, Idaho, South Dakota, Arkansas, Connecticut, and Kansas. July 2013

Shawn G. Jackson  
529 State Farm Rd.,  
Deerfield, WI 53531  
Had his application for an insurance license denied. This action was taken based on allegations of having an unpaid civil money judgment. July 2013

John James Jacobs  
80290 Via Tesoro, La Quinta, CA 92067  
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely pay licensing fees and failing to respond promptly to inquiries from OCI. December 2013

Brian Wilson James  
2100 Corporate Center Dr.,  
Newbury Park, CA 91320  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of California on a licensing application. July 2013

Rodney Wayne Janelle  
1000 118th Ave. N.,  
St. Petersburg, FL 33716  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Virginia on a licensing application. October 2013

Jeffrey M. Jarnigo  
9043 271st Ave., Salem, WI 53168  
Agreed to have his application for an insurance license denied for 31

days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, failing to respond to OCI, and being involved in a civil lawsuit. July 2013

David C. Johnson  
9550 Copper Creek Ct.,  
Miamisburg, OH 45342  
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to report administrative actions taken by the states of Alabama, Missouri, Virginia, Kansas, Utah, Delaware, and West Virginia to OCI within 30 days. October 2013

Donald C. Johnson  
4183 N. 16th St., Milwaukee, WI 53209  
Agreed to the denial of his application for an insurance license for 60 days and agreed to maintain repayment of civil money judgments and state income taxes. These actions were taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct; having an administrative action taken by the state of Wisconsin; providing incomplete information on a licensing application; and having a history of tax delinquency and unpaid civil money judgments. June 2013

Natasha A. Johnson  
N5547 170th St., Elmwood, WI 54740  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the criminal background check required for licensure. June 2013

Natasha A. Johnson  
N5547 170th St., Elmwood, WI 54740  
Had her application for an insurance license denied for 15 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. September 2013

Jay Rudi Branch Jordan  
5705 S. Topaz Pl., Chandler, AZ 85249  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines insurance licensure. November 2013

Samuel J. Kailas  
7278 N. 38th St., Milwaukee, WI 53209  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Kristie Kapke  
P.O. Box 115, Lannon, WI 53046  
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. October 2013

Kristin Theresia Karisch Laws  
14807 Vesper Lake Ct.,  
Humble, TX 77396  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide proof of resident surplus lines licensing. August 2013

Kristin Theresia Karisch Laws  
14807 Vesper Lake Ct.,  
Humble, TX 77396  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide required documentation for life settlement broker licensure. August 2013

Darin Lon Kath  
1722 Dublin Tr., Apt. 34,  
Neenah, WI 54956  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

W. Brian Kelly  
3713 Via Pacifica Walk,  
Oxnard, CA 93035  
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 Colorado and California on a licensing application. July 2013

George Alphonse Khillia  
6045 Beck Ave.,  
North Hollywood, CA 91606  
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. May 2013

Larry King  
3356 S. 15th Pl., Milwaukee, WI 53215  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Lawrence T. King  
136 Bridger Ct., Missoula, MT 59803  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose an administrative action taken by the state of Montana, and having a criminal conviction which may be substantially related to insurance marketing type conduct. August 2013

Michael H. Kontos  
3872 Village Club Dr.,  
Powell, OH 43065  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines licensure. October 2013

Drake A. Koster  
9410 41st Ave.,  
Pleasant Prairie, WI 53158  
Had his application for an insurance license denied. This action was taken based on allegations of failing to

respond promptly to inquiries from OCI and failing to complete digital fingerprinting. August 2013

Angela M. Krueger  
1801 W. Pershing St., Apt. 603,  
Appleton, WI 54914  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond to inquiries from OCI, completing prelicensing education after completing the insurance examination, and failing to retake the required examination. July 2013

Tania M. Kunding  
10388 County Rd. N,  
Marshfield, WI 54449  
Had her application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. September 2013

Paul L. Kunstmann  
1960 Spring Creek Ct.,  
Green Bay, WI 54311  
Had his insurance license revoked and was ordered to pay a forfeiture of \$100.00. These actions were taken based on allegations of failing to report an administrative action taken by the state of Kentucky, failing to report felony convictions to OCI, and failing to respond promptly to requests from OCI. October 2013

Erin E. Kurtz  
2814 E. Newberry Blvd.,  
Milwaukee, WI 53211  
Agreed to the denial of her application for an insurance license for a period of 31 days. This action was taken based on allegations of having an open lawsuit and unpaid money judgments. April 2013

Diane M. Kuse  
1024 Gross Ave., Green Bay, WI 54304  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to retake an examination required for licensure. October 2013

Robert F. LaLonde  
1069 Buchholz Dr., Wooster, OH 44691  
Agreed to the denial of his application for an insurance license for 60 days and agreed to sell only certain insurance products with a specified company for a period of 12 months. These actions were taken based on allegations of having an administrative action taken by FINRA. December 2013

Rachael A. Lambrose  
1935 E. Vine St., Ste. 460,  
Salt Lake City, UT 84121  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. November 2013

Kelly S. Lamia  
1925 Nates Ct., Neenah, WI 54956  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. July 2013

Darrell J. Langer  
1196 Hwy. T, Marshall, WI 53559  
Agreed to pay a forfeiture of \$2,000.00, agreed to the suspension of his insurance license for 31 days, agreed to enter into a new Agency Agreement, and agreed to cease and desist signing names on any insurance documents. These actions were taken based on allegations of forging signatures on insurance documents. June 2013

Sarah E. Laux  
13907 N. Port Washington Rd.,  
Mequon, WI 53097  
Had her insurance license summarily suspended. This action was taken based on allegations of utilizing premiums for personal use, committing forgery, and making misrepresentations to customers. November 2013

John Walter Lawson III  
3446 Alabama St., San Diego, CA 92104  
Had his application for an insurance license denied. This action was taken based on allegations of failing to report administrative actions taken by the states of Missouri and Virginia on a licensing application and failing to respond promptly to inquiries from OCI. September 2013

Robert A. Lecker  
217 Henes Park Dr.,  
Menominee, MI 49858  
Had his application for a nonresident insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal charges while licensed as a resident of Wisconsin. May 2013

Michael C. Leonard  
Metlife, 102 Clouter Creek Dr.,  
Charleston, SC 29492  
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 Illinois and South Carolina on a licensing application. September 2013

Donnie Earl Leverette, Jr.  
1822 N. Harriman St.,  
Appleton, WI 54911  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application, having child support arrearages, having a criminal conviction which may be related to insurance marketing type activities, and failing to respond promptly to inquiries from OCI. September 2013

Reuben D. Levinsohn  
805 Lantern Hill Dr.,  
East Lansing, MI 48823  
Agreed to the denial of his application for an insurance license for eight days, agreed to notify OCI of the outcome of pending employment lawsuits, agreed to report any new lawsuits to OCI, and agreed to the voluntary surrender of his license upon a finding of fraud or

financial misconduct in a lawsuit. These actions were taken based on allegations of a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty. October 2013

Derrick J. Lindelof  
38930 N. Northwestern Ave.,  
Wadsworth, IL 60083  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education prior to examination. November 2013

Bonnie K. Little  
N8595 Big Lake Rd.,  
Gresham, WI 54128  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, being party to an open lawsuit, and having unsatisfied civil money judgments. July 2013

Patrick R. Loritz  
2621 University Ave., Apt. 9,  
Green Bay, WI 54311  
Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. May 2013

Peter B. Lucas  
3649 Red Bud Ct.,  
Downers Grove, IL 60515  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide required proof of resident state licensure. August 2013

Yeleiny V. Luna  
339 Belle Plaine Ave., Gurnee, IL 60031  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide required proof of equivalent resident state licensing. September 2013

Stormi A. Malesevich  
1210 W. 5th Ave., Oshkosh, WI 54902  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. June 2013

Stormi A. Malesevich  
1210 W. 5th Ave., Oshkosh, WI 54902  
Agreed to the denial of her application for an insurance license for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. November 2013

Matthew Andrea Malone  
3600 Bob O Link Ave.,  
Wausau, WI 54401  
Agreed to the denial of his application for an insurance license for 90 days. This action was taken based on allegations of having administrative actions taken by the states of Pennsylvania and Ohio, having a history of unsatisfied civil money judgments, and having a history of state income tax delinquency. May 2013

Paul Isaiah Malone  
8201 Ridgepoint Dr., Irving, TX 75063  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. November 2013

Steven G. Markech  
1326 Central St., Oshkosh, WI 54901  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. August 2013

Cindy M. Mau  
3131 Greenview Dr.,  
Green Bay, WI 54311  
Agreed to the denial of her application for an insurance license for a period of 15 days. This action was taken based on

allegations of unpaid civil judgments. April 2013

Jamarr Mayes  
2231 E. Camelback Rd., Ste. 300,  
Phoenix, AZ 85016  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct. October 2013

Justin McKinnon  
445 State St., Fremont, MI 49412  
Had his insurance license revoked and was ordered to pay a forfeiture of \$300.00. These actions were taken based on allegations of failing to report a criminal conviction to OCI, failing to respond to OCI, and having a criminal conviction substantially related to insurance marketing type conduct. July 2013

Kevin M. McLellan  
10 Woodridge Ct., Apt. 4,  
Madison, WI 53704  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. September 2013

Scott Michael Mears  
4260 N.E. 10th St., Apt. 2,  
Des Moines, IA 50313  
Agreed to the denial of his application for an insurance license for 120 days, agreed to timely report administrative actions, and agreed to respond promptly to inquiries from OCI. These actions were taken based on allegations of failing to timely report administrative actions taken by other states while licensed in Wisconsin and failing to respond promptly to inquiries from OCI. November 2013

Scott Michael Mears  
4260 N.E. 10th St., Apt. 2,  
Des Moines, IA 50313  
Agreed to pay a \$500.00 forfeiture, agreed to the suspension of his insurance license for 30 days, and agreed to timely report administrative actions to OCI. These actions were taken based on allegations of failing to timely report administrative actions taken by other states. November 2013

Quentin Menal  
2125 W. Kilbourn Ave., Apt.11,  
Milwaukee, WI 53233  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to submit to a required fingerprinting background check. May 2013

Stacy Carolina Menjivar  
4732 Oliva Ave., Lakewood, CA 90712  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of equivalent resident state insurance licensure. November 2013

Lisa Kay Mielke  
N8644 Old Hwy. 47,  
Black Creek, WI 54106  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Joseph M. Milbauer  
149 Hillside Ave.,  
Berkeley Heights, NJ 07922  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines licensure. May 2013

Joseph M. Milbauer  
149 Hillside Ave.,  
Berkeley Heights, NJ 07922  
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. October 2013

Joseph M. Milbauer  
49 Spring Floral Dr.,  
New Providence, NJ 07974  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. December 2013

Mark Sebastian Mitchell  
1370 S. Babcock St.,  
Melbourne, FL 32901  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application, failing to respond promptly to inquiries from OCI, and owing delinquent child support. December 2013

Steven Mixon  
227 S. Maple Ave.,  
Green Bay, WI 54303  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education before taking an examination. December 2013

Alden L. Moe  
2600 Stonehaven Dr., P.O. Box 309,  
Sun Prairie, WI 53590  
Had his application for an insurance license denied. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application, providing false information

on a licensing application, having a termination for cause from an insurance agency, and exhibiting methods and practices in the conduct of business that endanger the public interest. September 2013

Tahjood H. Mohieldin  
3670 E. Squire Ave., Apt. 4,  
Cudahy, WI 53110  
Agreed to a seven-day denial of her insurance license application and agreed to respond promptly to inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. September 2013

William W. Montchal  
9817 McWilliams Dr.,  
Johnston, IA 50131  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide proof of resident state licensing. May 2013

Hilario Gilberto Morales  
P.O. Box 785, Morenci, AZ 85540  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. November 2013

Andrew Fabio Morgan  
1625 Gardner Dr., Lutz, FL 33559  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. August 2013

Caitlin M. Morgan  
416 Haskin Dr., Pardeeville, WI 53954  
Agreed to the denial of her application for an insurance license for 90 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. June 2013

Trevor Munns  
2946 Cimarron Tr., Madison, WI 53719  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. August 2013

Shawn S. Murphy  
198 Victoria Ct., Barneveld, WI 53507  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. June 2013

Dona F. Myers  
1141 N. Old World 3rd St., Apt. 2719,  
Milwaukee, WI 53203  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Ann M. Nelson  
701 N. 10th St., Wausau, WI 54403  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. November 2013

Shawn P. Nett  
3826 Stonebridge Dr.,  
Madison, WI 53719  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to submit to the required background check, and having expired examination scores. December 2013

Spenser L. Nickelatti  
805 Angel Ct., Apt. 15,  
Holmen, WI 54636  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal charge on a licensing application. November 2013

Brandon Nicol  
P.O. Box 1509, Jacksonville, OR 97530  
Had his application for an insurance license denied. This action was taken based on allegations of failing to report an administrative action taken by the state of Georgia on an original licensing application and having administrative actions taken by the states of Georgia and Oregon. December 2013

Scott T. Nowakowski  
28 Grove Ave., Genoa City, WI 53128  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. November 2013

Barry Alan Olson  
317 Bridge St., P.O. Box 355,  
Rockton, IL 60172  
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. May 2013

William M. Orange  
2036 Adams St., Apt. 4B,  
Hollywood, FL 33020  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide proof of resident state licensing. April 2013

Daryl Craig Ostrander, Sr.  
3543 Fortingale Dr.,  
Wesley Chapel, FL 33543  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a termination for cause from an insurance company on a licensing application and making material misrepresentations on a licensing application. September 2013

Joshua James Ostrowski  
4019 Towne Lakes Ave., Apt. 4116,  
Appleton, WI 54913  
Had his insurance license revoked. This action was taken based on allegations

of failing to pay Wisconsin delinquent taxes. September 2013

Robert T. Owen  
P.O. Box 600555,  
Jacksonville, FL 32260  
Had his application for an insurance license denied. This action was taken based on allegations of failing to reinstate an inactive license and failing to respond promptly to inquiries from OCI. October 2013

Leonardo I. Palana  
9315 N.E. 118th Ln., Apt. 301,  
Kirkland, WA 98034  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. July 2013

Martin J. Panczak  
214 Wildflower Way,  
Lake Mills, WI 53551  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a tax delinquency and an administrative action taken by the state of Wisconsin on a licensing application, and failing to respond promptly to inquiries from OCI. July 2013

Daniel Herbert Peaslee  
1115 N. 8th St., Wausau, WI 54403  
Agreed to the revocation of his insurance license and agreed to pay a forfeiture of \$35,000.00. These actions were taken based on allegations of utilizing the services of an unlicensed and disciplined insurance intermediary and making false representations to insurance companies and consumers. November 2013

Derek Perkins  
2707 Kernville Dr., Wylie, TX 75098  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction which may be substantially related to insurance

marketing type conduct, and owing delinquent child support. October 2013

Jessica Podlesnik  
345 W. Wisconsin Ave., Fl. 2,  
Oconomowoc, WI 53066  
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, having a criminal conviction which may be substantially related to insurance marketing type conduct, and having unpaid civil money judgments. June 2013

Christopher Marshall Pope  
623 N. O St., Lake Worth, FL 33460  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of equivalent resident state insurance licensure. November 2013

Jordan K. Powers  
2581 Smiths Crossing, Apt. 103,  
Sun Prairie, WI 53590  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. May 2013

John J. Quirk, Jr.  
2138 E. Lafayette Pl.,  
Milwaukee, WI 53202  
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 2013

Wendy A. Reeves  
833 S. 75th St., West Allis, WI 53214  
Had her application for an insurance license denied. This action was taken based on allegations of unpaid civil money judgments, a history of delinquent taxes, and other evidence of financial irresponsibility. September 2013

Mary T. Rehberg  
2630 Dollar Rd., Green Bay, WI 54311  
Had her application for an insurance license denied. This action was taken based on allegations of being involved in a lawsuit involving a business, having a delinquent tax obligation, and failing to respond to inquiries from OCI. September 2013

Aleksei W. Reid  
1350 N. Glenville Dr.,  
Richardson, TX 75081  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2013

Robert G. Reiman  
5850 N. Kent Ave.,  
Whitefish Bay, WI 53217  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. August 2013

Franshesca Resendez  
4810 S. 68th St., Milwaukee, WI 53220  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete preclicensing education before testing, failing to pass a licensing examination after preclicensing education, and failing to meet requirements within the maximum allowable time for consideration of the application. April 2013

Franshesca Resendez  
4810 S. 68th St., Greenfield, WI 53220  
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. June 2013

Dawn M. Rhinesmith  
11936 Parks Farm Ln.,  
Charlotte, NC 28277  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide required proof of resident state licensing. April 2013

Marco A. Rivera  
9814 Alexa Pl., San Antonio, TX 78251  
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 Kentucky on a licensing application and failing to respond promptly to inquiries from OCI. October 2013

David Michael Roasa  
1942 W. Busoni Pl., Phoenix, AZ 85023  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide required proof of equivalent resident state licensing. September 2013

David Michael Roasa  
1942 W. Busoni Pl., Phoenix, AZ 85023  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. September 2013

Christine A. Rodriguez  
123 S. Highland Ave., Apt. 1D6,  
Ossining, NY 10562  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide proof of equivalent resident state licensing. September 2013

Rebecca B. Rogers  
N2676 Cty. Rd. V, Lodi, WI 53555  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Isabel D. Rojas  
3233 Chardonnay Ct.,  
Green Bay, WI 54301  
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of eligibility to work in the United States. November 2013

Saboura Rokhsari Azar  
1857 E. Kenilworth Pl., Apt. 518,  
Milwaukee, WI 53202  
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 establish eligibility to work in the United States as a self-employed insurance agent. October 2013

Kelly A. Rosenbush  
467 McCutcheon Rd.,  
Hudson, WI 54016  
Agreed to the denial of her application for an insurance license for a period of 60 days. This action was taken based on allegations of unsatisfied civil judgments. April 2013

Michael Rush  
2012 Columbia Pike, Apt. 4,  
Arlington, VA 22204  
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. November 2013

Bernard Saffold  
3129 N. 51st Blvd.,  
Milwaukee, WI 53216  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Amy S. Sarbacker  
6519 County Rd. DD,  
Mineral Point, WI 53565  
Had her application for an insurance license denied. This action was taken

based on allegations of failing to respond promptly to inquiries from OCI. September 2013

Sheila M. Schaller  
N169 W19865 Chestnut Ct., Apt. 6,  
Jackson, WI 53037  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions which may be substantially related to insurance marketing type conduct and having unpaid civil judgments. May 2013

Steven Schmidt  
605 North Rd., Cloquet, MN 55720  
Had his insurance license revoked and was ordered to pay restitution of \$168,837.42 and forfeitures of \$97,080.00. These actions were taken based on allegations of failing to properly consider suitability in selling life insurance or annuities, failing to complete replacement notices, making misrepresentations, and misappropriating customer funds. August 2013

Jason A. Schoeffler  
5510 W. Hillcrest, Mequon, WI 53092  
Agreed to the denial of his application for an insurance license for a period of 10 days. This action was taken based on allegations of failing to disclose a lawsuit on a licensing application. April 2013

Darin J. Schubring  
P.O. Box 2624, Madison, WI 53701  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. September 2013

Grant Ludwig Schultz  
N977 Shore Dr., Marinette, WI 54143  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Elizabeth Ann Schwarzman  
2046 Swans Neck Way,  
Reston, VA 22091  
Had her application for an insurance license denied. This action was taken

based on allegations of failing to respond promptly to inquiries from OCI and failing to provide proof of resident state licensing. June 2013

Kirk Anthony Sempstrott  
5680 Lochwoode Ct., Holt, MI 48842  
Agreed to a 31-day denial of his application for an insurance license, agreed to report the outcome of pending employment lawsuits to OCI, agreed to report any new lawsuits to OCI, and agreed to the voluntary surrender of his license upon a finding of fraud or financial misconduct in a lawsuit. These actions were taken based on allegations of being involved in a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty. October 2013

Sapan Shah  
783 Delta Ave., Apt. 8,  
Cincinnati, OH 45226  
Agreed to the denial of his application for an insurance license for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. December 2013

Scott H. Simonsen  
2828 S. Wentworth 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. April 2013

Michael P. Sirianni  
2911 Malak Cir., Wausau, WI 54403  
Agreed to the revocation of his insurance license, agreed to pay consumer restitution, agreed to a \$100,000.00 forfeiture, and agreed not to reapply for insurance licensure for at least four years. These actions were taken based on allegations of making unsuitable annuity sales, making misrepresentations to consumers and insurance companies, and selling insurance without appointment authority. December 2013

Richard T. Sowka  
19900 128th St., Lot 231,  
Bristol, WI 53104  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. August 2013

Joshua W. Steeber  
1508 15th Ave. E., Apt. 1,  
Menomonie, WI 54751  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and having unsatisfied judgments in civil lawsuits. April 2013

Jessica M. Stovich  
6100 W. State St., Apt. 222,  
Milwaukee, WI 53213  
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, failing to complete prelicensing education, and failing to respond promptly to inquiries from OCI. June 2013

Vivian Strapp-Johnson  
5802 N. 93rd St., Milwaukee, WI 53225  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Jackie R. Studzinski  
3251 E. Ryan Rd., Oak Creek, WI 53154  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Shawn M. Sveum  
6329 Pheasant Ln., Apt. F 114,  
Middleton, WI 53562  
Agreed to a 60-day denial of her insurance licensing application, agreed to two years of licensing conditions including direct supervision of her employment at a specific agency, successful completion of probation, immediate reporting of any new criminal offenses, and the voluntary surrender of her insurance license if these conditions

are not met. If her license is voluntarily surrendered, she further agreed not to reapply for licensure in Wisconsin for a period of five years. These actions were taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct. October 2013

Theresa A. Tainter  
11615 W. County Rd. CC,  
Couderay, WI 54828

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

Sara Tenant  
308 Elm St., Stevens Point, WI 54481  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Naly Thao  
1718 Bopf St., Wausau, WI 54401  
Had her applications for an insurance license denied. These actions were taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application, failing to report an income tax delinquency on a licensing application, and providing materially untrue information regarding citizenship on licensing applications. September 2013

Jenny L. Thom  
103 Conkey St., Burlington, WI 53105  
Had her application for an insurance license denied. This action was taken based on allegations of criminal and civil convictions which may be substantially related to insurance marketing type conduct. April 2013

Brian Thompson  
389 3rd 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. August 2013

Heidi Thompson  
2330 Rockledge Rd.,  
Mishicot, WI 54228  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Gary L. Toms  
1054 Zephyr Hill Ave.,  
Eau Claire, WI 54703  
Agreed to the denial of his application for an insurance license for 60 days, agreed to the direct supervision of his work as an insurance agent, agreed to make civil money judgment payments, and agreed to voluntarily surrender his insurance license if convicted of a crime in any jurisdiction. These actions were taken based on allegations of having criminal convictions and unpaid civil money judgments. August 2013

Casey J. Tomten  
921 Birch St., La Crescent, MN 55947  
Had her application for an insurance license denied. This action was taken based on allegations of failing to report an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. September 2013

Dennis W. Tondryk  
1155 Algoma Blvd., Oshkosh, WI 54901  
Had his application for an insurance license denied for 45 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. August 2013

Armen Tovmasyan  
14614 Burbank Blvd., Unit 311,  
Sherman Oaks, CA 91411  
Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose an administrative action on a licensing application. May 2013

Dianne M. Tralmer  
420 Breckenridge Rd.,  
Verona, WI 53593  
Agreed to the suspension of her insurance license for 14 days; agreed to pay a forfeiture of \$2,000.00; agreed to complete eight hours of continuing education coursework, plus three additional hours of ethics training, within three months; agreed to provide documentation of the education to OCI and not count it toward her current continuing education requirements; and agreed to the revocation of her insurance license upon failure to comply with any of the terms of the stipulation. These actions were taken based on allegations of making misrepresentations to OCI and The American College, obtaining continuing education credit for courses that she did not complete, and allowing another person to take continuing education examinations on her behalf. November 2013

Justin L. Tucker  
N6777 County Rd. M,  
Holmen, WI 54636  
Had his application for an insurance license denied. This action was taken based on allegations of having an unpaid child support obligation and failing to disclose the child support arrearage on a licensing application. July 2013

Roshunda D. Turner  
1350 N. Glenville Dr.,  
Richardson, TX 75057  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2013

Mark Vaughan  
5220 S. Harlan Way,  
Littleton, CO 80123  
Agreed to surrender his insurance license. This action was taken based on allegations of failing to timely report a criminal arrest and conviction to OCI

and having administrative actions taken by numerous other states. November 2013

Pamela Vlasnik  
1182 Sandy Hook Ln., Luck, WI 54853  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Bridgette A. Veasley  
5010 Raymond Rd., Madison, WI 53711  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2013

Nanette N. Vorath  
4122 N. 70th St., Milwaukee, WI 53216  
Appealed the denial of her application for an insurance license. The denial was based on allegations of a criminal conviction that may be substantially related to insurance marketing type conduct. An administrative hearing was held and the Commissioner ruled that, although there were sufficient grounds to deny the application, the applicant demonstrated sufficient competence and trustworthiness to be granted an insurance intermediary license. May 2013

Ronald D. Wage  
N2344 Elm Grove Rd.,  
Merrill, WI 54452  
Agreed to the revocation of his insurance license and agreed to pay consumer restitution of \$2,534.74. These actions were taken based on allegations of utilizing the services of an unlicensed and disciplined insurance intermediary and making false representations to insurance companies and consumers. November 2013

Ellen M. Wagner  
180 E. Cherokee Cir.,  
Milwaukee, WI 53217  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Gregory W. Walsh  
102 N. Meadow Ln., Roberts, WI 54023  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. June 2013

Eric E. Watkins  
1356 Sunfield St., Apt. 3,  
Sun Prairie, WI 53590  
Had his insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. July 2013

Michele L. White  
6685A N. 42nd St.,  
Milwaukee, WI 53209  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and failing to respond promptly to inquiries from OCI. October 2013

L. B. Williamson  
2121 Possum Trot Rd.,  
Wake Forest, NC 27587  
Agreed to the denial of his application for an insurance license. This action was taken based on allegations of failing to respond promptly to OCI and having administrative actions taken by the states of Colorado, Connecticut, Virginia, and Wisconsin. October 2013

Sandra Louise Wilson  
2503 Bobwhite Blvd.,  
Mesquite, TX 75149  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2013

Andrea M. Winscher  
400 Austin St., Sparta, WI 54656  
Had her application for an insurance license denied. This action was taken based on allegations of being involved in a lawsuit or arbitration involving

allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty; having criminal convictions substantially related to insurance marketing type conduct; and failing to pay a child support arrearage. May 2013

Donald J. Wisialowski  
10228 W. Bunny Ct.,  
Hales Corners, WI 53130  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, failing to report the criminal convictions while a licensed agent, failing to respond promptly to inquiries from OCI, being party to an open lawsuit, and having unpaid civil money judgments and delinquent tax warrants. July 2013

Jessica B. Witt  
W6353 Oakwood Dr.,  
Fond du Lac, WI 54937  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct; being involved in a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation, or breach of fiduciary duty; and having unpaid civil money judgments. May 2013

Judith Anne Woodcock  
452 Old Cemetery Rd.,  
River Falls, WI 54022  
Had her insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. May 2013

Ryan J. Woods  
533 W. Caine St., Whitewater, WI 53190  
Agreed to the 60-day denial of his licensing application and agreed to a one-year period of restricted licensure with certain supervision and reporting requirements. These actions were taken based on allegations of having a criminal conviction and unpaid civil money judgments. December 2013

Reginald L. York  
1934 N. 22nd St., Milwaukee, WI 53205  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, failing to submit to a required background check, having a child support arrearage, and failing to respond promptly to inquiries from OCI. September 2013

Jeffrey John Zavada  
W132 N6622 Westview Dr.,  
Menomonee Falls, WI 53051  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a delinquent tax obligation on a licensing application. July 2013

### Actions against companies:

1 800 Life Insurance Agency, Inc.  
5170 Golden Foothill Pkwy.,  
El Dorado Hills, CA 95762  
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. August 2013

Administrators for the Professions of Delaware, Inc.  
One Hollow Ln., Ste. 204,  
Lake Success, NY 11042  
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes. September 2013

AGCS Marine Insurance Co.  
225 W. Washington St., Ste. 1800,  
Chicago, IL 60606  
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

American Fidelity Services, LLC  
10480 Little Patuxent Pkwy., Ste. 400-463,  
Columbia, MD 21044

Was ordered to pay a forfeiture of \$1,000.00, was ordered to provide information to OCI, was ordered to reply promptly to all OCI inquiries, and was ordered to cease and desist acting as an unauthorized warranty plan administrator/warrantor. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting business without proper authority. September 2013

American Pet Insurance Co.  
907 N.W. Ballard Way,  
Seattle, WA 98107

Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

Arkidus Home Protection  
10300 Southwest 72nd St.,  
Miami, FL 33173

Was ordered to pay a forfeiture of \$1,000.00, to reply promptly in writing to OCI inquiries, and to cease and desist acting as a warranty plan administrator/warrantor unless it obtains authority to do so. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and conducting an insurance business without proper authority. October 2013

Assurance Group, Inc.  
5035 Prospect St.,  
High Point, NC 27263

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

Auto Club Insurance Association  
One Auto Club Dr., Dearborn, MI 48126  
Was ordered to pay a forfeiture of \$500.00 and was ordered to comply with an examination order related to claims handling practices. These actions were

taken based on allegations of failing to comply with previous examination orders. May 2013

Bankers Life & Casualty Company  
11825 N. Pennsylvania St.,  
Carmel, IN, 46032

Agreed to pay a forfeiture of \$200,000.00 and agreed to implement a program to ensure compliance with mandates applicable to Medicare supplement products. These actions were taken based on allegations of using unfair claims settlement practices. October 2013

Brown & Riding Insurance Services Inc.  
317 Heritage Dr., Ste. 2,  
Oxford, MS 38655

Has had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. September 2013

Cigna Health & Life Insurance Company  
1601 Chestnut St. TL 14A, Two Liberty Place, Philadelphia, PA 19192

Was ordered to enact certain market reforms pursuant to a multistate settlement. This action was taken based on allegations of using an unfair claims settlement practice. August 2013

Cincinnati Insurance Company, The  
P.O. Box 145496, Cincinnati, OH 45250

Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist issuing cancellation and nonrenewal notices that do not comply with Wisconsin law. These actions were taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. August 2013

Connecticut General Life Insurance Company  
Two Liberty Place TL14A, 1601 Chestnut St., Philadelphia, PA 19192

Was ordered to enact certain market reforms pursuant to a multistate settlement agreement. This action was taken based on allegations of using an unfair claims settlement practice. July 2013

Conseco Life Ins. Co.  
11825 N. Pennsylvania St.,  
Carmel, IN 46032

Was ordered to pay a forfeiture of \$8,878.03 and enact certain market reforms as part of a Multi-State Settlement agreement. May 2013

CPS Advantage Insurance Services, Inc.  
12501 Seal Beach Blvd., Ste. 270,  
Seal Beach, CA 90740

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

Dallas National Insurance Company  
14160 Dallas Pkwy., Ste. 500,  
Dallas, TX 75254

Was ordered to pay a forfeiture of \$8,000.00 and was ordered to cease and desist assisting unauthorized warranty plan insurers. These actions were taken based on allegations or assisting an unauthorized insurer. July 2013

Dallas National Insurance Company  
P.O. Box 800499, Dallas, TX 75380  
Agreed to pay a total forfeiture of \$6,000.00 in two separate cases. These actions were taken based on allegations of issuing improper mid-term cancellations and nonrenewals of insurance policies. August 2013

Dallas National Insurance Company  
5501 LBJ Freeway, Ste. 1200,  
Dallas, TX 75240  
Agreed to an amended order requiring payment of a \$6,000.00 forfeiture, agreed to cease assisting unauthorized Wisconsin warranty plans, and agreed to honor all warranties previously issued by Tier One Warranty Services, LLC, or any of its affiliated or subsidiary companies. These actions were taken based on allegations of assisting an unauthorized insurer. November 2013

Educational Healthcare Exchange, Inc.  
P.O. Box 183, Bala Cynwyd, PA 19004  
Had its application for an insurance license denied. This action was taken based on allegations of using a firm

name similar to the Federal Exchange Marketplace under the Affordable Care Act. November 2013

Essex National Securities, LLC  
550 Gateway Rd., Napa, CA 94558  
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state MGA insurance licensure. November 2013

Everspan Financial Guarantee Corp.  
One State St. Plaza, 15th Floor,  
New York, NY 10004

Paid a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with a previous examination order. September 2013

Fellowship of Reconciliation, Inc., The  
P.O. Box 271, Nyack, NY 10960

Was ordered to pay a forfeiture of \$500.00 and was ordered to file an annual financial statement and fees. These actions were taken based on allegations of failing to timely file a required financial statement and fees. October 2013

Generation Life Insurance Co.  
2500 Westfield Dr., Elgin, IL 60123  
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

Germantown Mutual Insurance Company  
P.O. Box 1020, Germantown, WI 53022  
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from issuing improper mid-term cancellations of worker's compensation policies. This action was taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. September 2013

Health Exchange Marketplace Agency Corp.

4151 Executive Pkwy., Ste. 210,  
Westerville, OH 43081

Had its application for an insurance license denied. This action was taken based on allegations that the agency name is misleading. September 2013

Helenville Mutual Ins. Co.  
P.O. Box 67, W3320 Hwy. 18,  
Helenville, WI 53137

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. June 2013

Jackson National Life Ins. Co.  
One Corporate Way, Lansing, MI 48951  
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to comply with previously issued compliance orders. These actions were taken based on allegations of failing to comply with previous examination orders. July 2013

Kevin Lee Company, Inc.  
2828 Forest Ln., Ste. 2300,  
Dallas, TX 75234  
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 information regarding the designated Wisconsin-licensed producer. April 2013

Knightbrook Insurance Company  
2 Logan Sq., Fl. 9,  
Philadelphia, PA 19103  
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

League of Wisconsin Municipalities Mutual Insurance  
402 Gammon Pl., Ste. 225,  
Madison, WI 53719  
Was ordered to pay a forfeiture of \$250.00. This action was taken based on allegations of failing to comply with a previous examination order. August 2013

Life Ins. Co. of North America  
Two Liberty Place T114A, 1601 Chestnut  
St., Philadelphia, PA 19192

Was ordered to enact certain market reforms as part of a multistate settlement agreement. This action was taken based on allegations of using unfair claims settlement practices. July 2013

Life Solutions Inc.

P.O. Box 44425, Madison, WI 53744  
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. August 2013

Lovitt & Touche, Inc.

P.O. Box 32702, Tucson, AZ 85751  
Had its application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by other states and failing to respond to inquiries from OCI. June 2013

Lovitt & Touche, Inc.

P.O. Box 32702, Tucson, AZ 85751  
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 Virginia and Wisconsin on a licensing application, failing to respond promptly to inquiries from OCI, having a delinquent tax obligation, and failing to provide proof of equivalent resident state licensing. October 2013

Lutheran Social Services of WI & Upper Michigan, Inc.

647 W. Virginia St., Ste. 200,  
Milwaukee, WI 53204  
Paid a forfeiture of \$500.00 and was ordered to file the required financial statement. This action was taken based on allegations of failing to file a required financial statement and fees by the due date. June 2013

Mack Camera & Video Service

200 Morris Ave., Springfield, NJ 07081  
Was ordered to pay a forfeiture of \$1,000.00, cease and desist conducting a warranty business, and provide proof of financial security. This action was taken based on allegations of conducting

an insurance business without proper authority. May 2013

Messer-Bowers Company

P.O. Box 1349, Enid, OK 73702  
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to name a designated responsible producer on a licensing application. June 2013

NAACP Legal Defense & Educational Fund, Inc.

99 Hudson St., Ste. 1600,  
New York, NY 10013  
Was ordered to pay a forfeiture of \$500.00 and was ordered to file an annual financial statement and fees. These actions were taken based on allegations of failing to timely file a required financial statement and fees. October 2013

Old Republic Insurance Company

P.O. Box 789, Greensburg, PA 15601  
Paid a forfeiture of \$3,000.00. This action was taken based on allegations of failing to file endorsements with OCI. September 2013

Pekin Insurance Company

2505 Court St., Pekin, IL 61558  
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist issuing renewal notices with altered terms. These actions were taken based on allegations of failing to deliver a renewal notice with altered terms at least 60 days prior to the renewal date and failing to include a statement of the policyholder's right to cancel in the renewal notice. September 2013

ProAssurance Casualty Company

100 Brookwood Pl.,  
Birmingham, AL 35209  
Appealed OCI's disapproval of policy form endorsements. The Commissioner upheld the disapproval. This action was taken based on allegations that medical malpractice form filings violated Wisconsin insurance laws by applying a deductible, shifting the costs of defense expenses to the insured. April 2013

RGA Reinsurance Company  
1370 Timberlake Manor Pkwy.,  
Chesterfield, MO 63017

Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

Risk Management & Reinsurance Services, Inc.

601 Montgomery St., Ste. 315,  
San Francisco, CA 94111  
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Senior Advantage of Wisconsin

1033 W. College Ave., Ste. 103,  
Appleton, WI 54914  
Had its insurance license revoked. This action was taken based on allegations of failing to pay Wisconsin delinquent taxes due. June 2013

Sheboygan Falls Insurance Company

511 Water St.,  
Sheboygan Falls, WI 53085  
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. August 2013

Thrivent Financial for Lutherans

625 Fourth Ave. S.,  
Minneapolis, MN 55415  
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to timely report transactions as required to OCI. These actions were taken based on allegations of failing to timely report transactions to OCI. October 2013

Tier One Warranty Services LLC

3707 FM 1960 Rd. W., Ste. 450,  
Houston, TX 77068  
Was ordered to pay a forfeiture of \$12,000.00, was ordered to cease and desist from acting as a warranty plan administrator unless and until it has obtained authority to do so, and was ordered to supply requested information

to OCI. This action was taken based on allegations of conducting an insurance business without proper authority and failing to respond promptly to inquiries from OCI. June 2013

Virginia Surety Comapny, Inc.  
175 W. Jackson Blvd.,  
Chicago, IL 60604

Was ordered to pay a forfeiture of \$500.00 and was ordered to reply to OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay an annual appointment fee. April 2013

Wilson Mutual Insurance Company  
P.O. Box 1340, Sheboygan, WI 53082  
Paid a forfeiture of \$5,000.00. This action was taken based on allegations of basing worker's compensation policy dividend distributions on the continuation of the policy. September 2013

Wilson Mutual Insurance Company  
P.O. Box 1340, Sheboygan, WI 53082  
Was ordered to update and endorse its form filings to reflect the fact that premium is not audited on its Commercial General Liability policies; was ordered to provide OCI with form filing confirmation; and was ordered to cease and desist providing misleading information to consumers. These actions were taken based on allegations of making misrepresentations to consumers. November 2013

Wisconsin Vision Service Plan, Inc.  
3333 Quality Dr.,  
Rancho Cordova, CA 95670  
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. June 2013