

Wisconsin Insurance News

Issue 1 - Spring 2017

Commissioner's Note

By Ted Nickel, Commissioner of Insurance

In Wisconsin, we continue to work to make the Office of the Commissioner of Insurance (OCI) more efficient, and deliver better services to consumers and the industry. For example, we recently rolled out a new version of our back-office software, which will lead to a leaner, more efficient government. The move to this new software solution, State Based Systems (SBS) 2016, gives users access to additional industry tools and services with an enhanced interface.

We also launched our Web site redesign to enhance your interactions with OCI and ultimately make the services you depend on more accessible and user-friendly. I am pleased to report great results from these continuing efforts to further efficiencies such as shaving over seven days off the response time through our consumer complaint portal.

As Wisconsin's Commissioner of Insurance, it is a great honor to be President of the National Association of Insurance Commissioners (NAIC) and I am pleased to say we have had an eventful first half of the year. At NAIC, we are focused on innovation and technology in the insurance marketplace and we continue to work toward the Insurance Data Security Model Law. We are focusing on the future of long-term care insurance, both in analyzing innovative products being developed to promote financial security and dealing with legacy books of existing long-term care products. Also, we continue to focus on retirement security and the role insurers play in providing income streams to supplement existing savings. In regards to our engagement with Congress, we continue to assist with the congressional reauthorization of the National Flood Insur-

ance Program and also providing advice on congressional efforts to change federal health insurance law.

Covered Agreement

On February 16, 2017, I testified before Congress as part of my NAIC duties. The issue related to a "Covered Agreement." The Dodd-Frank Act, which created new regulations on the financial sector including insurance, allowed negotiation of international agreements in cases where state rules differ from rules of other countries. The covered agreement process allows the negotiated agreement to supersede state insurance rules in an effort to promote uniformity between U.S. and international jurisdictions. The primary focus of the agreement is to eliminate reinsurance collateral in Europe, to establish a uniform and global capital standard used to assess the financial strength of insurance groups, and place any group supervisory authority in the home jurisdiction of the ultimate parent company.

The proposed covered agreement in this case is between U.S. and EU and establishes capital standards for U.S. companies in Europe and European insurers in the U.S. Overall, it is an effort to harmonize international laws. Much of the European presence in the U.S. comes in the form of reinsurance of U.S. companies. While reinsurance is largely invisible to consumers, it is vital to insurers to have access to protection against very large losses. Regulators need assurance that reinsurance purchased by U.S. companies can pay their claims to U.S. companies. In order to do so, the reinsurer needs to have sufficient resources. As you may guess, it can be difficult to enforce judgments and collect money owed from a party located

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in another country over which you have no regulatory authority. To combat this, states have adopted NAIC reinsurance collateral standards that ensure regulators can compel insurers to pay their claims.

At this time, the agreement is with the U.S. Department of Treasury for final enactment. We are hopeful the process will eventually lead to changes that will ensure Wisconsin consumers are protected. Specifically, consumers have assurance that, when they buy insurance, the insurance company will have the financial resources to pay the claim.

Thank you for taking the time to read this issue of Wisconsin Insurance News. I wish you an enjoyable summer.

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 ociaccess.oci.wi.gov/OrderInfo/OrdInfo.oci. The following are actions for January 2017 through March 2017.

Actions against agents:

Matthew C. Anderson
1621 N. Morrison St., Appleton, WI 54911
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Shawn A. Anderson
10342 Dyno Dr., Ste. 5,
P.O. Box 895, Hayward, WI 54843
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. January 2017

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OCI Transitions to New Version of SBS

As you may know, the Office of the Commissioner of Insurance (OCI) implemented the National Association of Insurance Commissioners' State Based Systems in January of 2016, resulting in significant changes in our agent licensing process. OCI has completed a successful transition to the new release of SBS. SBS references the release as SBS 2016. The new system offers agents and companies an improved customer interface, making it easier to view and find agent and company information, as well as continuing education course details. Visit oci.wi.gov to learn more.

OCI Moving to E-mail Notifications

At every turn, OCI is looking for ways to improve our communication. This is why we encourage all companies, agents, and providers to provide and maintain e-mail contact information with our office. We suggest providing e-mail accounts that do not change and are monitored regularly as we intend to send important notices and updates on a regular basis. In the near future, OCI will move away from traditional mailing of license and provider renewal notices as we look to provide a more efficient cost-effective government. Agents can update their contact information at www.nipr.com. Companies can update e-mail contact information at ocifinancial@wisconsin.gov.

Wisconsin Moves to National Producer Number

After careful consideration, OCI made the decision to replace the Wisconsin license number with the National Producer Number (NPN). Every Wisconsin agent already has an NPN. If you do not know your NPN, you may look it up at www.nipr.com. Use your NPN to renew your license, look up continuing education credits, and register for education courses.

Helpful Tips for Completing Agent Licensing Application

Applying for an insurance license can be a daunting task. To help make it easier for applicants, OCI's agent licensing section has developed a new "how to apply" tips and tricks. OCI encourages companies, agencies, and providers to share this document with new applicants. The new guidance document is available at oci.wi.gov/Documents/AgentsAgencies/TipsAgentApplication.pdf.

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

OCI's Web site (oci.wi.gov) has information to answer most of your insurance questions. You are encouraged to check the site first when looking for information. The "Agents/Agencies" and "Companies" sections have answers to most questions asked by agents and company representatives. Other important locations include the "Regulation" section and "Press Releases" page.

Sign up to receive an e-mail notification whenever OCI issues new bulletins to insurers, press releases, public meeting notices, and future issues of the Wisconsin Insurance News at oci.wi.gov/Pages/AboutOCI/ListServe.aspx.

OCI Moves Forward with Social Media

Last August OCI strengthened its commitment to social media by unveiling a redesigned Web site and creating a Twitter account, advancing the agency's mission to lead the way in informing and protecting the public and responding to its insurance needs.

The Web site includes a number of new features including a more scalable design for consumers using mobile devices. The most important change is the usability of the Web site for the public including consumers, agents, and insurers. We invite you to visit oci.wi.gov.

OCI is using Twitter for updates on consumer publications, insurance bulletins, press releases, insurance news, and events with Commissioner Nickel and Deputy Commissioner Wieske.

We invite you to follow us on Twitter [@wisconsinoci](https://twitter.com/wisconsinoci).

OCI Staff

Melody Esquivel Appointed New Agent Licensing Section Chief

Effective April 18, 2016, Melody Esquivel has been promoted to Section Chief of Agent Licensing. Melody formally held the position of Agent Licensing Consumer Protection Investigator and has over 11 years' experience working for OCI. Her goals in her new position include streamlining the agent licensing process, improving customer service, and creating greater uniformity in the agent licensing process. Melody can be reached at melody.esquivel@wisconsin.gov.

Tim Cornelius Appointed Market Regulation Insurance Examiner

Tim Cornelius has accepted a new position within the Bureau of Market Regulation. After earning his law degree from the University of Wisconsin in 2013, Tim worked in OCI's legal department for two years. He also holds a Masters in Public Policy from the University of Michigan's Ford School of Public Policy. Tim works closely with market regulation and the legal staff to provide statutory guidance as well as reviews legal cases. Tim can be reached at timothy.cornelius@wisconsin.gov.

Winnebago County Floodplain Determination Notice

The Winnebago County Zoning Office will provide assistance to persons inquiring about floodplain property within the **unincorporated** area of Winnebago County. The information must be obtained **in person** in order to locate the property. The following information will be provided:

- Community Number
- Panel Number
- FIRM suffix
- Date of the FIRM's index (cover panel)
- Base Flood Elevation
- Elevation datum system
- Copies of Elevation Certificates (available at the zoning office for all floodplain construction since 1990)

The Winnebago County Zoning Office is located at 112 Otter Avenue, 3rd Floor, Oshkosh, Wisconsin 54903-2808. General walk-in office hours are 8:00 -10:00 a.m. and other hours by appointment.

Updated Publications

OCI has recently updated several publications. On our home page, oci.wi.gov, choose "[Consumer Publications](#)" under Consumer Information to view, print, or request a copy.

Buying a Home and Your Insurance Needs (PI-100)

Buying a Home—Insurance Terms to Remember When Buying a Home (PI-221)

Consumer's Guide to Auto Insurance (PI-057)

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

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

Consumer's Guide to Insurance for Small business Owners (PI-085)

Documents and Records (PI-223)

Fact Sheet on Continuation and Conversion Rights in Health Insurance Policies (PI-023)

Fact Sheet on Credit Insurance (PI-205)

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

Fact Sheet on Insurance Terminations, Denials, and Cancellations (PI-024)

Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders or Substance Use Disorders (PI 008)

FAQ, Auto Insurance (PI-233)

FAQ, C.L.U.E. (PI-207)

FAQ, Homeowner's Insurance (PI-232)

Life Insurance Coverage and AIDS (PI-064)

Medicare Supplement Insurance Approved Policies (PI-010)

Personal Property Home Inventory (PI-224)

Settling Property Insurance Claims (PI-084)

Understanding Annuities (PI-214)

Warranties (PI-069)

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Jeffrey T. Batzler

606 Meadowview Ct., Mukwonago, WI 53149
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Kelly P. Bieniek

2520 W. Bonniwell Rd., Mequon, WI 53097
Agreed to pay a forfeiture of \$5,000.00, agreed to have his insurance license suspended for 30 days, and agreed to certain reporting requirements and penalties for noncompliance with the stipulated order. These actions were taken based on allegations of misrepresenting garaging addresses on automobile insurance policies. January 2017

Amber M. Bittner

1825 Hardwoods Ct., De Pere, WI 54115
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Ilya Brown

2308 Minnesota Ave., Stevens Point, WI 54481
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 and having a recent history of administrative actions. January 2017

Edward E. Budler-Ronzoni

P.O. Box 444, Oakfield, WI 53065
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Joanne Bunge

103 Parkview Cir., Apt. 11,
Columbus, WI 53925
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Daniel J. Burke

312 N. Myers St., Ste. Q224,
Charlotte, NC 28202
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Steven Carlson

2428 Williamstown Ct., Naperville, IL 60564
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Catina L. Carter

4428 N. 25th St., Milwaukee, WI 53209
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. January 2017

Arthur J. Case

2235A E. Fernwood Ave.,
Milwaukee, WI 53207
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Sara L. Cavil

P.O. Box 379, Cedarburg, WI 53012
Agreed to the issuance of a two-year restricted insurance license with certain reporting requirements. This action was taken based on allegations of having an action taken against her Wisconsin attorney license. January 2017

Juan A. Cobos

4019 Block Dr., Apt. 7172, Irving, TX 75038
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. January 2017

Iyeshea Cohen

3127 N. 37th St., Milwaukee, WI 53216
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Derrell L. Connor

639 Oliver Ct., Verona, WI 53593
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes and failing to pay agent regulation fees and penalties. January 2017

Sal Corrao

2130 Chancel Ct., New Berlin, WI 53151
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Trosa Cosey

5122 N. 64th St., Milwaukee, WI 53218
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Cheyne D. Count

814 Eastown Manor, Elkhorn, WI 53121
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose pending criminal charges on a licensing application. January 2017

Michael J. Curtis Jr.

P.O. Box 091808, Milwaukee, WI 53209
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Barbara J. Cushman

2158 Allen Blvd., Apt. 4, Middleton, WI 53562
Had her application for an insurance license denied. This action was taken based on allegations of fraud, misrepresentation, or misappropriation regarding unemployment benefits and having unpaid civil money judgments. March 2017

Wayne F. Czypinski

9806 Spruce Rd., Suring, WI 54174
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Dennis A. Davis

308 7th Ave., Hiawatha, IA 52233
Agreed to pay a forfeiture of \$1,000.00 and agreed to the surrender of his Wisconsin insurance license. These actions were taken based on allegations of providing false information on a licensing application and failing to timely report and disclose administrative actions taken by other states. January 2017

Mark L. Dickinsen

4313 W. Cameron St., Eau Claire, WI 54703
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Robin R. DiGiorgio

6431 W. Girard Ave., Milwaukee, WI 53210
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Jeffrey R. Dobrunz

229 E. Roeland Ave., Appleton, WI 54915
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, having unpaid tax warrants and civil money judgments, and failing to respond promptly to requests from OCI. March 2017

John P. Drill

9 Menomonie Ct., Madison, WI 53704
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Jeffrey K. Eisenshtadt
Title Source, Inc., 662 Woodward Ave., Fl. 9,
Detroit, MI 48226
Agreed to pay a forfeiture of \$500.00 and
agreed to provide OCI with his correct mail-
ing address. This action was taken based on
allegations of failing to respond promptly to
inquiries from OCI. March 2017

Lori S. Eshleman
3116 W. Kinnickinnic Pkwy.,
Milwaukee, WI 53215
Had her insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. January 2017

Brent T. Fennessey
810 E. 3rd St., Superior, WI 54880
Had his insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. January 2017

Adrienne D. Fitzgerald
19967 Greydale Ave., Detroit, MI 48219
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
Tennessee on a licensing application. March
2017

Adam M. Folds
Morgan Stanley Smith Barney, 595 S. Federal
Hwy., Ste. 400, Boca Raton, FL 33432
Had his application for an insurance license
denied for 31 days. This action was taken
based on allegations of failing to disclose an
administrative action taken by the state of
Wisconsin on a licensing application. March
2017

Glen R. Giroux
16139 80th Ave., Chippewa Falls, WI 54729
Had his insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. January 2017

Peggy A. Goeltz
712 E. 17th St., Marshfield, WI 54449
Had her insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. March 2017

Alex Gonzalez
11515 W. Cleveland Ave., Apt. 315,
West Allis, WI 53227
Had his insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. February 2017

Marcella A. Grunert
4318 N. Dayton St., Chicago, IL 60613
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 Il-
linois on a licensing application. January 2017

Joshua Harris
1118 W. 9th Ave., Oshkosh, WI 54902
Had his application for an insurance license
denied. This action was taken based on alle-
gations of failing to disclose a criminal con-
viction on a licensing application, providing
material misrepresentations on a licensing ap-
plication and to OCI, and failing to respond
promptly to inquiries from OCI. March 2017

Thomas J. Harris
15655 W. Roosevelt St., Ste. 100,
Goodyear, AZ 85338
Had his application for an insurance license de-
nied for 31 days. This action was taken based
on allegations of failing to disclose an admin-
istrative action taken by the state of Wisconsin
on a licensing application. February 2017

Sheila A. Hawkinson
609 Monroe St., Beaver Dam, WI 53916
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. March
2017

Gregory F. Hayes
214 E. Chetac Ave., Birchwood, WI 54817
Had his insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. January 2017

Sarah A. Hebbe
216 S. 3rd Ave., Wausau, WI 54403
Had her application for an insurance license
denied for 31 days. This action was taken based
on allegations of failing to disclose an admin-
istrative action taken by the state of Wisconsin
on a licensing application. February 2017

Bonita L. Herbert
4422 W. Hampton Ave., Milwaukee, WI 53218
Had her insurance license revoked. This action
was taken based on allegations of failing to pay
a required fee. February 2017

Jeffrey P. Hoff
225 N. Benton Dr., Ste. 214,
Sauk Rapids, MN 56379
Agreed to pay a forfeiture of \$500.00. This ac-
tion was taken based on allegations of failing
to timely notify OCI of an administrative ac-
tion taken by the state of Minnesota and failing

to disclose the action on a licensing renewal
application. March 2017

James A. Houston Jr.
5608 Castle Ct., Racine, WI 53406
Had his insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. January 2017

Eugene Humphrey Sr.
2524 N. Sherman Blvd., Milwaukee, WI 53210
Had his insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. January 2017

Lisa L. Jacobson
1917 S. 71st St., West Allis, WI 53219
Had her insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. March 2017

Victor L. Janicki
8712 W. Morgan Ave., Milwaukee, WI 53228
Had his insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. March 2017

Katherine L. Janisch
1626 Kings Mill Way, Apt. 308,
Madison, WI 53718
Had her insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. February 2017

Catherine Johnson
5166 N. Lovers Ln., Milwaukee, WI 53225
Had her insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. February 2017

Misti L. Keck
508 Ceape Ave., Oshkosh, WI 54901
Had her insurance license revoked. This action
was taken based on allegations of owing delin-
quent Wisconsin taxes. January 2017

Michael D. Killimett
5474 Highland Preserve Dr.,
Mableton, GA 30126
Had his application for an insurance license de-
nied for 31 days. This action was taken based
on allegations of failing to disclose an adminis-
trative action taken by the state of Georgia on a
licensing application. March 2017

Tammy J. Klein
13724 Mueller Pkwy., Sherrill, IA 52073
Had her application for an insurance license
denied for 31 days. This action was taken based
on allegations of failing to disclose an adminis-
trative action taken by the state of Wisconsin
on a licensing application. March 2017

Jose E. Laboy
1468 N. 17th St., Milwaukee, WI 53205
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Todd R. LaDuke
624 Highland Ave., Mondovi, WI 54755
Agreed to permanently surrender his Wisconsin insurance license. This action was taken based on allegations of forging customer signatures on insurance applications. March 2017

Mager J. Lamb
3322 Erie St., Racine, WI 53402
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose criminal convictions and an unpaid tax warrant on a licensing application, owing unpaid court costs and civil money judgments, and failing to apply for and obtain a required Federal 1033 crime waiver. February 2017

Shirley Lannus
207 Sandra Dr., Baker, LA 70714
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 South Carolina on a licensing application. February 2017

Letisia Lemus
2304 Easy St., Waukesha, WI 53188
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. February 2017

Troy L. Lorenz
5309 Malibu Dr., Minneapolis, MN 55436
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Erica L. Lucik
724 Country Ln., Twin Lakes, WI 53181
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Michelle L. Mahn
6408 Ross Ave., Schofield, WI 54476
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Rachael McDowell
28480 Nolander Rd., Washburn, WI 54891
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Philip R. Mercado Jr.
1250 River Rock Dr., Missouri City, TX 77489
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Texas on a licensing application, having a restricted resident state insurance license, and failing to provide Federal 1033 waiver approval. March 2017

Joan A. Micoliczyk
3625 Cty. Rd. C, Oconto Falls, WI 54154
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Richard M. Moore
7251 W. Fenrick Rd., Evansville, WI 53536
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Joel R. Moyer
4506 Fox Bluff Rd., Middleton, WI 53562
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

James Nagle
1116 Edgeview Dr., Janesville, WI 53545
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Elizabeth M. Nelson
47 Morris St., Fond du Lac, WI 54935
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. February 2017

Edwin W. Nielson
1600 Aspen Cmns., Ste. 600,
Middleton, WI 53562
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Nicholas S. Noe
3011 33rd St. S., Apt. 5, La Crosse, WI 54601
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal

conviction and outstanding tax warrants on a licensing application, owing delinquent child support, and providing incorrect, misleading, incomplete and materially untrue information on a licensing application. March 2017

Sean P. O'Connor
519 N. 93rd St., Milwaukee, WI 53226
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Scott E. Ohlsen
1484 N. Weldon Pl., Eagle, ID 83616
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 Idaho on a licensing application. March 2017

Keith R. Olson
1326 Columbia Ave.,
South Milwaukee, WI 53172
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Timothy J. Putney
3032 S. Superior St., Milwaukee, WI 53207
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Brett A. Rammel
105 Wilmont Dr., Waukesha, WI 53189
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Cesar Rodriguez
104 N. Braintree Dr., Schaumburg, IL 60194
Had his application for an insurance license denied. This action was taken based on allegations of having regulatory actions taken by FINRA and failing to disclose all administrative actions on a licensing application. March 2017

Jason C. Ronca
4400 W. Spruce St., Apt. 452,
Tampa, FL 33607
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 Louisiana on a licensing application and having a recent history of administrative actions. January 2017

Frank A. Salazar
P.O. Box 561291, The Colony, TX 75056
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal

conviction on previous licensing applications, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to provide information to OCI. January 2017

Paula W. Smith

19 Jefferson St., Newnan, GA 30263
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 Alabama on a licensing application. January 2017

James Sopland

1276 146th Ave., New Richmond, WI 54017
Had his application for an insurance license denied. This action was taken based on having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose a criminal conviction on a licensing application, having an administrative action taken by the state of Minnesota related to engaging in a business without a license, and failing to pay forfeitures as ordered. February 2017

Kellie M. Szuslik

7025 W. Forest Home Ave.,
Greenfield, WI 53220
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Joyce B. Thomas

3450 Erva St., Apt. 159, Las Vegas, NV 89117
Had her application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Nevada, Iowa, and Georgia on a licensing application. January 2017

Dale R. Thompson

8720 W. Landon Rd., Exeland, WI 54835
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Stephanie M. Thurow

8315 Flagstone Dr., Apt. 304,
Madison, WI 53719
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Salvador B. Tovar

927 Union Ave., Sheboygan, WI 53081
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Travis Van Dyn Hoven

1798 Hunters Glen Dr., Oshkosh, WI 54904
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Bo A. Vande Yacht

N239 County Rd. GG, Kaukauna, WI 54130
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. March 2017

Erica D. West

4295 Ocmulgee East Blvd., Macon, GA 31295
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having an administrative action taken by the state of Georgia. January 2017

Jeffrey E. Wilson

1522 Humboldt Ave., Sheboygan, WI 53081
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and having unpaid civil money judgments. January 2017

Jason A. Wollin

W2646 Block Rd., Appleton, WI 54915
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Actions against companies:

Benefit Planning Consultants, Inc.

P.O. Box 7500, Champaign, IL 61826
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Buckeyebranch, Inc.

P.O. Box 806, Olean, NY 14760
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Dailyfeats, Inc.

101 Tremont St., Fl. 11, Boston, MA 02108
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

David A. Noyes & Co.

209 S. LaSalle St., Chicago, IL 60604
Had its application for an insurance license denied. This action was taken based on allegations of having a history of administrative actions taken in numerous states as well as actions taken by FINRA and NYSE Enforcement. January 2017

Fiorella Insurance Agency, Inc.

515 SE Central Pkwy., Stuart, FL 34994
Had its application for an insurance license denied for 45 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Florida and Ohio on a licensing application. January 2017

Partners Advantage Insurance Services, LLC

4204 Riverwalk Pkwy., Ste. 300, Riverside, CA 92505
Had its application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of California on a licensing application. February 2017

PSI Holdings, Inc.

137 Main St., Dubuque, IA 52001
Had its application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Minnesota on a licensing application and failing to disclose the criminal convictions of its designated responsible producer. January 2017

Smith Insurance Associates, Inc.

1120 Bethlehem Pike, Ste. 208, Spring House, PA 19477
Had its application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Pennsylvania on a licensing application. January 2017

Watford Insurance Company

445 South St., Ste. 220, P.O. Box 1950, Morristown, NJ 07960
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a financial statement by the due date and failing to respond to inquiries from OCI. January 2017

Long-Term Care Insurance Training Information

All insurance agents who sell or solicit long-term care (LTC) insurance in Wisconsin must complete an approved LTC training course once during each license renewal cycle. An agent's license renewal cycle is the two-year period from the date of his/her license to the date the license will expire if not renewed. An agent's license expires on the last day of his/her birth month.

Wisconsin insurance regulations require that prior to selling or soliciting LTC insurance an agent must complete eight hours of initial LTC training. Every two years thereafter, the agent must complete four hours of on-going training specific to LTC prior to the expiration of his/her biennial license renewal cycle.

Product-specific training or training that includes sales or marketing information and materials, other than that required by state or federal law, does not qualify as required LTC eight-hour initial or four-hour on-going training.

Approved LTC training includes information about state and federal regulations, qualified state LTC partnership policies, Wisconsin's Medicaid program, LTC services and providers, inflation protection, insurance suitability standards, alternatives to the LTC insurance, and changes or innovations in the LTC marketplace.

Additional information about LTC providers and courses is available at <https://sbs.naic.org/solar-web/pages/public/lookup/lookupLanding.jsf?dswid=6449>.

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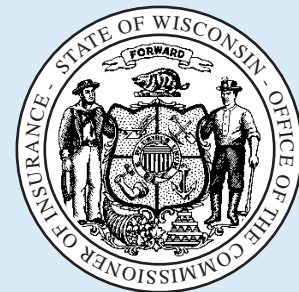
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