

Wisconsin Office of the Commissioner of Insurance: Administrative actions September 2017

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Madison, WI—OCI has taken the following administrative actions. In many of these cases the respondent denied the allegations but consented to the action taken. Any forfeitures paid in these administrative actions are deposited in the Common School Fund which is administered by the Board of Commissioners of Public Lands. The earnings from this fund are distributed to all public K-12 schools in Wisconsin and are used by school libraries to purchase books. Copies of the administrative action orders may be viewed online at <https://ociaccess.oci.wi.gov/OrderInfo/OrdInfo.oci>.

OCI is responsible for overseeing the operations and marketing of insurance companies and agents in Wisconsin. OCI encourages anyone with a question or a complaint regarding an insurance company or agent to contact the office at this toll-free telephone number: 1-800-236-8517.

Allegations and Actions Against Agents

Stephen L. Berger, 511 W. Reno Ave., Bismarck, ND 58504, had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of North Dakota on a licensing application.

Scott D. Bowman, 211 Seymour St., Kaukauna, WI 54130, had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent

Wisconsin taxes.

Matthew B. Conrad, 719 Munroe Falls Ave., Cuyahoga Falls, OH 44221, 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 Ohio on a licensing application.

Courtney L. DeMoe, 601 Sommerset Rd., Apt. 12, Spring Green, WI 53588, had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Alphonse S. Derouaux, 5655 Lindero Canyon Rd., Ste. 420, Westlake Village, CA 91362, 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 activities, failing to disclose criminal convictions, and administrative actions taken by the state of California on a licensing application.

Deborah Dukler, 5718 N. 35th St., Milwaukee, WI 53209, had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Barbara R. Fernandez, 2036 N. Prospect Ave., Unit 1307, Milwaukee, WI 53202, 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.

Scott A. Froemming, 573 E. Red Pine Cir., Dousman, WI 53118, 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.

Cory D. Gates, 204 Hyland Ave., Tomah, WI 54660, agreed to surrender his insurance license, agreed to pay a \$16,000.00 forfeiture, and agreed to future licensing restrictions. These actions were taken based on allegations of misrepresentation and incompetence in annuity sales, falsifying insurance documents, and failing to provide required sales materials.

William P. Gedemer, 1202 S. 74th St., West Allis, WI 53214, had his insurance

license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Kevin J. Gracyalny, 1225 Southridge Dr., Madison, WI 53704, had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Hugh H. Gwin, 430 2nd St., Hudson, WI 54016, had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Mary E. Haas, 1926 Dallas Rd., De Pere, WI 54115, had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Carmen Herrera, 1200 Post Oak Blvd., Apt. 2607, Houston, TX 77056, had her application for an insurance license denied for 31 days. This action was taken based on failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and having a history of administrative actions.

Cynthia L. Hubert, W279 N2050 N. Prospect Ave., Pewaukee, WI 53072, agreed to the denial of her application for an insurance license for a period of 31 days, and further agreed to the issuance of a probationary license with supervision, payment, and reporting requirements for a period of 18 months. These actions were taken based on allegations of failing to disclose criminal convictions on a licensing application and having a history of owing delinquent Wisconsin taxes.

Bonnie A. Kalinowski (aka Bonnie A. Knecht), 3736 E. Hammond Ave., Cudahy, WI 53110, had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Rebecca J. Kimpfbeck, S5790 Crown Ct., Baraboo, WI 53913, 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.

Shirley J. Kowalski, 4330 N. 14th St., Milwaukee, WI 53209, had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Scott A. Larsen, 4222 95th St., Pleasant Prairie, WI 53158, had his application for an

insurance license denied. This action was taken based on allegations of failing to timely disclose a criminal conviction while previously licensed.

Brenda L. Mallek, P.O. Box 903, Plover, WI 54467, 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.

Larry K. Medema, 607 Kramer Ln., Kimberly, WI 54136, had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Caleb C. Nchang, 1622 Fordem Ave., Apt. 504, Madison, WI 53704, had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Desiree Paige (aka Desiree Metzger and Desiree Paige Burris), S48 W34409 Rue Chantilly, Dousman, WI 53118, had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Scott Pietrzykowski, N1051 U.S. Hwy. 45 S., Antigo, WI 54409, 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.

Tonya L. Pingel, 247 State St., Rosholt, WI 54473, 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.

Dion G. Raybern, 209 Central St., Potter, WI 54160, had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Christina Rose, 1099 Hickory Hill Dr., Green Bay, WI 54304, had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to respond promptly and completely to inquiries from OCI.

Tamme Schmitz, 2055 Handel St., Black Earth, WI 53515, 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.

Steven A. Schultz, 121 Ellison St., Horicon, WI 53032, agreed to surrender his insurance license, agreed not to reapply for licensure for a minimum period of five years, and agreed to pay a \$30,000.00 forfeiture. These actions were taken based on allegations of altering policy and application documents; misrepresenting an annuity policy; providing false information to consumers, OCI, and an insurance company; having a history of administrative actions and civil money judgments; illegally changing a consumer mailing address; intercepting consumer mail; and failing to properly consider suitability in the sale of an annuity.

John R. Soward, 14585 San Antonio Ave., Chino, CA 91710, had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

John S. Steffen, 2508 75th Ave., Osceola, WI 54020, had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Marc Steffens, 17025 W. Lisbon Rd., Brookfield, WI 53005, had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Allegations and Actions Against Companies

AXA Assistance USA, Inc., 122 S. Michigan Ave., Ste. 1100, Chicago, IL 60603, had its insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes.

Huntington Investment Company, The, 41 S. High St., Columbus, OH 43215, agreed to pay a \$1,000.00 forfeiture, agreed to withdraw its application for an insurance license, and agreed not to reapply for Wisconsin licensure for a minimum period of three years. These actions were taken based on allegations of having administrative actions taken by the states of Ohio, Indiana, Alabama, New Hampshire, and other state and regulatory agencies, as well as failing to disclose FINRA actions on a licensing application.

[Copies of Administrative Actions](#)