

# OCI: Administrative actions of January 2020

Posted on Monday, Feb 3, 2020

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**Madison, Wis.** — The Office of the Commissioner of Insurance (OCI) is responsible for administering and enforcing the insurance laws of Wisconsin. This includes monitoring the financial and marketing practices of individuals and companies. Each month, OCI publishes the administrative actions it has taken against these entities. The actions are issued by OCI when licensing applicants, or licensed individuals or companies have violated Wisconsin insurance statutes or regulations. In some cases, the individual or company denied the stated allegations but consented to the action taken. OCI strives to ensure fair and honest business practices to protect Wisconsin insurance consumers through this type of transparency. Copies of the administrative orders may be viewed online at [ociaccess.oci.wi.gov/OrderInfo/OrdInfo.oci](http://ociaccess.oci.wi.gov/OrderInfo/OrdInfo.oci).

Any forfeitures paid are deposited in Wisconsin's Common School Fund administered by the Board of Commissioners of Public Lands. Earnings from the Fund are distributed to all public K-12 schools in the state and are used by school libraries to purchase materials such as books, newspapers, and computers.

If you have a question or complaint regarding an insurance company or agent you can use the online complaint form on our website, [oci.wi.gov](http://oci.wi.gov), or contact OCI at 1-800-236-8517.

## **Allegations and Actions Against Agents**

Richard Casarez, Jr., 901 Elmwood Dr., Menasha, WI 54952, agreed to the issuance of a conditional insurance license with certain reporting and disclosure requirements. This action was taken based on allegations of having criminal

convictions that may be substantially related to insurance marketing type conduct and failing to timely provide documentation required to complete a licensing application.

Paul W. Fitzgerald, 402 Signal Mountain Blvd., Signal Mountain, TN 37377, had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of North Dakota and Alabama on a licensing application.

Abbie J. Flynn, N1951 450th St., Maiden Rock, WI 54750, had her applications for a federal crime waiver and an insurance license denied. These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to comply with sentencing conditions imposed by the courts.

Amrit P. Lal, 3785 Richland Pkwy., Brookfield, WI 53045, agreed to the 60-day denial of his application for an insurance license. This action was taken based on allegations of failing to disclose delinquent tax obligations and an administrative action taken by the State of Wisconsin on licensing applications.

Marcel Stevens, 1634 E Harding Dr., Apt. 8, Appleton, WI 54915, 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, providing false information on a licensing application, having unpaid civil money judgments, and failing to apply for and obtain a federal crime waiver.

Jason R. Waters, 514 E South St., Lisbon, IA 52253, had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the State of Wisconsin on a licensing application.

### **Allegations and Actions Against Companies**

B.B. Graham & Co., Inc., 1700 W Katella Ave., Orange, CA 92867, agreed to the issuance of a conditional license having certain employee supervision requirements. This action was taken based on allegations of having a history of administrative actions and FINRA dispute resolutions.

Managed Health Services Insurance Corporation, 7700 Forsyth Blvd., St. Louis, MO 63105, was ordered to pay a forfeiture of \$1,000.00, was ordered to provide a reply to OCI, and was ordered to respond timely and completely to all inquiries from OCI. These actions were taken based on allegations of failing to respond to OCI requests for information.

United Group Programs, Inc., 22 Technology Pkwy. S, Ste. 200, Peachtree Corners, GA 30092, agreed to the issuance of a conditional insurance license with certain reporting requirements. This action was taken based on allegations of failing to disclose administrative actions taken by the states of North Carolina, Nevada, and Louisiana on a licensing application.

United States Concealed Carry Association, Inc., 1000 Freedom Way, West Bend, WI 53095, had its 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 Washington on a licensing application, having administrative actions taken by the states of Idaho and Washington, and failing to demonstrate the good faith intent to market insurance products in Wisconsin.