

Office of the Commissioner of Insurance: Administrative actions September 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.

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, or contact OCI at 1-800-236-8517.

Allegations and Actions Against Agents

Jay A. Belanger, 16 Greenway Dr., Cromwell, CT 06416, had his application for an insurance license denied for 30 days. This action was taken based on allegations of having an administrative action taken by the State of Connecticut.

Velika S. Bender, 2001 Godby Rd., Apt. C4, College Park, GA 30349, agreed to the issuance of a one-year probationary insurance license having certain conditions and disclosure requirements. This action was taken based on allegations of having a deferred criminal prosecution and failing to disclose an administrative action on a licensing application.

Frank L. Bifulk, aka Lance Bifulk, 106 S Jackson St., Albany, WI 53502, agreed to the issuance of a one-year probationary license having certain disclosure and reporting requirements. This action was taken based on allegations of having a deferred criminal prosecution, having a history of administrative actions, and failing to disclose administrative actions on a previous licensing application.

Dominique R. Brown, 3749 William Dehaes Dr., Apt. 403, Irving, TX 75038, had her application for an insurance license denied for 31 days. This action was taken based on allegations of having criminal convictions and a history of administrative actions.

Antwon Clippis, 2317 Columbus Ln. Apt. 7, Madison, WI 53704, had his application for an insurance license denied for 45 days. This action was taken based on allegations of having criminal convictions and failing to fully disclose them on a licensing application.

Cole P. Cyr, 323 State St., Apt. 405, La Crosse, WI 54601, agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to disclose replacement coverage on a life insurance application.

John P. Dubots, c/o 27710 Jefferson Ave., Ste. 101, Temecula, CA 92590, agreed to pay consumer restitution and a forfeiture of \$1,000.00. These actions were taken based on allegations of violating Wisconsin annuity suitability and life insurance replacement laws.

Qiyong D. Fan, aka David Fan, 108 Sleepy Hollow Ln., Belle Mead, NJ 08502, had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by the states of New Jersey, New York, North Carolina, Georgia, and California.

Kenneth W. Finnell, 31286 Sunningdale Dr., Temecula, CA 92591, agreed to pay consumer restitution and a forfeiture of \$1,000.00. These actions were taken based on allegations of violating Wisconsin annuity suitability and life insurance replacement laws.

Chase Fiscus, 1164 Roadrunner Way, Simi Valley, CA 93065, agreed to the issuance of a conditional insurance license having certain disclosure requirements. This action was taken based on allegations having previous administrative actions and a lawsuit.

Johnaya Gouard, 5543 Mansfield Pl. NW, Albuquerque, NM 87114, was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely disclose to OCI administrative actions taken by the states of Illinois, Washington, Louisiana, and South Dakota.

Edward Gutierrez, 9481 Highland Oak Dr., Unit 416, Tampa, FL 33647, had his application for an insurance license denied for 30 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application.

Paul Haan, 3969 Bayshore Dr., Sturgeon Bay, WI 54235, agreed to the issuance of a one-year conditional insurance license with home solicitation prohibitions and certain disclosure requirements. These actions were taken based on allegations of having criminal convictions and failing to disclose a criminal conviction on a licensing application.

Ryne S. Laity, 9490 W Buckhill Rd., Galena, IL 61036, had his insurance license summarily suspended and agreed to its permanent suspension. These actions were taken based on allegations of submitting false signatures to insurance companies

when replacing insurance policies.

Jared J. Nagel, 3391 Royal Oak Dr., Plover, WI 54467, was ordered to pay a forfeiture of \$2,000.00 This action was taken based on allegations of failing to timely disclose criminal charges to OCI and making misstatements on licensing applications.

Eric Sash, 1302 W 13th St. S, Newton, IA 50208, was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to disclose criminal convictions on licensing applications.

Matthew J. Sletten, 838 Leroy Ln., River Falls, WI 54022, had his application for an insurance license denied. This action was taken based on allegations of providing false residency information on licensing applications, and failing to provide accurate and complete information to OCI regarding his criminal conviction history and address information on three separate licensing applications.

Marcina Stewart, aka Marcina Robinson, 8225 N FM 620 Rd., Apt 1221, Austin, TX 78726, was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely disclose to OCI administrative actions taken by the states of North Dakota, South Dakota, and Louisiana.

Stefan Ungerer, 2208 Oakwood Blvd., Wausau, WI 54403, had his application for an insurance license denied. This action was taken based on having criminal convictions that may be substantially related to insurance marketing type conduct and failing to disclose criminal convictions on a licensing application.

Damion C. Walton, 710 Oswego St, Utica, NY 13502, had his 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.

Allegations and Actions Against Companies

Epic Insurance Services LLC, Two Bridge Ave., Ste. 634, Red Bank, NJ 07701, agreed to the issuance of a conditional insurance license having certain disclosure requirements. This action was taken based on allegations of failing to disclose administrative actions on a licensing application.

EquiTrust Life Insurance Company, 222 W Adams St., Ste. 2150, Chicago, IL 60606, was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to timely notify OCI of an insurance agent appointment termination for cause.