

# Office of the Commissioner of Insurance: Administrative actions September 2021

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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](https://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](https://oci.wi.gov), or contact OCI at 1-800-236-8517.

## **Allegations and Actions Against Agents**

Nanette Nolan Broadus, PO Box 998, Covington, LA 70434, 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 and failing to disclose administrative actions taken by the states of Georgia and North Carolina on a licensing application.

Rebecca D. Cunningham, 863 W Puetz Rd., Oak Creek, WI 53154, had her application for an insurance license denied for six months. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to disclose criminal convictions on a licensing application.

John T. Czarnecki, 10627 N Royona Rd., Hayward, WI 54843, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Shaun Donahue, 3 Rolling Rd., Stratford, NJ 08084, had his application for an insurance license denied for 60 days. This action was taken based on allegations of having an administrative action taken by FINRA.

Amir H. Eftekhari, 10836 Leaping Deer Ln., Eden Prairie, MN 55344, 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 Minnesota on a licensing application.

Cierra Finkley, 4801 Kim Ln., Apt. C, Madison, WI 53704, had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Richard A. Freeland, 317 N Shore Dr., Oxford, WI 53952, had his insurance license revoked for five years, was ordered to pay a forfeiture of \$3,000.00, and was ordered to make consumer restitution of \$24,206.16. These actions were taken based on allegations of selling an unsuitable annuity and an unsuitable life insurance policy.

Jose Alejandro Fuentes, 1723 Spruce St., Grafton, WI 53024, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Julien Golden, 3140 N 28th St., Milwaukee, WI 53216, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin

taxes.

Lori A. Haeuser, 12589 N Wauwatosia Rd., Mequon, WI 53097, agreed to the issuance of a two-year conditional insurance license having certain supervisory and reporting requirements. This action was taken based on allegations of misconduct while previously licensed as a Wisconsin intermediary.

Shantel N. Harris, 420 Pilot Rd., Las Vegas, NV 89119, had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Jude P. Jean-Pierre, 3916 N Millwood Dr., Appleton, WI 54913, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Gary Kiltz, 7194 Darnell Ln., Greendale, WI 53129, had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by the Wisconsin Department of Public Instruction.

Matthew Krueger, 7950 Squirrel Lake Rd., Minocqua, WI 54548, was ordered to cease and desist providing incorrect, misleading, or materially untrue information to the Commissioner and was ordered to cease and desist using advertisements that are not compliant with Wisconsin insurance law. These actions were taken based on allegations of using noncompliant advertising to Medicare-eligible consumers and making material misrepresentations to OCI.

Michael J. Larson, 3811 Lake Park Rd., Ashland, WI 54806, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Jesse A. Leaders, 1024 Lakefield Rd., Apt. 4, Grafton, WI 53024, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Theodore L. Lightfield, 424 Donald Dr., Burlington, WI 53105, 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.

Dimitri L. Mastos, 416 E Lincoln, Oregon, WI 53575, 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.

Dianne-Lynn McLester-Heim, N8258 Cooper Rd., Oneida, WI 54155, agreed to the permanent revocation of her Wisconsin insurance license and agreed to pay a \$1,000.00 forfeiture. These actions were taken based on allegations of having a felony conviction that may be substantially related to insurance marketing type conduct, converting insurance payments for personal use, and failing to comply with information requests from OCI.

Matthew G. Melby, 1245 N Water St., Platteville, WI 53818, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Christopher F. Molnar, N88W17079 Elmwood Dr., Menomonee Falls, WI 53051, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Mark A. Neal, 2765 N 56th St., Milwaukee, WI 53210, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Timothy P. Schwister, 971 S Colonial Pkwy., Saukville, WI 53080, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Jamison J. Sivulich, 8453 Windmill Dr., West Jordan, UT 84081, 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.

Patrick Smith, 960 Cumberland Trl., Apt. C, Oshkosh, WI 54904, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Tamara L. Vernosh, 235 S Henry St., Green Bay, WI 54304, had her application for additional lines of insurance authority denied for six months. This action was taken based on allegations of failing to disclose information on a licensing application and

failing to comply with the terms of a previous stipulation and order.

Mary A. Verzich, 1417 N 8th Ave. E, Duluth, MN 55805, had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Donna M. Vogt, N2135 Double D, Campbellsport, WI 53010, had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Jodi L. Watters, 1979 Tumblebrook Rd., Neenah, WI 54956, had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

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

American Financial Security Life Insurance Company, 150 E Palmetto Park Rd., Ste. 450, Boca Raton, FL 33432, was ordered to pay a forfeiture of \$10,000.00 and was ordered to respond fully to each OCI complaint file inquiry. This action was taken based on allegations of failing to timely respond to inquiries from OCI.

Humana Health Plan, Inc., 500 W Main St., Louisville, KY 40201, agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely report to OCI an administrative action taken by the State of Missouri.

Wing Tel, Inc., 55 Broadway, Ste. 402, New York, NY 10006, had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.