

# Office of the Commissioner of Insurance: Administrative actions November 2022

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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**

Kathleen M. Card, 286 W Haines St., Philadelphia, PA 19144, was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of making

misleading statements regarding a Medicare insurance plan.

Nigel Dutchin, c/o 6800 Shoppes at Plantation Drive, Ste. 120, Fort Myers, FL 33912, agreed to the surrender of his Wisconsin insurance license. This action was taken based on allegations of making unsuitable insurance product recommendations, using undue pressure in the sale of an insurance product, and failing to timely pay an ordered forfeiture assessment.

Dynah R. Edang, 3772 E Pulaski Ave., Cudahy, WI 53110, agreed to the addition of a two-year conditional life line of authority to her insurance license. This action was taken based on allegations of failing to disclose administrative actions taken by the State of Wisconsin on a licensing application.

David E. Fischer, 401 Pinnacle Way, Unit 407, Eau Claire, WI 54701, had his insurance license revoked. This action was taken based on allegations of failing to comply with the terms of a previous Stipulation and Order related to unsuitable sales of annuity products and a forfeiture payment.

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

Health Care Service Corporation, A Mutual Legal Reserve Company, 300 E Randolph St., Chicago, IL 60601, agreed to pay a forfeiture of \$1,000.00 and agreed to pay a previously issued Wisconsin Insurance Security Fund (WISF) assessment. These actions were taken based on allegations of failing to timely pay an ordered administrative assessment and failing to timely respond to OCI.

M Insurance Solutions, Inc., 1125 NW Couch St., Ste. 900, Portland, OR 97209, agreed to the issuance of its Employee Benefit Plan Administrator (EBPA) license subject to certain reporting requirements. This action was taken based on allegations of having inadequate financial resources to safeguard the public interest and failing to timely respond to inquiries from OCI.

Smith Health, Inc., 300 Brannan St., Ste. 601, San Francisco, CA 94107, had its application for an Employee Benefit Plan Administrator (EBPA) license denied. This action was taken based on allegations of having inadequate financial resources to safeguard the public interest.

Unum Life Insurance Company of America, 2211 Congress St., Portland, ME 04122, agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of

failing to pay the required death benefit on a life insurance policy.