

Office of the Commissioner of Insurance: Administrative actions September 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.

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

Michelle Balistreri, 10315 W Greenfield Ave., Lot 436, West Allis, WI 53214, had her insurance license revoked. This action was taken based on allegations of owing

delinquent Wisconsin taxes.

Kristina N. Chamis, 17111 Olcott Ave., Tinley Park, IL 60477, was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely report to OCI administrative actions taken by the states of Delaware, California, and Florida.

Stanford L. Clacks, 5132 Brandenburg Way, Madison, WI 53718, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Navi J Dowty, Po Box 1065, Wausau, WI 54402, agreed to pay a forfeiture of \$5,000.00. This action was taken based on allegations of failing to properly consider suitability in selling life insurance.

Jalen Elliott, 1864 Prairie Ave., Beloit, WI 53511, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Matthew J. Fanter, W278N2456 Prospect Ave., Pewaukee, WI 53072, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Mark S. Farnan, 17 Fuller Dr., Madison, WI 53704, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Michele L. Frahm, 1504 Jackson St., Mosinee, WI 54455, agreed to pay a forfeiture of \$5,000.00. This action was taken based on allegations of providing unfair inducements in the sale of insurance.

James M. Gamauf, S39W27460 Brookhill Dr., Waukesha, WI 53189, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Alexandria D. Gelrod, 5250 SW 10th St., Margate, FL 33068, had her 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.

Mardy Gould, 1033 Larkspur Loop, Jacksonville, FL 32259, was ordered to pay a

forfeiture of \$500.00. This action was taken based on allegations of failing to timely report to OCI administrative actions taken by the states of South Dakota, California, and Nebraska.

Joshua Guelda, 655 Irving Park Rd., Unit 3607, Chicago, IL 60601, agreed to the permanent surrender of his insurance license. This action was taken based on allegations of failing to respond to OCI inquiries and failing to report address changes.

Darci Hoffland, 315 S Ohio St., Prairie du Chien, WI 53821, agreed to the surrender of her insurance license for a minimum period of one year. This action was taken based on allegations of issuing certificates of insurance containing false information.

Kristina Janousek, 5840 Fannine Way, Las Vegas, NV 89130, had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Diane A. Jarvis, 315 Kristin Ct. W, Brookfield, WI 53045, had her applications to reinstate her insurance licenses denied. These actions were taken based on allegations of failing to disclose previous administrative actions taken by the State of Wisconsin on licensing applications, violating the terms of an OCI warning letter, and having unpaid civil money judgments.

Derrick Johnson, 662 S Military Tr., Deerfield Beach, FL 33442, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Tyler Kuehni, 302 W Geneva St., Delavan, WI 53115, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Pichinda H. Lackey, 8710 Shane Ln., Apt. 308, Spotsylvania, VA 22551, was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely report to OCI administrative actions taken by the states of Pennsylvania, Washington, and Louisiana.

John A. MacDonald, 827 Chelsea Dr., Elkhorn, WI 53121, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin

taxes.

Mark J. McClinton, 1001 N 16th Ave., Wausau, WI 54401, agreed to pay a forfeiture of \$5,000.00. This action was taken based on allegations of providing unfair inducements in the sale of insurance.

Ian L. McCloskey, 315 Whiskey Rd. SW, Isanti, MN 55040, had his application for an insurance license denied. This action was taken based on allegations of having pending felony charges and failing to timely report criminal charges while previously licensed.

Nikolaos Paras, c/o PG Genatt Group, LLC, 3333 New Hyde Park Rd., Ste. 409, New Hyde Park, NY 11042, 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 Vermont, Virginia, and Utah on a licensing application; failing to timely disclose to OCI administrative actions taken by other states while licensed in Wisconsin; having an extensive history of administrative actions taken by other states; and failing to respond promptly to inquiries from OCI and other state insurance regulatory agencies.

TJ Pham, 5730 Brookhaven Dr., Racine, WI 53406, 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, owing delinquent child support, having a civil money judgment rendered against him by an insurer, failing to respond to inquiries from OCI, and providing incomplete and untrue responses on a licensing application.

Randy P. Polakoski, 106 E Church St., Oakfield, WI 53065, had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Jeffrey Pollard, 4400 Applecrest Dr., Palm Beach Gardens, FL 33410, was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely report to OCI administrative actions taken by the states of Indiana, New York, and Louisiana.

Gabrielle D. Portis, 800 N Central Ave., Apt. 910, Phoenix, AZ 85004, was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely report to OCI administrative actions taken by the states of Virginia, New York,

and Louisiana.

Nelson J. Ramos, 525 Lancaster Ave., Apt. 402, Reading, PA 19611, had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to make complete disclosures of a criminal conviction and an administrative action taken by the State of New York on a licensing application.

Joe M. Roos-Evans, 805 W Hwy. 50, O'Fallon, IL 62269, 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 Wisconsin and Missouri on a licensing application.

Sarah Ruiz, 5253 Bittersweet Ln., Oshkosh, WI 54901, had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes.

Joshua E. Shapiro, 1185 Cameo Ct., Camarillo, CA 93010, had his application for an insurance license denied. This action was taken based on allegations of misconduct and fraud in an employment setting.

John P. Sivels, 11542 S Laflin St., Chicago, IL 60643, was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely report to OCI administrative actions taken by the states of New Hampshire, Arkansas, Alaska, and Arizona.

Bradley D. Stokke, 2862 E Princeton Ave., Eau Claire, WI 54703, agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to disclose existing life insurance policies on a life insurance application.

James D. VanVonderen, W5976 Blue Bonnet Dr., Appleton, WI 54915, agreed to pay a forfeiture of \$5,000.00 and agreed to a ten-month suspension of his insurance license. These actions were taken based on allegations of selling unsuitable annuities and making misrepresentations in insurance sales.

Allegations and Actions Against Companies

Adroit Health Group, LLC, 1575 Heritage Dr., Ste. 200, McKinney, TX 75069, was ordered to pay a forfeiture of \$2,000.00 and to provide all information requested by OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI.

Canada Life Assurance Company, The, 8515 E Orchard Rd., Greenwood Village, CO 80111, was ordered to pay a forfeiture of \$1,000.00 and a Wisconsin Insurance Security Fund (WISF) assessment. These actions were taken based on allegations of failing to timely pay a previously issued WISF assessment.

Covenant Administrators, LLC, 2810 Premiere Pkwy., Ste. 400, Duluth, GA 30097, had its application for an Employee Benefit Plan Administrator license denied. This action was taken based on allegations of failing to disclose administrative actions on a licensing application, having a history of repeated non-disclosures, and lacking financial resources to adequately safeguard consumers and the public.

National Health Insurance Company, 4455 LBJ Frwy., Ste., 375, Dallas, TX 75244, was ordered to pay a forfeiture of \$1,000.00 and was ordered to pay a Wisconsin Insurance Security Fund (WISF) assessment. These actions were taken based on allegations of failing to timely pay a WISF assessment.