State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Tommy G. Thompson
Governor

Connie L. O'Connell
Commissioner

Bureau of Market Regulatior
121 East Wilson Street • P.O. Box 787
Madison, Wisconsin 53707-787
(608) 266-3585 • (800) 236-851
E-Mail: ocimreg@mail.state.wi.us • Fax: (608) 264-811
http://badger.state.wi.us/agencies/oci/oci_home.htn

June 8, 2000

OWEN G CONSTANZA
1535 EAST AVENUE
BELVIDERE ILLINOIS 61008

Re: Our File No.: 00-C26406

Dear Mr. Constanza:

The Office of the Commissioner of Insurance of the State of Wisconsin has received an inquiry about your insurance practices in this State. Our investigation depends on a complete and accurate information from you. When replying to this complaint, refer to the above referenced file number. This request for information is made pursuant to s. 601.42, Wis. Stat., your written response shall be received within ten days of your receipt of this letter. Failure to respond will result in a recommendation for a demand for forfeiture.

We request you provide this information within 10 days of your receipt of this letter. We request you send all of the following information to this office:

- Copies of relevant documents and correspondence

- A written explanation signed by you, providing your version of the situation surrounding this matter

If you have any questions feel free to contact the undersigned at 1-608-266-7418 or mark.reinholz@oci.state.wi.us.

Sincerely,

Mark J. Reinholz
Insurance Examiner

Attachments

State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Tommy G. Thompson
Governor

Connie L. O'Connell
Commissioner

Bureau of Market Regulation
121 East Wilson Street • P.O. Box 7873
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E-Mail: ocimreg@mail.state.wi.us • Fax: (608) 264-8115
http://badger.state.wi.us/agencies/oci/oci_home.htm

February 6, 2001

OWEN G COSTANZA
1535 EAST AVENUE
BELVIDERE ILLINOIS 61008-0000

RE: Our File No. 00-C26406

Dear Mr. Costanza:

Your letter received here on June 30, 2000 has generated a need for additional information. We have enclosed a copy of the document for your review.

Pursuant to s.601.42, Wis. Stat., we request your written response to this office within ten days of your receipt of this letter. Your response shall include:

- A **complete detailed description of the events which led to your termination by Liberty Insurance Corp**. The description shall include facts of the claim, insurance companies involved, reasons given for denial and whether or not any actions by you or others you are aware of may have been considered fraudulent. This is your opportunity to refute the allegations brought against you by Liberty.

If you have any questions feel free to contact the undersigned at 1-608-266-7418 or mark.reinholz@oci.state.wi.us.

Sincerely,

Mark J. Reinholz
Insurance Examiner

Reinholz, Mark

From: Owen Costanza [owencostanza@msn.com]
Sent: Monday, February 19, 2001 11:19 AM
To: Reinholz, Mark
Subject: Re: Letter Dated February 6th 2001

No, Problem working right now on it. I do wish to clear this matter up with you as soon as possiable and I apoligize for not giving the information you wanted before.
----- Original Message -----
From: "Reinholz, Mark" <Mark.Reinholz@oci.state.wi.us>
To: "'Owen Costanza'" <owencostanza@msn.com>
Sent: Monday, February 19, 2001 7:16 AM
Subject: RE: Letter Dated February 6th 2001

> Thanks!
>
> -----Original Message-----
> From: Owen Costanza [mailto:owencostanza@msn.com]
> Sent: Monday, February 19, 2001 11:11 AM
> To: Mark.Reinholz@oci.state.wi.us
> Subject: Letter Dated February 6th 2001
>
>
> Dear, Mr. Reinholz
>
>
> I just received your letter in the mail on Friday 2/16/01. I assume
this
> is the certified letter that the post office seems to cant deliver to me
> when someone is at the house. Anyway I will be writing your response right
> after I send you this e-mail , I just wanted to acknowledge receipt of the
> letter and let you know I was responding promptly.
>
>
>
>
>
> Owen G. Costazna
>
>

State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Scott McCallum, Governor
Connie L. O'Connell, Commissioner

Wisconsin.gov

Bureau of Market Regulation
121 East Wilson Street • P.O. Box 7873
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http://badger.state.wi.us/agencies/oci/oci_home.htm

May 15, 2001

OWEN G CONSTANZA
1535 EAST AVENUE
BELVIDERE ILLINOIS 61008

Re: Our File No.: 00-C26406

Dear Mr. Costanza:

We have not received a response to our inquiry to you dated February 02, 2001, or our e-mail exchange of February 19, 2001. Enclosed is a copy of that letter for your review.

Pursuant to S. 601.42, Wis. Stat., we request your response within **5 days of your receipt of this letter.** Failure to respond will result in a forfeiture of $1,000 per day being imposed and other actions.

If you have any questions feel free to contact the undersigned at 1-608-266-7418 or mark.reinholz@oci.state.wi.us.

Sincerely,

Mark J. Reinholz
Insurance Examiner
Bureau of Market Regulation

Enclosure

Mark J. Reinholz
State Of Wisconsin/ Office of the Commissioner
121 East Wilson St P.O. Box 7873
Madison, WI. 53707-7873
February 19,2001

RECEIVED MAY 16 2001 WISCONSIN COMMISSIONER OF INSURANCE

Dear Mr. Reinholz:

December 3rd 1999 it was Friday and our day car provider had informed us earlier in the week that she had to go out of town that day and would be unable to watch our kids. We had arranged for my mother who lives in Chicago at 3748 N Central Park to watch our 2 kids.

Going into Chicago I took our 92 Chevy Astro Van rather than the car which is tight with two car seats or our Conversion Van which is hard to park and I do not feel safe with that van near my mothers house. My wife used our 92 Chevy Caviler to go to work that day.

I arrived in Chicago earlier that morning at my mother's house. My wife and I had decided that I would use that morning to finish up Christmas Shopping for a few items we could not find. I went to a few store and then to the mall at six corners Irving/Cicero in Chicago.

When I had come out side from Sears to continue shopping I found my van was gone. After checking with the towing company who works that lot they told me to call the police that there had been a lot of problems in the area with theft. I tried to call from the store however I got frustrated at waiting on hold and took a cab back to my mothers house and made the call from there.

It was some time after new years I do not know the specific date or location that the police found the van at. I informed Liberty Mutual of the location of the van. Later in January I heard from a Michele Tomossao Liberty's special investigator. Said he had a problem that there were no signs of forcible entry in the van and that it had been burned.

He told me at that time that if I had made a mistake that I could tell him and it would be all OK just between him and I and again went over with him what had transpired. He then requested all of my bank statements and phone records for the last 3 months. I provided him with all he requested.

Over the next few weeks he had informed me that a lab had determined that the last person to use the van had used a key. He went on to say that because I had to files Bankruptcy in 95 (was just discharged in dec99) that I wanted to commit fraud. I strongly deny!

I was never shown the papers from the lab and they never listened to me or even talked to any of the people with whom I had to plain the trip to Chicago. He never spoke to my Mother or to the daycare provider.

Inactive 10/11/02

the termination

In February on a Thursday night I was called my Michael Tomasso to say that my claim was being denied. I was then called into the Naperville office for a meeting they informed me that this was my chance to rebut the allegations against me. When I got their Friday morning they read a letter to me that said: In their opinion I was either directly or indirectly involved in the theft of my van because I want to commit fraud.

According to records that occurred on 3/22/2000

I won the unemployment case against them; the unemployment office said all of their claims were not supported by any facts and that it was completely circumstantial. My legal counsel at the time recommend to me that the value of the van was 3500 and I owed no money on it was not worth the cost of pursuing this matter any further.

I have since then been trying to move on with this. I am doing very well selling insurance for an independant agency.

If you need any further information please feel free to contact me.

Regards,

Owen G. Costanza

State of Wisconsin
Office of the Commissioner of Insurance
121 West Wilson Street
PO Box 787
Madison Wisconsin 53707-787

COMMISSIONER OF INSURANCE
JUN 30 2000

Dear, Mr. Mark J. Reinholz

In response to you letter sent to me on June 8,2000, I was not involved at any time in a fraudulent claim against Liberty Mutual. I was not given at any time the chance to rebut any of the claims they made and was advised by legal counsel it was not in my interest to pursue this because of the small value of the vehicle to me.

If you have any further questions for me please feel free to contact me in the future.

Sincerely,

Owen Costanza

Reinholz, Mark

From: Reinholz, Mark
Sent: Tuesday, May 15, 2001 1:10 PM
To: 'owencostanza@msn.com'

Dear Mr. Costanza:

We have not received a response to our inquiry to you dated February 6, 2001 , or our e-mail exchange of February 19, 2001. Enclosed is a copy of that letter for your review.

Pursuant to S. 601.42, Wis. Stat., we request your response within **5 days of your receipt of this letter**. Failure to respond will result in a forfeiture of $1,000 per day being imposed and other actions.

If you have any questions feel free to contact the undersigned at 1-608-266-7418 or mark.reinholz@oci.state.wi.us.

Sincerely,

Mark J. Reinholz
Insurance Examiner
Bureau of Market Regulation

Enclosure

State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANC

Jim Doyle, Governor
Sean Dilweg, Commissioner

Wisconsin.gov

AGENT LICENSING SECTI
P.O. Box 7
Madison, Wisconsin 53707-7
(608) 266-8699 • Fax: (608) 267-9
E-Mail: ociagentlicensing@wisconsin.
Web Address: oci.wi.

October 8, 2008

CERTIFIED MAIL - RETURN RECEIPT REQUESTED
OWEN G COSTANZA
199 EDSON ST
POPLAR GROVE IL 61065

Re: Case No. 08-C31695

The Office of the Commissioner of Insurance has completed its investigation of your application dated June 10, 2008, for a permanent individual intermediary agent's insurance license and has decided to deny that application. The decision to deny your license application is based on the following:

> You have indicated "No" in answer to the question on the application regarding felony or misdemeanor convictions. Our investigation has disclosed a misdemeanor or felony conviction undisclosed on your application. Section Ins 6.59 (5) (a), (b) and (d), Wis. Adm. Code, as well as s. 628.04, Wis. Stat., provide that applications can be denied if the applicant fails to accurately complete the application form, and does not disclose past criminal convictions or pending charges.

> You have indicated "No" in answer to the question "Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of limited liability company, ever has an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct. Our investigation has disclosed a termination from Liberty Mutual with allegations of misconduct. Section Ins 6.59 (5) (b) and (d), Wis. Adm. Code, as well as s. 628.04, Wis. Stat., provide that applications can be denied if the applicant fails to accurately complete the application form.

Because of the above reasons, OCI cannot immediately grant this license to you. Please be advised that OCI denies your application for intermediary license for 31 days until November 8, 2008. On this date your license application will be processed by OCI and you will have authority to sell insurance once you receive your license and are properly appointed with an insurer. If you want to contest this denial, OCI must receive a written petition for a hearing within 30 days of the date of this letter pursuant to s. 601.62 (3), Wis. Stat. The petition must include all of the following:

1. Your name, current address and phone number.
2. The date of your petition and the case number listed above.
3. A concise explanation of each basis for which you believe the denial should be withdrawn or modified.
4. If you choose to hire an attorney, the name, address and phone number of the attorney who will appear representing you.

This license denial for 31 days is an administrative action and will be reported to other states. You should check with each state that you are licensed in to see if you are required to report this administrative action. This administrative action should be disclosed on future applications.

Sincerely,

Linda Goad

Linda S. Goad
Agent Licensing Section

State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Jim Doyle, Governor
Sean Dale, Commissioner

Wisconsin.gov

AGENT LICENSING SECTION
P.O. Box 7872
Madison, Wisconsin 53707-7872
(608) 266-8699 • Fax: (608) 267-9451
E-Mail: ociagentlicensing@wisconsin.gov
Web Address: oci.wi.gov

July 14, 2008

CERTIFIED MAIL - RETURN RECEIPT REQUESTED
OWEN G COSTANZA
199 EDSON ST
POPLAR GROVE IL 61065

The Office of the Commissioner of Insurance has reviewed your application for an intermediary agent's insurance license dated. The application has a number of questions that you answered. You answered "No" to the application questions relating to criminal arrest/convictions and employment termination from an insurance company for cause. Our investigation has disclosed that you have had criminal arrest/conviction and you have had your employment terminated for cause. To proceed with the application process, please supply the following information:

Have you ever been convicted of, or are you currently charged with, committing a crime, whether or not adjudication was withheld?

> "Crime" includes a misdemeanor, felony or a military offense. You may exclude misdemeanor traffic citations and juvenile offenses. "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or novo contender, or having been given probation, a suspended sentence or a fine.

1. A copy of the charging document,
2. A copy of the official document which demonstrates the resolution of the charges or any final judgment, and
3. Your explanation of why you did not disclose the criminal arrest/conviction
4. Your explanation of what happened and a statement of why we should license you.

Have you or any business in which you are or were an owner, partner, officer or director ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?

1. A written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and
2. Copies of all relevant documents
3. Your explanation of why you did not disclosed your termination for alleged misconduct

We need information regarding your employment history. Please provide:

1. Explanation of what you have been doing since January 1, 1998
2. List of dates of employment. For each employer, include the name of each employer, address, name of your supervisor, and the supervisor's telephone number
3. Why did you leave each job?
4. Describe any allegation of misconduct or improper actions at each job.

Pursuant to s. 601.42, Wis. Stat., please provide the above information within 14 days of the date of this letter. Failure to provide the information will result in the denial of your license application.

If you have questions, please contact me directly at (608) 267-1231.

Sincerely,

Linda Goad

Linda S. Goad

To the Wisconsin Insurance Commissioner

Aug 28, 2008

Dear Sir,

I apologize that you did not receive the letter from my attorny, I am typing this in a hurry to try and answer your questions.

Since I was terminated from Liberty , I went to work for the Brent Walker Agency where I continued to maintain a Wisconsin license. The Illinois department and unemployment office both opened files to Libterys accusation against me regarding a claim both the departments closed their file in my favor.

I was accused by a claim rep of being involved in a claim of a client which I had alerted them. That was a long time ago and very frustrating for me.

After that I worked for the Brent Walker agency in Belvidere IL, Brent sold the agency in 1999 I chose not to stay with the new owners.

I then went to work for Arthur J. Gallaher in Itasca IL running their high end homeowners from 1999-2003. My manager had also left and they were dissolving the department.

I went to for after that for the Neis Insurance agency in Crystal Lake IL , the owner was going to buy and agency for me to run in Freeport IL, after 6 month that fell through. He then had me run his office in Elgin IL. I parted way with him as we were not seeing eye to eye on sales numbers. .

In 2005 I went to the Anderson Agency in Loves park Il and work for Gary Anderson, great agency very good people. After 8 months of repeated harassment from Tom Nies owner of the Neis Insurance I completely left the insurance industry and bought a log haul trucking company.

Stateline Express was one of my clients and I purchased half of the company.

In January 2008 with the increase in fuel and the increase of insurance rates I chose to leave the trucking company and sold my interest back to my partner and begin negations with Brooke to purchase an agency.

I bought in February a franchise and then on May 30, 2008 I purchased their book of business from their Rockford Location.

I apologize and did not mean to make the mistakes on the application that I did, I looked at Liberty terminating my employment and did not know they reported me as canceled me with your department. I continued to hold a Wisconsin license and also had to answer questions about them before.

I wanted the lawyer to respond because he was the one that represented me in the disorder conduct and that was not supposed to be on the record. I had received supervision for a returned check when we had moved and it was lost in the mail.

I am asking for a license because my agency is in close proximity to Wisconsin and the purchase also has some business in your state.

The mistakes on the application were mistakes on my part and was not done intentionally.

I do apologize and please feel free to contact me for any information.

Owen G Costanza

Brooke Insurance

13532 Julie Drive

Poplar Grove Il 61065

815-765-3444 phone

815-262-4293 cell phone

815-765-3548 home