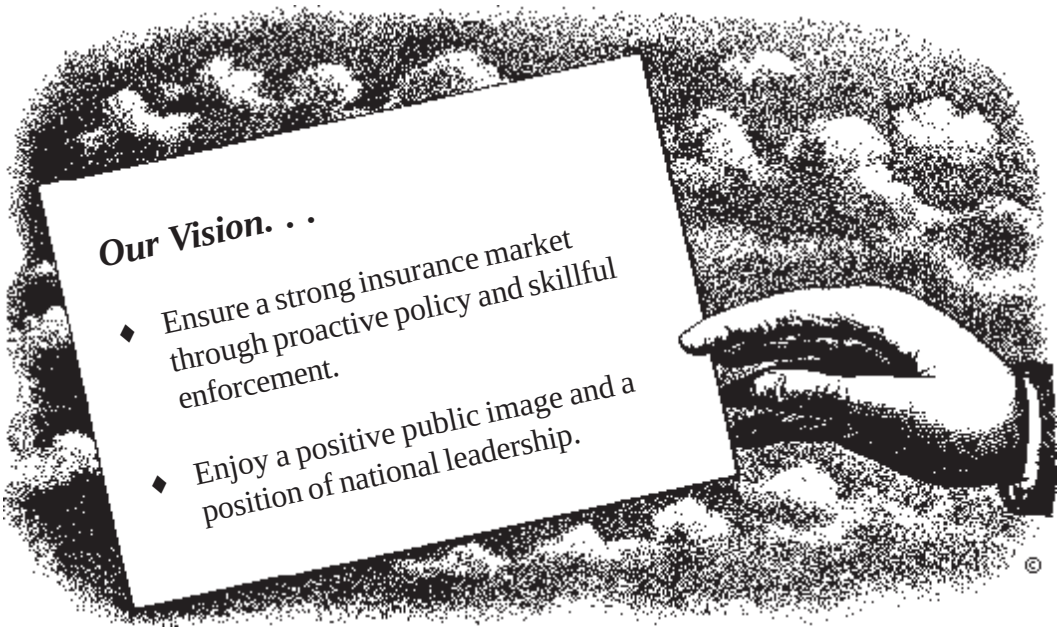
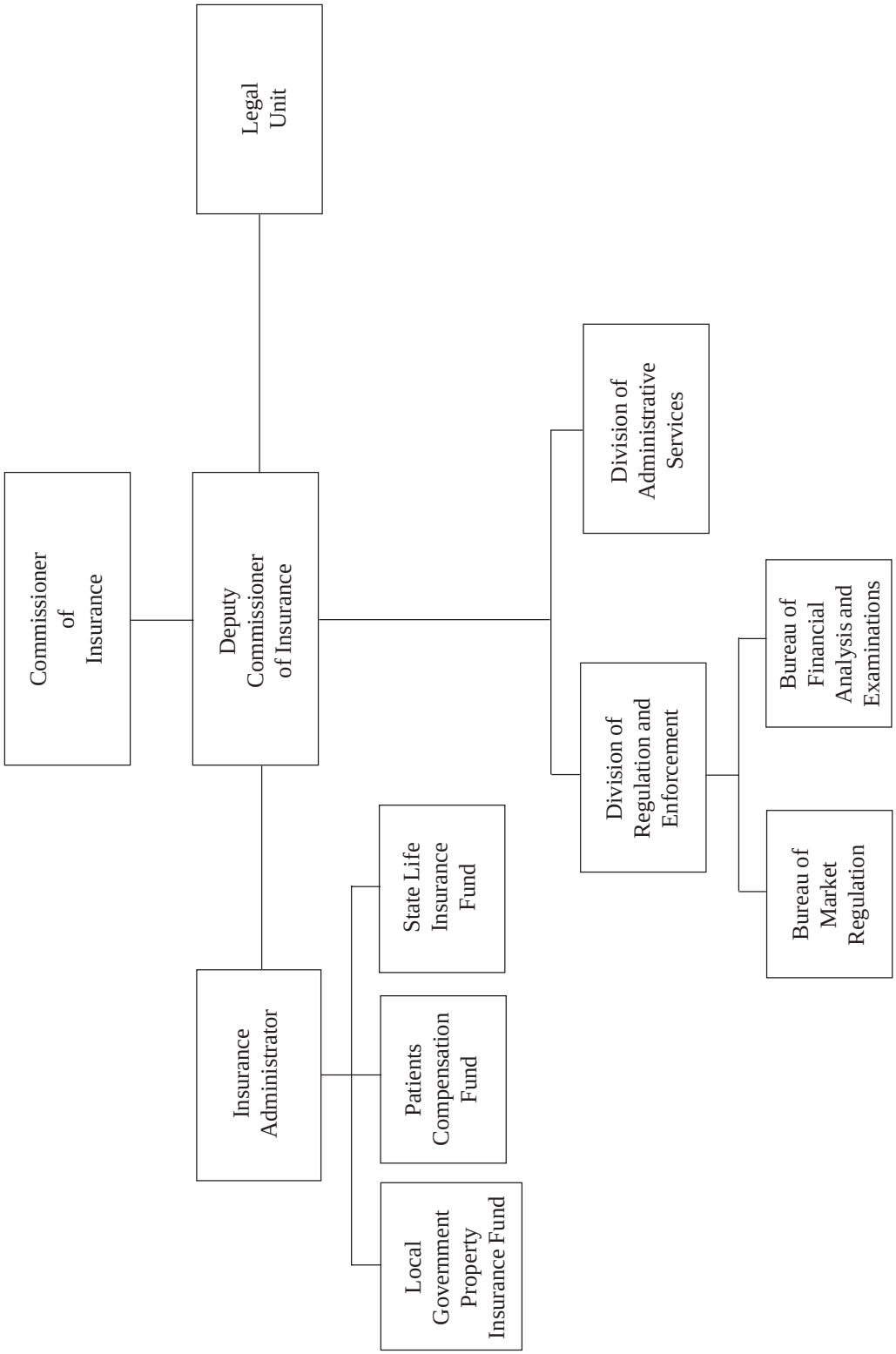
Administration of the Office



Organization and Staffing of the Office of the Commissioner of Insurance



Organizational Structure

The office is divided into the Insurance Administrator area, the Legal Unit and two divisions, the Division of Regulation and Enforcement and the Division of Administrative Services.

Insurance Administrator

This unit provides advice on executive matters affecting the office's goals and initiatives, directs the office's legislative initiatives, communications activities, and provides advice on technical insurance-related issues.

The OCI managed care specialist, who serves as an ombudsman for consumers who have questions or problems with their managed care plans, is assigned to this unit. The managed care specialist investigates complex managed care complaints received by OCI and educates consumers on their rights under managed care plans. Implementing and administering the state's independent review program is the responsibility of the managed care specialist.

This unit also has administrative responsibilities for three segregated funds: the Local Government Property Insurance Fund, the Patients Compensation Fund, and the State Life Insurance Fund.

The Local Government Property Insurance Fund offers property insurance protection to qualified local government units.

The Patients Compensation Fund provides medical malpractice protection to health care providers for claims in excess of $1,000,000 per claim or $3,000,000 annual aggregate for each policy year.

The State Life Insurance Fund offers life insurance to Wisconsin residents in amounts not exceeding $10,000 per person.

Legal Unit

The Legal Unit represents the office in administrative proceedings, provides legal advice to staff, represents or supervises representation of the office in litigation and insurance company receiverships, provides legal services for the Patients Compensation Fund, Wisconsin Health Care Liability Insurance Plan, Local Government Property Insurance Fund and State Life Insurance Fund, and develops legislative proposals and administrative rules.

Division of Regulation and Enforcement

The division is responsible for carrying out all of the office's insurance regulatory and enforcement responsibilities, along with the office's consumer education program through the development and publication of the office's insurance consumer education publications. In addition, the division is responsible for the development and promulgation of administrative rules interpreting insurance statutes, as required. Finally, the division has a major role in the office's participation in the National Association of Insurance Commissioners, a trade association made up of the country's chief insurance regulators.

The division fulfills its regulatory responsibilities primarily through its two bureaus, described below.

Bureau of Financial Analysis and Examinations. This bureau monitors the financial solvency of insurers licensed to do business in Wisconsin. It conducts field financial examinations of domestic insurer operations, administers insurer rehabilitations and liquidations, audits and collects insurer taxes and fees, licenses insurance companies, and administers the fire department dues program.

Bureau of Market Regulation. This bureau reviews the rates, forms, and contracts filed with the agency by insurers; determines compliance with applicable laws and rules; initiates appropriate administrative actions; examines insurer underwriting and rating procedures, advertising files, claims processes and policyholder services; staffs several risk-sharing plans; provides assistance to consumers in resolving problems with insurers and agents; disseminates information to the public; investigates agent activities; conducts field reviews of insurer operations; and administers the insurance intermediaries testing and licensing program.

Division of Administrative Services

This division is responsible for all general administrative functions of the agency including information technology, budget, accounting, contracting, purchasing, human resources, facilities management, records management, mail, publications, and support services.

Front Row: Guenther Ruch, Eileen Mallow, Susan Ezalarab, John Montgomery
Back Row: Jorge Gomez, Fred Nepple, Randy Blumer, Clare Stapleton Concord
Not Pictured: Roger Peterson

Jorge Gomez—Governor Jim Doyle appointed Jorge Gomez Commissioner of Insurance for the State of Wisconsin on February 17, 2003. The Office of the Commissioner of Insurance has a staff of 135.

Commissioner Gomez has 17 years of experience as an attorney. Prior to this appointment, he served as Vice President and General Counsel of United Government Services LLC, a Medicare Part A fiscal intermediary, located in Milwaukee, Wisconsin. In this position he managed corporate legal issues and oversaw compliance for the company's operations in Wisconsin, California, New York, Michigan, and Illinois. He is a former litigation partner at the Michael, Best and Friedrich law firm in Milwaukee, where he managed commercial disputes and white collar criminal cases. Earlier in his career, he worked as a felony prosecutor in Milwaukee and as an employment lawyer for Legal Action of Wisconsin in Madison.

Commissioner Gomez chairs the Patients Compensation Fund Board of Governors and is a member of the Wisconsin Insurance Security Fund Board.

Commissioner Gomez is involved in national issues with the National Association of Insurance Commissioners (NAIC) where he serves as Chair of the Senior Issues Task Force. He is a member of the Government Affairs Task Force, Reinsurance Task Force, Valuation of Securities Task Force, International Insurance Relations Committee, NAIC/Consumer Liaison Committee, and the NAIC/Industry Liaison Committee.

Commissioner Gomez is a 1979 graduate of Pitzer College and received a law degree from the University of Wisconsin-Madison Law School in 1986.

Randy Blumer—Randy Blumer was appointed Deputy Commissioner of Insurance for the State of Wisconsin on February 17, 2003, by Commissioner Jorge Gomez. Prior to this appointment, he served as Acting Commissioner of Insurance in 1998 and as Deputy Commissioner from 1986 to 1987, 1993 to 1997, and 1999 to 2002.

Deputy Commissioner Blumer has been with the Office of the Commissioner of Insurance for over 20 years serving the office covering a wide variety of responsibilities. His previous positions include serving as the Administrator for the Division of Regulation and Enforcement, Assistant Deputy Commissioner, financial examiner and market conduct examiner. Deputy Commissioner Blumer is a student of Wisconsin's regulatory philosophy of focused intervention, which strives to meet consumer needs and promote strong competition in the insurance marketplace.

Deputy Commissioner Blumer has served as Vice Chair of the Group Insurance Board since 1989, and is a member of the Birth to 3 Interagency Coordinating Council. He has had a leadership role nationally serving on numerous committees and task forces of the National Association of Insurance Commissioners (NAIC) including chairing the Examination Oversight Task Force and the Financial Analysis Working Group which performs in-depth analysis on national significant insurers.

Deputy Commissioner Blumer has a BS degree from the University of Wisconsin-Madison and has done post graduate work in accounting. He was the 2002 recipient of the NAIC's Robert Dineen Award for outstanding service and contribution to the state regulation of insurance.

Eileen Mallow—Ms. Mallow was appointed Assistant Deputy Commissioner of Insurance in November 1999. Her duties at the agency include executive assistance on public policy issues affecting insurance regulation at the state and national level, managing the agency's public information activities, and supervision of the State Life Insurance Fund, the Local Government Property Insurance Fund and the Patients Compensation Fund. She also sits on the Health Insurance Risk-Sharing Plan (HIRSP) Board of Governors, the Interagency Coordinating Council and the State Council on Alcohol and Other Drug Abuse.

Ms. Mallow has worked in the Office of the Commissioner of Insurance (OCI) since 1995. Prior to her current assignment, she was responsible for analyzing public policy and legislative issues for the Commissioner. From 1995 to 1996, she was the director of HIRSP.

Prior to OCI, Ms. Mallow worked as an analyst at the Cost Containment Commission reviewing applications by hospitals, ambulatory surgery centers and home health agencies to expand. Ms. Mallow has also been an analyst for nursing home reimbursement policy for the Wisconsin Medical Assistance program and as a Budget Analyst in the state Department of Health and Family Services.

Ms. Mallow has a B.S. degree from the University of Wisconsin-Madison.

Fred Nepple—Fred Nepple has served as OCI General Counsel since 1984. Mr. Nepple received his B.A. (1971), law (1974) and masters in accounting (1986) degrees from the University of Wisconsin. After a period in private practice he became a staff attorney for the Wisconsin Council on Criminal Justice and then for the Wisconsin state legislature. He served as General Counsel for the Commissioner of Savings and Loan from 1980 to 1984 before joining OCI. Mr. Nepple chairs the NAIC ERISA Workgroup and NAIC Regulatory Framework Task Force and received the NAIC Robert Dineen Award in 2003.

Guenther Ruch—Guenther Ruch heads up the Division of Regulation and Enforcement at the Office of the Commissioner of Insurance for the State of Wisconsin and is responsible for the enforcement of Wisconsin insurance laws. Mr. Ruch has been involved in the regulation of insurance for over 25 years. He has been active in the National Association of Insurance Commissioners (NAIC), a trade association consisting of the country's chief insurance regulatory officials for over 10 years, heading up its Senior Issues Task Force and actively participating in its insurance market conduct and financial solvency activities. Prior to his current position, Mr. Ruch was the director of the office's Market Regulation Bureau within the Division of Regulation and Enforcement. The bureau is responsible for handling consumer complaints, processing insurance policy forms, investigating insurance companies and agents for insurance law violations, and participating in the development of administrative rules. Prior to that, he was the Assistant Director of the Office's Financial Analysis and Examinations Bureau within the Division of Regulation and Enforcement. Mr. Ruch also was an accounting manager with a major insurance company based in Madison.

Mr. Ruch has written a number of insurance-related articles including *Medicare Supplement Insurance Standardization – Myth or Miracle* and *The Use of CPA Working Papers in the Financial Examination Process*. He has a BBA from the University of Wisconsin-Whitewater and was the 1998 recipient of the NAIC's Robert Dineen Award for outstanding service and contribution to the state regulation of insurance.

Clare Stapleton Concord—Clare Stapleton Concord heads the Division of Administrative Services. The Division of Administrative Services supports the mission of each programmatic unit. In setting direction and leading the Division the Administrator's responsibilities include oversight of: Budget and Fiscal Management, Information Technology, Purchasing, Accounting, Payroll, Personnel, Affirmative Action, Training, Facility Management, Clerical and administrative support to the Office of the Commissioner. An important part of the Division Administrator's responsibilities is coordinating the development of agency strategic plans (e.g., Business, IT, Training, Continuation), including integrated performance measures, as the basis for budget preparation and operational planning for the agency. Clare holds degrees from the University of New South Wales BSc (Hons), and Northwestern University (MSc, PhD). She formerly taught at the University of Wisconsin-Madison and held positions at the University of Wisconsin System Administration.

Susan Ezalarab—Susan Ezalarab has been the Director of the Bureau of Market Regulation for the Wisconsin Office of the Commissioner of Insurance since 1994. Her current responsibilities include managing the market conduct examination; policy form and rate filing; complaints and enforcement; producer licensing and continuing education functions.

Ms. Ezalarab received a B.S. in Education and a M.A. in Public Policy and Administration from the University of Wisconsin-Madison. She holds the following designations: Certified Insurance Examiner (CIE) , Fellow, Life Management Institute (FLMI), and Chartered Property Casualty Underwriter (CPCU).

Ms. Ezalarab is a member of the Insurance Regulatory Examiners Society and serves on the Accreditation and Ethics Committee. She is also a regulator member of the Association of Insurance Compliance Professionals (AICP) and co-chairs the Government and Industry Relations Committee for AICP.

John Montgomery—A state employee since 1977, Mr. Montgomery has worked at OCI since 2001 as Deputy Administrator for the Division of Administrative Services. Prior to this he worked 14 years as Deputy State Budget Director in the State Budget Office and also served as Chief of Budget Operations where he was responsible for budget, accounting, personnel and information technology. A native of Chicago, he has Masters' Degrees in both public administration and in planning from the University of Wisconsin-Madison.

Roger Peterson—Roger Peterson became Director of the Bureau of Financial Analysis and Examinations on June 28, 2004. Mr. Peterson's current responsibilities focus on monitoring the solvency of insurers operating in the state and enforcement of the related Wisconsin insurance laws. Mr. Peterson has been involved in the regulation of insurance since 1988. His previous positions include Insurance Financial Examiner Chief, Policy and Reserve Specialist and financial examiner.

Mr. Peterson is active in the National Association of Insurance Commissioners (NAIC) including chairing the Financial Analysis Handbook and Financial Analysis Research and Development working groups. Mr. Peterson received a B.S. in Business and Economics from the University of Wisconsin-Platteville and a M.B.A. in Finance from the University of Wisconsin-Whitewater.

Office Personnel
(as of July 2004)

Jorge Gomez, Commissioner
Randy Blumer, Deputy Commissioner

Judy Arawinko	Executive Staff Assistant
James Guidry	Legislative Liaison
Alice Shuman-Johnson	Attorney

Insurance Administrator

Eileen Mallow	Insurance Administrator
Barbara Belling	Managed Care Specialist

Local Government Property Insurance Fund

Danford Bubolz	Insurance Program Officer

Patients Compensation Fund

Theresa Wedekind	Chief
Audrey Hawk	Program Assistant
Jeffrey Kohlmann	Insurance Program Specialist
Rodney Orr	Regulatory Specialist
Inez Paynter	Insurance Program Specialist
Thomas Raymakers	Accountant

State Life Insurance Fund

Mary Sprague	Chief
Greg Luft	Accountant
Alice Sundt	Program Assistant
Jean Wendlick	Program Assistant

Legal Unit

Fred Nepple	General Counsel
Sheila Becker	Legal Secretary
James Harris	Attorney
Robert Luck	Attorney
Julie Walsh	Attorney

Division of Regulation and Enforcement

Guenther Ruch	Administrator
Mary Sue Gilardi	Executive Staff Assistant
Betsey Rewey	Program Assistant
Jean Terry	Program and Planning Analyst

Bureau of Financial Analysis and Examinations

Roger Peterson	Director
Karl Albert	Insurance Financial Examiner
Richard Anderson	Insurance Financial Examiner
Stephen Caughill	Insurance Financial Examiner Chief
Jerry DeArmond	Insurance Financial Examiner
Rebecca Easland	Insurance Financial Examiner
Stephen Elmer	Insurance Financial Examiner
Andrew Fell	Insurance Financial Examiner
William Genne	Insurance Financial Examiner
Angie Graff	Insurance Financial Examiner
David Grinnell	Insurance Financial Examiner
Sarah Haeft	Insurance Financial Examiner
Richard Hinkel	Insurance Financial Examiner

Thomas Janke	Insurance Financial Examiner
Steven Junior	Insurance Financial Examiner
Jackie Karls	Program Assistant
DuWayne Kottwitz	Insurance Financial Examiner
Russell Lamb	Insurance Financial Examiner
Cindy Lawton	Program Assistant
John Litweiler	Insurance Financial Examiner
Penny Marten	Program Assistant
Peter Medley	Insurance Financial Examiner Chief
Kerri Miller	Insurance Financial Examiner
Randal Milquet	Insurance Financial Examiner
Glen Navis	Insurance Financial Examiner
Eleanor Oppriecht	Insurance Financial Examiner
Angela Romaker	Insurance Financial Examiner
Thomas Rust	Insurance Financial Examiner
Yvonne Sherry	Records Management Supervisor
Jean Suchomel	Insurance Financial Examiner
Thomas Thomas	Insurance Financial Examiner
Frederick Thornton	Insurance Financial Examiner
Carina Toselli	Insurance Financial Examiner
Timothy VandeHey	Insurance Financial Examiner
Elena Vetrina	Insurance Financial Examiner
Julie Wipperfurth	Program Assistant
Amy Wolff	Insurance Financial Examiner
Sheur Yang	Insurance Financial Examiner

Bureau of Market Regulation

Susan Ezalarab	Director
Florence DeLuca	Program Assistant
Jamie Key	Insurance Examiner
Jo LeDuc	Insurance Examiner
Ashley Natysin	Insurance Examiner

Complaints Unit

Annette Byrnes	Insurance Supervisor
Karen Becker	Program Assistant
Monica Hale	Program Assistant
Jennifer Harris	Program Assistant
Karen Osborne	Program Assistant
Gerilyn Schneider	Program Assistant
Yamiris Torres	Program Assistant

Property and Casualty Unit

Philip Kress	Insurance Examiner Chief
Laura Andreasson	Insurance Examiner
Penny Fitzgerald	Insurance Examiner
Drew Hunkins	Insurance Examiner
Gary Morris	Insurance Examiner
Katherine Otis	Insurance Examiner
Rhonda Peterson	Insurance Examiner
Rebecca Rebholz	Insurance Examiner

Life and Health Unit

Michael Honeck	Insurance Examiner Chief
Bob DeZonia	Insurance Examiner
Renee Fabry	Insurance Examiner
Kenneth Hendree	Insurance Examiner

Kristy Jacobson	Insurance Examiner
John Kitslaar	Insurance Examiner
Lauren Schlinkert	Insurance Examiner
Matthew Syens	Insurance Examiner

Accident and Health Unit

Diane Dambach	Insurance Examiner Chief
Stephanie Cook	Insurance Examiner
Pamela Ellefson	Insurance Examiner
Linda Low	Insurance Examiner
Gerald Zimmer	Insurance Examiner
Marcia Zimmer	Insurance Examiner
Kevin Zwart	Insurance Examiner

Agent Licensing Section

Laurna Landphier	Chief
Laura Adkins	Program Assistant
Linda Goad	Program Assistant
Donald Peckham	Program Assistant
Phyllis Scott	Program Assistant

Division of Administrative Services

Clare Stapleton Concord	Administrator
John Montgomery	Deputy Administrator
Patrick Bass	Executive Staff Secretary

Bureau of Staff Services

Business Services Section

Jacquelynn Gernetzke	Purchasing Agent
Timothy Mero	Budget and Policy Analyst
Andrea Nelson	Contract Specialist
Danielle Rogacki	Accountant

Human Resources Section

Candace Buckles	Human Resources Program Officer
Louise Karpinski	Human Resources Specialist
Kathleen Keleher	Training Officer
Judith Wagaman	Payroll and Benefits Specialist

Information Services Section

Judith Werner	Chief
James Angus	IS Network Services Specialist
Scott Bradach	IS Network Services Senior
Robert Climie	IS Systems Development Services Senior
Theresa Daggett	IS Systems Development Services Senior
Jackson Ellis	IS Data Services Specialist
Steve Nickell	IS Systems Development Services Consultant/Administrator
Benjamin Schilling	IS Comprehensive Services Senior
Shawn Vang	IS Systems Development Services Specialist
Kaz Wojtkow	IS Systems Development Services Senior

Services Section

Matthew Berigan	Records Management Program Supervisor
Marcia Elliott	IS (C) Comprehensive Professional
Fran Treinen	Clerical Assistant
Inger Williams	Program Assistant
Antonia Wilson	Program Assistant

Office of the Commissioner of Insurance—Office Finances
General Fund—Supervision of the Insurance Industry
Fiscal Year 2003 (Amounts in $000s)

	Total Revenue	Retained by Office of the Commissioner of Insurance	Transferred to State's General Purpose & Other Revenue Funds [1]
Premium Taxes	$114,897	$	$114,897
Fire Department Dues	13,350		13,350
Liquidation Account Interest	544		544
Forfeitures	321		321
Insurance Company Examination Charges	4,672	4,205	467
Agent Initial Appointment Billing	1,698	1,528	170
Agent Appointment Renewal	6,898	6,208	690
Agent Continuing Education Fees	642	578	64
Producer License Issuance	1,021	919	102
Producer License Renewal	58	52	6
Company Licenses, Admissions, and Renewals	439	395	44
Certifications/Clearances	170	153	17
Miscellaneous[2]	147	142	5
Total Revenue	**$144,857**	**14,180**	**$130,677**
Insurance Company Conversion Reimbursements		26	
Total Revenue and Conversion Reimbursements		**14,206**	
Less Total Operating Expenditures		14,407	
Net Operating Revenue/(Loss)[3]		**$ (201)**	

[1] The Office of the Commissioner of Insurance retains 90% of licenses, services, and various other revenues. Taxes plus 10% of licenses, services, and various other revenues are remitted to the State of Wisconsin General Purpose Revenue Fund. Fire Department Dues are remitted to Wisconsin Fire Departments. Liquidation Account Interest accrues to liquidation account bank balances. Forfeitures are remitted to the Common School Fund.

[2] Miscellaneous collections include: 1) photocopying, 2) service of process, 3) publications, and 4) clearing account balance.

[3] During fiscal year 2003, OCI's general fund expenditures slightly exceeded revenues. This was primarily due to the cyclical (biennial) nature of revenue collections for producer license renewals, and was offset by available cash balances.

Office of the Commissioner of Insurance—Office Finances
Segregated Funds
Fiscal Year 2003 (Amounts in $000s)

	Total Revenue	Admin. Expenses	Operating Expenses	Net Operating Revenue*
Patients Compensation Fund	$104,217	$ 943	$101,937	$ 1,337
Local Government Property Insurance Fund	13,541	1,095	14,949	(2,503)
State Life Insurance Fund	12,857	549	6,203	6,105

* The Local Government Property Insurance Fund implemented actuarially indicated rate increases effective January 1, 2003, for new and renewal business. The fund, along with the other segregated funds, continues to operate with adequate cash and fund reserves.