



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Jim Doyle, Governor
Jorge Gomez, Commissioner

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The Honorable Jim Doyle
Governor, State of Wisconsin
115 E. State Capitol
Madison, WI 53702

Dear Governor Doyle:

I am pleased to submit the 137th *Wisconsin Insurance Report* covering 2005.

Wisconsin's tradition of sound regulation, combined with strong consumer protections, continued over the past year. Highlights of OCI's accomplishments and innovations are as follows:

- Creation of an En Español section on OCI's Web site. In order to respond to new and increasing demand, OCI's Web site offers tools to assist Spanish-speaking consumers make informed decisions about insurance matters.
- Implementation of administrative rules relating to Medicare supplement insurance, replacement, cost, select and Medicare Advantage, vehicle protection plans and the small employer uniform application.
- Development and enhancement of the market analysis process. Conducted market analysis on 130 insurance companies for five lines of business: homeowner's, personal auto, group health, individual health and life. The analysis followed a uniform process that included reviews of complaints and information collected in the financial statements and other National Association of Insurance Commissioner's (NAIC) databases.
- Completion of a detailed market analysis of annuity writers to determine whether companies had developed practices and procedures regarding the sale of annuities to senior citizens.
- Examination of 50 domestic insurers; analysis of over 1,850 annual statements.

Sincerely,



Jorge Gomez
Commissioner