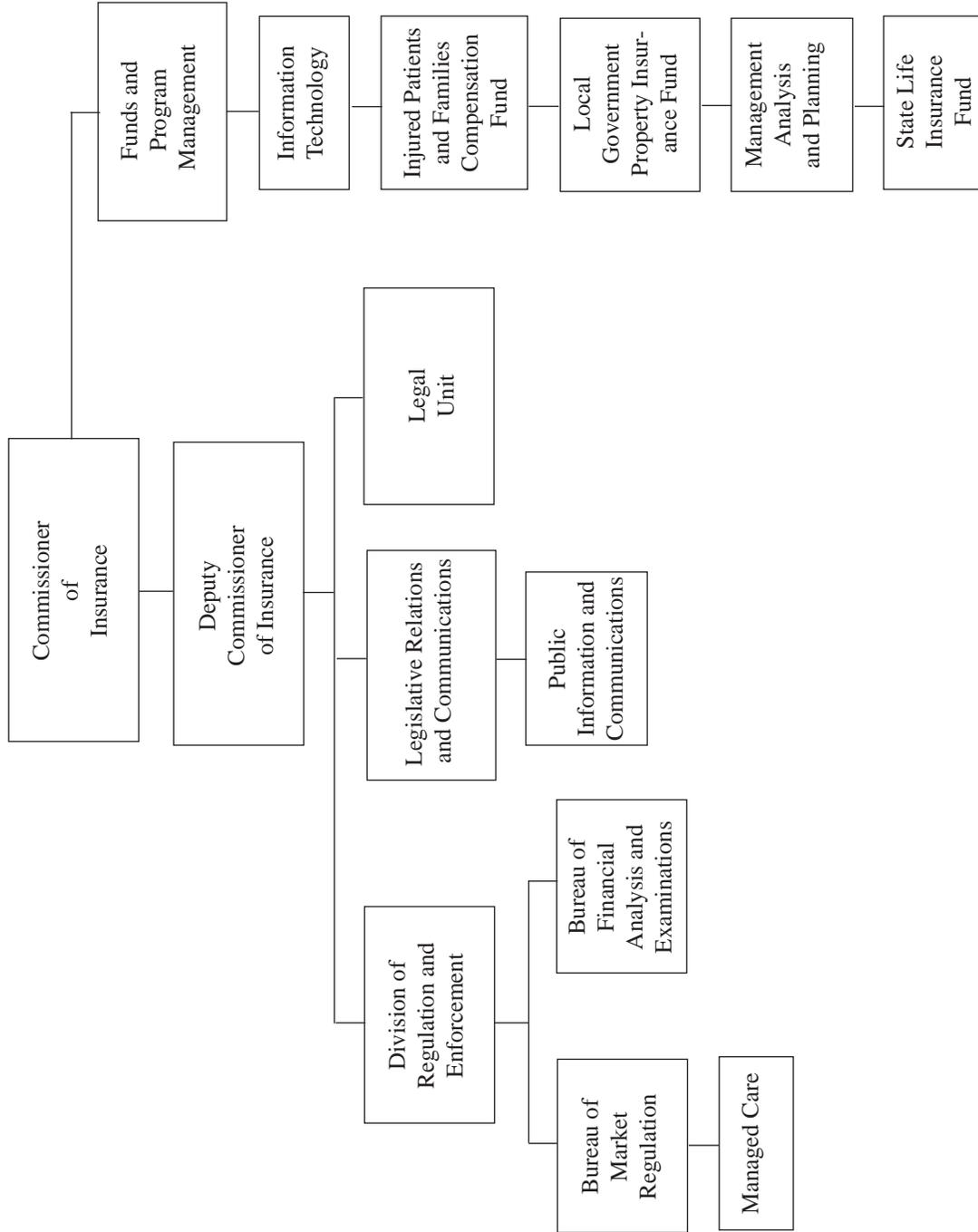


I. Administration of the Office



**Organization and Staffing of the
Office of the Commissioner of Insurance**



Organizational Structure

The office is divided into the Legal Unit, Legislative Relations and Communications, Funds and Program Management, and the Division of Regulation and Enforcement.

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 Injured Patients and Families 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.

Legislative Relations and Communications

This unit provides advice on executive matters affecting the office's goals and initiatives including directing the office's legislative initiatives and communications activities. This unit also provides advice on technical insurance-related issues and educates underserved populations on insurance issues.

Funds and Program Management

This unit is responsible for all general administrative functions of the agency including information technology, project management, budget, accounting, facilities management, records management, and support services. This area acts as liaison between the agency and the Department of Administration for procurement, staff development and human resource services.

This unit also has program responsibilities for the Local Government Property Insurance Fund, Injured Patients and Families Compensation Fund, and State Life Insurance Fund.

- The Local Government Property Insurance Fund offers property insurance protection to participating Wisconsin local government units.
- The Injured Patients and Families 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.

Division of Regulation and Enforcement

The division is responsible for carrying out the office's insurance regulatory and enforcement responsibilities. In addition, it assists with the office's consumer education program by providing technical expertise in the development and publication of the office's insurance consumer education materials. The division is also responsible for the development and promulgation of administrative rules interpreting insurance statutes. 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 on-site financial examinations of domestic insurer operations, administers insurer rehabilitations and liquidations, audits and collects insurer premium taxes and fees, licenses insurance companies, reviews holding company transactions, reviews change of control transactions, and collects funds from insurers under the fire department dues program.

Bureau of Market Regulation. This bureau conducts market conduct examinations and market analysis of licensed insurers, determines compliance with applicable laws and rules, handles consumer contacts and consumer complaints about licensees, processes rate and policy form filings, initiates administrative actions against licensees who violate Wisconsin's insurance laws, staffs several risk-sharing plans, disseminates information to the public, investigates agent activities, and administers the insurance intermediary licensing and continuing education program.

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. Administering the state's independent review program is the responsibility of the managed care specialist.

Management Staff

Ted Nickel—Governor Scott Walker appointed Ted Nickel Commissioner of Insurance for the State of Wisconsin on January 3, 2011.

Prior to his appointment, Commissioner Nickel worked for almost 18 years as Director of Governmental and Regulatory Affairs for Church Mutual Insurance Company in Merrill, Wisconsin. Commissioner Nickel has been actively engaged in insurance industry affairs in Wisconsin serving on the board of directors of the Wisconsin Insurance Alliance including serving as Alliance Board Chair. Commissioner Nickel served on the boards of directors of the Wisconsin Insurance Security Fund and the Oklahoma Property Casualty Insurance Guaranty Association, and as a member of the Legal and Government Affairs Committee of the Property Casualty Insurance Association of America. Commissioner Nickel also worked in the Governor Tommy Thompson Administration.

Commissioner Nickel served on the Northcentral Technical College Board of Trustees for six years. While there, he served as secretary/treasurer and participated in a CEO recruiting committee. He chaired the Merrill Parks and Recreation Committee and was vice-chair of the City Planning Commission.

Commissioner Nickel earned his Bachelor of Science Degree in Business Administration with a concentration in Finance from Valparaiso University.

Dan Schwartz—Governor Scott Walker appointed Dan Schwartz as Deputy Commissioner of Insurance for the State of Wisconsin on January 4, 2011.

Prior to his appointment, Deputy Commissioner Schwartz owned his own association management and government relations firm that worked with trade associations from a variety of industries. He served as Executive Director for the Wisconsin Employee Benefit Advisors Association, representing insurance agents throughout Wisconsin, and Executive Director for the Wisconsin PPO Association, which represents PPO health plans. Deputy Commissioner Schwartz was also Executive Director for the Wisconsin Economic Development Association, as well as Executive Director for the Independent Business Association of Wisconsin.

Deputy Commissioner Schwartz is a Wisconsin-licensed intermediary holding property, casualty, life, accident and health insurance licenses. He has over 25

years of experience in insurance, health care financing and business issues and over 12 years experience in association management.

Deputy Commissioner Schwartz earned his Bachelors of Science Degree in Business Administration from Cardinal Stritch University, and he also serves on the Board of Directors of Wiscraft, Inc., a 501 (c)(3) non-profit organization employing the blind.

J.P. Wieske—Mr. Wieske was appointed Legislative Liaison/Public Information Officer in October 2011. His duties include supervision of the legislative and public information and communications functions in the agency.

Mr. Wieske brings 18 years of experience in working in the insurance industry, particularly in dealing with health insurance issues. Prior to his appointment, Mr. Wieske served as the Executive Director of the Council of Affordable Health Insurance. He joined the Council in 2003 as the Director of State Affairs. The Council is a research and advocacy association of insurance carriers that is active in individual, small group, health savings accounts, and senior markets. In this capacity, J.P. has led the Council's state advocacy efforts and regularly testified before state legislatures across the country. He has also co-authored several publications related to timely health insurance issues. Prior to his work with the Council, Mr. Wieske was the Senior Government Affairs Specialist of a Wisconsin-based insurer.

He has a Bachelor of Science degree in Economics and Political Science from Carroll College.

Gina Frank—Gina Frank was appointed Administrator of the Division of Regulation and Enforcement at OCI in August 2011. Ms. Frank is responsible for the overall administration of the Division including the general supervision and coordination of regulatory activities of the bureaus of Market Regulation and Financial Analysis and Examinations. She also provides policy support and guidance to the Commissioner and Deputy Commissioner on regulatory matters.

Prior to her recent appointment, Ms. Frank served as the Administrator for Funds and Program Management where she was responsible for the Local Government Property Insurance Fund, State Life Insurance Fund, and all internal administrative activities including budget, accounting, human resources, and information technology for the agency since July 2010.

Ms. Frank has worked for the state for 25 years in a variety of leadership, management, and professional positions with the Departments of Health Services, Administration (including the State Budget Office), Revenue, Public Instruction, Corrections, and Transportation.

Ms. Frank graduated from Lawrence University with a double major in Government and Spanish, and has a Masters Degree in Public Administration from the La Follette Institute at UW-Madison.

Richard Wicka—Mr. Wicka joined OCI as the Deputy Chief Legal Counsel in January 2012. Mr. Wicka serves as the supervisor of the OCI Legal Unit and the lead attorney for major enforcement actions and financial regulatory matters.

Before joining OCI, Mr. Wicka was an attorney in the area of insurance defense where he worked on cases involving automobile, commercial general liability, and property insurance. Mr. Wicka also served as coverage counsel for international and domestic insurers for claims stemming from federal securities class action lawsuits and other federal cases. In that position, Mr. Wicka settled coverage issues involving directors and officers liability, errors and omissions, and employment practices liability insurance. Immediately prior to joining OCI, Mr. Wicka worked as a staff attorney for the United States Court of Appeals for the Eleventh Circuit assisting the judges of the Circuit in resolving federal appeals.

Mr. Wicka has a Bachelor of Science degree in History and a law degree from the University of Wisconsin-Madison. Mr. Wicka is a member of the Order of the Coif.

Louis Cornelius—Louis Cornelius was appointed the Insurance Administrator for Funds and Program Management in August 2011. Mr. Cornelius is responsible for oversight of the Local Government Property Insurance Fund, the Injured Patients and Families Compensation Fund, the State Life Insurance Fund, and all internal administrative duties including budget, accounting, human resources, and information technology for the agency.

Mr. Cornelius has been with the state for over 35 years, most recently as the Director of the Bureau of Policy and Budget with the Wisconsin Department of Commerce. Prior to that he served as the Deputy Administrator for the Division of Economic Development and the Division of Community Development, as well as the Director of the Bureau of Business Development and the Bureau of Business Support and Advocacy with the Department of Commerce.

Mr. Cornelius has a Bachelor of Arts degree in Government from Lawrence University and a Masters Degree in Public Policy Studies from the Gerald R. Ford School of Public Policy at the University of Michigan in Ann Arbor.

**Office Personnel
(As of June 2012)
Theodore Nickel, Commissioner
Daniel Schwartz, Deputy Commissioner**

Kathy Beadles	Executive Staff Assistant
Terri Courtney	Executive Staff Assistant
Roger Frings	Policy Initiatives Advisor-Administrator
Mark Hepfinger	Attorney
Alice Shuman-Johnson	Attorney
Jennifer Stegall	Policy Initiatives Advisor-Administrator

Legal Unit

Richard Wicka	Deputy General Counsel
Sheila Becker	Legal Secretary
Laura Brown	Attorney
Robin Jacobs	Attorney
Robert Luck	Attorney
Julie Walsh	Attorney
Lynn Welsh-Steinmeyer	Paralegal

Legislative Relations and Communications

J.P. Wieske	Director Legislative Liaison
Marcia Elliott	IS Comprehensive Services Senior
Jim Guidry	Administrative Policy Advisor
Ashley Natysin	Education and Outreach Specialist

Funds and Program Management

Louie Cornelius	Insurance Administrator
Kate Ludlum	Office Management Specialist

Information Services Section

Amit Trivedi	IT Director
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Application Development Unit

Steven Bartholow	IS Systems Development Specialist
Jefferey DuFrane	IS Systems Development Specialist
Cindy Gramann	IS Systems Development Services Consultant/Administrator
Scott Laska	IS Systems Development Specialist
Erik Mickelson	IS Business Automation Senior
Jill Nebeker	IS Systems Development Specialist
Steve Nickell	IS Systems Development Services Consultant/Administrator
Shawn Vang	IS Systems Development Services Specialist

Infrastructure Unit

Mark Sawicki	IS Supervisor
Jim Angus	Network Administration
Scott Bradach	Help Desk Support
Peter Howe	Database Administration

Quality Assurance/Project Portfolio Unit

Kathy Keleher	IS Business Automation Senior
Theresa Daggett	IS Systems Development Services Senior
Benjamin Schilling	IS Comprehensive Services Senior
Kaz Wojtkow	IS Systems Development Services Senior

Injured Patients and Families Compensation Fund

Jeff Kohlmann	Insurance Program Officer
Audrey Hawk	Office Operations Associate
Joe Hilgendorf	Accountant
Mary Moore	Financial Specialist
Andrea Nelson	Insurance Program Specialist
Rodney Orr	Regulatory Specialist

Management Analysis and Planning

Rick Anderson	Accountant
Teri Devine	Financial Specialist
Timothy Mero	Budget and Policy Analyst
Inger Williams	Operations Program Associate

Local Government Property Insurance Fund

Brynn Bruijn-Hansen	Insurance Program Officer
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State Life Insurance Fund

Mary Sprague	Insurance Program Officer
David Grinnell	Accountant
Alice Sundt	Office Operations Associate
Jean Wendlick	Office Operations Associate

Division of Regulation and Enforcement

Gina Frank	Administrator
Mary Sue Gilardi	Executive Staff Assistant

Bureau of Financial Analysis and Examinations

Rebecca Easland	Director
Peter Medley	Deputy Bureau Director
Karl Albert	Insurance Financial Examiner
Sheena Basra	Insurance Financial Examiner
Margaret Callahan	Insurance Financial Examiner
Ana Careaga	Insurance Financial Examiner
Stephen Caughill	Insurance Financial Examiner Chief
Victoria Chi	Insurance Financial Examiner
Jerry DeArmond	Insurance Financial Examiner
Stephen Elmer	Insurance Financial Examiner
Stephanie Falck	Insurance Financial Examiner
Kristin Forsberg	Insurance Financial Examiner
Richard Hinkel	Insurance Financial Examiner Chief
Thomas Houston	Insurance Financial Examiner
Thomas Janke	Insurance Financial Examiner
Richard Janosik	Insurance Financial Examiner
David Jensen	Insurance Financial Examiner
Steven Junior	Insurance Financial Examiner Chief
Raymond Kangogo	Insurance Financial Examiner
Jackie Karls	License Permit Program Associate
DuWayne Kottwitz	Insurance Financial Examiner
James Lindell	Insurance Financial Examiner
John Litweiler	Insurance Financial Examiner
Rachel Liu	Insurance Financial Examiner
Terry Lorenz	Insurance Financial Examiner
Amy Malm	Insurance Financial Examiner
Penny Marten	Office Operations Associate
Judith Michael	Insurance Financial Examiner
Michael Miller	Insurance Financial Examiner
Randal Milquet	Insurance Financial Examiner
Rauf Mirza	Insurance Financial Examiner
Richard Onasch	Insurance Financial Examiner
Eleanor Opprieht	Insurance Financial Examiner
Vickie Ostien	Insurance Financial Examiner
Gene Renard	Insurance Financial Examiner
Angela Romaker	Insurance Financial Examiner
Amanda Schroeder	Insurance Financial Examiner
Derek Sliter	Insurance Financial Examiner
Yvonne Sherry	Records Management Supervisor

Frederick Thornton
Elena Vetrina
Julie Wipperfurth

Insurance Financial Examiner
Insurance Financial Examiner
Operations Program Associate

Bureau of Market Regulation

Susan Ezalarab
Jo LeDuc
Barbara Belling
Stephanie Cook
Alison Fashing
Deborah Hamele
Elena LaViolette
John Pegelow
Marcia Zimmer

Director
Administrative Manager
Managed Care Specialist
Insurance Examiner
Insurance Examiner
Operations Program Associate
Operations Program Associate
Insurance Examiner
Insurance Examiner

Complaints Unit

Barry Haney
Crystal Dolphin
Kris Fisher
Monica Hale
Shasta Hoffhein
Lisa Jewson
Cindy Lawton

Insurance Program Manager
Operations Program Associate
Consumer Complaint Program Associate
Consumer Complaint Program Associate
Operations Program Associate
Operations Program Associate
Office Operations Associate

Property and Casualty Unit

Ronnie Demergian
Karen Becker
Jennifer Harris
Drew Hunkins
Pam Johnson
Gary Morris
Katherine Otis
Rebecca Rebholz
Ellen Vigil

Insurance Examiner Chief
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner

Life and Health Unit

Michael Honeck
Lisa Brandt
Janelle Dvorak
Renee Fabry
Nathan Gasser
John Kitslaar
Erin Mirza
Mary Richardson

Insurance Examiner Chief
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner

Accident and Health Unit

Diane Dambach
Linda Low
Darcy Paskey
Lynn Pink
Mary Kay Rodriguez
William Strelow
Moua Yang
Kevin Zwart

Insurance Examiner Chief
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner

Agent Licensing Section

Nitza Pfaff
Laura Adkins
Melody Esquivel
Donald Peckham
Richard West

Insurance Program Manager
License Permit Program Associate
Consumer Protection Investigator
License Permit Program Associate
Consumer Protection Investigator

Office of the Commissioner of Insurance—Office Finances
General Fund—Supervision of the Insurance Industry
Fiscal Year 2011 (Amounts in \$000s)

	Total Revenue	Retained by Office of the Commissioner of Insurance	Transferred to State's General Purpose & Other Revenue Funds¹
Premium Taxes	\$139,951	\$	\$139,951
Fire Department Dues	16,550		16,550
Liquidation Account Interest	12		12
Forfeitures	1,962		1,962
Insurance Company Examination Charges	6,524	5,907	617
Resident Appointment Billings and Renewals	8,577	7,719	858
Nonresident Appointment Billings and Renewals	19,898	17,908	1,990
Agent Continuing Education Fees	170	153	17
Resident Producer License Issuance	814	733	81
Nonresident Producer License Issuance	2,518	2,266	252
Resident Biennial License Renewals	559	503	56
Nonresident Biennial License Renewals	1,705	1,534	171
Reinstatements	97	87	10
Other Licensing Fees	35	32	3
Company Licenses, Admissions, and Renewals	458	412	46
Miscellaneous ²	19	218	1
Total Revenue	<u>\$200,049</u>	37,472	<u>\$162,577</u>
Less Total Operating Expenditures		<u>15,785</u>	
Net Operating Revenue/(Loss)		21,687	
Cash Lapse to State's General Fund (Transfer Out)		<u>(22,831)</u>	
Net Change in Fund Equity		<u>\$ (1,144)</u>	

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) segregated fund chargeback.

Office of the Commissioner of Insurance—Office Finances
Segregated Funds
Fiscal Year 2011 (Amounts in \$000s)

	Total Revenue	Operating Expenses	Net Revenue
Injured Patients and Families Compensation Fund	\$87,268	\$(43,236)	\$130,504 ³
Local Government Property Insurance Fund	15,647	27,626	(11,979)
State Life Insurance Fund	5,978	6,178	(201)

³ In 2011, the Fund reported reductions in liabilities for loss reserves. These reductions caused negative operating expenses, increasing net operating revenue.