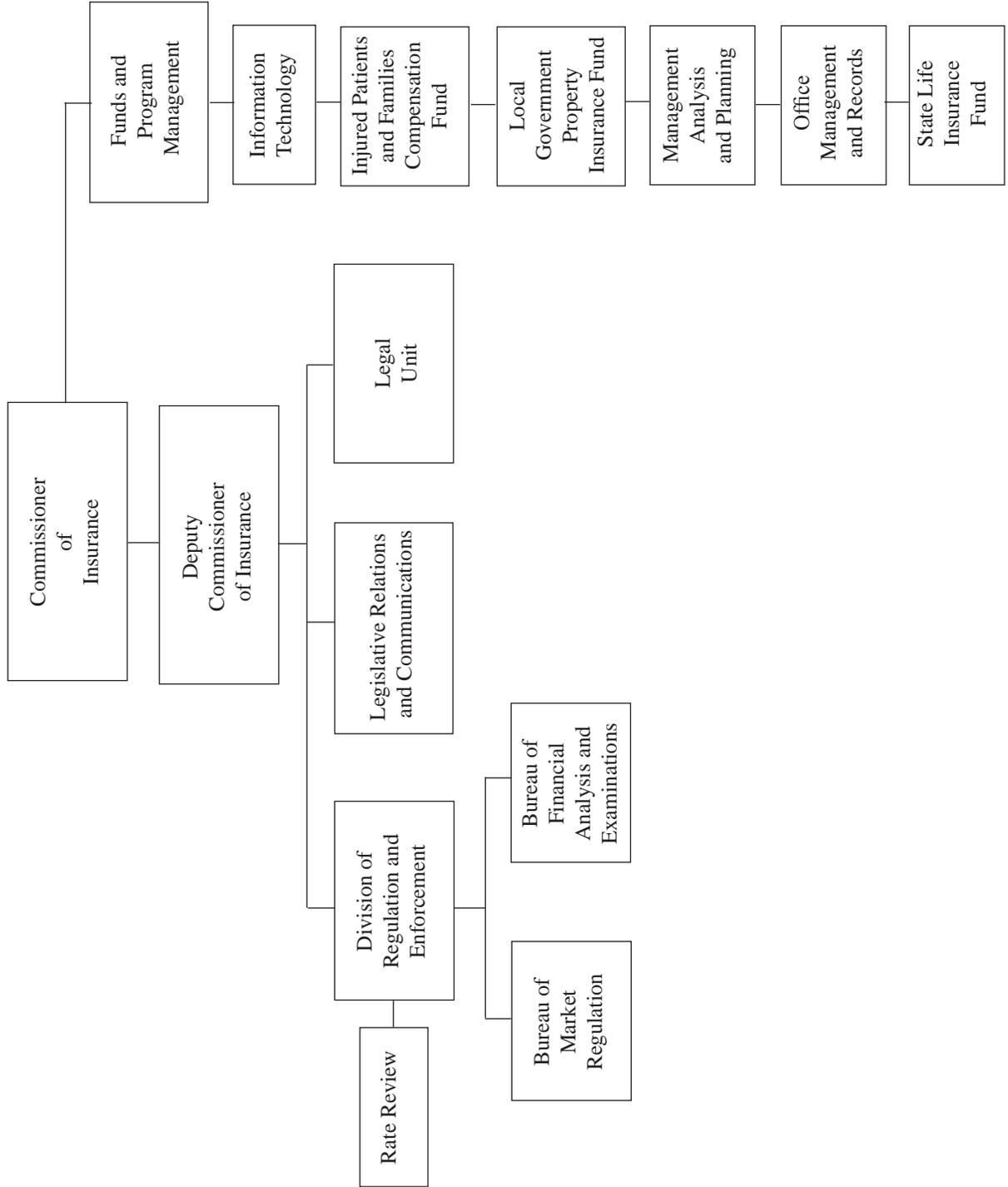


## **I. Administration of the Office**



**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

The Legislative Relations and Communications 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

The Funds and Program Management 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

This 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 assisting in 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.

*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 assigned to this bureau investigates complex managed care complaints received by OCI, educates consumers on their rights under managed care plans, and administers the state's independent review program.

*Rate Review.* The OCI Rate Review Team is responsible for establishing and enforcing rate filing requirements, reviewing comprehensive individual and small group rate filings, and monitoring trends in the Wisconsin comprehensive health insurance marketplace.

## **Management Staff**

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

In addition to supervising OCI staff and serving as the chief regulator of insurance, Commissioner Nickel serves as the final adjudicator of all administrative actions; co-chairs the Governor's Financial Literacy Council; supervises the Injured Patients and Families Compensation Fund, Local Government Property Insurance Fund, and State Life Insurance Fund; and serves on the Wisconsin Retirement Board.

The Commissioner currently serves in various positions for the National Association of Insurance Commissioners (NAIC). He is chair of the Midwest Zone, a member of the Executive (EX) Committee, Internal Administration (EX1) Subcommittee, and the Governance Review (EX) Task Force, vice chair of the Health Insurance and Managed Care (B) Committee, chair of the Contingent Deferred Annuities (A) Working Group, chair of the Mortgage Guaranty Insurance (E) Working Group, and chair of the Health Care Reform Regulatory Alternatives (B) Working Group. In addition, he is a member of the Life Insurance and Annuities (A) Committee, the Audit Committee, the Consumer Participation Board of Trustees, and the American Indian and Alaska Native Liaison Committee.

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 board 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.

Deputy Commissioner Schwartz, subject to the general direction of the Commissioner, supervises the regulatory, public information and administrative functions of OCI. These duties include general supervision of the Legal Division, Market Regulation, Financial Analysis, and Communications. As Deputy, he exercises and performs the functions of the Commissioner in the Commissioner's absence. Mr. Schwartz also represents the agency on the Group Insurance Board. Mr. Schwartz chairs the Legal Authority Subgroup of the Health Care Reform Regulatory Alternatives Working Group at the NAIC.

Prior to his appointment, Deputy Commissioner Schwartz owned his own government relations and association management firm that worked with both corporations and trade associations from a variety of industries. He served as executive director for the Wisconsin Employee Benefit Advisors Association, 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 licensed insurance 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 of experience in government relations and association management.

Deputy Commissioner Schwartz earned his Bachelors of Science Degree in Business Administration from Cardinal Stritch University.

**J.P. Wieske**—Mr. Wieske was appointed Legislative Liaison/Public Information Officer in October 2011. Mr. Wieske serves as the chief legislative contact and chief press contact for the office as well as supervising all agency communications. Mr. Wieske represents the agency on the Health Insurance Risk-Sharing Plan. He serves on numerous committees at the NAIC including serving as Chair of the Regulatory Framework Task Force (B).

Mr. Wieske brings more than 20 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. Mr. Wieske led the organization and directed the Council's state advocacy efforts. He has regularly testified before state legislatures across the country and authored numerous publications related to health insurance issues. Prior to his work with the Council, Mr. Wieske served as the Senior Government Affairs Specialist of a Wisconsin-based insurer.

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

**Mollie Zito**—Ms. Zito was appointed Chief Legal Counsel in November 2012. Her duties include providing legal counsel to Commissioner Nickel and Deputy Commissioner Schwartzer as well as oversight of the OCI Legal Unit, including the rehabilitation of troubled companies.

Ms. Zito brings a wealth of both legal and policy experience to her position and an understanding of issues from a variety of perspectives. Ms. Zito has worked with the provider community, the federal government, as well as the insurance industry. Most recently, she served as a Senior Legislative Attorney for the American Medical Association focusing on state laws governing insurance and provider contracts. As counsel to U.S. Senators Charles Grassley (Iowa), John Thune (South Dakota), Jon Kyl (Arizona), and John Cornyn (Texas), she focused on legislative issues affecting Medicare, Medicaid, insurance, and public health issues. Ms. Zito also served as Assistant Vice President and Counsel at the Trustmark Companies located in Lake Forest, Illinois, which provides group health and life insurance as well as benefit management services.

Ms. Zito earned her Bachelor of Arts degree from the University of Notre Dame and her Juris Doctorate from the University of Iowa College of Law.

**Gina Frank**—Ms. 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.

Ms. Frank also 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 from July 2010 to August 2011.

Ms. Frank has worked for the state for 27 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.

**Louis Cornelius**—Mr. 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, procurement, and information technology for the agency.

Mr. Cornelius has been with the state for over 38 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 2014)  
Theodore Nickel, Commissioner  
Daniel Schwartz, Deputy Commissioner**

Kathy Beadles  
Susan Ezalarab  
Roger Frings  
Mark Hepfinger  
Jill Kelly  
Jo LeDuc  
Alice Shuman-Johnson

Executive Staff Assistant  
Policy Initiatives Advisor-Executive  
Policy Initiatives Advisor-Administrative  
Attorney  
Executive Staff Assistant  
Insurance Administrator  
Attorney

**Legal Unit**

Mollie Zito  
Richard Wicka  
Kristine Burck  
Robin Jacobs  
Amber Scott  
Julie Walsh  
Lynn Welsh-Steinmeyer

Chief Legal Counsel  
Deputy Chief Legal Counsel  
Attorney  
Attorney  
Legal Secretary  
Senior Attorney  
Attorney

**Legislative Relations and Communications**

J.P. Wieske  
Terri Carlson  
Marcia Elliott  
Ashley Natysin

Legislative Liaison/Director  
Administrative Policy Advisor  
IS Comprehensive Services Senior  
Education and Outreach Specialist

**Funds and Program Management**

Louie Cornelius

Insurance Administrator

**Information Services Section**

Amit Trivedi  
Erik Mickelson  
Steve Nickell

IT Director  
IS Business Automation Senior  
IS Systems Development Services Consultant/Administrator

**Application Development Unit**

Cindy Gramann  
Jefferey DuFrane  
Scott Laska  
Luke Pacholski  
Shawn Vang

IS Management Information Chief  
IS Systems Development Services Specialist  
IS Comprehensive Consultant Administrator  
IS Systems Development Services Specialist  
IS Systems Development Services Specialist

**Infrastructure Unit**

Mark Sawicki  
Jim Angus  
Tom Jefferson  
Koteshwar Katukam  
Matt Raw

IS Supervisor  
Network Administrator  
IS Comprehensive Consultant Administrator  
IS Data Services Consultant Administrator  
IS Data Services Consultant Administrator

**Quality Assurance/Project Portfolio Unit**

Kathy Keleher  
Theresa Daggett  
Benjamin Schilling

IS Business Automation Senior  
IS Systems Development Services Senior  
IS Comprehensive Services Senior

**Injured Patients and Families Compensation Fund**

Jeff Kohlmann  
Joe Hilgendorf  
DuWayne Kottwitz  
John Macy  
Mary Moore  
Andrea Nelson  
Rodney Orr

Insurance Program Manager  
Accountant  
Insurance Program Specialist  
Office Operations Associate  
Financial Specialist  
Insurance Program Specialist  
Regulatory Specialist

**Local Government Property Insurance Fund**

Brynn Bruijn-Hansen

Insurance Program Manager

**Management Analysis and Planning**

Rick Anderson

Accountant

Teri Devine

Financial Specialist

Timothy Mero

Administrative Policy Advisor

**Office Management and Records**

Kate Ludlum

Office Management Supervisor

Cindy Siefert-Raw

Office Operations Associate

Andrew Stoughton

Office Operations Associate

Inger Williams

Operations Program Associate

**State Life Insurance Fund**

David Grinnell

Insurance Program Manager

Alice Sundt

Office Operations Associate

Sarah Wehnes

Accountant

Jean Wendlick

Office Operations Associate

**Division of Regulation and Enforcement**

Gina Frank

Administrator

Marci Bartlett

Insurance Examiner

Stephanie Cook

Insurance Examiner Advanced

Mary Sue Gilardi

Executive Staff Assistant

Ian Gort

Operations Program Associate

Elena LaViolette

Insurance Examiner

**Bureau of Financial Analysis and Examinations**

Rebecca Easland

Director

Peter Medley

Deputy Bureau Director

Karl Albert

Insurance Financial Examiner

Sheena Basra

Insurance Financial Examiner

Scott Bleifuss

Insurance Financial Examiner

Shelly Bueno

Insurance Financial Examiner

Margaret Callahan

Insurance Financial Examiner

Ana Careaga

Insurance Financial Examiner

Stephen Caughill

Insurance Financial Examiner Chief

Jerry DeArmond

Insurance Financial Examiner

John Ebsen

Insurance Financial Examiner

Stephanie Falck

Insurance Financial Examiner

Kristin Forsberg

Insurance Financial Examiner

Diana Havitz

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

Brian Jeremiason

Insurance Financial Examiner

Steven Junior

Insurance Financial Examiner Chief

Raymond Kangogo

Insurance Financial Examiner

Jackie Karls

License Permit Program Associate

James Lindell

Insurance Financial Examiner

John Litweiler

Insurance Financial Examiner

Terry Lorenz

Insurance Financial Examiner

Amy Malm

Insurance Financial Examiner

Penny Marten

Operations Program Associate

Robert McLaughlin

Insurance Financial Examiner

Judith Michael

Insurance Financial Examiner

Michael Miller

Insurance Financial Examiner

Randal Milquet

Insurance Financial Examiner

Rauf Mirza

Insurance Financial Examiner

Levi Olson	Insurance Financial Examiner
Richard Onasch	Insurance Financial Examiner
Eleanor Oppriecht	Insurance Financial Examiner
Vickie Ostien	Insurance Financial Examiner
John Pollock	Insurance Financial Examiner
Holly Poore	Insurance Financial Examiner
Gene Renard	Insurance Financial Examiner
Marisa Rodgers	Insurance Financial Examiner
Angela Romaker	Insurance Financial Examiner
Dan Schroeder	Insurance Financial Examiner
Yvonne Sherry	Records Management Supervisor
Frederick Thornton	Insurance Financial Examiner
James Vanden Branden	Insurance Financial Examiner
Elena Vetrina	Insurance Financial Examiner Chief
Julie Wipperfurth	Operations Program Associate

**Bureau of Market Regulation**

Cari Lee	Director
Deborah Hamele	Operations Program Associate
Erin Mirza	Insurance Examiner
John Pegelow	Insurance Examiner
Marcia Zimmer	Insurance Examiner

**Complaints Unit**

Barry Haney	Insurance Program Manager
Monica Hale	Consumer Complaint Program Associate
Shasta Hoffhein	Operations Program Associate
Lisa Jewson	Operations Program Associate
Anna Morgan	Operations Program Associate
Kristi Prindle	Consumer Complaint Program Associate

**Accident and Health Unit**

Diane Dambach	Insurance Examiner Chief
Barbara Belling	Managed Care Specialist
Linda Low	Insurance Examiner
Darcy Paskey	Insurance Examiner
Mary Kay Rodriguez	Insurance Examiner
William Strelow	Insurance Examiner
Jody Ullman	Insurance Examiner
Moua Yang	Insurance Examiner
Kevin Zwart	Insurance Examiner

**Life and Health Unit**

John Kitslaar	Insurance Examiner Chief
Lisa Brandt	Insurance Examiner
Janelle Dvorak	Insurance Examiner
Renee Fabry	Insurance Examiner
Nathan Gasser	Insurance Examiner
Ernest James	Insurance Examiner
Leilani Marcellino	Insurance Examiner

**Property and Casualty Unit**

Danielle Rogacki	Insurance Examiner Chief
Karen Becker	Insurance Examiner
Jaclyn de Medicci	Insurance Examiner
Jennifer Harris	Insurance Examiner
Drew Hunkins	Insurance Examiner
Katherine Otis	Insurance Examiner
Rebecca Rebholz	Insurance Examiner
Greg Reetz	Insurance Examiner
Ellen Vigil	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 2013 (Amounts in \$000s)**

	<b>Total Revenue</b>	<b>Retained by Office of the Commissioner of Insurance</b>	<b>Transferred to State's General Purpose &amp; Other Revenue Funds<sup>1</sup></b>
Premium Taxes	\$159,277	\$	\$159,277
Fire Department Dues	17,435		17,435
Liquidation Account Interest	4		4
Forfeitures	2,325		2,325
Insurance Company Examination Charges	6,205	6,205	
Resident Appointment Billings and Renewals	7,773	7,773	
Nonresident Appointment Billings and Renewals	19,945	19,945	
Agent Continuing Education Fees	108	108	
Resident Producer License Issuance	1,027	1,027	
Nonresident Producer License Issuance	2,421	2,421	
Resident Biennial License Renewals	560	560	
Nonresident Biennial License Renewals	1,907	1,907	
Reinstatements	119	119	
Other Licensing Fees	34	34	
Company Licenses, Admissions, and Renewals	146	146	
Miscellaneous <sup>2</sup>	147	147	
<b>Total Revenue</b>	<b><u>\$219,433</u></b>	<b>40,392</b>	<b><u>\$179,041</u></b>
Less Total Operating Expenditures		<u>16,349</u>	
Net Operating Revenue/(Loss)		24,043	
Cash Lapse to State's General Fund (Transfer Out)		<u>(24,055)</u>	
<b>Net Change in Fund Equity</b>		<b><u>\$ (12)</u></b>	

<sup>1</sup> The Office of the Commissioner of Insurance retains all revenue from licenses, services, and various other items. Taxes 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.

<sup>2</sup> 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 2013 (Amounts in \$000s)**

	<b>Total Revenue</b>	<b>Operating Expenses</b>	<b>Net Revenue</b>
Injured Patients and Families Compensation Fund	\$38,621	\$(14,412)	\$53,033 <sup>3</sup>
Local Government Property Insurance Fund	16,771	16,695	76
State Life Insurance Fund	(882)	5,939	(6,821) <sup>4</sup>

<sup>3</sup> Due to reported reductions in liabilities for IBNR, losses and LAE.

<sup>4</sup> Due to an Investment Board entry adjusting investment income for mark to market.

