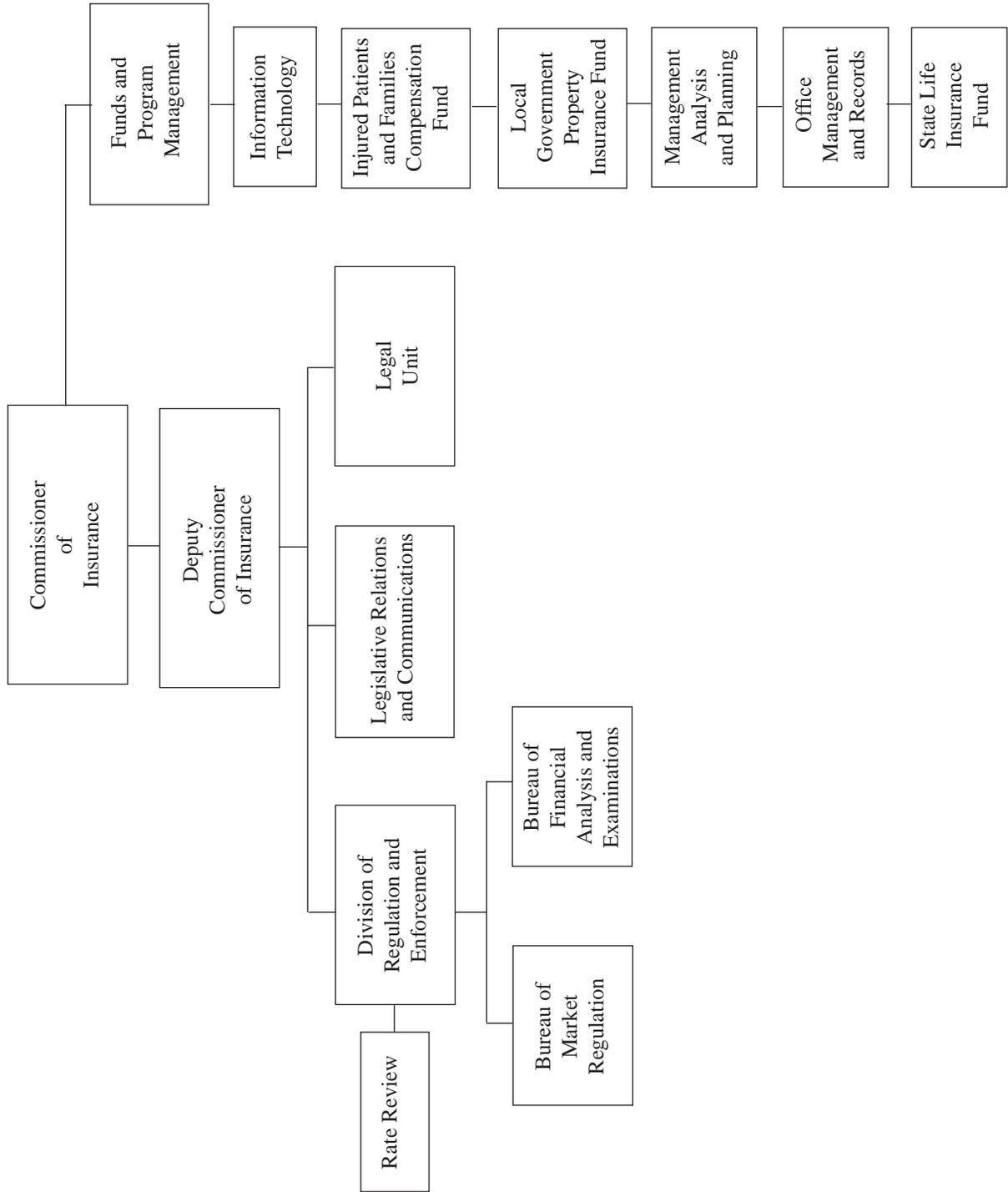


I. Administration of the Office



**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 was elected secretary-treasurer of the National Association of Insurance Commissioners (NAIC) in December 2014. He currently serves on the Executive (EX) Committee, Cybersecurity (EX) Task Force, Governance Review (EX) Task Force, Government Relations (EX) Leadership Council, International Insurance Relations (EX) Leadership Group and the Internal Administration (EX1) Subcommittee. He chairs the Audit Committee and the NAIC/Industry Liaison Committee and is vice chair of the Consumer Participation Board of Trustees. He is a member of the Life Insurance and Annuities (A) Committee, Health Insurance and Managed Care (B) Committee, NAIC American Indian and Alaska Native Liaison Committee and serves on several other NAIC task forces and committees. In addition, he chairs the Contingent Deferred Annuity (A) Working Group, Mortgage Guaranty Insurance (E) Working Group, and the Health Care Reform Regulatory Alternatives (B) Working Group.

In August 2014, the Commissioner was appointed to the Federal Advisory Committee on Insurance which serves as an advisory committee to the Federal Insurance Office.

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. He has served on the board of directors of the Wisconsin Insurance Alliance, including having served as chair. Commissioner Nickel served on the board of directors of the Wisconsin Insurance Security Fund and the Oklahoma Property Casualty Insurance Guaranty Association, as well as having served as a member of the Legal and Government Affairs Committee of the Property

Casualty Insurers Association of America. Commissioner Nickel also worked in the administration of former Governor Tommy Thompson.

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

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. 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 2015)
Theodore Nickel, Commissioner
Daniel Schwartz, Deputy Commissioner**

Susan Ezalarab
Roger Frings
Jill Kelly
Jo LeDuc
Jason Levine
Kylie Nelson

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

Legal Unit

Richard Wicka
Mark Hepfinger
Robin Jacobs
Amber Scott
Alice Shuman-Johnson
Julie Walsh
Lynn Welsh-Steinmeyer

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

Legislative Relations and Communications

J.P. Wieske
Marcia Elliott
Ashley Natysin

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

Funds and Program Management

Kate Ludlum

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
Mary Jo Frey
Scott Laska
Luke Pacholski
Shawn Vang

IS Management Information Chief
IS Systems Development Services Specialist
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

Terri Carlson
Joe Hilgendorf
DuWayne Kottwitz
John Macy
Mary Moore
Andrea Nelson

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

Local Government Property Insurance Fund

Brynn Bruijn-Hansen

Insurance Program Manager

Bureau of Market Regulation

Cari Lee	Director
Deborah Hamele	Operations Program Associate
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	Operations Program Associate
Beth Vander Grinten	Operations 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

Jaclyn de Medicci	Insurance Examiner Chief
Karen Becker	Insurance Examiner
Jennifer Harris	Insurance Examiner
Drew Hunkins	Insurance Examiner
Katherine Otis	Insurance Examiner
Rebecca Rebholz	Insurance Examiner
Andrew Stoughton	Insurance Examiner
Ellen Vigil	Insurance Examiner

Agent Licensing Section

Nitza Pfaff	Insurance Program Manager
Laura Adkins	License Permit Program Associate
Melody Esquivel	Consumer Protection Investigator
Donald Peckham	License Permit Program Associate
Richard West	Consumer Protection Investigator

Rate Review

Marci Bartlett	Insurance Examiner
Brian Brown	Insurance Examiner
Ian Gort	Operations Program Associate
Elena Hafenbredl	Insurance Examiner

Office of the Commissioner of Insurance—Office Finances
General Fund—Supervision of the Insurance Industry
Fiscal Year 2014 (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	\$165,765	\$	\$165,765
Fire Department Dues	19,737		19,737
Liquidation Account Interest	6		6
Forfeitures	594		594
Insurance Company Examination Charges	5,758	5,758	
Resident Appointment Billings and Renewals	7,437	7,437	
Nonresident Appointment Billings and Renewals	21,030	21,030	
Agent Continuing Education Fees	124	124	
Resident Producer License Issuance	1,127	1,127	
Nonresident Producer License Issuance	2,730	2,730	
Resident Biennial License Renewals	575	575	
Nonresident Biennial License Renewals	2,211	2,211	
Reinstatements	125	125	
Other Licensing Fees	162	162	
Company Licenses, Admissions, and Renewals	127	127	
Miscellaneous ²	<u>132</u>	<u>132</u>	
Total Revenue	<u>\$227,640</u>	41,538	<u>\$186,102</u>
Less Total Operating Expenditures		<u>16,925</u>	
Net Operating Revenue/(Loss)		24,613	
Cash Lapse to State's General Fund (Transfer Out)		<u>(24,471)</u>	
Net Change in Fund Equity		<u>\$ 142</u>	

¹ 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.

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 2014 (Amounts in \$000s)

	Total Revenue	Operating Expenses	Net Revenue
Injured Patients and Families Compensation Fund	\$36,608	\$(13,332)	\$49,940 ³
Local Government Property Insurance Fund	18,039	33,031	(14,992)
State Life Insurance Fund	10,363	8,487	1,876 ⁴

³ Due to reported reductions in liabilities for IBNR, losses and LAE.

⁴ Due to higher than normal loss volume.