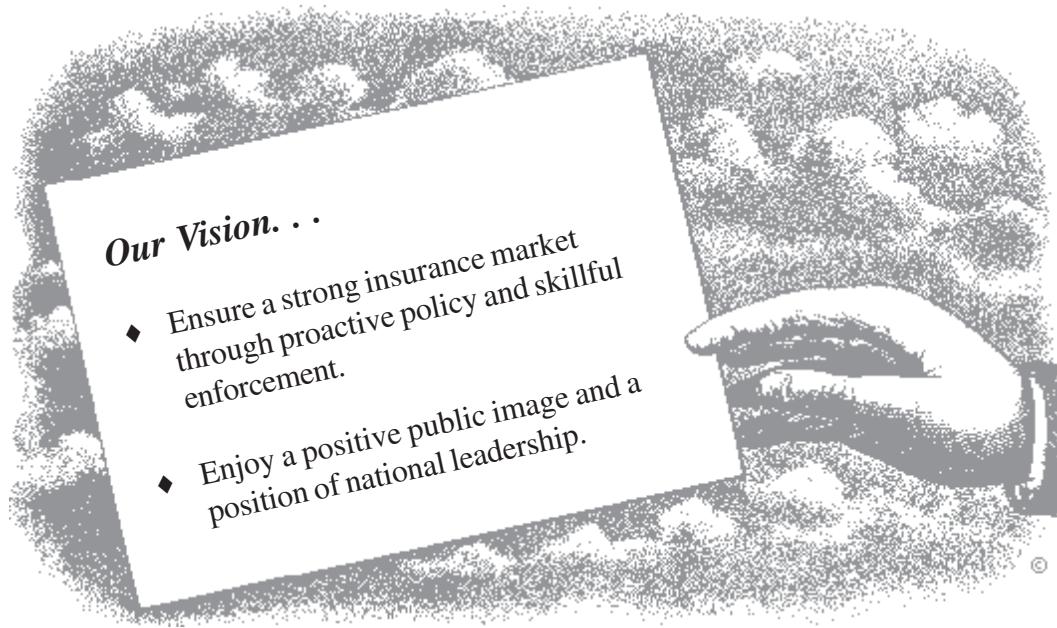
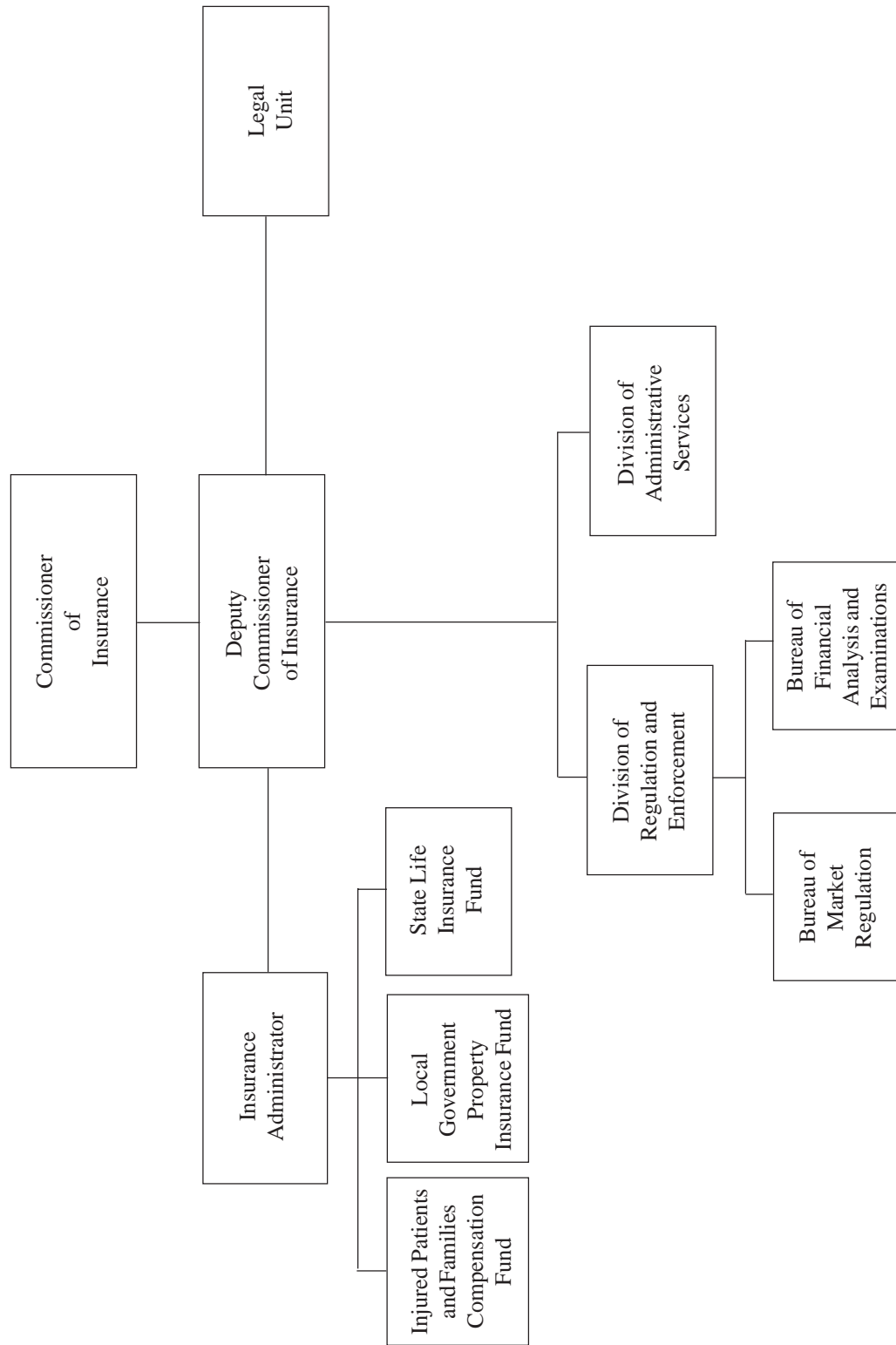


## Administration of the Office





**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 Injured Patients and Families Compensation Fund (formerly the Patients Compensation Fund), the Local Government Property Insurance Fund, and the State Life Insurance Fund.

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

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: Susan Ezalarab, Eileen Mallow, Fred Nepple, Clare Stapleton Concord  
Back Row: Roger Peterson, Jorge Gomez, Randy Blumer, John Montgomery

**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 practiced law for 17 years 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 Injured Patients and Families 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 focusing on issues pertaining to long-term care and Medicare reform. 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.

**Clare Stapleton Concord**—The Office of the Commissioner of Insurance (OCI) for the State of Wisconsin appointed Clare Stapleton Concord as Deputy Commissioner of Insurance on May 15, 2005. For the last ten years, Deputy Commissioner Stapleton Concord served as Division Administrator for the Division of Administrative Services at OCI. In this position, her responsibilities included strategic and contingency planning, information technology, budget, human resources, accounting, contracting and procurement, and other support services for the agency. Deputy Commissioner Stapleton Concord received an M.S. and Ph.D. from Northwestern University, Evanston, Illinois. A native of Sydney, Australia, she completed her undergraduate work at the University of New South Wales.

In addition to her duties at OCI, Deputy Commissioner Stapleton Concord has served as a budget and planning consultant to the NAIC. She has taught strategic planning, performance measurement and budgeting for the Wisconsin Certified Public Manager Program, University of Wisconsin-Madison, Division of Continuing Studies, and currently serves on the CPA Board. Deputy Commissioner Stapleton Concord has chaired the State of Wisconsin Administrative Officers Association and chaired the Community Development Block Grant Commission of the City of Madison.

Prior to working at OCI, Deputy Commissioner Concord was a senior policy analyst in the Office of Analysis and Information Systems, University of Wisconsin System Administration and was a faculty member at the University of Wisconsin-Madison.

**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 Injured Patients and Families Compensation Fund. She also sits on the Health Insurance Risk-Sharing Plan (HIRSP) Board of Governors, the Independent Review Board and the State Council on Alcohol and Other Drug Abuse.

Ms. Mallow has worked in the 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**—Mr. 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.

**Randy Blumer**—Mr. Blumer began serving as Administrator of the Division of Regulation and Enforcement in May of 2005. Prior to this appointment, he served as Commissioner of Insurance in 1998 and as Deputy Commissioner of Insurance from 1986 to 1987, 1993 to 1997, and 1999 to 2005.

Mr. Blumer has been with the OCI for over 25 years serving the office covering a wide variety of responsibilities. His previous positions include serving as the Assistant Deputy Commissioner, financial examiner and market conduct examiner. Mr. 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.

Mr. 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 NAIC including chairing the Examination Oversight Task Force and the Financial Analysis Working Group which performs in-depth analysis on nationally significant insurers.

Mr. 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.

**Susan Ezalarab**—Ms. Ezalarab has been the Director of the Bureau of Market Regulation for the OCI since 1994. Her current responsibilities include managing the market analysis and 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. He is currently serving as Acting Administrator for the Division of Administrative Services. Prior to coming to OCI, 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**—Mr. Peterson became Director of the Bureau of Financial Analysis and Examinations in June 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 Claim Reserve Specialist and financial examiner.

Mr. Peterson is active in the 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 2005)

Jorge Gomez, Commissioner  
Clare Stapleton Concord, Deputy Commissioner

Judy Arawinko  
Anne Debevoise Ostby  
James Guidry  
Deborah Hamele  
Alice Shuman-Johnson

Executive Staff Assistant  
Attorney  
Legislative Liaison  
Executive Staff Secretary  
Attorney

### Insurance Administrator

Eileen Mallow  
Barbara Belling

Insurance Administrator  
Managed Care Specialist

### Injured Patients and Families Compensation Fund

Theresa Wedekind  
Audrey Hawk  
Jeffrey Kohlmann  
Mary Moore  
Rodney Orr  
Inez Paynter  
Thomas Raymakers

Chief  
Program Assistant  
Insurance Program Specialist  
Financial Specialist  
Regulatory Specialist  
Insurance Program Specialist  
Accountant

### Local Government Property Insurance Fund

Danford Bubolz

Insurance Program Officer

### State Life Insurance Fund

Mary Sprague  
Greg Luft  
Alice Sundt  
Jean Wendlick

Chief  
Accountant  
Program Assistant  
Program Assistant

### Legal Unit

Fred Nepple  
Sheila Becker  
James Harris  
Robert Luck  
Julie Walsh

General Counsel  
Legal Secretary  
Attorney  
Attorney  
Attorney

### Division of Regulation and Enforcement

Randy Blumer  
Mary Sue Gilardi  
Betsey Rewey  
Jean Terry

Administrator  
Executive Staff Assistant  
Program Assistant  
Program and Planning Analyst

### Bureau of Financial Analysis and Examinations

Roger Peterson  
Karl Albert  
Richard Anderson  
Stephen Caughill  
Jerry DeArmond  
Rebecca Easland  
Stephen Elmer  
Andrew Fell  
William Genne  
Angie Graff  
David Grinnell

Director  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner Chief  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
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
Gerilyn Schneider	Program Assistant
Yamiris Torres	Program Assistant

#### **Property and Casualty Unit**

Philip Kress	Insurance Examiner Chief
Laura Andreasson	Insurance Examiner
David Champeau	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
Tamra Ehrfurth	Insurance Examiner
Renee Fabry	Insurance Examiner

Kenneth Hendree	Insurance Examiner
Kristy Jacobson	Insurance Examiner
John Kitslaar	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**

Vacant	Administrator
John Montgomery	Acting Administrator
Patrick Bass	Executive Staff Assistant

**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**

Vacant	Chief
James Angus	IS Network Services Specialist
Scott Bradach	IS Network 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
Inger Williams	Program Assistant

**Office of the Commissioner of Insurance—Office Finances**  
**General Fund—Supervision of the Insurance Industry**  
**Fiscal Year 2004 (Amounts in \$000s)**

	Total Revenue	Retained by Office of the Commissioner of Insurance	Transferred to State's General Purpose & Other Revenue Funds <sup>1</sup>
Premium Taxes	\$123,620	\$	\$123,620
Fire Department Dues	14,768		14,768
Liquidation Account Interest	373		373
Forfeitures	291		291
Insurance Company Examination Charges	5,181	4,663	518
Agent Initial Appointment Billing	1,913	1,722	191
Agent Appointment Renewal	7,423	6,681	742
Agent Continuing Education Fees	588	529	59
Producer License Issuance	702	632	70
Producer License Renewal	2,869	2,582	287
Company Licenses, Admissions, and Renewals	447	402	45
Certifications/Clearances	111	100	11
Miscellaneous <sup>2</sup>	52	47	5
<b>Total Revenue</b>	<b><u>\$158,338</u></b>	<b><u>17,358</u></b>	<b><u>\$140,980</u></b>
Insurance Company Conversion Reimbursements		<u>2</u>	
<b>Total Revenue and Conversion Reimbursements</b>		<b><u>17,360</u></b>	
Less Total Operating Expenditures		<u>12,279</u>	
<b>Net Operating Revenue/(Loss)</b>		<b><u>\$ 5,081</u></b>	

<sup>1</sup> 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.

<sup>2</sup> Miscellaneous collections include: 1) photocopying, 2) service of process, and 3) publications.

**Office of the Commissioner of Insurance—Office Finances**  
**Segregated Funds**  
**Fiscal Year 2004 (Amounts in \$000s)**

	Total Revenue	Admin. Expenses	Operating Expenses	Net Operating Revenue*
Injured Patients and Families Compensation Fund	\$52,794	\$ 884	\$35,212	\$16,698
Local Government Property Insurance Fund	21,200	1,363	10,599	9,238
State Life Insurance Fund	(21)	496	7,407	(7,924)

\* The State Life Insurance Fund experienced a loss in its investment income in 2004. The fund along with the other segregated funds continues to operate with adequate cash and fund reserves.

