



# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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DATE: October 15, 2009  
TO: Interested Parties  
FROM: Sean Dilweg, Commissioner  
Office of the Commissioner of Insurance  
SUBJECT: 2007-09 Biennial Report

The Office of the Commissioner of Insurance is pleased to provide Biennial Report information to fulfill our obligation under s.15.04(1)(d), Wis. Stats. Again this biennium we are providing links to our annual Wisconsin Insurance Reports (here for the Business of 2007 and 2008) because the information provided in these reports contains the same content required in the Biennial Reports, but is more comprehensive. Please go to the two links below to learn more about our office's activities, especially regulatory trends, legislation, rules, National Association of Insurance Commissioners' activities, bulletins to insurers, administrative actions, changes in companies, and various workload indicators.

Wisconsin Insurance Report Business of 2007 [http://oci.wi.gov/ann\\_rpt/bus\\_2007/anrpttoc.htm](http://oci.wi.gov/ann_rpt/bus_2007/anrpttoc.htm)  
Wisconsin Insurance Report Business of 2008 [http://oci.wi.gov/ann\\_rpt/bus\\_2008/anrpttoc.htm](http://oci.wi.gov/ann_rpt/bus_2008/anrpttoc.htm)

The following additional information is provided to respond to specific guidelines given to agencies in preparing their Biennial Reports.

1. The office was involved in a variety of activities during the 2007-09 biennium especially aimed at improving the efficiency of our operations and better serving the public and the insurance industry. Some of the initiatives we undertook included:
  - Streamlining methods for agents to renew their biennial licenses by using credit cards, debit cards or electronic checks to eliminate paper and expedite the renewal process.
  - Consolidating our operations appropriations to better match budgeting with organizational structure.
  - Beginning development of a new computer system for the Injured Patient and Families Compensation Fund to replace an aging legacy system.
  - Providing \$600,000 annually to help fund elderly benefit specialist positions in each Wisconsin county, who assist seniors with Medicare, health, and long-term care insurance questions.
2. Major program goals and objectives for 2009-11 include:
  - Proactively address the root causes of problems in the insurance marketplace through effective regulation, with an emphasis on early detection and prevention.
  - Provide information and assistance to the public including consumers, legislators, insurers, agents, other states, the federal government and other organizations.
  - Provide ongoing support of each staff member.
  - Use appropriate technology to provide tools for the regulation of insurance.
  - Provide excess medical malpractice coverage for Wisconsin health care providers.

- Make reasonably-priced property insurance available for tax-supported local government property.
- Provide a state sponsored life insurance program for the benefit of residents of Wisconsin.

These goals and their associated objectives were kept in the forefront in the development of the agency's 2009-11 budget. The agency received additional resources to implement the financial examination of family care organizations, to conduct additional market conduct exams, and to reduce reliance on and the additional expense of using IT contract staff. Several new insurance policy requirements were also enacted in the budget bill. The agency is responsible for administering such requirements which include health insurance coverage of autism, individual health insurance market reforms such as limits on modifications at renewal, and mandatory auto insurance and changes in auto policy limits.

3. OCI has long supported alternative work schedules for its employees, ranging from different starting and stopping times than our standard office hours of 7:45-4:30 M-F, to schedules that may allow an employee to take every other Friday afternoon off by working longer days the rest of the pay period. At present approximately 20% of our employees have a schedule that may differ from our standard work hours. This has been a valuable tool in attracting and retaining employees by enabling them to balance their working lives with the many family demands they must also meet.

I am pleased to provide this information and welcome any questions readers may have. Please do not hesitate to contact my office for more information.