

# DEPARTMENT OF INSURANCE STAFF

[www.doi.nebraska.gov](http://www.doi.nebraska.gov)  
Telephone: (402) 471-2201  
Fax: (402) 471-4610

## **ADMINISTRATION**

Bruce R. Ramge, CPCU, CIE  
Peg Jasa

Director of Insurance  
Public Information Officer

## **ADMINISTRATIVE SERVICES DIVISION**

Robin Edwards  
Mark Peterson, MCP  
Holly Schultz  
Nora Lopez  
Stefany Wix  
Julie Neal  
Jillian Boston  
Maureen Rockwell

Accounting and Finance Manager  
Infrastructure Support Analyst  
Office Services Manager  
Accounting Clerk  
Accounting Clerk  
Accountant  
Office Clerk  
Office Clerk

## **CONSUMER AFFAIRS DIVISION**

Jane Francis, FLMI  
Valarie Jones  
Renee Foster  
John Koenig, CIE, ACS, HIA, FLMI, CPCU  
Barbara Peterson  
Jeanette McArthur, AU  
Cynthia Williamson, CLU, CEBS, PIR, RHU  
Scott Zager, ACS, AFSI, AIE, FLMI  
Nate Dobler, AIC

Administrator  
Staff Assistant  
Insurance Investigator  
Insurance Investigator  
Insurance Investigator  
Insurance Investigator  
Insurance Investigator  
Insurance Investigator  
Insurance Investigator

## **HEALTH POLICY DIVISION**

Martin Swanson  
Maggie Dolezal

Administrator  
External Review Coordinator/  
Federal Aid Administrator

## **HUMAN RESOURCES DIVISION**

Kathy Vandenberg

Personnel Officer

## **INSURANCE FRAUD PREVENTION DIVISION**

Charles Starr, SCLA, CIFI, AHFI  
Connie Drake  
Kimberly Church, SCLA, CIFI  
Mark Wolfe, FCLA, CIFI  
Luke Wilke, FCLS

Division Chief  
Administrative Assistant  
Fraud Investigator  
Fraud Investigator  
Fraud Investigator

## **EXAMINATION DIVISION**

Justin Schrader, CFE  
Lindsay Crawford, CFE  
Shelly Storie

Chief Examiner  
Deputy Chief Examiner  
Exam Division Staff Assistant

Dave Clayton, CFE  
Nathan DeJong, CFE  
Heather Morrow, CFE  
Jennifer Rose, CFE  
TJ Addison  
Brian Davis  
Hailey Gao, AFE  
David Geidel  
Joe Jacobson  
Cara Kroeger  
Lisa Pape  
Chrystal Pascoe  
Michael Sullivan  
Vacant  
Vacant

Assistant Chief Examiner - Analysis  
Financial Analyst Supervisor  
Financial Analyst Supervisor  
Financial Analyst Supervisor  
Financial Analyst  
Financial Analyst  
Financial Analyst  
Financial Analyst  
Financial Analyst  
Financial Analyst  
Financial Analyst/Burial Pre-Need Examiner  
Financial Analyst  
Financial Analyst  
Financial Analyst  
Financial Analyst

Andrea Johnson, CFE  
Isaak Russell, CFE  
Tadd Wegner, CFE  
Nicole Drake  
Gary Evans, CFE, AES, CISA  
Skyler Lawyer, CFE  
Santosh Ghimire  
Joe Hofmeister, CFE  
Kim Hurst, CFE  
Derek Petersen, CFE  
Linda Scholl, CFE, AES, CISA  
Kolby Shanks  
Joel Tapsoba, AFE  
Vacant

Assistant Chief Examiner-Exam  
Supervisory Examiner  
Supervisory Examiner  
Financial Examiner

Jill Gleason, CFE  
Chris Amory, CFE  
Bruce Bornman, CFE  
Mitchell Higgins

Assist. Chief Examiner – Holding Company  
Holding Company Analyst  
Investment Specialist  
International Insurance Analyst

Rhonda Ahrens, FSA, MAAA  
Michael Muldoon, FSA, MAAA  
Derek Wallman  
Gordon Hay, FCAS, MAAA, CPCU

Chief Actuary  
Life and Health Actuarial Examiner  
Life and Health Actuarial Examiner  
Property & Casualty Actuarial Examiner

Kristy Hadden  
Lori Bruss  
Deb Bush  
Martha Hettenbaugh  
Lynn Wiese, CFE

Company Administrator  
Company Administration Staff Assistant  
Surplus Lines Tax Analyst  
Premium Tax Analyst  
Foreign Financial Analyst

**LEGAL DIVISION**

Matt Holman	General Counsel
Brandis Bauer	Paralegal & Administrative Assistant
Robert Bell	Agency Counsel
Bob Harkins	Agency Counsel
Krystle Ledvina Garcia	Agency Counsel

**LIFE AND HEALTH DIVISION**

Laura Arp	Administrator
Deb Maher	Staff Assistant
Maryana Grodnova-Ware, ALMI, AFSI	Actuarial Assistant
Rebecca Dennis	Life and Health Analyst II
Lisa Mariscal-Johnsen	Life and Health Analyst II

**MARKET CONDUCT**

Reva Vandevoorde, CIE, CPCU, MCM, ALMI	Market Conduct Administrator
Rob McCullough	Market Conduct Analyst
Jonathon Bartholomew, ACS, ALMI	Market Conduct Examiner
Megan Keck, AIE, APIR, AU	Market Conduct Examiner
Brenda Lenhoff, MCM	Market Conduct Examiner
Conna Wiese, FLMI, FFSI, AIRC, AIAA, ARSI, CICSR	Market Conduct Examiner

**PRODUCERS' LICENSING DIVISION**

Kevin Schlautman	Administrator
Gina Goodro	Insurance Education Analyst
Meagan Wright	Licensing Representative
Rae Ann Mastny	Licensing Representative
Stephen Strovers	Licensing Representative

**PROPERTY AND CASUALTY DIVISION**

Connie Van Slyke	Administrator
Stephanie Hobelman	Property and Casualty Analyst
Craig Palik	Property and Casualty Analyst
Julie Oglesby	Property and Casualty Analyst

**SENIORS HEALTH INSURANCE INFORMATION PROGRAM**

Alicia Jones	SHIIP Program Coordinator
Karma Boddy	SHIIP Staff Assistant
Carol Harrah	SHIIP Training Specialist
Ann Kroger	SHIIP Training Coordinator
Jonathan Burlison	SHIIP Outreach Coordinator

## STATE OF NEBRASKA DEPARTMENT OF INSURANCE

The Department of Insurance shall have general supervision, control, and regulation of insurance companies, associations and societies, and the business of insurance in Nebraska, including companies in the process of organization. The Director of Insurance shall be the chief administrative officer of the Department and shall have the power and duty to enforce and execute all the insurance laws of this state and make all needful rules and regulations for the purpose of carrying out the true spirit and meaning on this enactment and all laws relating to the business of insurance, and, to that end, may authorize and empower an assistant or employee to do any and all things that he/she may do on his/her behalf, and he/she shall see that all laws respecting insurance companies and insurance agents are faithfully executed. The Director or his/her representative shall issue all certificates and licenses as provided for in Chapter 44. The Director and his/her authorized representative shall have the power and authority to do all things and to perform all acts the Department is given the power and authority to do.

The Department of Insurance operates on a fiscal year that begins July 1 and ends June 30. Various fees that the Department collects fund the Department's operations. The table below presents the fees collected during the last three fiscal years.

Fees: (Fiscal Year)	<u>FY 14-15</u>	<u>FY 15-16</u>	<u>FY 16-17</u>
Examination Fees	\$ 4,643,179	\$ 4,809,450	\$ 4,931,476
Admin. Fee Professional Medical Liability	423,662	74,629	141,000
Publications/Photocopies/Fraud Conference	3,598	6,140	2,732
Agent Certification	19,809	19,695	20,929
Legal Filing Fees	20,965	30,129	42,132
Miscellaneous Fees (Filing Fees)	1,102,939	1,074,569	1,101,026
Admin. Fees - Premium Taxes	40,694	40,434	39,358
Pre-Admission Review Fees	17,600	18,000	30,000
P&C Filing Fees	557,818	507,452	471,112
L&H Filing Fees	149,702	131,627	128,990
Fraud Fee	467,586	504,627	500,213
Certificate of Authority	72,699	73,153	71,204
Agency License	553,240	572,700	605,400
Company Appointment/Cancellation	6,286,537	6,037,534	6,553,623
Agent's License	3,329,745	3,477,455	3,245,181
Utilization Review Agents	-	-	-
Continuing Education Approval/Course Comp.	49,300	42,300	42,600
Reinsurance Intermediary	-	-	-
Third Party Administrator	69,800	73,600	73,800
Pre-License Certification/Course Approval	-	-	-
<b>TOTAL FEES</b>	<b>\$17,808,873</b>	<b>\$17,493,494</b>	<b>\$18,000,776</b>

The Department of Insurance also collects taxes based on the premiums charged for insurance written in Nebraska. Tax revenue collected by the Department is distributed to other governmental units, including the General Fund, the Workers' Compensation Court, School Districts, Counties and Municipalities. The table below represents the premium tax revenue and administrative fines collected by the Department of Insurance and distributed to other government units for the last three tax years.

	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premium Tax	\$ 83,181,075	\$ 80,990,524	\$ 84,459,042
Fire Insurance Tax	4,072,270	3,927,287	4,097,307
Workers' Compensation Cash Fund	4,027,734	4,002,922	3,896,472
Workers' Compensation Trust Fund	-0-	-0-	-0-
Premium Tax transferred to CHIP Fund (Net) (1)	<u>(70,883)</u>	<u>649,090</u>	<u>327,056</u>
TOTAL TAXES	\$ 91,210,196	\$ 89,569,793	\$ 92,779,877
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 821,906	\$ 789,300	\$ 750,249
Late Payment Penalties and Administrative Fines (2)	<u>82,885</u>	<u>278,619</u>	<u>234,031</u>
TOTAL INTEREST AND PENALTIES	\$ 904,791	\$ 1,067,919	\$ 984,280
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$ 92,114,987</u>	<u>\$ 90,637,712</u>	<u>\$ 93,764,157</u>

- (1) To more accurately reflect the premium taxes paid by insurers, net transfers to the CHIP (Comprehensive Health Insurance Pool) Fund has been included. The CHIP Fund provides funding per Neb. Rev. Stat. §44-4225.
- (2) Includes Neb. Rev. Stat. §44-322 forfeiture amount of \$100 per day until Annual Statement submission requirements are met.

### **ADMINISTRATIVE SERVICES DIVISION**

The Administrative Services Division provides support functions for all Divisions of the Department of Insurance. This Division plays a key role in the development and operation of all agency information systems. This Division also provides all administrative support functions of the agency including budget and accounting functions, purchasing, records management, mail management, telephone services, word processing, office utilization, and general clerical support.

## **CONSUMER AFFAIRS DIVISION**

The Consumer Affairs Division's primary goal is to educate insurance consumers. The Division received 8,738 phone calls in 2017, and responded to more than 400 written inquiries.

Insurance Investigators review consumer complaints against insurance companies and agents. Through the complaint process, the Division verifies proper handling of insurance transactions and ensures fair treatment of the parties involved.

During 2017, the Consumer Affairs Division closed 1,436 cases. The majority of complaints pertained to property and casualty coverages, and more than half of these cases involved claim handling issues. In 2017, consumers received \$10,407,581.86 after, or as a result of, our involvement.

## **EXAMINATION DIVISION**

The Examination Division is responsible for the monitoring of the approximately 1,500 licensed insurance companies and 800 other legal entities, including determining the financial condition of the company, its ability to meet and fulfill its obligations, and whether it has complied with the provisions of the Nebraska Statutes.

The Division's staff of financial examiners conducts regular examinations of approximately 100 insurance companies domiciled in Nebraska. The examination salaries and expenses are paid from a cash fund, the income of which is the reimbursement from insurance companies for time spent on and actual expense incurred during the examination.

The Division's staff of financial analysts conducts ongoing reviews of the financial statements and other required supplemental filings of the insurance companies domiciled in Nebraska along with coordinating with the domiciliary state for other insurance companies licensed to do business in Nebraska. The analysts may recommend that an examination be conducted or that a company's authority to do business in Nebraska be suspended or revoked. The analysis salaries and expenses are paid from a cash fund, the income of which is the reimbursement from Nebraska domiciled insurance companies based upon premiums.

This Division is also responsible for audit and collection of premium tax, fire insurance tax, workers' compensation taxes, surplus lines taxes, and various renewal fees.

In addition to the above, major responsibilities include the admission of companies to do business in Nebraska, the regulation and examination of burial pre-need sales, regulation of purchasing and risk retention groups, regulation of third party administrators, review of holding company filings, and administration of insurance company securities placed on deposit with the Department.

The responsibilities of the Examination Division are carried out by the following staff: a Chief Examiner, a Deputy Chief Examiner, three Assistant Chief Examiners, a Company Administrator, a Chief Actuary, two Life and Health Actuarial Examiners, a Property and Casualty Actuarial Examiner, an Investment Specialist, a Holding Company Analyst, an International Insurance Analyst, thirteen financial examiners, fourteen financial analysts, a foreign financial analyst, a burial pre-need examiner, a premium tax analyst, a surplus lines analyst, a staff assistant, and an administrative secretary.

## FINANCIAL EXAMINATIONS COMPLETED IN 2017

COMPANY NAME
<b>Insurance Companies:</b>
Acceptance Insurance Company
Aflac Reinsurance Company
American Family Life Assurance Company of Columbus
American Life & Security Corp
American Republic Corp Insurance Company
AssuranceAmerica Insurance Company
Censtat Casualty Company
Central States Health & Life Company of Omaha
Clay County Mutual Insurance Company
Coventry Health Care of NE
First American Title Insurance Company
Firstcomp Insurance Company
German Mutual Insurance Association of NE (Auburn)
Globe Life and Accident Insurance Company
Good Samaritan Ins Plan of NE Inc.
League Association of Risk Management
Liberty National Life Insurance Company
Magellan Behavioral Health of NE, Inc.
Magellan Complete Care of NE, Inc.
Medico Corp Insurance Company
Medico Insurance Company
Mutual of Omaha Medicare Advantage
Omaha National Insurance Company
Republican Valley Mutual Protective Association
United American Insurance Company
<b>Pre-Need Sellers:</b>
Arbor Society
Bullock-Long Funeral Home
Butherus, Maser, & Love Funeral Home
Hammons Family Services
Jolliffe Funeral Home
Lauber Funeral Service, Inc.
Merten-Butler
Meyer Brothers Family Care Trust
Meyers Funeral Home
Minnick Funeral Service, Inc.
Nelson-Bauer Funeral Homes
Norfolk Funeral Services
Odean Colonial Chapel
Peter's Funeral Home, Inc.
PVMS, LLC

Roeder Mortuary
Sandoz' Chapel of the Pines
Snider Memorial Funeral Home
St. John's Cemetery Association of Omaha
Westlawn-Hillcrest Cemetery & Funeral Home
Zabka Funeral Home, Inc.

## **HUMAN RESOURCES DIVISION**

The employees of the Department of Insurance are our most important resource, therefore, nondiscriminatory recruitment, selection of new employees entering the Department workforce, maintenance and retention of existing employees, and the training and promotion of Department employees is an ongoing concern.

The Human Resources Division:

- ▶ Provides information and support to employees regarding recruitment, hiring, wage and salary administration (payroll), the labor contract, enrollment of employees in benefit programs and training programs such as defensive driving, supervisory training, educational videos, etc. and maintenance of individual personnel records. Additionally Human Resources provides information and support relative to performance evaluations and performance plans and all other personnel related benefit programs.
- ▶ Administers the Affirmative Action Plan, Americans with Disabilities Act, Family Medical Leave Act, Tuition Assistance Educational Program, Awards Program, Annual Staff Development Day and special projects as assigned by the Department Director.
- ▶ Creates and assists with enforcement of the Department's Personnel policies and procedures.

## **INSURANCE FRAUD PREVENTION DIVISION**

The duties and responsibilities of the Insurance Fraud Prevention Division (IFPD) are to conduct investigations independently or in conjunction with other law enforcement agencies when the IFPD has cause to believe that an act of insurance fraud has been committed. The IFPD works in cooperation with law enforcement, prosecuting attorneys, and the insurance industry in the investigation and prosecution of insurance fraud violations. The IFPD also provides a resource of expertise and training opportunities for consumers, the insurance industry, and law enforcement agencies. Please refer to the IFPD website for additional information: [www.ReportInsuranceFraud.ne.gov](http://www.ReportInsuranceFraud.ne.gov).

## **2017 Insurance Fraud Statistics**

The Insurance Fraud Prevention Division (IFPD) received **710** case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2017. Of the referrals received, 440 (62%) were submitted through the National Insurance Crime Bureau (NICB) and 82 (12%) were made via the National Association of Insurance Commissioners' (NAIC) online fraud reporting system. The remainder of the referrals were submitted by victims, concerned consumers, or law enforcement agencies.

**Actual** or **potential** monetary losses, exceeding **\$8.3 million**, were reported. Cases are evaluated based upon a number of criteria, including the statute of limitations, applicability of Nebraska statutes, and solvability factors. Upon completion of the case review, a status letter is sent to the complainant advising them of disposition.

The IFPD investigated the following types of insurance fraud cases during 2017:

- Property/Casualty = 537 Cases (75%)
- Life/Health = 127 Cases (18%)
- Agent or Internal Fraud = 44 Cases (6%)
- Other Fraud = 2 Cases (1%)

Upon completion of a case investigation, the IFPD makes a determination to close the case unfounded, insufficient evidence for prosecution, or sufficient evidence to forward the information to a prosecutor for consideration in filing a criminal violation of the Nebraska Insurance Fraud Act. Before sending a case for a prosecutor's review, the IFPD prepares an investigative summary report outlining the circumstances of the investigation.

### **2017 Cases Sent for Criminal Prosecution:**

73 Cases

29 Suspects Involved

### **2017 Convictions:**

105 Cases

25 Suspects Involved

### **2017 Court Ordered Restitution:**

21 Cases

\$537,110.89

## **LEGAL DIVISION**

The Legal Division prepares Department regulations, bulletins and legal interpretations, represents the Department in administrative hearings, and processes applications by domestic insurers for certificates of authority, mergers, acquisitions and domestications. The division also renders legal advice on policy form approvals, financial transactions, investments and agreements entered into by insurers. The division enforces compliance with the Nebraska insurance statutes and Department regulations by all insurers, insurance agents, brokers, and all others licensed by the Department of Insurance as well as unauthorized entities, and coordinates legislative matters. Counsel acts as a

liaison with the Attorney General's Office regarding all pending litigation and/or appeals from administrative rulings. The Legal Division also acts as counsel for the Director in connection with the supervision, rehabilitation or liquidation of insurance companies and advises the Director in connection with the operation of the Nebraska Property and Liability Insurance Guaranty Association, the Nebraska Life and Health Insurance Guaranty Association, the Workers' Compensation Assigned Risk Plan, the Medical Malpractice Excess Liability Fund, and the Comprehensive Health Insurance Pool.

### **LIFE AND HEALTH DIVISION**

Policy forms and health rates must be filed with and approved by the Life and Health Division prior to use pursuant to Neb. Rev. Stat. §44-710 and §44-511. During 2017, the Life and Health Division reviewed 11,923 life and health reports and forms: including policies, riders, endorsements, applications and advertising. A total of 602 health insurance rate filings were reviewed. Overall in 2017, 2,408 filings were received and 2,407 filings were processed.

Other responsibilities of the Life and Health Division include the issuing of valuation certificates for all domestic life companies and collaboration with other functional Department areas on a variety of life and health insurance issues. The Life and Health Division reviews annual filing requirements including long-term care, Medicare supplement reports, prompt payment certifications and small group certifications. In addition, the Life and Health Division works closely with other State and Federal agencies, ensuring that all health insurance requirements of the Patient Protection and Affordable Care Act are implemented in accordance with both State and Federal Law.

### **MARKET CONDUCT DIVISION**

The Market Conduct Division performs market analysis in order to develop a baseline understanding of the marketplace and to identify regulated entities for further review or practices that deviate significantly from the norm or that may pose a potential harm to consumers. The Market Conduct Division performs a range of continuums of regulatory responses appropriate for the circumstance, from office-based information gathering to comprehensive market conduct examinations. Continuums are conducted on licensed insurance companies and health maintenance organizations as well as licensed producers and agencies.

The present staff of the Market Conduct Division consists of an Administrator, a Market Analyst and four Market Conduct Examiners.

### **MARKET CONDUCT EXAMINATIONS COMPLETED IN 2017**

<b>Company Name</b>
Berkshire Hathaway Homestate Insurance Company
German Farmers Mutual Assessment Insurance Association of Hall County

First American title Insurance Company
German Mutual Insurance Company of Dodge County
Coventry Health Care of Nebraska

**PRODUCERS' LICENSING DIVISION**

Any individual who solicits, negotiates, or sells to any risk located in Nebraska, regardless of whether they are compensated or not, must be licensed as a producer in the appropriate lines of insurance. Insurance companies admitted to do business in this state shall only accept applications from, write, or place business from a producer or producer acting as a broker that has been appropriately licensed by the Nebraska Department of Insurance and appointed as such by the company.

Any partnership, unincorporated association, corporation or Limited Liability Company, Limited Liability Partnership, or other legal entity transacting business with the public or insurance companies as an insurance producer must be licensed as an insurance agency. The following reflects active licenses for the year ending December 31, 2017:

- Resident Producers            16,514
- Nonresident Producers       78,216
- Insurance Agencies            9,086
- Resident Consultants          195
- Nonresident Consultants      158

**PROPERTY AND CASUALTY DIVISION**

The Property and Casualty Division analyzes and takes final action on rate, rule, and form filings made by insurance companies and other entities such as advisory organizations. The Division provides relevant technical support in property and casualty matters to other areas within the Department. The Division also handles most of the day-to-day administrative activities of the Excess Liability and Residual Funds. These funds provide excess and "Assigned risk" medical professional liability insurance for doctors, hospitals and other specific Nebraska health care providers.

Dependent on the line of insurance, and the nature of the entity making the filing, the majority of the filings are processed on a "File and Use" or "Prior Approval" basis. Most filings are governed by the Property and Casualty Insurance Rate and Form Act (Neb. Rev. Stat. §§44-7501 to 44-7535).

Motor vehicle service contract filings submitted to the Division are governed by the Motor Vehicle Service Contract Reimbursement Insurance Act (Neb. Rev. Stat. §§44-3520 to 44-3526).

During 2017, the Property and Casualty Division received 4,002 new filings, including those made by advisory organizations. Final action was taken on 4,119 filings, which were reviewed on prior approval, filed or file and use basis - depending on the line of insurance. As of May 1, 2010 the Department required that with one exception, all filings submitted to the Department would be submitted electronically through the System for Electronic Rate and Form Filings (SERFF). The only exception is for those carriers who only have a Certificate of Authority for the State of Nebraska.

## **SENIORS HEALTH INSURANCE INFORMATION PROGRAM (SHIIP)**

The Nebraska Senior Health Insurance Information Program (SHIIP) informs, educates, and assists seniors and those with disabilities to make informed decisions on topics related to health insurance. SHIIP provides assistance to Medicare beneficiaries and caregivers with questions or concerns about Medicare, Medicare supplement insurance, Medicare Health Plans, Medicare Part D, Medicaid and other types of health insurance.

SHIIP currently has more than 350 trained volunteers across the state, providing free and unbiased counseling to the more than 31,981 Nebraska Medicare beneficiaries.

## **HEALTH POLICY DIVISION**

The Health Policy Division is responsible for the oversight and execution of health insurance laws and regulations for the State of Nebraska. It has primary oversight over the implementation and enforcement of the Affordable Care Act (ACA) but also has oversight over all aspects of health insurance. It oversees the Life and Health Division and Nebraska Senior Health Insurance Information Program (SHIIP) and works in conjunction with the Legal, Market Conduct, Consumer Affairs, Licensing, Fraud, and Financial Examination Divisions to assure compliance with all health federal and state insurance laws. The Health Policy Division is the primary contact for all interaction with the federal government and other state agencies for matters relating to health insurance. The Health Policy Division also provides information to the public by the creation of websites, brochures and other informational memoranda as well as providing speakers to various organizations around the nation and State of Nebraska as requested. The Health Policy Division also oversees grant management for health related federal grants. The division also oversees external reviews wherein a policyholder may request additional review of a claim or policy provision denial by an insurer and coordinate the appeal with an Independent Review Organization. The Health Policy Division coordinates with the other divisions to find efficiencies in order to ease burdens on the insurers and to be more consumer friendly for the public. It continues to promote a team approach to health insurance by working with sister state agencies as well to promote efficiencies in overall health care finance and delivery. Finally, the Division advises the Governor, Director and members of the Legislature on health issues as they arise.