

## OFFICE OF THE COMMISSIONER OF INSURANCE

### GOVERNOR'S BUDGET RECOMMENDATIONS

Source of Funds	FY07 Adjusted Base	FY08 Recommended	% Change Over FY07	FY09 Recommended	% Change Over FY08
PR-O	14,044,400	15,725,000	12.0	15,774,900	0.3
PR-S	4,459,500	0	-100.0	0	0.0
SEG-O	87,835,000	88,421,600	0.7	88,021,800	-0.5
<b>TOTAL</b>	<b>106,338,900</b>	<b>104,146,600</b>	<b>-2.1</b>	<b>103,796,700</b>	<b>-0.3</b>

### FULL-TIME EQUIVALENT POSITION SUMMARY

Source of Funds	FY07 Adjusted Base	FY08 Recommended	FTE Change From FY07	FY09 Recommended	FTE Change From FY08
PR-O	100.25	120.25	20.00	115.25	-5.00
PR-S	18.00	0.00	-18.00	0.00	0.00
SEG-O	13.75	12.75	-1.00	12.75	0.00
<b>TOTAL</b>	<b>132.00</b>	<b>133.00</b>	<b>1.00</b>	<b>128.00</b>	<b>-5.00</b>

### AGENCY DESCRIPTION

The agency was created by the Legislature in 1871, and the original intent of the agency has not changed drastically over the past 135 years. The agency is vested with broad powers to ensure that the insurance industry responsibly and adequately meets the insurance needs of Wisconsin citizens. The agency performs a variety of tasks to protect insurance consumers and ensure a competitive insurance environment. The agency's major functions include: reviewing insurance policies that are sold in Wisconsin to make sure they meet the requirements set forth in Wisconsin law; conducting examinations of domestic and foreign insurers to ensure compliance with Wisconsin laws and rules; monitoring the financial solvency of licensed companies to make sure that consumers have the insurance coverage they expect when they need it; issuing licenses to the various parties involved in selling and marketing insurance products; assisting insurance consumers with their insurance problems; researching special insurance issues to understand and assess their impact on Wisconsin; providing technical assistance on legislation and promulgating administrative rules to interpret insurance laws; creating and distributing public information and consumer education pieces to educate people about insurance; and operating a state life insurance fund, a property fund for the property owned by local units of government, and an injured patients and families compensation fund insuring health care providers for medical malpractice.

### MISSION

The mission of the agency is to lead the way in informing and protecting the public and responding to its insurance needs.

## PROGRAMS, GOALS, OBJECTIVES AND ACTIVITIES

### Program 1: Supervision of the Insurance Industry

Goal: Proactively address the root causes of problems in the insurance marketplace through effective regulation, with an emphasis on early detection and prevention.

Objective/Activity: Aggressively conduct all regulatory core mission functions including information collection, analysis, licensing and adjudication; refine and improve early warning systems in financial and market regulation; train staff to facilitate intra-agency communication and early identification of regulatory issues; and encourage external interaction and feedback.

Goal: Provide information and assistance to the public including consumers, legislators, insurers, agents, other states, the federal government and other organizations.

Objective/Activity: Ensure that staff directly interacting with the public have the training and equipment to provide information and assistance in a timely and courteous manner; continue to use and improve performance measures; provide public information through the development and implementation of a coordinated communication plan; and improve and preserve state regulation of insurance by communicating with and informing the public.

Goal: Provide ongoing support and development of each staff member.

Objective/Activity: Provide a healthy and safe work environment; develop the full potential of staff by promoting training and growth opportunities; foster diversity in the workplace; promote positive communication, cooperation and mutual respect within and among all work units, and continue to develop work group teams to improve cross-functional work processes; through continued use of performance standards, strive to improve all functions; and assess restructuring and reallocation of staff resources as appropriate to better address work needs.

Goal: Use appropriate technology to provide tools for the regulation of insurance.

Objective/Activity: Continually review emerging technologies and conduct cost-benefit analyses of applications; encourage officewide participation in technology planning and implementation such as through the Information Technology Strategic Planning Committee; improve state regulation and service by implementing the use of technology to facilitate the sharing of information with other regulatory authorities; and provide opportunities for staff to research and develop new approaches to optimize the use of technology.

### Program 2: Injured Patients and Families Compensation Fund

The major objective of the program is to assure that adequate funds are available to compensate patients for serious injuries resulting from acts of medical malpractice. Approximately 13,969 health care providers are covered by the fund. From its inception in 1975 through December 2005, the fund paid 627 claims totaling \$596,253,376.

Goal: Provide excess medical malpractice coverage for Wisconsin health care providers.

Objective/Activity: Ensure the sound fiscal management and integrity of the fund and provide a regular accounting or audit of the fund.

### Program 3: Local Government Property Insurance Fund

The purpose of the fund is to make reasonably-priced property insurance available for tax-supported local government property such as government buildings, schools, libraries and motor vehicles. The fund provides policy and claim service to the policyholders. As of June 30, 2006, the fund insured 1,156 policyholders. The total amount of insurance in force as of June 30, 2006, was \$39.9 billion, up from \$37.2 billion at the previous fiscal year end.

Goal: Make reasonably-priced property insurance available for tax-supported local government property.

Objective/Activity: Ensure the sound fiscal management and integrity of the fund and provide a regular accounting or audit of the fund.

#### Program 4: State Life Insurance Fund

The fund is a state-sponsored program established to provide low-cost life insurance coverage. The maximum level of coverage available to each policyholder is \$10,000.

Goal: Provide a state-sponsored life insurance program for the benefit of residents of Wisconsin.

Objective/Activity: Ensure the sound fiscal management and integrity of the fund and provide a regular accounting or audit of the fund.

### PERFORMANCE MEASURES

#### 2005 AND 2006 GOALS AND ACTUALS

Prog. No.	Performance Measure	Goal 2005	Actual 2005	Goal 2006	Actual 2006 <sup>1</sup>
1.	Number of financial examinations.	58	50	56	N/A
1.	Number of market conduct examinations.	8	6	8	N/A
1.	Consumer complaints handled in a timely fashion.	92%	91%	92%	N/A
1.	Policy form reviews conducted in a timely manner.	6,000	6,968	6,000	N/A
1.	Insurance intermediary licensing function processed in a timely manner.	15,000	20,037	15,000	N/A
1.	Develop, maintain and distribute consumer education material to the public in a timely manner. <sup>2,3</sup>	780 2 40,000	377 12 22,637	780 2 39,000	N/A
1.	Continually update the Web site so users can find the information they need. <sup>4</sup>	2,180 72,550	1,044 149,914	2,180 72,550	N/A
2.	Injured patients and families compensation fund report accepted by Board of Governors.	Report accepted	Report accepted	Report accepted	N/A
3.	Submit annual statement to regulator of the fund timely and in accordance with statutory and GAAP reporting requirements.	Meet GAAP standards	Met GAAP standards	Meet GAAP standards	N/A
3.	Provide a regular accounting or audit of fund via a Legislative Audit Bureau audit, which results in no major issues being identified or qualified audit opinion being rendered.	Unqualified opinion	Unqualified opinion	Unqualified opinion	N/A

Prog. No.	Performance Measure	Goal 2005	Actual 2005	Goal 2006	Actual 2006 <sup>1</sup>
4.	Submit annual statement to regulator of the fund timely and in accordance with statutory and GAAP reporting requirements.	Meet GAAP standards	Met GAAP standards	Meet GAAP standards	N/A
4.	Provide a regular accounting or audit of fund via a Legislative Audit Bureau audit, which results in no major issues being identified or qualified opinion being rendered.	Unqualified opinion	Unqualified opinion	Unqualified opinion	N/A

Note: Based on calendar year.

<sup>1</sup>Actuals for 2006 are not yet available.

<sup>2</sup>Three figures are presented. The first is the number of "views" of the Consumer Publications List on the Web site. The second is the number of new publications developed. The third is the number of printed publications distributed.

<sup>3</sup>The number of printed publications will continue to decrease because more information is being made available electronically. As the number of "hits" per week on the Web site has gone up, the number of printed publications has substantially decreased.

<sup>4</sup>Two numbers are presented. The first is the number of major updates or additions to the Web site per year. The second is the total number of "hits" per week on the Web site.

#### 2007, 2008 AND 2009 GOALS

Prog. No.	Performance Measure	Goal 2007	Goal 2008	Goal 2009
1.	Number of financial examinations.	60	52	60
1.	Number of market conduct examinations.	8	8	8
1.	Consumer complaints handled in a timely fashion.	92%	92%	92%
1.	Policy form reviews conducted in a timely manner.	8,000	8,000	8,000
1.	Insurance intermediary licensing function processed in a timely manner.	20,000	20,000	20,000
1.	Develop, maintain and distribute consumer education material to the public in a timely manner. <sup>1,2</sup>	210 4 15,000	210 4 15,000	210 4 15,000
1.	Continually update the Web site so users can find the information they need. <sup>3</sup>	1,500 150,000	1,500 150,000	1,500 150,000
2.	Injured patients and families compensation fund report accepted by Board of Governors.	Report accepted	Report accepted	Report accepted

Prog. No.	Performance Measure	Goal 2007	Goal 2008	Goal 2009
3.	Submit annual statement to regulator of the fund timely and in accordance with statutory and GAAP reporting requirements.	Meet GAAP standards	Meet GAAP standards	Meet GAAP standards
3.	Provide a regular accounting or audit of fund via a Legislative Audit Bureau audit, which results in no major issues being identified or qualified audit opinion being rendered.	Unqualified opinion	Unqualified opinion	Unqualified opinion
4.	Submit annual statement to regulator of the fund timely and in accordance with statutory and GAAP reporting requirements.	Meet GAAP standards	Meet GAAP standards	Meet GAAP standards
4.	Provide a regular accounting or audit of fund via a Legislative Audit Bureau audit, which results in no major issues being identified or qualified opinion being rendered.	Unqualified opinion	Unqualified opinion	Unqualified opinion

Note: Based on calendar year.

<sup>1</sup>Three figures are presented. The first is the number of "views" of the Consumer Publications List on the Web site. The second is the number of new publications developed. The third is the number of printed publications distributed.

<sup>2</sup>The number of printed publications will continue to decrease because more information is being made available electronically. As the number of "hits" per week on the Web site goes up, the number of printed publications will substantially decrease.

<sup>3</sup>Two numbers are presented. The first is the number of major updates or additions to the Web site per year. The second is the total number of "hits" per week on the Web site.

**OFFICE OF THE COMMISSIONER OF INSURANCE****GOVERNOR'S BUDGET RECOMMENDATIONS****RECOMMENDATIONS**

1. Coverage for Mental Health and Substance Abuse
2. Coverage for Autism and Pervasive Developmental Disorders
3. Injured Patients and Families Compensation Fund Transfer
4. Injured Patients and Families Compensation Fund – Computer System
5. Injured Patients and Families Compensation Fund – Actuarial Services
6. Financial Examiner Staff
7. Paralegal Assistance
8. Agent Licensing
9. Medigap Helpline
10. Pay Plan Progression Adjustment
11. Appropriation Consolidation
12. Rent Reallocation
13. Chargeback for Support Services
14. State Life Insurance Fund – Technical Correction
15. Office of Privacy Protection
16. Attorney Consolidation
17. Standard Budget Adjustments

**ITEMS NOT APPROVED**

18. Market Analysis Staff
19. Expert Witness Fees
20. State Life Insurance Fund Staff

**Table 1**  
**Department Budget Summary by Funding Source (in thousands of dollars)**

	ACTUAL FY06	ADJUSTED BASE FY07	AGENCY REQUEST		GOVERNOR'S RECOMMENDATION	
			FY08	FY09	FY08	FY09
PROGRAM REVENUE (2)	\$15,842.3	\$18,503.9	\$16,044.9	\$16,147.5	\$15,725.0	\$15,774.9
State Operations	15,842.3	18,503.9	16,044.9	16,147.5	15,725.0	15,774.9
SEGREGATED REVENUE (3)	54,252.9	87,835.0	88,451.2	88,060.8	88,421.6	88,021.8
State Operations	2,323.3	2,647.0	3,263.2	2,872.8	3,233.6	2,833.8
Local Assistance	15,976.8	26,926.6	26,926.6	26,926.6	26,926.6	26,926.6
Aids to Ind. & Org.	35,952.8	58,261.4	58,261.4	58,261.4	58,261.4	58,261.4
TOTALS-ANNUAL	70,095.2	106,338.9	104,496.1	104,208.3	104,146.6	103,796.7
State Operations	18,165.6	21,150.9	19,308.1	19,020.3	18,958.6	18,608.7
Local Assistance	15,976.8	26,926.6	26,926.6	26,926.6	26,926.6	26,926.6
Aids to Ind. & Org.	35,952.8	58,261.4	58,261.4	58,261.4	58,261.4	58,261.4

(2) Includes Program Revenue-Service and Program Revenue-Other

(3) Includes Segregated Revenue-Service, Segregated Revenue-Other and Segregated Revenue-Local

**Table 2**  
**Department Position Summary by Funding Source (in FTE positions) (4)**

	ADJUSTED BASE FY07	AGENCY REQUEST		GOVERNOR'S RECOMMENDATION	
		FY08	FY09	FY08	FY09
PROGRAM REVENUE (2)	118.25	128.25	128.25	120.25	115.25
SEGREGATED REVENUE (3)	13.75	13.75	13.75	12.75	12.75
TOTALS-ANNUAL	132.00	142.00	142.00	133.00	128.00

(2) Includes Program Revenue-Service and Program Revenue-Other

(3) Includes Segregated Revenue-Service, Segregated Revenue-Other and Segregated Revenue-Local

(4) All positions are State Operations unless otherwise specified

**Table 3**  
**Department Budget Summary by Program (in thousands of dollars)**

	ACTUAL FY06	ADJUSTED	AGENCY REQUEST		GOVERNOR'S RECOMMENDATION	
		BASE FY07	FY08	FY09	FY08	FY09
1. Supervision of the insurance industry	\$15,842.3	\$18,503.9	\$16,044.9	\$16,147.5	\$15,725.0	\$15,774.9
2. Injured patients and families compensation fund	33,797.6	55,830.7	56,411.5	56,011.7	56,411.5	56,011.7
3. Local government property insurance fund	16,678.8	27,811.7	27,825.1	27,825.1	27,825.1	27,825.1
4. State life insurance fund	3,776.5	4,192.6	4,214.6	4,224.0	4,185.0	4,185.0
<b>TOTALS</b>	<b>70,095.2</b>	<b>106,338.9</b>	<b>104,496.1</b>	<b>104,208.3</b>	<b>104,146.6</b>	<b>103,796.7</b>

**Table 4**  
**Department Position Summary by Program (in FTE positions) (4)**

	ADJUSTED	AGENCY REQUEST		GOVERNOR'S RECOMMENDATION	
	BASE FY07	FY08	FY09	FY08	FY09
1. Supervision of the insurance industry	118.25	128.25	128.25	120.25	115.25
2. Injured patients and families compensation fund	8.11	8.11	8.11	8.11	8.11
3. Local government property insurance fund	1.07	1.07	1.07	1.07	1.07
4. State life insurance fund	4.57	4.57	4.57	3.57	3.57
<b>TOTALS</b>	<b>132.00</b>	<b>142.00</b>	<b>142.00</b>	<b>133.00</b>	<b>128.00</b>

(4) All positions are State Operations unless otherwise specified

### 1. Coverage for Mental Health and Substance Abuse

The Governor recommends increasing the minimum annual amount of insurance coverage that is provided for inpatient, outpatient and transitional treatment of mental health and substance abuse problems. The minimum would increase to \$20,250 for inpatient treatment, \$3,450 for outpatient treatment and \$5,200 for transitional treatment.

### 2. Coverage for Autism and Pervasive Developmental Disorders

The Governor recommends requiring health insurance carriers to provide coverage for the treatment of pervasive developmental disorders including autism and Asperger's Syndrome.

### 3. Injured Patients and Families Compensation Fund Transfer

The Governor recommends making a one-time transfer of \$175 million from the injured patients and families compensation fund to the health care quality fund. This fund will support health care quality improvement activities implemented as part of the E-Health initiative, including grants and tax credits to providers, and health care costs in the Medicaid program. See the Department of Health and Family Services, Item #27.

### 4. Injured Patients and Families Compensation Fund – Computer System

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
SEG-O	462,100	0.00	137,300	0.00	462,100	0.00	137,300	0.00
TOTAL	462,100	0.00	137,300	0.00	462,100	0.00	137,300	0.00

The Governor recommends providing funding to purchase the services of two contract programmers to develop a new operating system for the injured patients and families compensation fund. The current system is outdated and requires a significant amount of maintenance.

### 5. Injured Patients and Families Compensation Fund – Actuarial Services

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
SEG-O	75,000	0.00	0	0.00	75,000	0.00	0	0.00
TOTAL	75,000	0.00	0	0.00	75,000	0.00	0	0.00

The Governor recommends providing funding to pay for an actuarial audit of the injured patients and families compensation fund on a one-time basis during the biennium. The Board of Governors requires an audit every three years as recommended by the Legislative Audit Bureau.

**6. Financial Examiner Staff**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	180,100	3.00	212,200	3.00	75,900	1.00	91,900	1.00
TOTAL	180,100	3.00	212,200	3.00	75,900	1.00	91,900	1.00

The Governor recommends providing funding and position authority for a financial examiner supervisor position to maintain timely reviews of financial audit worksheets.

**7. Paralegal Assistance**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	53,000	1.00	61,400	1.00	53,000	1.00	61,400	1.00
TOTAL	53,000	1.00	61,400	1.00	53,000	1.00	61,400	1.00

The Governor recommends providing funding and position authority for a paralegal position to assist with investigative research and support on enforcement actions taken by the office.

**8. Agent Licensing**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	433,400	2.00	441,300	2.00	354,000	0.00	354,000	0.00
TOTAL	433,400	2.00	441,300	2.00	354,000	0.00	354,000	0.00

The Governor recommends providing funding to contract with a vendor to process electronic applications for agents and for renewal of agent licenses paid for by check, credit card or electronic check. This will result in a paperless process which will be more convenient for agents.

**9. Medigap Helpline**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	82,500	0.00	82,500	0.00	77,500	0.00	86,500	0.00
TOTAL	82,500	0.00	82,500	0.00	77,500	0.00	86,500	0.00

The Governor recommends providing funding to support the Medigap Helpline operated by the Board on Aging and Long-Term Care which is paid for by the office. The increase supports ongoing costs as well as a new counselor position. See Board on Aging and Long-Term Care, Item #4 and Item #5.

**10. Pay Plan Progression Adjustment**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	49,300	0.00	65,800	0.00	49,300	0.00	65,800	0.00
TOTAL	49,300	0.00	65,800	0.00	49,300	0.00	65,800	0.00

The Governor recommends increasing funding to support the pay increases awarded to insurance examiners as authorized by the state's collective bargaining process.

**11. Appropriation Consolidation**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	0	18.00	0	18.00	0	18.00	0	18.00
PR-S	-4,614,600	-18.00	-4,614,600	-18.00	-4,614,600	-18.00	-4,614,600	-18.00
TOTAL	-4,614,600	0.00	-4,614,600	0.00	-4,614,600	0.00	-4,614,600	0.00

The Governor recommends consolidating the administrative services PR-S appropriation into the supervision of the insurance industry PR appropriation.

**12. Rent Reallocation**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	59,400	0.00	59,400	0.00	59,400	0.00	59,400	0.00
SEG-O	-59,400	0.00	-59,400	0.00	-59,400	0.00	-59,400	0.00
TOTAL	0	0.00	0	0.00	0	0.00	0	0.00

The Governor recommends reallocating space rental costs among the office's segregated and program revenue funded programs to reflect actual space usage.

**13. Chargeback for Support Services**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
SEG-O	39,000	0.00	39,000	0.00	39,000	0.00	39,000	0.00
TOTAL	39,000	0.00	39,000	0.00	39,000	0.00	39,000	0.00

The Governor recommends reestimating the costs of administrative services charged to the office's three segregated funds.

**14. State Life Insurance Fund – Technical Correction**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
SEG-O	0	-1.00	0	-1.00	0	-1.00	0	-1.00
TOTAL	0	-1.00	0	-1.00	0	-1.00	0	-1.00

The Governor recommends deleting position authority from the office's base budget to accurately reflect the intent of 2005 Wisconsin Act 25.

**15. Office of Privacy Protection**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	0	0.00	0	0.00	123,000	0.00	123,000	0.00
TOTAL	0	0.00	0	0.00	123,000	0.00	123,000	0.00

The Governor recommends providing funding to support the Department of Agriculture, Trade and Consumer Protection's Office of Privacy Protection. The Office of Privacy Protection informs Wisconsin residents about the threat of identity theft and assists consumers with privacy-related complaints. See the Department of Agriculture, Trade and Consumer Protection, Item #10.

**16. Attorney Consolidation**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	0	0.00	0	0.00	0	0.00	0	-5.00
TOTAL	0	0.00	0	0.00	0	0.00	0	-5.00

The Governor recommends improving the provision of state legal services by consolidating attorneys and legal support staff under the secretary of the Department of Administration on July 1, 2008. The Department of Administration secretary will determine the assignment of attorneys to individual agencies. To achieve this, the Governor recommends transferring 6.0 FTE positions to the Department of Administration. The Governor further recommends retaining the funding associated with these positions in the office to purchase legal services from the Department of Administration. In addition, 1.0 FTE unclassified position is created to provide general counsel services. See Department of Administration, Item #1.

**17. Standard Budget Adjustments**

Source of Funds	Agency Request				Governor's Recommendation			
	FY08		FY09		FY08		FY09	
	Dollars	Positions	Dollars	Positions	Dollars	Positions	Dollars	Positions
PR-O	888,500	0.00	888,500	0.00	888,500	0.00	888,500	0.00
PR-S	155,100	0.00	155,100	0.00	155,100	0.00	155,100	0.00
SEG-O	69,900	0.00	69,900	0.00	69,900	0.00	69,900	0.00
TOTAL	1,113,500	0.00	1,113,500	0.00	1,113,500	0.00	1,113,500	0.00

The Governor recommends adjusting the office's base budget for: (a) turnover reduction (-\$149,100 in each year); (b) full funding of continuing position salaries and fringe benefits (\$1,262,600 in each year); and (c) minor transfers within the same alpha appropriation.

### ITEMS NOT APPROVED

The following requests are not included in the Governor's budget recommendations for the Office of the Commissioner of Insurance.

Decision Item	Source of Funds	FY08		FY09	
		Dollars	Positions	Dollars	Positions
18. Market Analysis Staff	PR-O	224,300	4.00	262,000	4.00
19. Expert Witness Fees	PR-O	30,000	0.00	30,000	0.00
20. State Life Insurance Fund Staff	SEG-O	29,600	1.00	39,000	1.00
TOTAL OF ITEMS NOT APPROVED	PR-O	254,300	4.00	292,000	4.00
	SEG-O	29,600	1.00	39,000	1.00