
Monica Rutkowski

Second Vice President of Compliance and Regulatory Affairs

On January 1, 2009, Ms. Monica Rutkowski joined Smith Group as Second Vice President of Compliance and Regulatory Affairs. Prior to joining Smith Group, Ms. Rutkowski headed the Division of Life and Health Product Review in the Florida Office of Insurance Regulation. In this role, she directed regulation, compliance, corrective actions, and enforcement of statutes and regulations, standards, procedures, and guidelines of life, health & accident insurance companies. Ms. Rutkowski served on numerous state, national, and National Association of Insurance Commissioners advisory boards, committees, sub-committees and working groups. She negotiated complex insurance contracts and commutations, and developed regulatory compliance protocols. She participated in hearings relating to regulations, as well as appeared before state legislative committees. She has been the recipient of several awards and recognition by the insurance industry for her outstanding service and dedication.

Prior to becoming a Division Director, Ms. Rutkowski was a Chief at the Florida Department of Health overseeing administration and implementation of numerous early intervention and prevention programs. She also coordinated legislative activities and agendas of the Department. Prior to that, she served as a senior policy analyst with the Florida Office of Program Policy and Government Accountability, where she specialized in overseeing policies, budgets and protocols of public health and insurance regulatory agencies and served as the liaison among the Office of the Secretary, Governor's Office and regulatory state agencies to ensure that they were coordinated in their efforts and responsibilities.

With more than 16 years' experience in the insurance regulatory and public and private health policy field including governmental relations, development of corporate public relations strategies, product filings, advertising, consumer and departments' of insurance complaints, and political action committees, Ms. Rutkowski, will assist clients on a broad range of compliance issues arising out of the regulation of the insurance industry, including:

- strategic rate and product filing advice,
- support in the resolution of filing issues,
- timely notification of emerging regulatory or compliance matters,
- tracking legislative initiatives and enactments affecting insurer's lines of businesses,
- advice on day to day regulatory issues and procedures,
- proactive regulatory compliance reviews, and
- representation of clients before individual insurance departments and the National Association of Insurance Commissioners

Ms. Rutkowski has extensive experience in negotiating and advising state regulators, life, health and accident insurers, and HMOs on all compliance issues including regulations arising from new state and federal laws and rules. In addition, she is highly experienced as a consensus-builder to resolve issues between the regulator and the regulated entities relating to regulatory statutes, regulations, enforcement, coverage, rates, and ERISA.

Ms. Rutkowski earned a bachelor's degree from University of Connecticut, and both of her master's degrees and a graduate certificate from Florida State University. She is currently concluding her doctorate degree in health care policy and insurance at Florida State University. She lives in Tallahassee with her husband, Wojciech (Tony) Rutkowski, where she is active in several local organizations. They have three children, Daniel (16), Emillie (14) and Patrick (12).

