EDUCATION AND WORK EXPERIENCE

Name: Robert L. C. Damron

Education: I received a B.A. degree from Central Washington University, Ellensburg, Washington, in June 1969. I completed a year of post-graduate studies in business administration with an emphasis in accounting and economics at C.W.U. in 1970. Since 1970 I have continued my education and have taken such courses as Auditing, Jurisdictional Separations, Cost of Service, the N.A.R.U.C. Annual Regulatory Studies and Advanced Studies Programs and the NAIC Application Training course. In addition, I have attended numerous seminars and short courses related to accounting, economics, ratemaking, cost of service and computer programming.

Experience: I have twenty-five years of experience in regulatory theory and practice. I was employed by the Washington Utilities and Transportation Commission ("WUTC") from November, 1974 through December, 1994 as a Revenue Requirement Specialist. During my employment with the WUTC, I performed various phases of accounting and financial analyses of utility and transportation companies. For approximately the first three years of my employment with the WUTC I worked primarily on Transportation cases. For that period I participated in the review of rate applications for Long-Line, Short-Line and Local Cartage Carriers, the Log hauling Carriers, Garbage Utilities, Storage Warehouses, Bus Companies, and Water Transportation Companies. In one transportation case I testified to the appropriate operating ratio for the Bulk Commodity Carriers.

From approximately 1977 through 1994 at the WUTC, I participated primarily in the review of rate applications for telephone, gas, water, and electric utilities, although I was occasionally assigned to work a transportation case. My responsibility in utility and transportation proceedings was primarily revenue requirements and cost of service studies. I worked primarily on US West rate cases and tariff filings from 1984 through 1994. I also worked as an Accounting Advisor to the Commissioners on one previous occasion and I am now working under contract as the Accounting Advisor on a pending PacifiCorp case.

I have testified before the WUTC on many occasions.

I was employed by the Office of the Insurance Commissioner ("OIC") on January 1, 1995 to April 30, 1999 as an Economist for the Rates and Contracts Section. My primary duties with OIC have involved the analysis and review of health insurance issues. In July 1995 I entered the Washington Management Services Program as a veteran specialist in regulatory theory and practice.

During my employment with OIC, I conducted surveys of the Washington health insurance industry to measure the impact of the 1993 short-term health care reform legislation. I have examined the regulatory yardsticks used to determine the reasonableness of rate requests and have developed alterative yardsticks. I have participated in the review of the rate applications for individual plans from King County Medical Blue Shield and Pierce County Medical Bureau, Inc. (now Regence), and Medical Service Corporation of Eastern Washington and Blue Cross of Washington & Alaska (now Premera). These four carriers hold a major portion of the Washington area health insurance market.

In addition, I have been the owner operator of a consulting firm called Damron Enterprises. My firm has offered consulting services on regulatory theory and practice. In this capacity, I have testified in the states of Arizona and Illinois on public utility matters.