

Alabama



Mark Fowler
Commissioner
Southeast Zone

Term of Office:

At the Pleasure of the Governor
Appointed: July 1, 2022
Reappointed: January 16, 2023

Mark Fowler was appointed as Alabama's Acting Commissioner by Gov. Kay Ivey on July 1, 2022. He was appointed Commissioner effective January 16, 2023.

As chief administrator for the Alabama Department of Insurance (DOI), Commissioner Fowler leads the DOI in fulfilling its mission to serve the people of Alabama by regulating the insurance industry, providing consumer protection, promoting market stability, and enforcing state fire safety standards and laws. During Mark's tenure as legislative liaison, the Department has been successful in enacting more than forty (40) bills plus assisting in the enactment of several industry sponsored bills that were supported by the Department. In his role as Commissioner of Insurance, he also serves as a member of the Alabama Securities Commission.

Commissioner Fowler joined the DOI in February 2013, previously serving as Deputy Commissioner/Chief of Staff. Before joining the DOI, he worked for 28 years in government and public affairs, as well as association management, both at the state and federal levels. Commissioner Fowler served 17 years as an association executive director in Alabama, working with industries such as chemical manufacturing, cable/broadband telecommunications, and agribusiness. He also worked for five years in the Washington, DC, area, first as a legislative assistant to the late Sen. Howell Heflin and then as a congressional liaison for Rockwell International, a major defense and aerospace company.

Aside from his professional career, Commissioner Fowler is a co-host of the Bluegrass Revival Jam, a bluegrass music event in Montgomery, AL. He also has served as a board member and treasurer of Legacy, Partners in Environmental Education, and as a board member of the Alabama Civil Justice Reform Committee. He is past president of the Auburn University Montgomery Alumni Association and former host of a weekly gospel music radio program.

Commissioner Fowler earned a master's degree in political science from Auburn University at Montgomery and a bachelor's degree in broadcast communications from Auburn University (Auburn, AL).

Main

Alabama Department of Insurance
P.O. Box 303351
Montgomery, AL 36130-3351
United States

Email Address

insdept@insurance.alabama.gov

Phone Numbers

Main: **(334) 269-3550**
Accounting Division: **(334) 241-4107**
Commissioner's Office: **(334) 241-4101**
Financial Division: **(334) 241-4151**
Fire Marshal's Office: **(334) 241-4166**
Fraud Division: **(334) 241-4166**
Information Technology Division: **(334) 241-4112**
Legal Division: **(334) 241-4117**
Consumer Services Division: **(334) 241-4141**
Market Conduct Division: **(334) 241-4151**
Producer Licensing: **(334) 241-4126**
Rates and Forms Division: **(334) 241-4145**
Receivership Division: **(334) 241-7560**
Strengthen Alabama Homes: **(800) 433-3966**
Toll-Free Number (In-State Only): **(800) 433-3966**

Fax Numbers

Main: **(334) 241-4192**
Accounting: **(334) 241-4110**
Examiners: **(334) 240-3194**
Financial: **(334) 240-3194**
IT Division: **(334) 241-4192**
Legal: **(334) 240-7581**
Fraud: **(334) 241-4158**
Market Conduct Division: **(334) 240-3194**
Producer Licensing: **(334) 240-3282**
Consumer Services: **(334) 956-7932**
Receivership Division: **(334) 240-7562**
State Fire Marshal: **(334) 241-4158**
Strengthen Alabama Homes: **(334) 956-7962**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <http://www.aldoi.gov>

Make Checks Payable to: Commissioner of Insurance

Antwionne Dunklin Producer Licensing Manager	(334) 241-4126
Jimmy Gunn Deputy Commissioner	(334) 241-4196
Jonathan West Chief Financial Officer	(334) 241-4107
Larry Chapman Deputy Commissioner	(334) 241-4146
Michelle Hendrix Personnel Manager	(334) 240-4417
Reyn Norman Senior General Counsel	(334) 241-4119
Rodney Zeigler Information Technology Manager	(334) 241-4112
Ryan Donaldson Chief of Receivership	(334) 240-7561
Scott F. Pilgreen State Fire Marshal	(334) 241-4170
Travis Taylor Acting Director, Office of Risk and Resilience	(334) 240-7565

Contact Persons

Accounting Practices and Procedures

Jonathan West Chief Financial Officer	(334) 241-4107 Jonathan.west@insurance.alabama.gov
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Continuing Education - Agents

Antwionne Dunklin Producer Licensing Manager	(334) 241-4126 Antwionne.dunklin@insurance.alabama.gov
---	---

Department Counsel

Reyn Norman Senior General Counsel	(334) 241-4119 Reyn.Norman@insurance.alabama.gov
---------------------------------------	---

Deposits

Ken Smithson
Financial Analyst

(334) 241-4156
John.Smithson@insurance.alabama.gov

Examinations - Agent

Antwionne Dunklin
Producer Licensing Manager

(334) 241-4126
Antwionne.dunklin@insurance.alabama.gov

Fees - Agents

Antwionne Dunklin
Producer Licensing Manager

(334) 241-4126
Antwionne.dunklin@insurance.alabama.gov

Fees - Company Licensing

Carla Donney
Account Clerk

(334) 241-4180
Carla.donney@insurance.alabama.gov

Fire Investigations/Fire Code Enforcement

Mark Drinkard
Assistant State Fire Marshal

(334) 241-4171
Mark.drinkard@insurance.alabama.gov

Scott F. Pilgreen
State Fire Marshal

(334) 241-4170
Scott.Pilgreen@insurance.alabama.gov

Government Relations

Heather Lowe
Government Relations Manager

(334) 241-7577
Heather.lowe@insurance.alabama.gov

Human Resources

Michelle Hendrix
Personnel Manager

(334) 240-4417
Michelle.Hendrix@insurance.alabama.gov

Information Technology

Rodney Zeigler
Information Technology Manager

(334) 241-4112
Rodney.zeigler@insurance.alabama.gov

Insurance Fraud Unit - Investigators

Corey Railey
Assistant State Fire Marshal

(334) 241-4170
Michael.Railey@insurance.alabama.gov

InsurTech

Erick Wright
Insurance Rate Analyst

334-240-6523
erick.wright@insurance.alabama.gov

Legislation

Heather Lowe
Government Relations Manager

(334) 241-7577
Heather.lowe@insurance.alabama.gov

Office of Risk and Resilience

Travis Taylor
Acting Director, Office of Risk and Resilience

(334) 240-7565
travis.taylor@insurance.alabama.gov

Policy and Form Filing

Yada Horace
Rates and Forms Division Manager

(334) 241-4175
Yada.horace@insurance.alabama.gov

Policy, Form, and Rate Filings - Property & Casualty

Charles Hale
Actuary

(334) 241-4115
Charles.hale@insurance.alabama.gov

Premium Tax

LaKisha Hardy
Senior Accountant

(334) 241-4114
LaKisha.Hardy@insurance.alabama.gov

Producer Licensing

Antwionne Dunklin
Producer Licensing Manager

(334) 241-4126
Antwionne.dunklin@insurance.alabama.gov

Rate, Policy & Form Filing - Life & Health

Sanjeev Chaudhuri
Chief Actuary

(334) 241-4198
Sanjeev.chaudhuri@insurance.alabama.gov

Receivership

Ryan Donaldson
Chief of Receivership

(334) 240-7561
Ryan.Donaldson@insurance.alabama.gov

State Fire Marshal

Scott F. Pilgreen
State Fire Marshal

(334) 241-4170
Scott.Pilgreen@insurance.alabama.gov

Statistical Reporting

Charles Hale
Actuary

(334) 241-4115
Charles.hale@insurance.alabama.gov

Alaska



Lori K. Wing-Heier
Director
Western Zone

Lori K. Wing-Heier was appointed as Director of the Alaska Division of Insurance on Feb. 25, 2014, by then-Gov. Sean Parnell. She has served as the Director in three different administrations and was reappointed as Director in 2018 by Gov. Mike Dunleavy.

As Division Director, Wing-Heier oversees and enforces the Division's mission to strengthen competitive markets while protecting Alaskans.

Director Wing-Heier has more than 45 years of experience in the insurance and risk management industry, including experience working as a broker and corporate risk manager.

Director Wing-Heier attended North Central Michigan College (Petoskey, MI) and holds the Certified Insurance Counselor (CIC) and Certified Risk Manager (CRM) designations.

Director Wing-Heier has resided in Alaska since 1984. She and her family live in Anchorage, where the Insurance Director position is located. However, she relocates to Juneau for the legislative session each year. An avid fly fisherwoman, you will find her drifting the Kenia River in pursuit of record-setting rainbow trout during the late summer and early fall.

Term of Office:

At the Pleasure of the
Commissioner of Commerce,
Community, and Economic
Development

Appointed: February 25, 2014

Main

Alaska Division of Insurance
550 West 7th Avenue
Suite 1560
Anchorage, AK 99501-3567
United States

Juneau

Alaska Division of Insurance
P.O. 110805
Juneau, AK 99811-0805
United States

Email Address

insurance@alaska.gov

Phone Numbers

Anchorage (Main): **(907) 269-7900**
Toll-Free Number: **(800) 467-8725**
Juneau: **(907) 465-2515**

Fax Numbers

Anchorage (Main): **(907) 269-7910**
Juneau: **(907) 465-3422**
Licensing: **(907) 465-2816**
Department Counsel: **(907) 276-8554**

Office Hours: 8:30 a.m.-5:00 p.m., Monday-Friday

Website: <https://insurance.alaska.gov>

Make Checks Payable to: Alaska Division of Insurance

Heather Carpenter
Deputy Director (Juneau) (907) 465-2518

Lori K. Wing-Heier
Director (Anchorage) (907) 269-7900

Molly Nollette
Chief Market Regulator (907) 465-5647

Contact Persons

Agent Licensing

Kayla Erickson
Program Coordinator (Juneau) (907) 465-2545
Kayla.Erickson@alaska.gov

Annual Statements/Audits/Premium Tax

Rebecca Nesheim
Tax Auditor (Juneau) (907) 465-2584
Rebecca.Nesheim@alaska.gov

Consumer Services

Shauna Nickel
Supervisor (Anchorage) (907) 269-7914
Shauna.Nickel@alaska.gov

Deposits/Trust Securities

Kevin Richard
Financial Examiner (Anchorage) (907) 269-7903
Kevin.Richard@alaska.gov

Division Counsel

Susan Mitchell
Attorney (Fairbanks) (907) 451-2855
Susan.Mitchell@alaska.gov

Dan Wilkerson
Attorney (Anchorage) (907) 269-5265
Daniel.Wilkerson@alaska.gov

Examinations - Agent

Kayla Erickson
Program Coordinator (Juneau) (907) 465-2545
Kayla.Erickson@alaska.gov

Examinations - Market Compliance Issues

Chelsy Maller
Insurance Specialist (Juneau) (907) 465-4607
Chelsy.Maller@alaska.gov

Financial Examinations

David Phifer
Chief Financial Examiner (Anchorage) (907) 269-7903
David.Phifer@alaska.gov

Health Insurance

Jacob Lauten
Health Coordinator (Juneau) (907) 465-2573
Jacob.Lauten@alaska.gov

Insurer Changes - Address, Articles, Bylaws

Sonnet Reddoor
(Juneau) (907) 269-7892
Sonnet.Reddoor@alaska.gov

Investigations

Alex Romero
Chief Investigator (Anchorage) (907) 269-7918
Alex.Romero2@alaska.gov

Merger of Companies

Kevin Richard
Financial Examiner (Anchorage) (907) 269-7903
Kevin.Richard@alaska.gov

NAIC Liaison

Ira Blankenship
Administrative Assistant (Anchorage)

(907) 269-7892
Ira.Blankenship@alaska.gov

Policy and Form Filing - Life & Health

Sarah Bailey
Supervisor (Juneau)

(907) 465-4608
Sarah.Bailey@alaska.gov

Policy and Form Filing - Property & Casualty

Sian Ng-Ashcraft
Insurance Specialist (Juneau)

(907) 269-8114
Sian.Ng-Ashcraft@alaska.gov

Receivership

Jeffery Bethel
Insurance Financial Examiner (Anchorage)

(907) 269-7919
Jeffery.Bethel@alaska.gov

Risk Retention/Purchasing Group

Jeffery Bethel
Insurance Financial Examiner (Anchorage)

(907) 269-7919
Jeffery.Bethel@alaska.gov

Statistical Reporting

Kelli Patterson
Administrative Officer (Juneau)

(907) 465-2596
Kelli.Patterson@alaska.gov

Workers' Compensation

Chad Bennett
Insurance Specialist (Juneau)

(907) 269-7911
Chad.Bennett@alaska.gov

Arizona



Barbara D. Richardson
Director
Western Zone

Term of Office:
At the Will of the Governor
Appointed: March 6, 2023

Barbara D. Richardson joined the Arizona Department of Insurance and Financial Institutions (DIFI) effective March 6, 2023.

Director Richardson previously served as the Insurance Commissioner for Nevada from March 2016 to December 2022. Prior to her Nevada role, she worked for the New Hampshire Insurance Department as Director of Operations and Fraud for 12 years. She also has held positions at CNA Insurance, Kemper Financial, the Federal Reserve Bank in Chicago, and Putnam Securities.

Director Richardson has served on the NAIC's various committees, task forces, and working groups. She served as chair of the NAIC System for Electronic Rates & Forms Filing (SERFF) Advisory Board and as co-vice chair of the Climate and Resiliency (EX) Task Force.

Director Richardson is a graduate of Vassar College. She earned a law degree from the University of New Hampshire School of Law and a master's degree in business administration (MBA) from Loyola University (Chicago, IL).

The Arizona DIFI oversees the secure operation of Arizona's state-chartered financial institutions. It ensures public confidence in financial institutions by protecting the interest of depositors, borrowers, shareholders, and consumers through the enforcement of state laws. The DIFI is responsible for administering state laws that regulate financial institutions, which include banks, credit unions, trust companies, and trust divisions

Main

Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue
Suite 261
Phoenix, AZ 85007-2630
United States

Email Address

insurance.consumers@difi.az.gov

Phone Numbers

Main: **(602) 364-3100**

Fax Numbers

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://difi.az.gov>

Make Checks Payable to: Arizona Department of Insurance and Financial Institutions

Vacant
Deputy Director of Insurance

Vacant
Deputy Director of Financial Institutions

602-771-2772

Contact Persons

Annual Statement Filings

Cary Cook
Chief Financial Compliance Officer, Financial Affairs Division

(602) 364-3986

Captive Insurer Licensing and Financial Reports

Victoria Fimea
Chief Captive Analyst

(602) 364-0267
victoria.fimea@difi.az.gov

Consumer Complaints and Inquires

Noelani Rosato
Supervisor, Market Regulation & Consumer Services Division

(602) 364-2499

Department Counsel

Attorney General
Office

(602) 542-3702

Deposits

Cary Cook
Chief Financial Compliance Officer, Financial Affairs Division

(602) 364-3986

Examinations - Financial

Kurt Regner
Deputy Assistant Director, Financial Affairs Division

(602) 364-3963
kurt.regner@difi.az.gov

David Lee
Chief Financial Examiner - Analyst

602-364-3965
david.lee@difi.az.gov

Examinations - Market Conduct

Maria Ailor
Assistant Director, Market Regulation and Consumer Services
Division

602-364-4922
maria.ailor@difi.az.gov

Examinations - Producer (Pre-license)

Aqueelah Currie
Supervisor, Licensing Section, Consumer Protection Division

(602) 364-4457

Fees/Assessments

Mary Jordan
Supervisor, Business Services Section, Administrative Services
Division

(602) 364-2459

Financial Analysis

David Lathrop
Chief Financial Analyst, Financial Affairs Division

(602) 364-3996
dave.lathrop@difi.az.gov

Kurt Regner
Deputy Assistant Director, Financial Affairs Division

(602) 364-3963
kurt.regner@difi.az.gov

Fraud Unit

Paul Hill
Assistant Director, Fraud Investigations Division

(602) 364-2140

Guaranty Funds

Lori Nestor
Executive Director, Guaranty Fund Office

(602) 364-3863

Health Care Appeals

Audrey Franklin
Supervisor, Health Care Appeals Office

(602) 364-2399

Insurer Licensing, Mergers/Acquisitions, Redomestications Withdrawals

Cary Cook
Chief Financial Compliance Officer, Financial Affairs Division

(602) 364-3986

InsurTech

Gioconda Espinosa
Assistant Director, Product Filing & Compliance

gio.espinosa@difi.az.gov

Kurt Regner
Deputy Assistant Director, Financial Affairs Division

(602) 364-3963
kurt.regner@difi.az.gov

Investigations, Enforcement

Deian Ousounov
Assistant Director, Innovation, Enforcement, and Regulatory Policy
Division

(602) 364-2499

Ombudsman; Constituent Affairs

Catherine O'Neil
Consumer Affairs Administrator

(602) 364-2485

Policy, Form, Rate and Advertising Filings

Gioconda Espinosa
Assistant Director, Product Filing & Compliance

gio.espinosa@difi.az.gov

Premium Taxes

Loretta Moncibaez
Lead Auditor, Insurance Tax Section, Administrative Services Division

(602) 364-3246

Producer Licensing

Aqueelah Currie
Supervisor, Licensing Section, Consumer Protection Division

(602) 364-4457

Public and Media Affairs

James McGuffin
Assistant Director/PIO

(602) 771-0178
james.mcguffin@difi.az.gov

Receivership

Liane Kido
Deputy Receiver

(602) 364-2143

Statistical Reporting

Gioconda Espinosa
Assistant Director, Product Filing & Compliance

gio.espinosa@difi.az.gov

Surplus Lines Insurer Qualification

Erica Bowsher
Insurance Analyst, Financial Affairs Division

(602) 364-3450

Technology and Information Systems

Bud Leiner
Chief Information Officer, Information Technology Division

(602) 364-2983

Arkansas



Alan McClain
Commissioner
Secretary, Southeast Zone

On April 3, 2020, Governor Asa Hutchinson appointed Alan McClain as Arkansas Insurance Commissioner. McClain began his career in state government in 1992 with the Arkansas Insurance Department after working with Sedgwick Insurance Group. He worked for the Arkansas Workers' Compensation Commission for 13 years and was the CEO of that Commission for almost nine years.

Most recently, McClain served as Commissioner of the Arkansas Rehabilitation Services (ARS). In this role, which he assumed in 2015, he administered the day-to-day operations of ARS, which administers the Federal Vocational Rehabilitation Act.

McClain has also served on the Arkansas Workforce Development Board and the Governor's Council on Developmental Disabilities. He is a past president of the International Association of Industrial Accident Boards & Commissions and the Council of State Administrators of Vocational Rehabilitation.

He holds an undergraduate degree from Hendrix College and a master's in Public Administration from the University of Arkansas at Little Rock.

Term of Office:

At the Pleasure of the Governor

Appointed: April 3, 2020

Main

Arkansas Department of Commerce Arkansas Insurance Department
1 Commerce Way
Bldg 4
Little Rock, AR 72202-2087
United States

Email Address

insurance.consumers@arkansas.gov

Phone Numbers

Main: **(501) 371-2600**
Toll-Free Number: **(800) 282-9134**
Commissioner: **(501) 371-2620**
Consumer: **(800) 852-5494**
Fraud Only: **(866) 660-0888**
Public Employee Claims: **(866) 278-8066**
Seniors Only: **(800) 224-6330**

Fax Numbers

Main: **(501) 371-2618**
Consumer Services: **(501) 371-2749**
Finance: **(501) 371-2747**
Human Resources: **(501) 371-2817**
Ins. Criminal Investigation: **(501) 371-2799**
Legal: **(501) 371-2639**
License: **(501) 683-2604**
Liquidation: **(501) 371-2774**
Public Employee Claims: **(501) 371-2724**
Risk Management: **(501) 371-2842**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <https://insurance.arkansas.gov/>

Make Checks Payable to: Arkansas Insurance Department

Carroll Astin Manager, SHIIP (Senior Health Insurance Information Program)	(501) 371-2785
Chantel Allbritton Regulatory Health Link	(501) 371-2755
Jimmy Harris Manager, Compliance (Life & Health and Property & Casualty)	(501) 671-1621
Letty Hardee Deputy Commissioner, Information Services	(501) 371-2664
Lindsay Harp Manager, Consumer Services	(501) 371-2640
Mary Davis Assistant Deputy Commissioner, Accounting	(501) 682-7678
Mel Anderson Deputy Commissioner Financial Regulation, Finance	(501) 371-2665
Michael Surguine Deputy Receiver, Liquidation Division	(501) 371-2776
Nathan Culp Director, Public Employee Claims	(501) 371-2708
Paul "Blue" Keller Director, Criminal Investigation Division	(501) 371-2790
Peggy Dunlap Insurance Licensing Manager, Agent Licensing	(501) 371-2760
Randy Robinson Director, Risk Management	(501) 371-2690
Russ Galbraith Chief Deputy Commissioner	(501) 371-2620
Tasha Pankey Manager, Human Resources	(501) 371-2815
Vacant Communications Director	

Contact Persons

Agent Licensing

Peggy Dunlap Insurance Licensing Manager, Agent Licensing	(501) 371-2760 peggy.dunlap@arkansas.gov
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Annual Statements

Mel Anderson Deputy Commissioner Financial Regulation, Finance	(501) 371-2665 mel.anderson@arkansas.gov
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Company Licensing

Mel Anderson Deputy Commissioner Financial Regulation, Finance	(501) 371-2665 mel.anderson@arkansas.gov
---	---

Consumer Complaints and Inquires

Lindsay Harp Manager, Consumer Services	(501) 371-2640 insurance.consumers@arkansas.gov
--	--

Consumer Counseling Program for Seniors

Carroll Astin
Manager, SHIIP (Senior Health Insurance Information Program)

(501) 371-2785
carroll.astin@arkansas.gov

Department Counsel

Booth Rand
Legal

(501) 371-2820
booth.rand@arkansas.gov

Examinations - Agent

Peggy Dunlap
Insurance Licensing Manager, Agent Licensing

(501) 371-2760
peggy.dunlap@arkansas.gov

Examinations - Financial/Market Conduct

Mel Anderson
Deputy Commissioner Financial Regulation, Finance

(501) 371-2665
mel.anderson@arkansas.gov

Guaranty Funds

Michael Surguine
Deputy Receiver, Liquidation Division

(501) 371-2776
michael.surguine@arkansas.gov

Health Insurance Marketplace

Chantel Allbritton
Regulatory Health Link

(501) 371-2755
chantel.allbritton@arkansas.gov

InsurTech

Russ Galbraith
Chief Deputy Commissioner

(501) 371-2620
russ.galbraith@arkansas.gov

Life & Health and Property & Casualty Insurance

Jimmy Harris
Manager, Compliance (Life & Health and Property & Casualty)

(501) 671-1621
Jimmy.Harris@arkansas.gov

Market Conduct

Crystal Phelps
Market Analysis

(501) 371-2841
crystal.phelps@arkansas.gov

Media Relations/Public Information

Vacant
Communications Director

Policy and Form Filing - Life & Health and Property & Casualty

Jimmy Harris
Manager, Compliance (Life & Health and Property & Casualty)

(501) 671-1621
Jimmy.Harris@arkansas.gov

Premium Tax

Mary Davis
Assistant Deputy Commissioner, Accounting

(501) 682-7678
Mary.Davis@arkansas.gov

Statistical Reporting

Jimmy Harris
Manager, Compliance (Life & Health and Property & Casualty)

(501) 671-1621
Jimmy.Harris@arkansas.gov

California



Ricardo Lara
Commissioner
Western Zone

Term of Office:
Four Years

Elected:
November 6, 2018
Re-elected: November 8, 2022

Main

California Department of Insurance
300 Capitol Mall
17th Floor
Sacramento, CA 95814
United States

Phone Numbers

Main: **(916) 492-3500**
Consumer Hotline: **(800) 927-4357**
Licensing Hotline: **(800) 967-9331**
Sacramento Office: **(916) 492-3500**
Oakland Office: **(415) 538-4010**
Los Angeles Office: **(213) 346-6464**

Fax Numbers

Sacramento Office: **(916) 445-5280**
Main: **(916) 445-5280**
Oakland Office: **(510) 238-7829**
Los Angeles Office: **(213) 897-9051**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <http://www.insurance.ca.gov/>

Make Checks Payable to: Premium taxes State Controller / Department fees California Department of Insurance

Ricardo Lara is California's eighth Insurance Commissioner since voters created the elected position in 1988. Lara previously served in the California Legislature, representing Assembly District 50 from 2010 to 2012 and Senate District 33 from 2012 to 2018.

As Senator, Lara expanded protections for disaster survivors from losing their homes to insurance cancellation and nonrenewal. He wrote the nation's first climate insurance law, SB 30, to engage the insurance industry in the fight against climate-linked environmental disasters like wildfires and sea level rise. Lara is one of California's most effective environmental champions, working to improve health conditions and rein in air pollution.

Lara received the United Nations 2017 Climate and Clean Air Award with former Governor Edmund G. Brown Jr. and the California Air Resources Board for his work to reduce super pollutants.

Lara authored the Health4All Kids Act, which now covers 250,000 California children with full-scope health care regardless of their immigration status. He also authored laws that help prevent prescription drug abuse and crack down on patient brokering and fraud involving Californians recovering from substance abuse disorders.

Raised in East Los Angeles by immigrant parents, Lara made history in 2018 by becoming the first openly gay person elected to statewide office in California's history.

Lara earned a bachelor's degree in Journalism and Spanish with a minor in Chicano Studies from San Diego State University.

Julia Juarez Deputy Commissioner, Community Relations and Outreach	(213) 346-6412
Ken Allen Deputy Commissioner, Rate Regulation	(213) 346-6783
Laurie Menchaca Deputy Commissioner, Administration and Licensing Services	(916) 492-3315
Lucy Wang Deputy Commissioner and Special Counsel	(415) 538-4377
Michael Martinez Senior Deputy Commissioner and Legislative Director, Policy and Legislation	(916) 492-3573
Michael Soller Deputy Commissioner, Communications and Press Relations	(916) 492-3542
Mike Peterson Deputy Commissioner, Climate & Sustainability	(916) 492-3673
Teresa Campbell Deputy General Counsel, Regulatory and Legal Services	(415) 538-4126
Tony Cignarale Deputy Commissioner, Consumer Services and Market Conduct	(213) 346-6360
Vacant Chief Deputy Commissioner	
Vacant Deputy Commissioner, Enforcement	
Vacant Deputy Commissioner, Financial Surveillance	
Vacant Deputy Commissioner and General Counsel	(415) 538-4379

Contact Persons

Accounting Practices and Procedures

Kim Hudson Supervising Insurance Examiner	(213) 346-6122 kim.hudson@insurance.ca.gov
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Actuarial Office

Lan Brown Chief Health Actuary, Health Actuarial Office	(213) 346-6136 lan.brown@insurance.ca.gov
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Thomas Reedy Chief Systems Actuary	(213) 346-6493 thomas.reedy@insurance.ca.gov
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Ahmad Kamil Chief Life Actuary	(213) 346-6147 ahmad.kamil@insurance.ca.gov
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Annual Statements

Ngoc-Loan Nguyen Senior Insurance Examiner (Supervisor)	(213) 346-6450 Ngoc-Loan.Nguyen@insurance.ca.gov
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California Organized Investment Network (COIN)

Sukh Randhawa
Senior Investment Officer

(916) 492-3529
sukhbir.randhawa@insurance.ca.gov

Cannabis Insurance

Vacant
Deputy Legislative Director, Policy and Legislation

Climate and Sustainability

Mike Peterson
Deputy Commissioner, Climate & Sustainability

(916) 492-3673
mike.peterson@insurance.ca.gov

Communications

Michael Soller
Deputy Commissioner, Communications and Press Relations

(916) 492-3542
michael.soller@insurance.ca.gov

Conservation and Liquidation Office

Joseph Holloway
Chief Executive Office, Conservation and Liquidation Office

(415) 676-5000
hollowayj@caclo.org

Consumer Complaints and Inquires

Consumer Hotline
Toll-Free

(800) 927-4357

Consumer Services

Lucy Jabourian
Division Chief, Consumer Services

(213) 346-6899
lucy.jabourian@insurance.ca.gov

Data Calls/Statistical Plans

Luciano Gobbo
Division Chief, Data Analytics and Reporting

(213) 346-6308
luciano.gobbo@insurance.ca.gov

Deposits and Fees

Carolina Bravo
Bureau Chief, Accounting Services

(916) 492-3645
carolina.bravo@insurance.ca.gov

Enforcement Branch

Vacant
Deputy Commissioner, Enforcement

Stephen Smith
Chief, Enforcement Branch Headquarters

(916) 854-5748
stephen.smith@insurance.ca.gov

Financial Analysis

Michelle Lo
Division Chief, Financial Analysis

(213) 346-6334
michelle.lo@insurance.ca.gov

Financial Examinations - Insurer Financial Audits

Laura Clements
Division Chief, Field Examination

(213) 346-6127
laura.clements@insurance.ca.gov

Fraud Division

Eric Charlick
Division Chief, Fraud

(559) 440-5922
eric.charlick@insurance.ca.gov

Shawn Conner
Assistant Chief, Southern Region

(858) 693-7108
shawn.connor@insurance.ca.gov

Kathleen Rooney
Assistant Chief, Northern Region

(916) 854-5728
kathleen.rooney@insurance.ca.gov

Victoria Martinez
Assistant Chief, Grant Programs and Enforcement Training Unit

(323) 278-5062
victoria.martinez@insurance.ca.gov

Health Policy and Reform

Christopher Citko
Assistant Chief Counsel, Health Policy Approval Bureau

(916) 492-3187
christopher.citko@insurance.ca.gov

Lan Brown
Chief Health Actuary, Health Actuarial Office

(213) 346-6136
lan.brown@insurance.ca.gov

Stesha Hodges
Asst. Chief Counsel, Health Equity and Access Office

(916) 492-3544
stesha.hodges@insurance.ca.gov

Human Resources Management Division

Vacant
Division Chief, Human Resources Management

Information Technology Division

David Noronha
Chief Information Officer

(916) 492-3294
david.noronha@insurance.ca.gov

InsurTech

Lucy Jabourian
Division Chief, Consumer Services

(213) 346-6899
lucy.jabourian@insurance.ca.gov

Investigation Division

Lewis Deslauriers
Division Chief, Investigations

(661) 253-7505
lewis.deslauriers@insurance.ca.gov

Legal - Company Licensing, Corporate Affairs Bureaus I and II

Vacant
Assistant Chief Counsel

Valerie Sarfaty
Assistant Chief Counsel

(415) 538-4459
valerie.sarfaty@insurance.ca.gov

Legal - Enforcement Bureaus

Michael Tancredi
Assistant Chief Counsel, Auto (Los Angeles)

(213) 346-6637
michael.tancredi@insurance.ca.gov

Vacant
Assistant Chief Counsel (Oakland)

Tyler McKinney
Assistant Chief Counsel (Sacramento), Enforcement Bureau

(916) 492-3521
tyler.mckinney@insurance.ca.gov

Legal - Policy and Form Filing (Life and Disability, Other than Health)

Vacant
Assistant Chief Counsel

(415) 538-4190

Legal - Rate Enforcement

Alec Stone
Assistant Chief Counsel (Oakland)

(415) 538-4174
alec.stone@insurance.ca.gov

Legal Branch

Teresa Campbell
Deputy General Counsel, Regulatory and Legal Services

(415) 538-4126
teresa.campbell@insurance.ca.gov

Vacant
Deputy Commissioner and General Counsel

(415) 538-4379

Legislation

Michael Martinez
Senior Deputy Commissioner and Legislative Director, Policy and Legislation

(916) 492-3573
michael.martinez@insurance.ca.gov

Life Insurance

Vacant
Assistant Chief Counsel

(415) 538-4190

Ahmad Kamil
Chief Life Actuary

(213) 346-6147
ahmad.kamil@insurance.ca.gov

Long-Term Care

Tyler McKinney
Assistant Chief Counsel (Sacramento), Enforcement Bureau

(916) 492-3521
tyler.mckinney@insurance.ca.gov

Ahmad Kamil
Chief Life Actuary

(213) 346-6147
ahmad.kamil@insurance.ca.gov

Market Conduct - Claims Examinations and Rating and Underwriting Examinations

Pam O'Connell
Division Chief, Market Conduct

(916) 492-3599
pam.oconnell@insurance.ca.gov

NAIC Liaison

Vacant
NAIC Liaison

(916) 492-3595

Vacant
Executive Office Operations Manager

Kathryn Taras
Special Project Manager

916-492-3675
Kathryn.Taras@insurance.ca.gov

Office of Principle-Based Reserving

Thomas Reedy
Chief Systems Actuary

(213) 346-6493
thomas.reedy@insurance.ca.gov

Ombudsman Office

Therese Gallagher
Ombudsman

(916) 492-3041
therese.gallagher@insurance.ca.gov

Premium Tax - Annual Payments

Carolina Bravo
Bureau Chief, Accounting Services

(916) 492-3645
carolina.bravo@insurance.ca.gov

Premium Tax - Audits

Laura Clements
Division Chief, Field Examination

(213) 346-6127
laura.clements@insurance.ca.gov

Producer Licensing

Charlene Ferguson
Division Chief, Licensing Services

(916) 492-3010
charlene.ferguson@insurance.ca.gov

Holly Kinney
Bureau Chief, Curriculum and Officer Review

(916) 492-3040
holly.kinney@insurance.ca.gov

Dianne Cooper
Bureau Chief, Producer Licensing Bureau

(916) 492-3036
dianne.cooper@insurance.ca.gov

Licensing Hotline
Toll-Free

(800) 967-9331

Property & Casualty – Rates and Forms

Adam Gammell
Division Chief, Rate Filing

(213) 346-6706
adam.gammell@insurance.ca.gov

Receivership

Joseph Holloway
Chief Executive Office, Conservation and Liquidation Office

(415) 676-5000
hollowayj@caclo.org

Vacant
Deputy Commissioner and General Counsel

(415) 538-4379

Regulations

Lucy Wang
Deputy Commissioner and Special Counsel

(415) 538-4377
lucy.wang@insurance.ca.gov

Reinsurance

Vacant
Deputy Commissioner and General Counsel

(415) 538-4379

Monica Macaluso
Attorney, Corporate Affairs Bureau II

(415) 538-4118
monica.macaluso@insurance.ca.gov

Risk Retention

Dawn Withers
Attorney, Corporate Affairs Bureau I

(916) 492-3099
dawn.withers@insurance.ca.gov

Senior Issues

Tyler McKinney
Assistant Chief Counsel (Sacramento), Enforcement Bureau

(916) 492-3521
tyler.mckinney@insurance.ca.gov

Ahmad Kamil
Chief Life Actuary

(213) 346-6147
ahmad.kamil@insurance.ca.gov

Statistical Reporting - Property & Casualty

Roy Chan
Bureau Chief, Rate Specialist

(213) 346-6731
roy.chan@insurance.ca.gov

Luciano Gobbo
Division Chief, Data Analytics and Reporting

(213) 346-6308
luciano.gobbo@insurance.ca.gov

Title Insurance

Rafael Gutierrez
Senior Staff Counsel, Corporate Affairs Bureau I

(415) 538-4402
rafeal.gutierrez@insurance.ca.gov

Workers' Compensation

Mitra Sanandajifar
Senior Casualty Actuary

(213) 346-6686
Mitra.Sanandajifar@insurance.ca.gov

Colorado



Michael Conway
Commissioner
Chair, Western Zone

Term of Office:

At the Pleasure of the Governor

Appointed: December 21, 2018

Confirmed: January 22, 2019

Michael Conway was appointed Commissioner of the Colorado Division of Insurance (DOI) by Governor Jared Polis on Dec. 21, 2018, and confirmed by the State Senate on Jan. 22, 2019. Prior to this, he was appointed Interim Commissioner of the DOI by Governor John Hickenlooper in January 2018.

As Commissioner, Conway serves as the chief executive of the DOI and oversees the regulation of Colorado's insurance industry. His role brings together consumers, the insurance industry and other stakeholders to create an inclusive, firm and fair regulatory approach to all lines of insurance such as auto, health, homeowners, life, property and casualty, title and workers' compensation.

Conway served as the DOI Deputy Commissioner for Consumer and Compliance Services since March 2016. He was instrumental in developing and guiding the DOI's strategies regarding health insurance during what was a tumultuous time for that industry. He advised the previous Commissioner and the Governor's staff regarding the possible implications of federal changes to the regulation of health insurance in Colorado. His duties also entailed appearing before state legislative committees to advocate for the DOI's positions regarding insurance and its regulation. He cultivated relationships with consumer groups and insurance industry to create a regulatory environment that helped Colorado consumers but was a fair, level playing field for the industry. He also worked within the DOI to establish objectives that provided for better protection of insurance consumers.

From 2010 to 2016, Conway was an assistant Attorney General for the Colorado State Attorney General's Office, where he represented the DOI in all facets of regulation of the insurance industry including mergers and acquisitions of insurance companies, insurer rehabilitation/liquidation, and producer and company licensure litigation. While in the Attorney General's Office, he worked with the Colorado Attorney General Pro Bono Family Law Clinic, advising clients on matters of divorce and child custody. He also worked as an attorney for Colorado Legal Services, advocating for indigent clients regarding housing rights, homelessness prevention, evictions and subsidized housing.

With the exception of three years spent in Miami for law school, Conway has called Colorado home for nearly 20 years since moving to attend the University of Colorado at Boulder.

Main

Department of Regulatory Agencies Division of Insurance
1560 Broadway
Suite 850
Denver, CO 80202
United States

Email Address

dora_insurance@state.co.us

Phone Numbers

Main: **(303) 894-7499**

Consumer Assistance: **(303) 894-7490**

Toll-Free Number (In-State Only): **(800) 930-3745**

Producer Licensing: **(800) 275-8247**

Fax Numbers

Main: **(303) 894-7455**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://doi.colorado.gov>

Make Checks Payable to: Colorado Division of Insurance

Cody Goodrich Executive Assistant	(303) 894-7425
Debra Judy Deputy—Legislative & Regulatory Affairs	(303) 894-2066
Jason Lapham Deputy, Property/Casualty	303-869-3412
Kate Harris Chief Deputy Commissioner	(303) 894-2429
Kyla Hoskins Deputy—Affordability Programs	(303) 894-7416
Rolf Kaumann Chief Deputy—Finance	(303) 894-7532
Vincent Plymell Assistant Commissioner / Communications	(303) 894-2261

Contact Persons

Accident & Health Insurance

Matt Mortier Director, Life & Health Consumer Services	(303) 894-7581 matt.mortier@state.co.us
---	--

Actuary - Life & Health (All ACA)

Susan Stieg Actuary	(303) 894-2190 susan.stieg@state.co.us
------------------------	---

Actuary - Life & Health (All Non-ACA Lines)

Sean Brady Actuary	(303) 894-7484 sean.brady@state.co.us
-----------------------	--

Actuary - Property & Casualty

Mitchell Bronson Statistical Analyst	(303) 894-2192 mitchell.bronson@state.co.us
---	--

Annual Statements

Keith Warburton Director, Financial Services	(303) 894-7537 keith.warburton@state.co.us
---	---

Chief Actuary

Eric Unger Chief Actuary	(303) 894-7492 eric.unger@state.co.us
-----------------------------	--

Company Licensing

Cindy Hathaway Director, Corporate Affairs	(303) 894-7544 cindy.hathaway@state.co.us
---	--

Consumer Complaints - Life & Health

Matt Mortier Director, Life & Health Consumer Services	(303) 894-7581 matt.mortier@state.co.us
---	--

Consumer Complaints - Property & Casualty

Bobbie Baca Director, Property & Casualty Consumer Services	(303) 894-7783 bobbie.baca@state.co.us
--	---

Consumer Counseling Program for Seniors

Brandon Davis Director, SHIP/SMP Program	(303) 894-7552 brandon.d.davis@state.co.us
---	---

Department Counsel

Karl Kaesemeyer
First Attorney General

(303) 866-6000
karl.kaesemeyer@state.co.us

Deposits - Premium Taxes

Cindy Hathaway
Director, Corporate Affairs

(303) 894-7544
cindy.hathaway@state.co.us

Examinations - Financial

Carol Matthews
Chief Financial Examiner

(303) 894-2236
carol.matthews@state.co.us

Examinations - Producer

Pearson VUE

(800) 275-8247

Fees - Company

Cindy Hathaway
Director, Corporate Affairs

(303) 894-7544
cindy.hathaway@state.co.us

InsurTech

Bobbie Baca
Director, Property & Casualty Consumer Services

(303) 894-7783
bobbie.baca@state.co.us

Investigations

Steven Giampaolo
Director, Producer Licensing and Enforcement

(303) 894-2241
steven.giampaolo@state.co.us

Market Regulation

Tracy Garceau
Director, Market Regulation

(303) 894-7803
tracy.garceau@state.co.us

Media Contact

Vincent Plymell
Assistant Commissioner / Communications

(303) 894-2261
vincent.plymell@state.co.us

Premium Tax

Cindy Hathaway
Director, Corporate Affairs

(303) 894-7544
cindy.hathaway@state.co.us

Producer Continuing Education

Pearson VUE

(800) 275-8247

Producer Licensing

Steven Giampaolo
Director, Producer Licensing and Enforcement

(303) 894-2241
steven.giampaolo@state.co.us

Property & Casualty Insurance

Bobbie Baca
Director, Property & Casualty Consumer Services

(303) 894-7783
bobbie.baca@state.co.us

Rate, Policy & Form Filing - Life & Health

Sydney Sloan
Director, Life & Health Rates & Forms

(303) 894-7540
sydney.sloan@state.co.us

Rate, Policy & Form Filing - Property & Casualty

David Martinez
Director, Property, Casualty & Title Rates & Forms

(303) 894-2262
davidj.martinez@state.co.us

Service of Process

Christine Gonzales-Ferrer
Compliance Assistant

(303) 894-2157
christine.gonzales-ferrer@state.co.us

Statistical Reporting

Kelly Schultz
Senior Market Analyst

(303) 894-7481
kelly.schultz@state.co.us

Connecticut



Andrew N. Mais
Commissioner
NAIC President
Northeast Zone

Term of Office:

At the Pleasure of the Governor
Appointed: March 4, 2019
Reappointed: December 29,
2022

Andrew N. Mais was nominated by Governor Ned Lamont to be Connecticut's 33rd Insurance Commissioner on March 4, 2019.

Mais was elected as NAIC President and serves on the Executive (EX) Committee. Additionally, he serves on the NAIC's Internal Administration (EX1) Subcommittee, the Audit Committee, the Government Relations (EX) Leadership Council, the Property and Casualty Insurance (C) Committee, the Financial Regulation Standards and Accreditation (F) Committee, and the International Insurance Relations (G) Committee. He is also a member of the NAIC's Special (EX) Committee on Race and Insurance, which is charged with conducting research and analyzing issues of diversity and inclusion within the insurance sector.

Mais also serves on the International Association of Insurance Supervisors (IAIS) Macroeprudential and Executive Committees. The IAIS is the international standard-setting body responsible for developing and assisting in the supervision of the insurance sector.

Mais has led discussions in several forums on race, diversity, and inclusion at the state level and within the insurance industry and in insurance practices. He has also joined the efforts led by Governor Ned Lamont and Lt. Gov. Susan Bysiewicz to address social inequities in Connecticut, including the Council on Women and Girls and cultural competency initiatives.

Mais previously was a member of Deloitte's Center for Financial Services, providing industry-leading thought leadership and insight on U.S. and international regulatory affairs.

Prior to that, he was a Director at the New York State Insurance Department. There he served four governors as part of the Department's senior leadership team through numerous events, including the financial crisis of 2008 and major state and federal changes in health insurance regulations and laws.

Even outside the government, Mais has dedicated much of his life to public service. He most recently served as chair of the Council on Ethics for the town of Wilton, CT, where he lives. Other recent service includes the Maritime Aquarium of Norwalk; the American Red Cross; the Board of Finance of the Town of Wilton; and the Rotary Club of Wilton.

Main

Connecticut Insurance Department
P.O. Box 816
Hartford, CT 06142-0816
United States

Email Address

cid.admin@ct.gov

Phone Numbers

Main: **(860) 297-3800**
Toll-Free (In-State Only): **(800) 203-3447**

Fax Numbers

Main: **(860) 566-7410**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday, except state holidays

Website: <https://portal.ct.gov/cid>

Make Checks Payable to: Connecticut State Treasurer

Jared Kosky
Deputy Commissioner

(860) 297-3998

Contact Persons

Accident and Health Insurance

Paul Lombardo
Director, Life and Health Division

(860) 297-3891
Paul.Lombardo@ct.gov

Agent Investigation

Amy Stegall
Manager, Fraud, Investigations and Compliance Unit

(860) 297-3933

Agent Licensing

Licensing Unit
Individual & Business Entities

cid.licensing@ct.gov

Captive Division

Fenhua Liu
Program Manager, Captive Division

(860) 297-3935

Company Licensing

Company Licensing

860-297-3814
cid.financial@ct.gov

Consumer Complaints and Inquires

Gerard O'Sullivan
Director, Consumer Affairs Division

(860) 297-3889

Examinations - Financial

William Arfanis
Assistant Deputy Commissioner of Financial Exams

(860) 297-3923
william.arfanis@ct.gov

Examinations - Market Conduct

Kurt Swan
Director, Market Conduct/Fraud Investigations and Licensing

(860) 297-3972

Fees - Agents

Kurt Swan
Director, Market Conduct/Fraud Investigations and Licensing

(860) 297-3972

Financial Analysis

Jack Broccoli
Assistant Deputy Commissioner of Financial Analysis and Licensing

(860) 297-3968
Jack.Broccoli@CT.gov

Fraud

Amy Stegall
Manager, Fraud, Investigations and Compliance Unit

(860) 297-3933

InsurTech

George Bradner

860-297-3866
george.bradner@ct.gov

Life Insurance

Paul Lombardo
Director, Life and Health Division

(860) 297-3891
Paul.Lombardo@ct.gov

Policy and Form Filing - Life & Health

Paul Lombardo
Director, Life and Health Division

(860) 297-3891
Paul.Lombardo@ct.gov

Policy and Form Filing - Property & Casualty

George Bradner
Director, Property and Casualty Division

(860) 297-3866

Property & Casualty - Commercial Lines

George Bradner
Director, Property and Casualty Division

(860) 297-3866

Property & Casualty - Personal Lines

George Bradner
Director, Property and Casualty Division

(860) 297-3866

Receivership and Guaranty Funds

Jared Kosky
Deputy Commissioner

(860) 297-3998
jared.kosky@ct.gov

Delaware



Trinidad Navarro
Commissioner
Chair, Northeast Zone

Term of Office:
Four Years

Elected:
November 8, 2016
Re-elected: November 3, 2020

Trinidad Navarro was elected in 2016 as the State of Delaware's 26th Insurance Commissioner. He was re-elected in 2020. In this role, he works to ensure insurance affordability and availability for residents as well as the accountability of insurance companies. As Commissioner, he leads the office charged with protecting, educating, and advocating for Delaware residents.

The Department offers free Medicare counseling services and works on the Health Insurance Marketplace, provides arbitration services to residents, and fights and prevents fraud. The Department also works to ensure insurance companies are financially sound, licenses more than 220,000 individuals in related professions, proposes the state's workers' compensation rates, helps more than a thousand companies create safer workplaces to lower their insurance rates by over \$7 million, and so much more.

During the Commissioner's term in office, the Department has made great strides. He has increased department diversity and internal promotions. In 2017, the Commissioner worked with the General Assembly to pass House Substitute 1 to House Bill 80, a signature piece of legislation that ends discrimination in auto insurance policies. The law ensures that neither race, age, gender, economic status, nor other personal characteristics impact the cost of auto policies.

In 2020, the office reduced Health Insurance Marketplace rates for the second time in the state's history, leading to a 5% increase in enrollment, and returned \$21.5 million in premiums to individuals and small businesses. The department completed two of the state's first Mental Health Parity examinations, assessing \$597,000 in penalties. Businesses saved \$4 million in workers' compensation premiums due to a double digit decrease in rates, and another decrease was approved for 2021.

A lifelong Delawarean, Commissioner Navarro has an extensive record of public service. He served for 20 years with the New Castle County Police and was elected New Castle County Sheriff in 2010. While a police officer, he received the department's distinguished Medal of Valor.

Commissioner Navarro serves as chair of the NAIC's Northeast Zone and member of the Executive (EX) Committee; chair of the Antifraud (D) Task Force; and vice chair of the Market Regulation and Consumer Affairs (D) Committee.

Additionally, Commissioner Navarro serves on many state boards such as the Delaware Health Care Commission, the State Employees Benefits Committee (SEBC), the Plans Management Board, the Council on Health Promotion and Disease Prevention, and the Primary Care Reform Collaborative.

Commissioner Navarro has two daughters, Kylie and Hannah, and one son, Jordan. He resides in Bear, DE with his wife Melissa and youngest daughter Hannah.

Main

Delaware Department of Insurance
1351 W. North Street
Suite 101
Dover, DE 19904
United States

Email Address

consumer@delaware.gov

Phone Numbers

Main: **(302) 674-7300**
Toll-Free (In-State Only): **(800) 282-8611**

Fax Numbers

Main: **(302) 739-5280**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <https://insurance.delaware.gov/>

Make Checks Payable to: Department of Insurance

Christina Haas Senior Advisor	(302) 674-7303
Gerald Pepper Director, Insurance Fraud Prevention	(302) 674-7352
Jessica Willey Deputy Attorney General (DAG)	(302) 674-7387
Joseph Maddox Controller	(302) 674-7382
Kathleen 'Kitty' Makowski Deputy Attorney General (DAG)	(302) 674-7326
Michael A. Capasso Deputy Attorney General (DAG)	(302) 674-7381
Nicole Brittingham Director, Bureau of Examination, Rehabilitation and Guaranty (BERG)	(302) 674-7335
Stephen C. Taylor Director, Bureau of Captive & Financial Insurance Products	(302) 577-5258
Stuart Snyder Chief of Staff	(302) 674-7312
Susan Jennette Director, Insurance Consumer Protection Enforcement	(302) 674-7319
Tanisha Merced Deputy Insurance Commissioner	(302) 674-7391
Tiffany Kent Executive Assistant to Deputy Commissioner	(302) 674-7306
Victoria 'Dee' Jones Executive Assistant to Commissioner	(302) 674-7305

Contact Persons

Annual Statements

Nicole Brittingham Director, Bureau of Examination, Rehabilitation and Guaranty (BERG)	(302) 674-7335 nicole.brittingham@delaware.gov
---	---

Company Licensing

Sherry Wilson BERG Office Manager	(302) 674-6246 sherry.wilson@delaware.gov
--------------------------------------	---

Department Counsel

Michael A. Capasso Deputy Attorney General (DAG)	(302) 674-7381 michael.capasso@delaware.gov
---	---

Kathleen 'Kitty' Makowski Deputy Attorney General (DAG)	(302) 674-7326 kathleen.makowski@delaware.gov
--	---

Jessica Willey
Deputy Attorney General (DAG)

(302) 674-7387
jessica.willey@delaware.gov

Email by Division

Delaware Medical Assistance Bureau
Email DMAB@delaware.gov

Fraud Prevention
Email fraud@delaware.gov

Workplace Safety
Email safety@delaware.gov

Producer Licensing
Email licensing@delaware.gov

Bureau of Examination, Rehabilitation and Guaranty (BERG)
Email berg@delaware.gov

Consumer Services
Email consumer@delaware.gov

Examinations - Financial

Nicole Brittingham
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG) **(302) 674-7335**
nicole.brittingham@delaware.gov

Examinations - Market Conduct

Robin David
Supervisor, Market Conduct and Producer Licensing **(302) 674-7348**
robin.david@delaware.gov

Fees - Companies

Sherry Wilson
BERG Office Manager **(302) 674-6246**
sherry.wilson@delaware.gov

Fees - Producers

Robin David
Supervisor, Market Conduct and Producer Licensing **(302) 674-7348**
robin.david@delaware.gov

Information Systems

Tim Li
Director, Information Technology **(302) 647-7332**
tim.li@delaware.gov

InsurTech

Nicole Brittingham
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG) **(302) 674-7335**
nicole.brittingham@delaware.gov

Media Relations/Public Information

Christina Haas
Senior Advisor **(302) 674-7303**
christina.haas@delaware.gov

NAIC Liaison

Christina Haas
Senior Advisor **(302) 674-7303**
christina.haas@delaware.gov

Policy and Form Filing

Jan Brunory
Life and Health Rating Analyst **(302) 674-7374**
janet.brunory@delaware.gov

Ann Lyon
Property and Casualty Rating Analyst **(302) 674-7372**
ann.lyon@delaware.gov

Jennifer Stinson
Property and Casualty Rating Analyst **(302) 674-7385**
jennifer.stinson@delaware.gov

Premium Tax

Jeannine N. Neal
Fiscal Analyst, Premium Taxes

(302) 674-7339
jeannine.neal@delaware.gov

Producer Licensing

Robin David
Supervisor, Market Conduct and Producer Licensing

(302) 674-7348
robin.david@delaware.gov

Statistical Reporting

Nicole Brittingham
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG)

(302) 674-7335
nicole.brittingham@delaware.gov

District of Columbia



Karima M. Woods
Commissioner
Northeast Zone

Term of Office:

At the Pleasure of the Mayor

Appointed: January 21, 2020

Confirmed: July 28, 2020

Karima M. Woods was appointed Acting Commissioner of the District of Columbia Department of Insurance, Securities and Banking on January 21, 2020. The Council of the District of Columbia confirmed Woods as Commissioner on July 28, 2020.

Woods previously served as the Director of Business Development and Strategy in the Office of the Deputy Mayor for Planning and Economic Development (DMPED), where she provided strategic leadership, stakeholder engagement and global outreach to the business community. Woods has held several positions within DMPED, including Deputy Director of Business Development and International Business Manager, where she helped to shape signature business development initiatives, attract foreign direct investment and establish new business relationships with international markets. Her leadership has led to the successful execution of the Mayor's economic strategy and helped to drive the District's business attraction and retention efforts across key business sectors. Her work has also contributed to several policy outcomes, including increased investment in underrepresented entrepreneurs to address the human, social and financial capital that entrepreneurs need to grow and expand. Woods has served on several boards and commissions, including the Mayor's Innovation Technology Inclusion Council, Washington DC Economic Partnership, Destination DC, and the Greater Washington Board of Trade Council on Economic Development Officials.

Woods holds an M.B.A. from George Washington University and B.A. in law and society from the University of California at Santa Barbara. Woods is married and lives with her husband and two daughters in Washington, DC.

Main

District of Columbia Department of Insurance, Securities and Banking
1050 First Street NE
Suite 801
Washington, DC 20002
United States

Email Address

disb@dc.gov

Phone Numbers

Main: **(202) 727-8000**

Fax Numbers

Office Hours: 8:15 a.m. - 4:45 p.m., Monday-Friday

Website: <https://disb.dc.gov/>

Make Checks Payable to: D.C. Treasurer

Alicia M. Wade Executive Assistant to Commissioner	(202) 442-7760
Dana Sheppard Deputy Commissioner - Market Operations	(202) 442-7820
Dolly Turner Chief of Staff	(202) 545-7492
Lilah Blackstone Acting General Counsel	(202) 442-7750
Nicole West Policy Advisor	(202) 442-4239
Philip Barlow Associate Commissioner - Insurance	(202) 442-7823
Sharon Shipp Deputy Commissioner - Market Compliance	(202) 442-7810

Contact Persons

Actuarial Analysis

Roberto Nkojo
Manager, Actuarial Analysis Branch

(202) 442-7757
robert.nkojo@dc.gov

Vacant
Supervisory Health Actuary

Communication and Public Affairs

Paul Drehoff
Public Information Officer

(202) 442-7856
paul.drehoff@dc.gov

Company and Agent Licensing

Sheila Johnson-Parker
Insurance Licensing Manager

(202) 442-7795
sheila.parker@dc.gov

Company Examinations - Financial

N. Kevin Brown
Chief Financial Examiner

(202) 442-7785
nathaniel.brown@dc.gov

Sean O'Donnell
Acting Associate Commissioner - Risk Finance

(202) 442-8153
sean.odonnell@dc.gov

Compliance

Philip Edmonds
Director, Compliance & Analysis Division

(202) 733-7913
philip.edmonds@dc.gov

Consumer Complaints

Jeysha Rhodes

(202) 442-7849
jeysha.rhodes1@dc.gov

Enforcement and Investigation Bureau

Brian Bressman
Director, Enforcement and Investigation Bureau

(202) 442-8790
brian.bressman@dc.gov

Financial Statement Filing and Analysis

N. Kevin Brown
Chief Financial Examiner

(202) 442-7785
nathaniel.brown@dc.gov

Information Systems

Shankar Vaidyanathan
Chief Information Officer

(202) 442-8154
shankar.vaidyanathan@dc.gov

InsurTech

Tamara Zeidan
Director, Office of Innovation

(202) 442-7753
tamara.zeidan@dc.gov

Policy and Administration

Katrice Purdie
Chief of Policy and Administration

(202) 442-7773
katrice.purdie@dc.gov

Policy and Form Filing

Howard Liebers
Insurance Examiner Manager

(202) 442-8571
howard.liebers@dc.gov

Premium Tax

Sam Merlo
Financial Analyst

(202) 442-7833
sam.merlo@dc.gov

Florida



Michael Yaworsky
Commissioner
Southeast Zone

Term of Office:
At the Pleasure of the Financial
Services Commission
Appointed: February 13, 2023
Confirmed: March 13, 2023

Mailing Address

Florida Office of Insurance Regulation
The Larson Building
200 E. Gaines Street, Rm 101A
Tallahassee, FL 32399-0305
United States

Email Address

InsuranceCommissioner@floir.com

Phone Numbers

Main: **(850) 413-5914**
Main: **(850) 413-3089**
Division of Consumer Services: **(850) 413-3089**
Division of Agent and Agency Services: **(850) 413-3137**
Consumer Services (In-State): **(877) 693-5236**
Consumer Services (Out-of-State): **(850) 413-3089**

Fax Numbers

Main: **(850) 488-3334**
Main: **(850) 413-2950**

Office Hours: 8:00 a.m.–5:00 p.m., Monday–Friday

Website: <https://www.floir.com/>

Make Checks Payable to: Office of Insurance Regulation

Michael Yaworsky was appointed as Florida's Insurance Commissioner by the Financial Services Commission, effective March 13, 2023, after serving as Interim Commissioner for one month.

The Insurance Commissioner is considered the agency head for purposes of final agency action for all areas within the regulatory authority delegated to the Florida Office of Insurance Regulation (OIR).

Prior to his nomination, Commissioner Yaworsky served as vice chairman of the Florida Gaming Control Commission and as the OIR's chief of staff from 2017 to 2021. As the OIR's chief of staff, he assisted in overseeing one of the largest insurance markets in the world by serving as a policy advisor to the Commissioner and managing agency fiscal matters and administrative operations. Prior to joining the OIR, he served as legal counsel for the Georgia Office of Insurance and Safety Fire Commissioner.

Commissioner Yaworsky serves on the board of directors for Family Promise of the Big Bend, a nonprofit organization dedicated to helping families experiencing homelessness and low-income families achieve sustainable independence through a community-based response.

Commissioner Yaworsky earned a Juris Doctor (J.D.) from Samford University's Cumberland School of Law (Homewood, AL) and a bachelor's degree in social science from Florida State University.

The OIR is the lead regulatory agency overseeing Florida's insurance industry—one of the largest, most complex insurance industries in the world. It is housed within the Department of Financial Services (DFS) for administrative, personnel, and technology support.

Main

Florida Department of Financial Services
J. Edwin Larson Building
200 E. Gaines Street
Tallahassee, FL 32399-0301
United States

Alex May IV Director, Property & Casualty Market Regulation	(850) 413-5085
Alexis Bakofsky Chief of Staff	(850) 413-5000
Anoush Brangaccio Senior Policy Advisor	(850) 413-4116
Carolyn Morgan Director, Life & Health Financial Oversight	(850) 413-5233
James Dunn Director, Life & Health Product Review	(850) 413-5136
Jane Nelson Director, Property & Casualty Financial Oversight	(850) 413-3825
Joe Hart General Counsel	(850) 413-2623
Kevin Jacobs Deputy Chief of Staff / Legislative Affairs Director	(850) 413-5011
Rebecca Smid Director, Market Research & Technology	(850) 413-5021
Samantha Bequer Communications Director	(850) 413-5128
Samantha Heyn Director, Life & Health Market Regulation	(850) 413-2628
Sheryl Parker Deputy Commissioner, Market Regulation	(850) 413-5086
Vacant Deputy Commissioner, Life & Health	
Vacant Inspector General	
Virginia Christy Deputy Commissioner, Property & Casualty	(850) 413-5019

Contact Persons

Agent Services

Division of Agent & Agency Services https://myfloridacfo.com/Division/Agents/	(850) 413-3137
--	----------------

Consumer Services

Division of Consumer Services https://myfloridacfo.com/Division/Consumers/contactus.htm	(850) 413-3089 consumer.Services@myfloridacfo.com
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Florida



Jimmy Patronis
Chief Financial Officer
Southeast Zone

Term of Office:
Four Years

Elected:
November 6, 2018
Re-elected: November 8, 2022
Appointed: June 30, 2017

Mailing Address

Florida Office of Insurance Regulation
The Larson Building
200 E. Gaines Street, Rm 101A
Tallahassee, FL 32399-0305
United States

Email Address

Consumer.Services@myfloridacfo.com

Phone Numbers

Main: **(850) 413-5914**
Main: **(850) 413-3089**
Division of Consumer Services: **(850) 413-3089**
Division of Agent and Agency Services: **(850) 413-3137**
Consumer Services (In-State): **(877) 693-5236**
Consumer Services (Out-of-State): **(850) 413-3089**

Fax Numbers

Main: **(850) 488-3334**
Main: **(850) 413-2950**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.myfloridacfo.com/>

Make Checks Payable to: Florida Department of Financial Services

Jimmy Patronis is a native Floridian born and raised in Panama City. He earned his associate degree in restaurant management from Gulf Coast Community College and a bachelor's degree in political science from Florida State University. He is a partner in a family-owned seafood restaurant called Captain Anderson's, which celebrated its 50th anniversary in 2017.

His public service career began as an intern in the FL Senate and the United Kingdom's House of Commons. After graduation, Governor Lawton Chiles appointed him to the FL Elections Commission, and he was reappointed by Governor Jeb Bush. He served in the FL House of Representatives from 2006 to 2014, representing his hometown region in the FL Panhandle. He was appointed to serve on FL's Public Service Commission, as well as the Constitution Revision Commission, which meets once every 20 years to propose changes to the state constitution.

Recognized for outstanding leadership in his hometown of Panama City and throughout FL, he is committed to active civic engagement and business development. He has chaired the Greater Panama City Beach Chamber of Commerce's Economic Development Council, served on the board of the Bay County Economic Development Alliance, the Salvation Army Advisory Board, the Bay County Chapter of the FL Restaurant and Lodging Association, and national president for the FL Vocational Industrial Clubs of America. He is a former trustee of the Gulf Coast Medical Center, and former director of the Bay Medical Center's Foundation and Gulf Coast Community College Foundation Board. He was instrumental in the establishment of the Northwest FL Beaches International Airport in Panama City and has served as chairman and a board member of Bay County-Panama City International Airport and Industrial District.

Patronis and his wife, Katie, are proud parents to Jimmy Theo III and John Michael and are lifelong members of the Saint John's Greek Orthodox Church.

Main

Florida Department of Financial Services
J. Edwin Larson Building
200 E. Gaines Street
Tallahassee, FL 32399-0301
United States

Austin Stowers Director, Legislative Affairs	(850) 413-5939
Frank Collins Deputy CFO, Consumer Protection & Communication	(850) 413-2624
Julie Jones Deputy CFO, Law Enforcement	(850) 413-2829
Michael Dobson General Counsel	(850) 413-4912
Peter Penrod Chief of Staff	(850) 413-4900
Robert Tornillo Senior Cabinet Aide	(850) 413-2821
Scott Fennell Deputy CFO, Operations	(850) 413-2908
Susan Miller Deputy Chief of Staff	(850) 413-2980
Tanya Cooper Director, Cabinet Affairs	(850) 413-2824
Tasha Carter Insurance Consumer Advocate	(850) 413-2868

Contact Persons

Consumer Services

Greg Thomas Director	(850) 413-5401 greg.thomas@myfloridacfo.com
Sean Fisher Assistant Director	(850) 413-5784 sean.fisher@myfloridacfo.com
Brandi Wilson Bureau Chief, Consumer Assistance	(850) 413-5841 brandi.wilson@myfloridacfo.com
Tasha Carter Insurance Consumer Advocate	(850) 413-2868 Tasha.Carter@myfloridacfo.com

Fees

Alexandra Weimorts Bureau Chief, Financial Services	(850) 413-2092 alexandra.weimorts@myfloridacfo.com
--	---

Funeral, Cemetery, and Consumer Services

Mary Schwantes Director	(850) 413-4984 mary.schwantes@myfloridacfo.com
Ellen Simon Assistant Director	(850) 413-4985 Ellen.Simon@myfloridacfo.com

Insurance Agent and Agency Services

Matt Tamplin Assistant Director, Insurance Agent and Agency Services	(850) 413-5496 matt.tamplin@myfloridacfo.com
---	---

Greg Thomas
Director

(850) 413-5401
greg.thomas@myfloridacfo.com

Ray Wenger
Bureau Chief, Investigations

(850) 413-5605
ray.wenger@myfloridacfo.com

David Jones
Bureau Chief, Licensing

(850) 413-5460
david.jones@myfloridacfo.com

Investigative and Forensic Services

Lt. Col. Evangelina Brooks
Assistant Director

(850) 413-4020
evangelina.brooks@myfloridacfo.com

Chris Welch
Bureau Chief, Workers' Compensation Fraud

(850) 413-4053
Chris.Welch@myfloridacfo.com

Carl Chasteen
Bureau Chief, Forensic Services

(850) 539-2705
carl.chasteen@myfloridacfo.com

Thomas Bosco
Bureau Chief, Fire, Arson, & Explosives Investigations

(850) 413-3909
Thomas.Bosco@myfloridacfo.com

Col. Simon Blank
Director

(850) 413-4001
simon.blank@myfloridacfo.com

Ernie Stoll
Director, Public Assistance Fraud

(850) 413-1958
ernie.stoll@myfloridacfo.com

Licensing Examinations - Agents

Matt Tamplin
Assistant Director, Insurance Agent and Agency Services

(850) 413-5496
matt.tamplin@myfloridacfo.com

Media Relations/Public Information

Devin Galetta
Director, Communications

(850) 413-2870
Devin.Galetta@myfloridacfo.com

Risk Management

Jeff Cagle
Bureau Chief, Risk Financing & Loss Prevention

(850) 413-4704
Jeff.Cagle@myfloridacfo.com

Kelly Hagenbeck
Bureau Chief, State Liability & Property Claims

(850) 413-4851
Kelly.Hagenbeck@myfloridacfo.com

Kelly Fitton
Bureau Chief, State Employee WC claims

(850) 413-4801
Kelly.Fitton@myfloridacfo.com

Molly Merry
Director

(850) 413-4701
molly.merry@myfloridacfo.com

Treasury Deposits

Kenneth Lee
Bureau Chief, Collateral Management

(850) 413-3383
kenneth.lee@myfloridacfo.com

Workers' Compensation

Pam Macon
Bureau Chief, Compliance

(850) 413-1708
pam.macon@myfloridacfo.com

Charlene Miller
Bureau Chief, Monitoring & Audit

(850) 413-1738
charlene.miller@myfloridacfo.com

Lisel Laslie
Bureau Chief, Employee Asst. & Ombudsman Office

(850) 413-1737
lisel.laslie@myfloridacfo.com

Tanner Holloman
Director

(850) 413-1622
taner.holloman@myfloridacfo.com

Leah Gardner
Bureau Chief, Financial Accountability

(850) 413-1705
Leah.Gardner@myfloridacfo.com

Andrew Sabolic
Assistant Director

(850) 413-1628
andrew.sabolic@myfloridacfo.com

Georgia



John F. King
Commissioner
Southeast Zone

Term of Office:
Four Years

Elected:
November 8, 2022

John F. King was sworn in as Georgia's Insurance and Safety Fire Commissioner by Governor Brian Kemp on July 1, 2019, becoming the first Hispanic statewide official in state history. He was elected to a full four-year term on November 8, 2022.

Before becoming Commissioner, King spent his career in law enforcement, beginning as an Atlanta police officer in 1985 and culminating as Chief of Police for the City of Doraville. While at the Atlanta Police Department, he worked various assignments including Red Dog, Organized Crime/Intelligence, and received the Chief's Blue Star in 1987 for being injured in the line of duty as a result of a criminal attack with a firearm. His career also includes assignments to both FBI and DEA as a Task Force Agent.

A native of Mexico, King made a meaningful impact by building bridges among Doraville's diverse populations and implementing youth education and crime-prevention programs in his role as Chief of Police. Recognizing the international composition of Doraville's community, King made it a priority to hire bilingual police officers, place multiple languages on police cars, and ensure effective translators and public defenders were employed at the City Courthouse. Commissioner King's initiatives include Anti-Gang education programs for elementary school students and parents. He worked with the Hispanic Chamber of Commerce to establish an education program for prospective small business entrepreneurs and worked with state, county, and local leaders to implement a safety and speed reduction program targeted to Buford Highway to reduce the number of pedestrian fatalities. Commissioner King is also a member of Leadership DeKalb.

In addition to his former roles in the Atlanta and Doraville Police Departments, King retired as a Major General in the U.S. Army following his final assignment to NORAD and U.S. Northern Command. King was the former Commander of the 48th Infantry Brigade Combat Team and has deployed to Bosnia-Herzegovina, Iraq, Afghanistan, and Africa. He served as the Military Advisor to the Deputy Minister of Interior for Security for Afghanistan, who oversaw an agency of over 96,000 police officers.

While serving on Active Duty and the National Guard, King earned numerous awards for his achievements. King received the Combat Action Badge for his service in Iraq and the Combat Infantry Badge for service in Afghanistan. Other awards and decorations include Legion of Merit, Bronze Star (2) Award, Meritorious Service Medal, Joint Meritorious Unit Award, Afghanistan Campaign Medal, Iraq Campaign Medal, El Salvador Gold Medal for Achievement, and the Afghanistan Barial 2nd Degree Medal.

King received his Bachelor's of Arts degree in criminal justice and public administration from Brenau University and a Master's Degree in Strategic Studies from the U.S. Army War College. He graduated from Harvard University Senior Executives in National Security and Syracuse University National Security Decision Making Course. Commissioner King was a graduate of class #229 in the FBI National Academy in Quantico, VA, and also a graduate of the Georgia International Law Enforcement Exchange program to Israel (GILEE).

Commissioner King is also fluent in Spanish.

Main

Office of Insurance and Safety Fire Commissioner Two Martin Luther
King, Jr. Drive, SE
West Tower
Suite 704
Atlanta, GA 30334
United States

Email Address

consumer@oci.ga.gov

Phone Numbers

Main: **(404) 656-2070**

Toll-Free: **(800) 656-2298**

Fax Numbers

Main: **(404) 657-8542**

Office Hours: 8:00 a.m.-6:00 p.m., Monday-Friday

Website: <https://oci.georgia.gov/>

Make Checks Payable to: Commissioner of Insurance

Clark Groce Chief Information Officer	(470) 218-7534
Craig Landolt State Fire Marshal, Safety Fire Division	(470) 270-6499
Derek Lyman Director, Criminal Investigations	(404) 656-2070
Jeremy Betts Executive Counsel	(470) 715-3277
Jo Anne Oni Director, Consumer Services Division	(404) 656-2070
Martin R. Sullivan, Jr. Chief of Staff	(404) 651-8588
Melanie Frechette Agent & Agency Licensing	(470) 747-9873
Steve Manders Deputy Commissioner for Insurance, Insurance Product Review	(404) 656-2070
Tony Pritchett Deputy Commissioner of Safety Fire	(404) 655-2189

Contact Persons

Accident and Health Insurance

Steve Manders Deputy Commissioner for Insurance, Insurance Product Review	(404) 656-2070 smanders@oci.ga.gov
--	--

Administrative Procedure

Jeremy Betts Executive Counsel	(470) 715-3277 jbetts@oci.ga.gov
-----------------------------------	--

Agent Licensing

Melanie Frechette Agent & Agency Licensing	(470) 747-9873 mfrechette@oci.ga.gov
---	--

Annual Statements - Property & Casualty

Scott Sanders Director, Insurance and Financial Oversight	(404) 656-2070 ssanders@oci.ga.gov
--	--

Company Licensing - Life & Health

Scott Sanders Director, Insurance and Financial Oversight	(404) 656-2070 ssanders@oci.ga.gov
--	--

Company Licensing - Property & Casualty

Scott Sanders
Director, Insurance and Financial Oversight

(404) 656-2070
ssanders@oci.ga.gov

Computer Services

Clark Groce
Chief Information Officer

(470) 218-7534
cgroce@oci.ga.gov

Consumer Complaints and Inquires

Jo Anne Oni
Director, Consumer Services Division

(404) 656-2070
joni@oci.ga.gov

Deposits - Life & Health

Patricia Coppel
Insurance and Financial Oversight

(404) 656-2413
pcoppel@oci.ga.gov

Deposits - Property & Casualty

Patricia Coppel
Insurance and Financial Oversight

(404) 656-2413
pcoppel@oci.ga.gov

Examinations - Agent

Melanie Frechette
Agent & Agency Licensing

(470) 747-9873
mfrechette@oci.ga.gov

Examinations - Financial

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Examinations - Market Conduct (Property & Casualty, Life & Health)

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Fees - Life & Health

Scott Sanders
Director, Insurance and Financial Oversight

(404) 656-2070
ssanders@oci.ga.gov

Fees - Property & Casualty

Scott Sanders
Director, Insurance and Financial Oversight

(404) 656-2070
ssanders@oci.ga.gov

Fraud Division

Derek Lyman
Director, Criminal Investigations

(404) 656-2070
dlyman@oci.ga.gov

InsurTech

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Legislative Liaison

Ethan Stiles
Director of Communications and Legislative Affairs

(404) 232-1388
estiles@oci.ga.gov

Life Insurance

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Media Inquiries

Ethan Stiles
Director of Communications and Legislative Affairs

(404) 232-1388
estiles@oci.ga.gov

NAIC Liaison

Martin R. Sullivan, Jr.
Chief of Staff

(404) 651-8588
msullivan@oci.ga.gov

Policy and Form Filing - Life & Health

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Policy and Form Filing - Property & Casualty

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Premium Tax

Mandy Snipes
Director, Premium Tax Division

(404) 656-7553
msnipes@oci.ga.gov

Property & Casualty - Commercial Lines

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Property & Casualty - Personal Lines

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Receivership

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Statistical Reporting

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

(404) 656-2070
smanders@oci.ga.gov

Hawaii



Gordon I. Ito
Commissioner
Western Zone

Term of Office:

At the Pleasure of the Governor
Appointed: December 16, 2022

Main

Department of Commerce and Consumer Affairs (DCCA) Insurance
Division
P.O. Box 3614
Honolulu, HI 96811-3614
United States

Email Address

insurance@dcca.hawaii.gov

Phone Numbers

Main: **(808) 586-2790**

Fax Numbers

Main: **(808) 587-2806**

Office Hours: 7:45 a.m.-4:30 p.m., Monday-Friday

Website: <https://cca.hawaii.gov/ins/>

Make Checks Payable to: Department of Commerce and Consumer Affairs, State of Hawaii

Gordon I. Ito
Commissioner

(808) 586-2790

Vacant
General Counsel

Contact Persons

Annual Statements

John Pang
Insurance Examiner

(808) 586-7379

Captives

Hawaii Governor Josh Green, M.D., appointed Gordon I. Ito as Insurance Commissioner effective December 16, 2022.

He was previously appointed Insurance Commissioner by Governor Linda Lingle (July 2010), Governor Neil Abercrombie (January 2011) and Governor David Ige (January 2015).

Ito served as NAIC secretary-treasurer in 2018. He was a recipient of the Robert Dineen award in 2020.

Ito was chair of the NAIC Western Zone from 2013 to 2015; he also served as chair of the International Regulatory Cooperation (G) Working Group and the Information Systems Task Force (EX1).

Prior to his appointment, Ito served as chief deputy insurance commissioner from 2000 to 2010 and from 2019 to 2022. He was supervising attorney of the Insurance Division from 1993 to 2000.

Ito earned a bachelor's degree in business administration from the University of Hawaii and a law degree from the University of Hawaii's William S. Richardson School of Law.

Andrew Kurata
Captive Administrator

(808) 586-0981

Patrick Lo
Captive Insurance Examiner

(808) 587-6739
pplo@dcca.hawaii.gov

Company Licensing

Vacant
Company Licensing Supervisor

Consumer Complaints and Inquires

Samuel Thomsen
Chief Investigator

(808) 586-2790

Deposits

Vacant
Company Licensing Supervisor

Examinations - Agency

Vacant
Company Licensing Supervisor

Examinations - Financial

Patrick Lo
Captive Insurance Examiner

(808) 587-6739
pplo@dcca.hawaii.gov

Fees

Emily Rakieten
Insurance Licensing Assistant

(808) 586-2788

Health Insurance

Arlene Ige
Program Administrator

(808) 586-2804

Insurance Fraud

Colleen Chun
Administrator, Insurance Fraud Investigation Unit

(808) 586-2796

InsurTech

Jerry Bump
Insurance Program Specialist

(808) 586-0985
jbump@dcca.hawaii.gov

Life Insurance

Kathleen Nakasone
Rate and Policy Analysis Manager

(808) 586-2809

NAIC Liaison

Vacant
General Counsel

Policy and Form Filing - Life, Accident & Sickness, Property & Casualty

Kathleen Nakasone
Rate and Policy Analysis Manager

(808) 586-2809

Premium Tax

Gale Miyazaki
Insurance Examiner

(808) 587-6741

Producer Licensing

Emily Rakieten
Insurance Licensing Assistant

(808) 586-2788

Property & Casualty - Commercial Lines and Personal Lines

Kathleen Nakasone
Rate and Policy Analysis Manager

(808) 586-2809

Statistical Reporting

Kathleen Nakasone
Rate and Policy Analysis Manager

(808) 586-2809

Idaho



Dean L. Cameron
Director
NAIC Past President
Western Zone

Term of Office:
Four years (subject to earlier
removal by the Governor)
Appointed: June 15, 2015
Reappointed: March 19, 2019

Main

Idaho Department of Insurance
P.O. Box 83720
Boise, ID 83720-0043
United States

Email Address

consumeraffairs@doi.idaho.gov

Phone Numbers

Main: **(208) 334-4250**
Toll-Free (In-State Only): **(800) 721-3272**

Fax Numbers

Main: **(208) 334-4398**
Accounting: **(666) 555-5555**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://doi.idaho.gov/>

Make Checks Payable to: Idaho Department of Insurance

Dean L. Cameron was appointed Director of the Idaho Department of Insurance by Governor C.L. "Butch" Otter. He took office on June 15, 2015.

Cameron became licensed in life and health while attending college. Later, he passed his Series 6 and Series 63 exams and also obtained his property/casualty (P/C) license. Cameron is a third-generation agent.

At the time of his appointment as Director, Cameron was serving his 13th term as senator for District 27 as the most senior member of the Idaho Senate. He was serving his 8th term as the chairman of the Senate Finance Committee, which meets jointly with the House Appropriations Committee to set the budget for the state of Idaho.

He was the co-chair of a task force on health care and has sponsored nearly 20 pieces of health care legislation in his 24 years of service in the Idaho Senate.

Cameron was also former chairman of the Senate Commerce and Human Resources Committee, which handles all banking, business and insurance issues. He was the senior member of that committee until his resignation.

He earned an associate degree in arts and science at Ricks College in Rexburg, ID (now BYU-Idaho), majoring in political science.

Cameron was born in Burley, ID, and served a church mission to Portugal. Cameron and his wife, Linda, have three married children and seven grandchildren.

Dean L. Cameron (208) 334-4206
Director of Insurance

Eric Fletcher (208) 334-4230
Bureau Chief, Company Activities - Chief Examiner, Examinations,
Analysis, Producer Licensing

Randy Pipal (208) 334-4340
Bureau Chief, Consumer Services - SHIBA, Investigations, Consumer
Affairs

Shannon Hohl (208) 334-4315
Market Oversight Bureau Chief

Weston Trexler (208) 334-4214
Deputy Director

Contact Persons

Annual Statements

Amber Re (208) 334-4337
Examiner Financial Analysis, Supervisor amber.re@doi.idaho.gov

Company Licensing

Michele Munoz (208) 334-4311
Technical Records Specialist michele.munoz@doi.idaho.gov

Consumer Complaints and Inquires

Amy Lambrecht (208) 334-4322
Supervisor, Consumer Affairs amy.lambrecht@doi.idaho.gov

Consumer Counseling Program for Seniors

Colleen Clark (208) 334-4242
Supervisor, Sr. Health Insurance Benefit Advisor (SHIBA) colleen.clark@doi.idaho.gov

Department Counsel

John Keenan (208) 334-4283
Lead Deputy Attorney General john.keenan@doi.idaho.gov

Deposits

Michele Munoz (208) 334-4311
Technical Records Specialist michele.munoz@doi.idaho.gov

Examinations - Financial

James Anderson (208) 334-4338
Deputy Chief Examiner james.anderson@doi.idaho.gov

Examinations - Market Conduct

Shannon Hohl 208-334-4315
Market Oversight Bureau Chief shannon.hohl@doi.idaho.gov

Financial Analysis

Amber Re (208) 334-4337
Examiner Financial Analysis, Supervisor amber.re@doi.idaho.gov

InsurTech

Weston Trexler (208) 334-4214
Deputy Director weston.trexler@doi.idaho.gov

NAIC Liaison

Kristina Wietstock (208) 334-4217
Assistant to Director kristina.wietstock@doi.idaho.gov

Policy and Form Filing - Life & Health

Shannon Hohl
Market Oversight Bureau Chief

(208) 334-4315
shannon.hohl@doi.idaho.gov

Policy and Form Filing - Property & Casualty

Shannon Hohl
Market Oversight Bureau Chief

(208) 334-4315
shannon.hohl@doi.idaho.gov

Premium Tax

Lynn Shelton
Premium Tax Specialist

(208) 334-4281
lynn.shelton@doi.idaho.gov

Producer Licensing and Continuing Education

Lori Thomason
Supervisor

(208) 334-4343
lori.thomason@doi.idaho.gov

Title Insurance

Matt LeLong
Senior Examiner

(208) 334-4321
matt.lelong@doi.idaho.gov

Illinois



Ann Gillespie
Acting Director
Midwest Zone

Term of Office:
At the Pleasure of the Governor
Appointed: April 15, 2024

Ann Gillespie was appointed as Acting Director of the Illinois Department of Insurance (DOI) in April 2024 by Gov. JB Pritzker.

As a former Illinois state senator, Acting Director Gillespie sponsored legislation for the new state-based marketplace (SBM), also known as the Illinois Health Benefits Exchange, which Gov. Pritzker signed into law in 2023. The SBM will operate within the Illinois DOI, enrolling Illinoisans in federal Affordable Care Act (ACA) marketplace health plans beginning Nov. 1, 2025. Additionally, she served as chair of the Senate Appropriations Committee for Health and Human Services and chair of the Medicaid Working Group. She also was a member of the Senate Insurance Committee.

Prior to joining the Illinois General Assembly in 2019, Acting Commissioner Gillespie practiced health care law, served as chair of the Illinois HMO Guaranty Association, and consulted with state insurance departments managing health maintenance organizations (HMOs) in receivership.

Acting Director Gillespie is a Six Sigma Black Belt with expertise leading teams in health insurance operations process improvement. She has held several leadership roles in the health care industry, including at CVS/Caremark. She was vice president, member communications operations, heading member communication strategy and operations for commercial and Medicare lines of business. Prior to that, she was vice president, operations member experience, leading the pharmacy benefit manager (PBM) enterprise team.

Acting Director Gillespie earned a Juris Doctor (J.D.) from DePaul University College of Law (Chicago, IL) and a bachelor's degree from the University of Illinois at Urbana-Champaign.

Main

Illinois Department of Insurance
320 W. Washington St.
4th Floor
Springfield, IL 62767-0001
United States

Phone Numbers

Springfield Main : **(217) 782-4515**
Springfield TDD: **(217) 524-4872**
Office of Consumer Health Insurance: **(877) 527-9431**
Chicago Main: **(312) 814-2420**
Conservations, Liquid. & Receivership: **(312) 836-9500**

Fax Numbers

Springfield Office: **(217) 782-5020**
Chicago Office: **(312) 814-5416**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <http://insurance.illinois.gov>

Make Checks Payable to: Director of Insurance

Andi VanderKolk Legislative Liaison	(312) 814-5420
Beth Sill Executive Assistant to the Director - Chicago Office	(217) 558-4022
CJ Metcalf Deputy Director of Innovation and Emerging Issues	(217) 558-0853
Daniel Frey Legislative Affairs	(312) 814-8221
Jeff Varga Deputy Director, Life and Annuity Products Division	(217) 785-5987
Julie Rachford Deputy Director, Property and Casualty Products	(217) 782-4572
Justin Hammersmith Deputy Director, Investigations	(312) 814-1767
KC Stralka Chief of Staff	(312) 814-2117
Patrice Dziire Deputy Director, Consumer Education & Protection	(312) 814-1835
Rob Havens Chief Financial Officer	(217) 782-8638
Ryan Gillespie Chief Deputy Director of Product Lines	(217) 558-2746
Shannon Whalen Chief Deputy Director of Financial Solvency	(217) 558-2757
Stephen Underwood Chief Information Officer	(217) 782-7544
Vacant Deputy Director of Health Products	
Vacant	(312) 814-8195

Contact Persons

Annual Statements - All Companies

Marcy Savage Deputy Director, Corporate Regulatory Section	(217) 524-0016 Marcy.Savage@illinois.gov
---	---

Annual Statements - Life, Accident & Health/HMO

Ben Berry Acting Unit Supervisor	(217) 557-0407 Ben.Berry@illinois.gov
-------------------------------------	--

Annual Statements - Property & Casualty

Vacant
Analysis Supervisor

Company Licensing - Health Maintenance Organization (HMO)/Life, Accident & Health

Amy Stuart Unit Supervisor	(217) 782-9694 amy.stuart@illinois.gov
-------------------------------	---

Company Licensing - Property & Casualty

Marcy Savage Deputy Director, Corporate Regulatory Section	(217) 524-0016 Marcy.Savage@illinois.gov
Company Licensing - Surplus Lines, Captive, Risk Retention and Purchasing Groups Marcy Savage Deputy Director, Corporate Regulatory Section	(217) 524-0016 Marcy.Savage@illinois.gov
Conservation, Rehabilitations - Liquidations Kevin Baldwin Office of Special Deputy Receiver	(312) 836-9529 kbaldwin@osdchi.com
Department Counsel Joanna Coll Chief General Counsel	(217) 720-7910 joanna.coll@illinois.gov
Deposits Lindsey Merriman Accountant Supervisor, Tax & Audit	217-782-9760 Lindsey.F.Merriman@illinois.gov
Examinations - Financial (Life, Accident & Health/Property & Casualty) Cindy Andersen Chief Examiner	(312) 814-2423 cindy.andersen@illinois.gov
Examinations - Financial (Property & Casualty) Cindy Andersen Chief Examiner	(312) 814-2423 cindy.andersen@illinois.gov
Examinations - Market Conduct (Life, Accident & Health/Property & Casualty) Erica Weyhenmeyer Chief Market Conduct Examiner	(217) 782-1790 erica.weyhenmeyer@illinois.gov
Examinations - Producer (Agent) Sara Stanberry Assistant Deputy Director - Licensing, Education and Testing	(217) 782-5415 Sara.Stanberry@illinois.gov
Fees - Companies (Life, Accident & Health/Property & Casualty) Marcy Savage Deputy Director, Corporate Regulatory Section	(217) 524-0016 Marcy.Savage@illinois.gov
Fraud - Insurance Company Justin Hammersmith Deputy Director, Investigations	(312) 814-1767 Justin.Hammersmith@illinois.gov
Guaranty Funds - Inquiries Marcy Savage Deputy Director, Corporate Regulatory Section	(217) 524-0016 Marcy.Savage@illinois.gov
InsurTech CJ Metcalf Deputy Director of Innovation and Emerging Issues	(217) 558-0853 cj.metcalf@illinois.gov
Media Relations/Public Information Caron Brookens Public Information Officer	(312) 814-8206 Caron.Brookens@illinois.gov
Multiple Employer Welfare Arrangements Marcy Savage Deputy Director, Corporate Regulatory Section	(217) 524-0016 Marcy.Savage@illinois.gov
NAIC Liaison Lucy Earhart NAIC Liaison	(217) 782-4395 lucy.earhart@illinois.gov

National Health Care/Policy and Form Filing - Health and HMOs

Vacant
Deputy Director of Health Products

Policy and Form Filing - Life & Annuities

Jeff Varga
Deputy Director, Life and Annuity Products Division

(217) 785-5987
Jeff.Varga@illinois.gov

Policy and Form Filing - Property & Casualty

Julie Rachford
Deputy Director, Property and Casualty Products

(217) 782-4572
Julie.Rachford@illinois.gov

Premium Tax/Training

Kathy Staggs
Assistant Deputy Director

(217) 782-0055
kathleen.staggs@illinois.gov

Producer (Agent) Licensing

Sara Stanberry
Assistant Deputy Director - Licensing, Education and Testing

(217) 782-5415
Sara.Stanberry@illinois.gov

Property & Casualty - Commercial Lines and Property Lines

Julie Rachford
Deputy Director, Property and Casualty Products

(217) 782-4572
Julie.Rachford@illinois.gov

Taxes

Kathy Staggs
Assistant Deputy Director

(217) 782-0055
kathleen.staggs@illinois.gov

Unlicensed Entities

Marcy Savage
Deputy Director, Corporate Regulatory Section

(217) 524-0016
Marcy.Savage@illinois.gov

Workers' Compensation Fraud

Justin Hammersmith
Deputy Director, Investigations

(312) 814-1767
Justin.Hammersmith@illinois.gov

Indiana



Amy L. Beard
Commissioner
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: June 2, 2021

Main

Indiana Department of Insurance
311 West Washington Street
Suite 103
Indianapolis, IN 46204-2787
United States

Email Address

doi@idoi.in.gov

Phone Numbers

Main: **(317) 232-2385**

Fax Numbers

Main: **(317) 232-5251**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <https://www.in.gov/idoi/>

Make Checks Payable to: Indiana Department of Insurance

Amy L. Beard began her service as Indiana Insurance Commissioner in June 2021.

Beard has spent much of her career in public service. She previously served as a healthcare consultant and administrative law judge before joining the Indiana Department of Insurance as an attorney with the legal division. She later became Chief Deputy Commissioner and General Counsel for the Department. Beard advised the IDOI on all major insurance regulatory matters including acquisitions and mergers of domestic insurance companies, healthcare reform, regulatory practices, insurance policy form and rate filings, insurance company compliance, and insurance holding company filings of material transactions.

Beard was previously appointed by the Governor of Indiana as an advisory member of the Legal and Insurance Advisory Council to the Indiana Executive Council on Cybersecurity. Beard has worked with the National Association of Insurance Commissioners (NAIC) and the Interstate Insurance Product Regulation Commission (IIPRC), and previously served as a member on the IIPRC Regulatory Counsel Committee. She holds the designation of Associate Professional in Insurance Regulation (APIR).

Beard earned Bachelor of Arts degrees in economics and Spanish with a minor in international studies at the University of Southern Indiana and earned her law degree from the Indiana University Robert H. McKinney School of Law.

Barb Lohman CFO	(317) 232-2405
Dawn Bopp Executive Assistant	(317) 232-3520
Holly Williams Lambert Chief of Staff	(317) 232-2404
Jenifer Groth Deputy Commissioner of Communications and Personnel	(317) 234-8582
Meggan Brumbaugh General Counsel	(317) 234-6476
Roy Eft Chief Financial Examiner	(317) 232-1991

Contact Persons

Agency Services

Steven Embree Deputy Commissioner	(317) 234-5881
Kristi Ware License Support Coordinator	(317) 232-0688
Kelsea Johnson License Renewal / Reinstatement Coordinator	(317) 232-2413 kejohnson1@idoi.in.gov
Beth Miller Non-Resident Licensing Specialist	(317) 232-2411 bemiller@idoi.in.gov
Kiarra Pearson Agency Service / Resident Licensing Specialist	(317) 232-2414 kipearson@idoi.in.gov
Skylar Lehner Adjuster & Bail Agent Licensing Coordinator	(317) 232-5265 slehner@idoi.in.gov

Company Compliance

Claire Szpara Health Care Attorney	(317) 232-5312
Vacant Property and Casualty Commercial Analyst	
Scott Shover Chief Actuary	(317) 232-2416
Linda Grant Property and Casualty Personal Lines Analyst	(317) 232-3496
Alex Peck Chief Deputy Commissioner of Compliance and Actuarial Services	(317) 233-9607
Tom Faust Rate and Policy Analyst-Personal/Commercial Lines	(317) 232-5859
Vacant Deputy Commissioner, Property and Casualty	

Mihir Nag Rate and Policy Analyst-Life Filings	(317) 232-2420
Lawrence Steinert Actuary-Property and Casualty	(317) 234-6622
Kim Collins A&H Analyst	(317) 232-2398
Stephen Chamblee Actuary	(317) 234-7993
Bobbi Henn A&H Analyst	(317) 232-5693
Company Records	
Debbie Graves Tax Auditor	(317) 232-1993
Britney Tate Surplus Lines	(317) 233-9998 btate@idoi.in.gov
Consumer Consultants	
Carol Sullivan	(317) 234-8279
Lana Richter	(317) 232-2425
Jennifer Goetz	(317) 232-2427
Tony Loy-Howell	(317) 233-9433
Dawn Parry	(317) 232-2396
Consumer Services Division	
Terry Bower Supervisor	(317) 234-5884
Consumer Services Toll-Free (In-State)	(800) 622-4461
Enforcement Division	
Ronda Ankney Chief Deputy Commissioner, Consumer Protection	(317) 232-0687
Financial Services Division	
Vacant Deposits/Certifications	
Roy Eft Chief Financial Examiner	(317) 232-1991
Heather Pottorf Administrative Assistant	(317) 232-2390
Annette Gunter Manager Financial Operations	(317) 232-2428
Pam Walters Property and Casualty Supervisor	(317) 232-5331
Vacant Manager of Internal Analysis	(317) 232-1992

Connie Wright (317) 232-1994
Company Admissions TPAs, PPOs, HMOs

Amanda Denton (317) 232-1369
Health/Life Supervisor

Jerry Ehlers (317) 232-2408
Examinations Manager

InsurTech

Vacant
Deputy Commissioner, Property and Casualty

Investigators

Phil Holleman (317) 234-5885
Senior Investigator

Melissa Higgins (317) 232-5063
Enforcement Director

Gina Davies (317) 233-9432
Senior Investigator

Vacant
Junior Investigator

Tina Harris (317) 233-0129
Senior Investigator tiharris2@idoi.in.gov

Sara Tolliver (317) 232-7138
Senior Investigator satolliver@idoi.in.gov

Legal Services

Meggan Brumbaugh (317) 234-6476
General Counsel

Holly Williams Lambert (317) 232-2404
Chief of Staff

Kim Van Rooy (317) 234-7734
Healthcare Attorney

Ed Fujawa (317) 234-6064
Deputy General Counsel

Vacant (317) 232-2417
Attorney, Financial Division

Victoria Hastings (317) 234-2101
Attorney

Samantha Aldridge (317) 234-5887
CPU Attorney

Simone Redwood (317) 234-6098
Paralegal

Medical Malpractice Division/Patient Compensation Fund

Mary Wilson (317) 232-2401
Director of Dedicated Funds

Mine Subsidence Insurance Fund (Suite 300)

Mary Wilson (317) 232-2401
Director of Dedicated Funds

Office Operations

Barb Lohman (317) 232-2405
CFO

Heather Walters (317) 232-4998
Accounts Payable/Payroll

Political Subdivision Risk Management Fund

Mary Wilson (317) 232-2401
Director of Dedicated Funds

Senior Health Insurance Information Program (SHIIP)

Angela Kirk (317) 232-3637
Office Manager

Cheryl St. Clair (317) 232-3640
State Coordinator

Jessica Gronau (317) 232-3630
Accounts Payable

Senior Health Insurance Information Program (SHIIP) (800) 452-4800
Toll-Free (In-State)

Title Division

Vacant
Title Director

La-Tashia Harrison (317) 234-5152
Junior Examiner

Hana Biele (317) 234-5153
Junior Investigator
hbiele@idoi.in.gov

Kimberly Stowers (317) 234-5156
Senior Examiner
kstowers1@idoi.in.gov

Iowa



Doug Ommen
Commissioner
Midwest Zone

Doug Ommen was appointed as Iowa's Insurance Commissioner by Gov. Terry Branstad in January 2017, after serving as Interim Commissioner since December 2016.

Commissioner Ommen has a strong public service background. Prior to his appointment, he served as Deputy Insurance Commissioner at the Iowa Insurance Division from August 2013 to December 2016. He also served in the Missouri Department of Insurance (DOI) from 2005 to 2008. As Missouri's Insurance Director, he was instrumental in several key regulatory reforms.

Commissioner Ommen's dedication and desire to serve the public began in seeking justice for victims of fraud. As an assistant attorney general and then as chief counsel in the Missouri Attorney General's Office, he led the fight to protect consumers over three decades.

Commissioner Ommen earned his law degree from the Saint Louis University School of Law. He is licensed to practice law in Iowa and Missouri.

Term of Office:

At the Pleasure of the Governor

Appointed: January 30, 2017

Main

Iowa Insurance Division
1963 Bell Avenue
Suite 100
Des Moines, IA 50315
United States

Email Address

insurance@iid.iowa.gov

Phone Numbers

Main: **(515) 654-6600**

Toll-Free Number (In-State Only): **(877) 955-1212**

Fax Numbers

Fax: **(515) 654-6500**

Office Hours: 8:00 a.m. - 4:30 p.m., Monday-Friday

Website: <https://iid.iowa.gov/>

Make Checks Payable to: Department Fees: Commissioner of Insurance; Premium Taxes: Director of Department of Revenue

Andrew Hartnett Bureau Chief	(515) 654-6470
Andria Seip Senior Health Policy Specialist	(515) 654-6575
Angela Burke Boston Assistant Commissioner, Law and Policy	(515) 654-6543
Chance McElhaney Communications Director and Legislative Liaison	(515) 654-6547
Elizabeth Simpson Executive Assistant to Commissioner	515-654-6542
Jared Kirby Deputy Commissioner	(515) 654-6459
Kim Cross Deputy Commissioner, Supervision	(515) 654-6490
Mike Yanacheak Chief Actuary	(515) 654-6535
Vacant Bureau Chief	(515) 654-6553

Contact Persons

Accident & Health Insurance

Andria Seip Senior Health Policy Specialist	(515) 654-6575 andria.seip@iid.iowa.gov
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Annual Statements

Kim Cross Deputy Commissioner, Supervision	(515) 654-6490
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Company Licensing

Kim Cross Deputy Commissioner, Supervision	(515) 654-6490
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Consumer Advocacy

Heather Kriener Financial Literacy Director	515-654-6506 heather.kriener@iid.iowa.gov
--	--

Sonya Sellmeyer Consumer Advocacy Officer	(515) 654-6538 sonya.sellmeyer@iid.iowa.gov
--	--

Consumer Complaints and Inquires

Consumer Complaints Toll-Free (In-State Only)	(877) 955-1212
--	----------------

Consumer Counseling Program for Seniors

Kristin Griffith Director, Senior Health Insurance Information Program (SHIIP)	(515) 654-6585
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Deposits

Kim Cross Deputy Commissioner, Supervision	(515) 654-6490
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Examinations - Financial

Kim Cross
Deputy Commissioner, Supervision

(515) 654-6490

Examinations - Market Conduct

Kim Cross
Deputy Commissioner, Supervision

(515) 654-6490

Fraud Bureau

Vacant
Bureau Chief

(515) 654-6553

InsurTech

Travis Grassel
Actuary - Property & Casualty

(515) 654-6570

travis.grassel@iid.iowa.gov

Andria Seip
Senior Health Policy Specialist

(515) 654-6575

andria.seip@iid.iowa.gov

Premium Tax

Donna Flamm
Insurance Company Examiner Specialist

(515) 654-6493

Producer Licensing

Mathew Cunningham
Assistant Commissioner, Product and Producer Regulation

(515) 654-6567

mathew.cunningham@iid.iowa.gov

Securities

Andrew Hartnett
Bureau Chief

(515) 654-6470

Statistical Reporting

Klete Geren
Actuary - Life & Health

(515) 654-6569

Travis Grassel
Actuary - Property & Casualty

(515) 654-6570

travis.grassel@iid.iowa.gov

Kansas



Vicki Schmidt
Commissioner
Vice Chair, Midwest Zone

Term of Office:
Four years

Elected:
November 6, 2018
Re-elected: November 8, 2022

Main

Kansas Department of Insurance
1300 SW Arrowhead Road
Topeka, KS 66604
United States

Email Address

kdoi@ks.gov

Phone Numbers

Main: **(785) 296-3071**
Toll-Free (In-State Only): **(800) 432-2484**
Commissioner's Office: **(785) 291-3299**
Comptroller, IT, Health & Life: **(785) 296-2537**
Property and Casualty: **(785) 291-3673**
Human Resources: **(785) 296-8848**

Fax Numbers

GPA/Admin/Anti-Fraud: **(785) 296-7805**
Main: **(785) 296-5806**
Legal/Fin. Surveillance: **(785) 291-3190**
Consumer Assistance: **(785) 296-5806**

Office Hours: 8:00 a.m.-5:00 p.m. CT, Monday-Friday

Website: <https://insurance.kansas.gov/>

Make Checks Payable to: Insurance Commissioner

Vicki Schmidt was first elected Kansas Insurance Commissioner on November 6, 2018, and reelected to another four-year term on November 8, 2022. She became the first Kansas pharmacist to serve in that role and is the only pharmacist in America currently holding elected statewide office.

It was her experience as a pharmacist that drew her to run for the Kansas Legislature, where she served for 14 years as a state senator, including 12 years as a member of the Financial Institutions and Insurance Committee and six years as chair of the Public Health and Welfare Committee.

Commissioner Schmidt currently serves as vice chair of the NAIC Midwest Zone and co-vice chair of the Financial Regulation Standards and Accreditation (F) Committee. She also serves as a member of the Life Insurance and Annuities (A) Committee, International Insurance Relations (G) Committee, and the National Insurance Producer Registry (NIPR) Board of Directors.

Since joining the NAIC, she has chaired the Property and Casualty Insurance (C) Committee, and also served as a member of the Health Insurance and Managed Care (B) Committee, and the Market Regulation and Consumer Affairs (D) Committee. She is a former member of the Management Committee for the Interstate Insurance Compact, and a former member of the NAIC System for Electronic Rates and Forms Filing (SERFF) Advisory Board.

Commissioner Schmidt and her high school sweetheart, Michael Schmidt, MD, have been married for over 45 years. She graduated from KU's School of Pharmacy and has worked more than 40 years as a local pharmacist. They made their home in Topeka, where they raised their two sons. They are also proud grandparents of four.

Barbara Rankin
Assistant Commissioner (785) 296-2752

Dan Klucas
Securities Commissioner (785) 296-2607

Justin McFarland
General Counsel (785) 296-7847

Karen Perez
Executive Assistant to Commissioner (785) 291-3299

Mandy Roe
Chief of Staff (785) 296-7807

Contact Persons

Actuarial Services

Nicole Boyd
Chief of Actuarial Services (785) 296-6253
nicole.boyd@ks.gov

Antifraud Division

John Eichkorn
Director, Compliance, Enforcement & Antifraud (785) 296-5203
john.eickhorn@ks.gov

Company Admissions

Vacant
Admissions Coordinator

Consumer Complaints and Inquiries

Lauren Childers
Director, Consumer Assistance (785) 296-7827
lauren.childers@ks.gov

Department Counsel

Justin McFarland
General Counsel (785) 296-7847
justin.L.mcfarland@ks.gov

Deposits

Sarah Smith
Financial Surveillance Division (785) 296-7819
sarah.smith@ks.gov

Fees/Premium Tax

Charlotte Daubert
Comptroller (785) 291-3191
charlotte.daubert@ks.gov

Financial Examinations

Levi Nwasoria
Chief Examiner (785) 296-1014
levi.nwasoria@ks.gov

Financial Surveillance

Tish Becker
Director, Financial Surveillance (785) 296-7816
Tish.Becker@ks.gov

Government Affairs & Communication

Mandy Roe
Chief of Staff (785) 296-7807
mandy.roe@ks.gov

Government Relations and Public Policy

Eric Turek
Director of Government & Public Affairs 785-296-2461
eric.ltunek@ks.gov

Health and Life Insurance - Policy Rule, Rate & Form Filing

Julie Holmes
Director, Rate & Form Compliance

(785) 296-6410
julie.holmes@ks.gov

Human Resources

Bobbi Mariani
Director, Administrative Operations and Human Resources

(785) 296-2607
bobbi.mariani@ks.gov

Information Technology

Linda Scott
Director, Information Technology

(785) 368-6527
linda.scott@ks.gov

InsurTech

Julie Holmes
Director, Rate & Form Compliance

(785) 296-6410
julie.holmes@ks.gov

NAIC Liaison

Mandy Roe
Chief of Staff

(785) 296-7807
mandy.roe@ks.gov

Producer Licensing

Monicka Richmeier
Director, Licensing Division

(785) 296-5185
monicka.richmeier@ks.gov

Property & Casualty - Annual Statements/Policy Rule, Rate & Form Filing, Commercial Multi-Peril & Casualty Lines

Julie Holmes
Director, Rate & Form Compliance

(785) 296-6410
julie.holmes@ks.gov

Property & Casualty - Homeowners, Personal and Commercial Lines Auto

Julie Holmes
Director, Rate & Form Compliance

(785) 296-6410
julie.holmes@ks.gov

Receivership

Justin McFarland
General Counsel

(785) 296-7847
justin.L.mcfarland@ks.gov

Securities

Dan Klucas
Securities Commissioner

(785) 296-2607
dan.klucas@ks.gov

Kentucky



Sharon P. Clark
Commissioner
Vice Chair, Southeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: January 6, 2020

Sharon P. Clark, a veteran of Kentucky state government, was appointed Commissioner of the Department of Insurance (DOI) on January 6, 2020. She previously served as Commissioner of the DOI from July 2008 to January 2016 and has the longest tenure as Kentucky's Commissioner since the Department was established in May 1870.

Commissioner Clark was the first director of the DOI's Consumer Protection and Education Division, a position she held for five years. Under her leadership, the Department hired its first ombudsman, added consumer education and outreach functions, as well as strengthened enforcement efforts by expanding the number of consumer complaint investigators.

Commissioner Clark served as the chair of the Kentucky Health Benefit Exchange Advisory Board during its inaugural year and continues as a board member. She is a member of the Kentucky Group Health Insurance Board and during her first tenure as Commissioner served as an officer of the National Association of Insurance Commissioners (NAIC) and chair of the NAIC's Market Regulation and Consumer Affairs Committee. Clark was also an officer for the NAIC's Southeastern Zone and a past secretary-treasurer for the National Insurance Producer Registry Board.

For 2023 Commissioner Clark is a member of the NAIC Executive (EX) Committee and the Internal Administration (EX1) Subcommittee and serves as vice chair of the Financial Regulation Standards and Accreditation (F) Committee, vice chair of the Producer Licensing (D) Task Force, chair of the Regulatory Framework (B) Task Force, a member of the Market Regulation and Consumer Affairs (D) Committee and serves on various other task force groups. She is also a member of the of the National Insurance Producer Registry (NIPR) Board of Directors.

Prior to being appointed Insurance Commissioner, Clark worked at the Finance and Administration Cabinet. She also held positions for the Kentucky House of Representatives, the Public Service Commission, and the former Workforce Development Cabinet.

She earned bachelor's and master's degrees from the University of Kentucky.

Clark and her husband have two daughters and four grandchildren.

Main

Kentucky Department of Insurance
P.O. Box 517
Frankfort, KY 40602-0517
United States

Email Address

DOI.ConsumerComplaints@ky.gov

Phone Numbers

Main: **(502) 564-3630**
Toll-Free Number (In-state only): **(800) 595-6053**
Commissioner: **(502) 564-6026**
TTY: **(800) 648-6056**

Fax Numbers

Administrative Services: (502) 564-1650
Agent Licensing: (502) 564-6030
Commissioner: (502) 564-1453
Consumer Protection: (502) 564-6090
Financial Standards & Examination: (502) 564-4604
Fraud Investigation: (502) 564-1464
Information Technology: (502) 564-1650
Health and Life: (502) 564-2728
Legal: (502) 564-1456
Market Regulation: (502) 564-6090
Media Relations: (502) 564-2669
Property and Casualty: (502) 564-5922

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <http://insurance.ky.gov>

Make Checks Payable to: Kentucky State Treasurer

Jennifer Chalk (502) 782-5259
Commissioner's Office

Sharon P. Clark (502) 564-6026
Department Liquidator/Commissioner

Shaun T. Orme (502) 564-6026
Executive Advisor

Shawn Boggs (502) 564-6026
Deputy Commissioner

Contact Persons

Agent Licensing

Lee Ellen Webb (502) 564-6004
Director, Licensing Division LeeEllen.Webb@ky.gov

Annual Statements

Victoria Lloyd (502) 564-6082
Director, Financial Standards and Examination Division Victoria.Lloyd@ky.gov

Commissioner's Office

Shaun T. Orme (502) 564-6026
Executive Advisor Shaun.Orme@ky.gov

Jennifer Chalk (502) 782-5259
Commissioner's Office jennifer.chalk@ky.gov

Communications and Public Outreach

Ricki Gardenhire (502) 564-6026
Public Protection Cabinet Information Officer Ricki.Gardenhire@ky.gov

Company Licensing

Victoria Lloyd (502) 564-6082
Director, Financial Standards and Examination Division Victoria.Lloyd@ky.gov

Consumer Complaints and Inquires

Debbie Stamper (502) 564-6034
Director, Consumer Protection and Market Conduct Debbie.Stamper@ky.gov

Department Counsel

Benjamin D. Siegel (502) 782-0604
General Counsel Benjamin.Siegel@ky.gov

Department Liquidator/Rehabilitator

Sharon P. Clark
Department Liquidator/Commissioner

(502) 564-6026

Examinations - Financial

Jeff Gaither
Chief Financial Examiner, Financial Standards and Examination
Division

(502) 564-6082
Jeff.Gaither@ky.gov

Examinations - Market Regulation

Vacant
Chief Examiner, Market Conduct

Fees - Companies

Dianna May
Financial Standards and Examination Division

(502) 564-6082
dianna.may@ky.gov

Health and Life Insurance (including policy and form filing)

Angela Raley
Acting Director of the Health and Life Division

(502) 564-6088
Angela.Raley@ky.gov

Information Technology

Satish Akula
Executive Director, Public Protection Cabinet Office of Information
Technology

(502) 564-6154
Satish.Akula@ky.gov

Insurance Fraud Investigations

Juan Garrett
Director, Insurance Fraud Investigation Division

(502) 564-1461
Juan.Garrett@ky.gov

InsurTech

Satish Akula
Executive Director, Public Protection Cabinet Office of Information
Technology

(502) 564-6154
Satish.Akula@ky.gov

Local Government Premium Tax

John Hord
Insurance Program Manager

(502) 564-6034
John.Hord@ky.gov

NAIC Liaison

Debbie Stamper
Director, Consumer Protection and Market Conduct

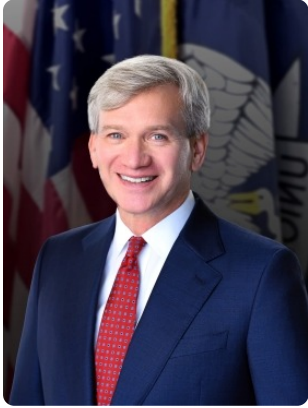
(502) 564-6034
Debbie.Stamper@ky.gov

Property & Casualty Insurance (including policy and form filing)

Sue Hicks
Director, Property and Casualty Division

(502) 564-6046
SusanH.Hicks@ky.gov

Louisiana



Timothy J. Temple
Commissioner
Southeast Zone

Term of Office:
Four Years

Elected:
November 18, 2023

Main

Louisiana Department of Insurance
P.O. Box 94214
Baton Rouge, LA 70804-9214
United States

Email Address

commissioner@ldi.la.gov

Phone Numbers

Main: **(225) 342-5900**
Toll-Free Number: **(800) 259-5300**

Fax Numbers

Main: **(225) 342-8622**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <http://www.ldi.la.gov/>

Make Checks Payable to: Commissioner of Insurance

Timothy J. Temple was elected as Louisiana's Insurance Commissioner in 2023.

Commissioner Temple has worked in the insurance sector for more than two decades. He is dedicated to leveraging his extensive industry experience to shape a regulatory and statutory environment that not only ensures competitiveness, but also enhances the attractiveness of Louisiana's insurance market.

As the state's top insurance official, Commissioner Temple is committed to protecting the interests of policyholders while promoting a flourishing insurance market that benefits all residents and businesses in Louisiana.

Prior to becoming Insurance Commissioner, he served as president of Temptan, a family-owned investment management business in Baton Rouge, LA. Additionally, Commissioner Temple is a former chair of the Louisiana Committee of 100 for Economic Development, working outside of government to provide leadership and resources with a focus on growing Louisiana's economy.

Barrow Peacock Chief Deputy Commissioner	(225) 342-9183
Chris Cerniauskas Chief of Staff	(225) 342-7276
Christi Impastato Assistant to the Commissioner	225-342-9204
Chuck Myers Deputy Commissioner, Property and Casualty	(225) 342-5203
Danielle Santangelo Executive Staff Officer to the Commissioner of Insurance	(225) 342-7275
David Caldwell Executive Counsel	(225) 342-4673
Frank Opelka Deputy Commissioner, Health, Life and Annuity	(225) 219-1688
John Ford Deputy Commissioner, Public Affairs	(225) 342-4950
Lance Herrin Deputy Commissioner, Management and Finance	(225) 342-3981
Matthew Stewart Deputy Commissioner, Licensing	(225) 219-5941
Nathan Strebeck Deputy Commissioner, Fraud	(225) 219-5819
Nina Hunter Deputy Commissioner, Consumer Services	(225) 342-0819
Ron Henderson Deputy Commissioner, Consumer Advocacy and Diversity	(225) 219-4771
Tom Travis Deputy Commissioner, Policy, Innovation & Research	(225) 342-2136
Vacant Deputy Commissioner, Financial Solvency	

Contact Persons

Actuarial Services

Rod Friedy Director, Life and Health Actuarial	(225) 342-4656 rod.friedy@ldi.la.gov
Nichole Torblaa Director, P/C Actuarial	(225) 342-4689 nichole.torblaa@ldi.la.gov

Annual Statements

Vacant
Deputy Commissioner, Financial Solvency

Consumer Advocacy

Ron Henderson Deputy Commissioner, Consumer Advocacy and Diversity	(225) 219-4771 ron.henderson@ldi.la.gov
---	--

Consumer Services

Robert Barnes
Insurance Administrator

(225) 219-7813
robert.barnes@ldi.la.gov

Daniel Pittman
Insurance Manager, Complaints

(225) 342-8640
daniel.pittman@ldi.la.gov

Nina Hunter
Deputy Commissioner, Consumer Services

(225) 342-0819
Nina.Hunter@ldi.la.gov

Lisa Fullington
Insurance Manager, Market Conduct

(225) 219-5159
lisa.fullington@ldi.la.gov

Financial Solvency

Shantell Taylor
Compliance Examiner Deputy Chief, Analysis

(225) 342-9323
shantell.taylor@ldi.la.gov

Melissa Gibson
Compliance Examiner Chief, Examinations

(225) 342-9188
melissa.gibson@ldi.la.gov

Steve Kowalski
Compliance Examiner Deputy Chief, Examinations

(225) 219-4949
Steve.Kowalski@ldi.la.gov

Bill Werner
Compliance Examiner Chief, Analysis

(225) 219-1818
bill.werner@ldi.la.gov

Fraud

Nathan Strebeck
Deputy Commissioner, Fraud

(225) 219-5819
nathan.strebeck@ldi.la.gov

Fraud and Enforcement

Dominique Jones
Insurance Administrator

(225) 219-7841
dominique.jones@ldi.la.gov

Health & Life

Rebecca DeLasalle
Insurance Administrator

(225) 219-9433
Rebecca.DeLaSalle@ldi.la.gov

Frank Opelka
Deputy Commissioner, Health, Life and Annuity

(225) 219-1688
frank.opelka@ldi.la.gov

Information Systems

Toby Guillory
IT Director

(225) 342-8591
toby.guillory@ldi.la.gov

InsurTech

Tom Travis
Deputy Commissioner, Policy, Innovation & Research

(225) 342-2136
thomas.travis@ldi.la.gov

Legal Services

David Caldwell
Executive Counsel

(225) 342-4673
david.caldwell@ldi.la.gov

Legislative Liaison

Adam Patrick
Liaison Officer

(225) 342-5140
adam.patrick@ldi.la.gov

Licensing

Emily Lala
Insurance Manager, Producer Licensing

(225) 219-7784
Emily.Lala@ldi.la.gov

Tangela Byrd
Insurance Manager, Company Licensing

(225) 342-5972
tangela.byrd@ldi.la.gov

Matthew Stewart
Deputy Commissioner, Licensing

(225) 219-5941
matthew.stewart@ldi.la.gov

Lorie Gasior
Insurance Administrator

(225) 342-0800
lorie.gasior@ldi.la.gov

Management and Finance

Lance Herrin
Deputy Commissioner, Management and Finance

(225) 342-3981
lance.herrin@ldi.la.gov

Stacie Evans
Human Resources Director

(225) 342-0119
stacie.evans@ldi.la.gov

Media Relations/Public Information

John Ford
Deputy Commissioner, Public Affairs

(225) 342-4950
john.ford@ldi.la.gov

NAIC Liaison

Adam Patrick
Liaison Officer

(225) 342-5140
adam.patrick@ldi.la.gov

Policy Form Filing - Health

Jerri McClendon
Insurance Manager

(225) 219-9526
jerri.mcclendon@ldi.la.gov

Policy Form Filing - Life & Annuity

Joelle Craft
Insurance Manager

(225) 219-0633
Joelle.Craft@ldi.la.gov

Policy Form Filing - Property & Casualty

Rachelle Carter
Insurance Manager

(225) 219-5093
rachelle.carter@ldi.la.gov

Property & Casualty

Chuck Myers
Deputy Commissioner, Property and Casualty

(225) 342-5203
Chuck.Myers@ldi.la.gov

Charles Hansberry
Insurance Administrator

(225) 342-5213
charles.hansberry@ldi.la.gov

Rate Filing - Property & Casualty

Jason Furlong
Insurance Manager

(225) 219-7836
Jason.Furlong@ldi.la.gov

Receivership

Walt Corey
Deputy General Counsel

(225) 219-0605
walt.corey@ldi.la.gov

Senior Health Insurance Information Program (SHIIP)

Vicki Dufrene
Insurance Manager

(225) 219-7731
vicki.dufrene@ldi.la.gov

Statistical Reporting

Bernadine Jones
Compliance Examiner Manager

(225) 342-5825
bernadine.jones1@ldi.la.gov

Statutory Deposits

Ashley Murphy
Insurance Specialist

(225) 342-1259
ashley.murphy@ldi.la.gov

Surplus Lines

Tom Travis
Deputy Commissioner, Policy, Innovation & Research

(225) 342-2136
thomas.travis@ldi.la.gov

Taxes - Premium & Surplus Lines

Tommy Coco

Compliance Examiner Deputy Chief, Premium Tax

(225) 342-1012

tommy.coco@ldi.la.gov

Maine



Robert L. Carey
Superintendent
Northeast Zone

Term of Office:
Five Years

Appointed: February 8, 2024

Confirmed: February 27, 2024

Robert L. "Bob" Carey was nominated as Maine's Superintendent of the Maine Bureau of Insurance by Gov. Janet Mills and confirmed by the state senate in February 2024.

In this role, Superintendent Carey and the Bureau of Insurance work on behalf of Maine residents and businesses to protect consumers and employers, promote a competitive and fair market, and ensure that all insurance markets work efficiently and effectively.

Superintendent Carey previously worked as an independent consultant specializing in strategic planning, commercial health insurance, and public health coverage programs. Prior to his work as a consultant, he served as the Director of Planning and Development for the Massachusetts Health Insurance Connector Authority. He also served as the Director of Policy and Program Management for the Massachusetts Group Insurance Commission, the state agency responsible for providing health and welfare benefits to state and municipal employees.

A resident of East Boothbay, ME, Superintendent Carey volunteers at the regional food bank and helps split, deliver, and stack firewood for members of his community.

Superintendent Carey earned a master's degree in public management and policy from Carnegie Mellon University (Pittsburgh, PA) and a bachelor's degree in English from the University of Maine at Fort Kent (Fort Kent, ME).

The Bureau of Insurance is an independent regulatory agency within the Department of Professional and Financial Regulation responsible for regulating the insurance industry to protect and serve the people of Maine.

Main

Maine Bureau of Insurance
34 State House Station
Augusta, ME 04333-0034
United States

FedEx or UPS

76 Northern Avenue
Gardiner, ME 04345
United States

Email Address

insurance.pfr@maine.gov

Phone Numbers

Main: **(207) 624-8475**
Toll-free: **(800) 300-5000**
TTY: **Use Maine Relay 711**

Fax Numbers

Main: **(207) 624-8599**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.maine.gov/pfr/insurance/home>

Make Checks Payable to: Treasurer State of Maine

Karma Lombard
Executive Assistant to Superintendent/NAIC Liaison

207-624-8540

Timothy N. Schott
Deputy Superintendent

(207) 624-8403

Contact Persons

Actuarial - Life & Health

Marti Hooper
Life and Health Actuary

(207) 624-8449
mary.m.hooper@maine.gov

Actuarial - Property & Casualty

Sandra Darby
Actuary

(207) 624-8427
sandra.c.darby@maine.gov

Annual Statements

Vanessa Sullivan
Director, Financial Analysis and Examination

(207) 624-8452
vanessa.j.sullivan@maine.gov

Company Licensing (Domestic)

M. Bree Morin
Managing Examiner

(207) 624-8467
margaret.b.morin@maine.gov

Company Licensing (Foreign)

Vanessa Sullivan
Director, Financial Analysis and Examination

(207) 624-8452
vanessa.j.sullivan@maine.gov

Complaint Examiners

Trish Nadeau

(207) 624-8416
trish.a.nadeau@maine.gov

Zach Wanberg

(207) 624-8473
zachary.d.wanberg@maine.gov

Sharon Martin

(207) 624-8454
sharon.m.martin@maine.gov

Kim Jalbert
Complaint Examiner

(207) 624-8402
Kimberly.jalbert@maine.gov

Consumer Complaints and Inquiries

Amanda Colson
Consumer Assistance and Hearing Coordinator

(207) 624-8441
amanda.l.colson@maine.gov

Kim Davis
Deputy Director, Consumer Health Care Division

(207) 624-8550
kim.e.davis@maine.gov

Shari Gregory
Director, Property & Casualty Division

(207) 624-8421
shari.l.gregory@maine.gov

Joanne Rawlings-Sekunda
Director, Consumer Health Care Division

(207) 624-8472
joanne.rawlings-sekunda@maine.gov

Department Counsel

Robert Wake
General Counsel

207-624-8430
robert.a.wake@maine.gov

Stacy L. Bergendahl
Senior Staff Attorney

(207) 624-8475
stacy.L.bergendahl@maine.gov

Deposits

Jane Lathrop
Insurance Company Examiner

(207) 624-8492
jane.g.lathrop@maine.gov

Examinations - Financial

Vanessa Sullivan
Director, Financial Analysis and Examination

(207) 624-8452
vanessa.j.sullivan@maine.gov

Examinations - Market Conduct

Connie Mayette
Market Conduct Division Manager

(207) 624-8474
connie.m.mayette@maine.gov

Fees	Thomas Brooks Accounting Associate	(207) 624-8434 thomas.L.brooks@maine.gov
Financial Analysis	Vanessa Sullivan Director, Financial Analysis and Examination	(207) 624-8452 vanessa.j.sullivan@maine.gov
Health Insurance	Joanne Rawlings-Sekunda Director, Consumer Health Care Division	(207) 624-8472 joanne.rawlings-sekunda@maine.gov
Information Systems	Keith Fougere Supervisor, Research & Statistics	(207) 624-8432 keith.a.fougere@maine.gov
InsurTech	Stacy L. Bergendahl Senior Staff Attorney	(207) 624-8475 stacy.L.bergendahl@maine.gov
Market Conduct	Connie Mayette Market Conduct Division Manager	(207) 624-8474 connie.m.mayette@maine.gov
Policy and Form Filing - Life & Health	Julie Gagne Senior Insurance Analyt	(207) 624-8415 Julie.Gagne@maine.gov
	Kim Davis Deputy Director, Consumer Health Care Division	(207) 624-8550 kim.e.davis@maine.gov
Policy and Form Filing - Property & Casualty	Shari Gregory Property & Casualty Division Director	(207) 624-8421 Shari.L.Gregory@maine.gov
Producer Licensing	Tracy Cunningham Supervisor	(207) 624-8436 tracy.a.cunningham@maine.gov
	Dawn Kilgore Continuing Education	(207) 624-8411 dawn.kilgore@maine.gov
Property & Casualty	Shari Gregory Director, Property & Casualty Division	(207) 624-8421 shari.L.gregory@maine.gov
Public Information & Consumer Outreach	Nathan Mclvor Public Information & Consumer Outreach Specialist	207-624-8445 nathan.w.mclvor@maine.gov
Self-Insurance	William Alex Bourne Examiner-in-Charge	(207) 624-8447 william.a.bourne@maine.gov
Statistical Reporting	Keith Fougere Supervisor, Research & Statistics	(207) 624-8432 keith.a.fougere@maine.gov
Workers' Compensation	Shari Gregory Property & Casualty Division Director	(207) 624-8421 Shari.L.Gregory@maine.gov

Maryland

Joy Y. Hatchette
Interim Commissioner
Northeast Zone

Term of Office:
Four Years, at the Pleasure of
the Governor
Appointed: July 1, 2024

Joy Y. Hatchette was appointed as Maryland's Interim Commissioner by Gov. Wes Moore in June 2024.

Interim Commissioner Hatchette serves as the Associate Commissioner for the Consumer Education and Advocacy Unit at the Maryland Insurance Administration (MIA). She oversees outreach efforts to help Maryland consumers better understand their rights and obligations under their insurance policies. Previously, she served as Associate Commissioner for Consumer Complaints at the MIA from September 1997 until July 2004. From 1993 until 1997, she served as an assistant attorney general for the MIA.

From 1988 to 1993, Interim Commissioner Hatchette was an associate at the law firm of Gordon, Feinblatt, Rothman, Hoffberger & Hollander. Before that, she served for two years as a judicial law clerk for the U.S. Fourth Circuit Court of Appeals.

In 2016, Interim Commissioner Hatchette was appointed by then-Gov. Larry Hogan to the Maryland Commission on Aging. As one of 13 members of the commission, she is charged with reviewing programs and activities for older adults and making program recommendations to the Maryland Secretary of Aging.

Interim Commissioner Hatchette is a graduate of the University of Virginia Law School and is a member of the bar associations in Maryland, Virginia, and the District of Columbia.

Main

Maryland Insurance Administration
200 Saint Paul Place
Suite 2700
Baltimore, MD 21202-2272
United States

Email Address

insurance.mia@maryland.gov

Phone Numbers

Main: **(410) 468-2000**
Insurance Fraud Division: **(800) 846-4069**
Office of the Commissioner: **(410) 468-2471**
Toll-Free General: **(800) 492-6116**
TTY: **(800) 735-2258**

Fax Numbers

Office of the Chief Actuary: **(410) 468-2038**
Consumer Ed. & Advocacy Unit: **(410) 468-2430**
Financial Regulation Division: **(410) 468-2112**
Ins. Fraud & Producer Enforcement : **(410) 347-5350**
Life and Health Division: **(410) 468-2260**
Mkt. Reg. & Prof. Licensing : **(410) 468-2245**
Office of the Commissioner: **(410) 468-2020**
Property and Casualty Division: **(410) 468-2307**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://insurance.maryland.gov>

Make Checks Payable to: Maryland Insurance Administration

Brad Boban Chief Actuary	(410) 468-2065
Craig Ey Director of Communications	(410) 468-2488
David Cooney Associate Commissioner, Life and Health Division	(410) 468-2215
J. Van Lear Dorsey Principal Counsel and Assistant Attorney General	(410) 468-2023
Jamie Sexton Director, Legislative and Regulatory Policy	(410) 468-2408
Jessica Blackmon NAIC Liaison / Administrative Law Clerk	(410) 468-2019
Joy Y. Hatchette Interim Commissioner	
Kathryn Callahan Director of Policy Initiatives	(410) 468-2011
Mary Kwei Associate Commissioner, Market Regulation and Professional Licensing Division	(410) 468-2113
Robert Guynn Associate Commissioner for Insurance Fraud and Producer Enforcement	
Tammy Longan Associate Deputy Commissioner	(410) 468-2002
Terri Smith Director, Life and Health Complaints	(410) 468-2258
William Fawcett Associate Commissioner, Property and Casualty Division	(410) 468-2353

Contact Persons

Accident & Health Insurance

Karen Lam Chief of Health Insurance and Managed Care	(410) 468-2212
---	----------------

Administrative Issues

Joy Y. Hatchette Interim Commissioner	joy.hatchette@maryland.gov
--	----------------------------

Annual Statements

Erin Nickles Director, Company Licensing	(410) 468-2451 erin.nickles@maryland.gov
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Antifraud Program

Robert Guynn Associate Commissioner for Insurance Fraud and Producer Enforcement	robert.guynn@maryland.gov
--	---------------------------

Company Licensing

Erin Nickles
Director, Company Licensing

(410) 468-2451
erin.nickles@maryland.gov

Consumer Advocate

Joy Y. Hatchette
Interim Commissioner

joy.hatchette@maryland.gov

Consumer Complaints - Life & Health

Terri Smith
Director, Life and Health Complaints

(410) 468-2258
lhcomplaints.mia@maryland.gov

Consumer Complaints - Property & Casualty

Danilsa Marciniak
Director, Property and Casualty Complaints

(410) 468-2119

Data Protection

Sean McEvoy
Associate Commissioners for Operations

sean.mcevoy2@maryland.gov

Department Counsel

J. Van Lear Dorsey
Principal Counsel and Assistant Attorney General

(410) 468-2023

Deposits/Escrow Accounts

Timothy Hayden
Director of Fiscal Services

timothy.hayden@maryland.gov

Examinations - Agent, Life & Health

Jeff Gross
Chief Enforcement Officer

(410) 468-2256

Examinations - Agent, Property & Casualty

Jeff Gross
Chief Enforcement Officer

(410) 468-2256

Examinations - Financial

Dimitriy Valekha
Chief Insurance Examiner

(410) 468-2149

Examinations - Market Analysis

Gregory Ricci
Chief Financial Analyst

(410) 468-2168
gregory.ricci@maryland.gov

Examinations - Market Conduct, Life & Health

Vacant
Chief

(410) 468-2113

Mary Kwei
Associate Commissioner, Market Regulation and Professional
Licensing Division

Examinations - Market Conduct, Property & Casualty

Kyle Lanasa
Acting Chief

(410) 468-2330

Examinations - Title

Maryam David
Enforcement Officer, Title

(410) 468-2384
maryam.david@maryland.gov

Fees

Erin Nickles
Director, Company Licensing

(410) 468-2451
erin.nickles@maryland.gov

Financial Analysis

Lynn Beckner
Associate Commissioner, Financial Regulation Division

(410) 468-2126

Government Relations

Jamie Sexton
Director, Legislative and Regulatory Policy

(410) 468-2408
jamie.sexton@maryland.gov

Guaranty Fund Questions - Life Insurance

David Cooney
Associate Commissioner, Life and Health Division

(410) 468-2215

Guaranty Fund Questions - Property & Casualty

William Fawcett
Associate Commissioner, Property and Casualty Division

(410) 468-2353
william.fawcett@maryland.gov

Health Benefit Plan Rate Filing - Life & Health

Brad Boban
Chief Actuary

(410) 468-2065

InsurTech

Kory Boone
Special Deputy Commissioner for Regulatory Innovation and
Technology

(410) 468-2004
kory.boone@maryland.gov

Life Insurance

Nour Benchaaboun
Director, Life, Annuity, and Credit

(410) 468-2222

Market Regulation

Mary Kwei
Associate Commissioner, Market Regulation and Professional
Licensing Division

(410) 468-2113

Media Relations/Public Affairs

Craig Ey
Director of Communications

(410) 468-2488

NAIC Liaison

Jessica Blackmon
NAIC Liaison / Administrative Law Clerk

(410) 468-2019
Jessica.blackmon@maryland.gov

Policy and Form Filing - Life & Health

Karen Lam
Chief of Health Insurance and Managed Care

(410) 468-2212

Policy and Form Filing - Property & Casualty

Marsha Hall
Assistant Director of Rates & Forms

marsha.hall@maryland.gov

Premium Tax Collection

Erin Nickles
Director, Company Licensing

(410) 468-2451
erin.nickles@maryland.gov

Producer Licensing

Shelley Taylor-Barnes
Director, Producer Licensing

(410) 468-2347

Property & Casualty - Commercial Lines

Joanna Noppenberger
Property & Casualty Insurance Analyst

joanna.noppenberger@maryland.gov

Property & Casualty - Personal Lines

Marsha Hall
Assistant Director of Rates & Forms

marsha.hall@maryland.gov

Regulations

Jamie Sexton
Director, Legislative and Regulatory Policy

(410) 468-2408
jamie.sexton@maryland.gov

Erica Bailey
Associate Commissioner, Hearings

(410) 468-2113
erica.bailey@maryland.gov

Statistical Reporting - Property & Casualty

Walter Dabrowski
Senior Actuary

walter.dabrowski@maryland.gov

Massachusetts



Kevin P. Beagan
Acting Commissioner
Northeast Zone

Term of Office:
At the Discretion of the
Governor
Appointed: June 10, 2024

Main

Massachusetts Division of Insurance
1000 Washington Street
8th Floor
Boston, MA 02118-6200
United States

Email Address

CSSComplaints@mass.gov

Phone Numbers

Main: **(617) 521-7794**
Consumer Hotline: **(617) 521-7777**

Fax Numbers

Main: **(617) 753-6830**

Office Hours: 8:45 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.mass.gov/orgs/division-of-insurance>

Make Checks Payable to: Massachusetts Division of Insurance

Vacant
First Deputy Commissioner

Contact Persons

Administration

Dorothy Raymond
Director

Annual Statement

Kevin Patrick Beagan assumed the duties of Commissioner of the Massachusetts Division of Insurance on June 10, 2024.

Acting Commissioner Beagan most recently served as the Division's Deputy Commissioner of the Health Care Access Bureau, where he oversaw the Bureau of Managed Care and Consumer Services Unit. In this role, he also worked to regulate the markets for insured health plans, including the products and rates offered, as well as access to coverage and benefits within those markets. Prior to that, he served the Division as Director of the Bureau of Managed Care and Director of the Health Unit, State Rating Bureau. He previously held senior analyst positions at the Massachusetts State Budget Bureau and Kaiser Foundation Health Plan.

During his extensive career, Acting Commissioner Beagan received the Manuel Carvalho Award for Excellence in Public Service in 2001 and 2008.

Acting Commissioner Beagan earned a master of public policy (MPP) and a master of public health (MPH) from the University of California, Berkley, and a bachelor's degree in economics and international relations from Brown University (Providence, RI).

The Massachusetts Division of Insurance is responsible for monitoring its licensees in order to promote a healthy insurance marketplace. The Division is committed to providing its consumers with accurate, unbiased information and protecting them from unfair business practices.

(617) 521-7362

dorothy.k.raymond@mass.gov

Amy Blue
Licensing Coordinator

(617) 521-7560
amy.blue@mass.gov

Company Licensing

Debra Kaplan
Director of Financial Surveillance and Company Licensing

(617) 521-7397
debra.e.kaplan@mass.gov

Consumer Services

Gregory Weydt
Director of Consumer Services

(617) 521-7413
gregory.weydt@mass.gov

Deposits

Nhi Tang
Insurance Examiner

(617) 521-7437
nhi.tang@mass.gov

Financial and Market Regulation

John Turchi
Financial and Market Regulation and Deputy Commissioner

(617) 521-7701
john.turchi@mass.gov

Financial Examinations

Jim McCarthy
Director of Financial Examination and Chief Financial Examiner

(617) 521-7417
james.a.mccarthy@mass.gov

Financial Surveillance

Debra Kaplan
Director of Financial Surveillance and Company Licensing

(617) 521-7397
debra.e.kaplan@mass.gov

Health Care Access Bureau

Kevin P. Beagan
Director of Health Care Access Bureau and Deputy Commissioner

(617) 521-7323
kevin.beagan@mass.gov

InsurTech

Jackie Horigan
Deputy Commissioner, Product Regulation and Innovation

(617) 521-7461
jackie.horigan@mass.gov

Legal

Geoffrey Wood
Deputy General Counsel

(617) 521-7360
geoffrey.wood@mass.gov

Christopher Joyce
General Counsel and Deputy Commissioner

(617) 521-7387
christopher.m.joyce@mass.gov

Market Conduct

Mary Lou Moran
Director of Market Conduct

(617) 521-7311
marylou.moran@mass.gov

Producer Licensing

Shauna Pike
Director of Producer Licensing

(617) 521-7329
shauna.pike@mass.gov

Product Regulation

Jackie Horigan
Deputy Commissioner, Product Regulation and Innovation

(617) 521-7461
jackie.horigan@mass.gov

Rate and Form Filing - Life & Health

Sheri Cullen
Director of Policy Form Review

(617) 521-7481
sheri.cullen@mass.gov

Rate and Form Filing - Property & Casualty

Sheri Cullen
Director of Policy Form Review

(617) 521-7481
sheri.cullen@mass.gov

State Rating Bureau

Matthew Mancini
Director

(617) 521-7459
matthew.mancini@mass.gov

Michigan



Anita G. Fox
Director
Chair, Midwest Zone

Term of Office:
Four-Year Term, At the Pleasure
of the Governor
Appointed: January 14, 2019

Main

Department of Insurance and Financial Services
P.O. Box 30220
Lansing, MI 48909-7720
United States

Email Address

DIFSInfo@michigan.gov

Phone Numbers

Main: **(517) 284-8800**
Director's Office: **(517) 284-8658**

Fax Numbers

Main: **(517) 284-8837**
Director's Office Fax : **(517) 284-8844**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.michigan.gov/difs>

Make Checks Payable to: State of Michigan

Anita G. Fox
Director

(517) 284-8661

Contact Persons

Budget and Technology

Megan Ramos
Chief Financial Officer (CFO) and Director

(517) 930-3797

ramosm1@michigan.gov

Consumer Services

Anita G. Fox was appointed Director of the Department of Insurance and Financial Services (DIFS) by Michigan Governor Gretchen Whitmer effective January 14, 2019.

DIFS is the State of Michigan department responsible for regulating Michigan's financial industries, including banks, credit unions, and insurance and mortgage companies. DIFS provides a focal point for consumer protection, enables efficient and effective regulation, and positions the insurance and financial services sector of Michigan's economy for growth. The agency is staffed by more than 350 professionals dedicated to promoting economic growth and protecting Michigan consumers by ensuring that the companies that it regulates are safe and sound, follow state and federal law, and are entitled to the public confidence.

Ms. Fox has more than three decades of legal experience, including managing complex litigation in federal and state courts in Michigan and nationwide. She is a recognized authority in insurance coverage. She has lectured for Mealy's Insurance in the U.S. and abroad, in addition to teaching Insurance Law at Michigan State University College of Law.

Ms. Fox was inducted into the Federation of Defense and Corporate Counsel. She has also served in a staff advisory role on several U.S. Presidential campaigns and was appointed by Governor Jennifer Granholm to serve as board member and legal counsel for a number of charitable foundations.

Renee Campbell
Director

(517) 284-8776
campbellr2@michigan.gov

Examinations

Robert Lamberjack
Manager

(517) 284-8755
lamberjackr@michigan.gov

Financial Statement Filing and Analysis - Domestic Insurers, Holding Companies

Judy Weaver
Senior Deputy Director

(517) 284-8768
weaverj3@michigan.gov

Financial Statement Filing and Analysis - Foreign Insurers

Judy Weaver
Senior Deputy Director

(517) 284-8768
weaverj3@michigan.gov

General Counsel

Joseph Garcia
General Counsel

(517) 284-8725
garciaj7@michigan.gov

Insurance Licensing and Market Conduct

Michele Riddering
Director

(517) 881-2874
ridderingm@michigan.gov

Insurance Rates and Forms - Life & Health

Vacant
Director - Office of Insurance Rate and Forms

Insurance Rates and Forms - Property & Casualty

Vacant
Director - Office of Insurance Rate and Forms

Insurer Licensing

Linda Martin
Application Coordinator

(517) 284-8756
martinl@michigan.gov

InsurTech

Anita G. Fox
Director

(517) 284-8661
Foga5@michigan.gov

Legislative Liaison

Karin Gyger
Chief of Staff

(517) 284-8685
gygerk@michigan.gov

Media Relations/Public Information

Vacant
Public Information Officer

NAIC Liaison

Holly Erb
Senior Executive Management Assistant

(517) 284-8658
ErbH@michigan.gov

Producer Licensing and Education

Paige McCully
Manager

(517) 284-8648

Receivership

Vacant
Director of Receivership

Surplus and Special Lines Taxes

Sherry Barrett
Analyst

(517) 284-8623
barretts3@michigan.gov

Troubled Companies

Judy Weaver

Senior Deputy Director

(517) 284-8768

weaverj3@michigan.gov

Minnesota



Grace Arnold
Commissioner
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: April 15, 2021

Reappointed: Jan. 2, 2023

Confirmed: Feb. 16, 2023

Main

Minnesota Department of Commerce
85 7th Place East
Suite 280
St. Paul, MN 55101
United States

Email Address

consumer.protection@state.mn.us

Phone Numbers

Main: **(651) 539-1500**

Fax Numbers

Main: **(651) 539-1547**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <http://mn.gov/commerce>

Make Checks Payable to: Minnesota Department of Commerce

Commissioner Grace Arnold leads the Minnesota Department of Commerce. She was appointed by Governor Walz in April 2021 and reappointed in January 2023.

As overseer of state industries that provide financial security to Minnesotans and energy policy in Minnesota, Commissioner Arnold is committed to ensuring Commerce's regulated markets are fair and accessible to all Minnesotans, and that Minnesota is a leader in creating a clean energy economy.

Prior to her appointment as Commissioner, she served as Deputy Commissioner of Insurance for the Commerce Department. In that role, she oversaw the life insurance, health insurance, and property and casualty insurance markets in Minnesota, ensuring that Minnesotans' insurance complies with Minnesota law and that insurance companies are financially strong.

Commissioner Arnold spent nearly a decade at the Center for Consumer Information and Insurance Oversight of the Centers for Medicare and Medicaid Services where she helped lead the technology turnaround of healthcare.gov and led policy development during the implementation of the Affordable Care Act. Before joining the Department, Commissioner Arnold led product development for individual and family plans at Bright Health, a Minneapolis-based health insurer.

Commissioner Arnold enjoys spending time with her family and has a love for being outdoors, gardening and traveling.

Grace Arnold
Commissioner (651) 539-1441

Heidi Retterath
Executive Assistant (651) 539-1445

Jacqueline Olson
Assistant Commissioner, Enforcement Division 651-539-4031

Julia Dreier
Deputy Commissioner of Insurance (651) 539-1755

Peter Brickwedde
Senior Director of Climate & Insurance Sustainability (651) 539-1443

Vacant
Director of Regulation and Policy Strategy

Contact Persons

Actuary - Health

Julia Lyng
Chief Health Actuary (651) 539-1758
Julia.Lyng@state.mn.us

Actuary - Life

Frederick Andersen
Chief Life Actuary (651) 539-1753
frederick.andersen@state.mn.us

Actuary - PBR

John Robinson
PBR Actuary (651) 539-1750
john.w.robinson@state.mn.us

Actuary - Property and Casualty

Phil Vigliaturo
Property and Casualty Actuary (651) 539-1762
phil.vigliaturo@state.mn.us

Agent Licensing

Peter Bratsch
Director, Licensing (651) 539-1585
peter.bratsch@state.mn.us

Annual Statements

Kathleen Orth
Chief Examiner/Insurance Solvency Manager (651) 539-1763
kathleen.orth@state.mn.us

Consumer Complaints and Inquiries

Jacqueline Olson
Assistant Commissioner, Enforcement Division 651-539-4031
jacqueline.olson@state.mn.us

Martin Fleischhacker
Sr. Financial Fraud Ombudsman (651) 539-1601
martin.fleischhacker@state.mn.us

Deposits - Check

Sherry Cook (651) 539-1527
sherry.cook@state.mn.us

Deposits - Statutory

Jenn Gagner (651) 539-1695
Applications Coordinator jenn.gagner@state.mn.us

Examinations - Agent

Peter Bratsch
Director, Licensing

(651) 539-1585
peter.bratsch@state.mn.us

Examinations - Financial

Kathleen Orth
Chief Examiner/Insurance Solvency Manager

(651) 539-1763
kathleen.orth@state.mn.us

Examinations - Market Conduct

Vacant
Chief Examiner, Market Conduct Exams

(651) 539-1641

Fees

Jenn Gagner
Applications Coordinator

(651) 539-1695
jenn.gagner@state.mn.us

Financial Analysis

Barb Carey
Audit Director, Analysis

(651) 539-1757
barbara.carey@state.mn.us

Government Relations

Jon Kelly
Director of Government Affairs

(651) 539-1440
jon.kelly@state.mn.us

Information Systems

Vacant
Insurance Information Systems Coordinator

InsurTech

Grace Arnold
Commissioner

(651) 539-1441
grace.arnold@state.mn.us

Legal

Sara Payne
General Counsel

(651) 539-1459
sara.payne@state.mn.us

Media Relations/Public Information

Mo Schriener
Communications Director

(651) 539-1463
mo.schriener@state.mn.us

Policy and Form Filing - Life/Accident/Health

Tammy Lohmann
Director, Insurance Product Filings

(651) 539-1731
tammy.lohmann@state.mn.us

Policy and Form Filing - Property & Casualty: Commercial and Personal Lines

Tammy Lohmann
Director, Insurance Product Filings

(651) 539-1731
tammy.lohmann@state.mn.us

Policy and Form Filing - Workers' Compensation

Tammy Lohmann
Director, Insurance Product Filings

(651) 539-1731
tammy.lohmann@state.mn.us

Premium Tax

Jacob Sisterman
Lead Auditor

(651) 556-4917
jacob.sisterman@state.mn.us

Mississippi



Mike Chaney
Commissioner
Southeast Zone

Term of Office:
Four years

Elected:
November 6, 2007
Re-elected: November 8, 2011,
November 3, 2015, November 5,
2019, November 7, 2023

Mike Chaney, Mississippi's 11th Commissioner of Insurance and State Fire Marshal, is currently serving his fifth term in office. First elected in 2007, Chaney brought extensive business knowledge and experience to the office combined with 15 years of service in the Mississippi House and Senate.

His priorities in office are focused on consumer protection, healthcare, and fire protection. To that end, Chaney is making strides in healthcare reform; disaster recovery from flood, tornado and hurricane events; bail bond industry reform and reductions in state fire deaths. He has worked tirelessly to stabilize rates since Hurricane Katrina devastated the Mississippi Gulf Coast in 2005.

Chaney has served on two hospital boards – experience that is invaluable given the increased focus on healthcare that the Mississippi Insurance Department has seen in recent years. He has also served on bank and economic boards and worked on local and national Chamber of Commerce events. Insurance touches every aspect of life including the economy. Without insurance, no economic project would be financed and, therefore, no jobs created.

An active member of the NAIC, Chaney has served on numerous committees, task forces and working groups. Among the issues he is involved in addressing are examination oversight, accounting practices, producer licensing, health insurance and managed care, senior issues, catastrophe and property and casualty insurance.

As Commissioner, Chaney was inducted into the Insurance Hall of Fame at his alma mater, Mississippi State University (MSU). He received the Distinguished Service Award from the University of Mississippi Risk Management and Insurance program and its Professional Society. He has been named one of the top insurance professionals by Insurance Business America Magazine, and was named a Healthcare Hero by the Mississippi Business Journal.

Chaney started an oil distribution business in Vicksburg in the 1970s. He eventually moved into the wood preservation business and real estate ventures before his election to the House of Representatives in 1993. After his election to the Senate in 2000, Chaney served on the Insurance Committee. This appointment combined with his business experience provided significant knowledge useful in his service as Insurance Commissioner.

Chaney is a Rotarian and Paul Harris Fellow. He is a veteran of the United States Army, serving in Vietnam. A native of Tupelo, Chaney graduated from MSU in 1966 with a degree in banking and finance. Chaney and his wife, Mary live in Vicksburg. They have three children and eight grandchildren.

Main

Mississippi Insurance Department
P.O. Box 79
Jackson, MS 39205
United States

Phone Numbers

Main: **(601) 359-3569**
Toll-Free (In-State Only): **(800) 562-2957**
Gulf Coast Office: **(228) 374-2240**

Fax Numbers

Commissioner/Legal/Actuarial: **(601) 359-2474**
Consumer: **(601) 359-1077**
Licensing: **(601) 359-1951**
Examination: **(601) 579-2568**
Rating: **(601) 359-9558**
Gulf Coast Office: **(228) 374-5040**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.mid.ms.gov>

Make Checks Payable to: Mississippi Insurance Department

David Browning
Deputy Commissioner

(601) 359-9218

Contact Persons

Accident & Health Insurance

Bob Williams
Director, Life and Health Actuarial Division

(601) 359-2012

bob.williams@mid.ms.gov

Agent Licensing

Vanessa Miller
Director, Licensing Division

(601) 359-2132

vanessa.miller@mid.ms.gov

Annual Statements

Vacant
Director, Financial and Market Regulation

Consumer Counseling Program for Seniors

Andy Case
Director, Consumer Services Division

(601) 359-2453

andy.case@mid.ms.gov

Corporate Changes

Vacant
Director, Financial and Market Regulation

Department Counsel

Kim Causey
Special Assistant Attorney General

(601) 359-2460

kim.causey@mid.ms.gov

Deposits

Vacant
Director, Financial and Market Regulation

Examinations - Agent

Vacant
Director, Financial and Market Regulation

Examinations - Financial

Vacant
Director, Financial and Market Regulation

Examinations - Market Conduct

Vacant
Director, Financial and Market Regulation

Fees

Vacant
Director, Financial and Market Regulation

Information Technology

John Morris
Director, Information Technology Division

(601) 359-2993

john.morris@mid.ms.gov

InsurTech

Andy Case
Director, Consumer Services Division

(601) 359-2453

andy.case@mid.ms.gov

Investigations

John Hornback
Chief Investigator

(601) 359-2138
john.hornback@mid.ms.gov

Life Insurance

Andy Case
Director, Consumer Services Division

(601) 359-2453
andy.case@mid.ms.gov

Media Relations/Public Information

Beth Reiss
Director, Public Relations

(601) 359-2403
beth.reiss@mid.ms.gov

NAIC Liaison

David Browning
Deputy Commissioner

(601) 359-9218
david.browning@mid.ms.gov

New Company Licensing

Vacant
Director, Financial and Market Regulation

Policy and Form Filing - Life & Health

Bob Williams
Director, Life and Health Actuarial Division

(601) 359-2012
bob.williams@mid.ms.gov

Policy and Form Filing - Property & Casualty

Vacant
Director, Property and Casualty Rating Division

Premium Tax (Licensed)

Derrick Barnes
Accountant/Auditor, State Tax Commission, Ins. Premium Taxes

(601) 923-7083
derrick.barnes@dor.ms.gov

Premium Tax (Surplus Lines)

Peggy Dronet
Executive Director, Mississippi Surplus Lines Association

(601) 713-1111
pdronet@msla.org

Property & Casualty - Commercial Lines

Vacant
Director, Property and Casualty Rating Division

Property & Casualty - Personal Lines

Vacant
Director, Property and Casualty Rating Division

Receivership

Michelle Partridge
Special Assistant Attorney General

(601) 359-2133
michelle.partridge@mid.ms.gov

Renewal of Company Licensing/Line Changes

Vacant
Director, Financial and Market Regulation

Surplus Lines

Vacant
Director, Financial and Market Regulation

Missouri



Chlora Lindley-Myers
Director
NAIC Most Recent Past
President
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: March 6, 2017

Confirmed: April 13, 2017

Chlora Lindley-Myers was appointed Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration on March 6, 2017 (the department's name was changed to the Missouri Department of Commerce and Insurance on August 28, 2019). The Missouri Senate confirmed her appointment on April 13, 2017. She leads the department that protects consumers and ensures a strong and stable insurance market by regulating professionals and businesses that impact Missourians' lives daily.

Director Lindley-Myers has served in several senior positions in the legislative, judicial, and executive branches of government. She has also served in leadership roles in the regulatory and insurance industries and within the NAIC.

At the Tennessee Department of Commerce and Insurance, Director Lindley-Myers oversaw the Insurance, Securities, Tennessee Law Enforcement Academy, TennCare Oversight divisions, and the Human Resources and Legislative functions. She served in Kansas City as director of the Consumer Protection and Antifraud Division of the NAIC and as chief compliance officer of examinations for the Kentucky Department of Insurance, where she was responsible for the administration and oversight of market conduct examinations.

Director Lindley-Myers also served as the property and casualty section chief for the Missouri Department of Insurance. She was responsible for regulating all property and casualty insurance forms, rates, filings, and policies issued in the state.

Director Lindley-Myers earned an undergraduate degree from Mount Holyoke College in Massachusetts and a law degree from the University of Connecticut. She is licensed to practice law in various states, including Missouri. She has received national recognition for her work. As deputy commissioner of the Tennessee Department of Commerce and Insurance, she was awarded the NAIC's Robert Dineen Award for Outstanding Service and Contribution to the State Regulation of Insurance. She most recently received the 2023 Diversity, Equity, and Inclusion Trailblazer Award at the Bermuda Risk Summit for her work in breaking down racial barriers for future generations of insurance regulatory professionals.

Director Lindley-Myers currently serves as the NAIC's Most Recent Past President. She serves in additional leadership roles at the NAIC, including as co-chair of the Innovation, Cybersecurity, and Technology (H) Committee and chair of the Market Information Systems (D) Task Force. She was elected to the Executive Committee of the International Association of Insurance Supervisors in April 2024.

Main

Missouri Department of Commerce and Insurance
P.O. Box 690
Jefferson City, MO 65102-0690
United States

Email Address

consumeraffairs@insurance.mo.gov

Phone Numbers

Main: **(573) 751-4126**

Producer Licensing: **(573) 751-3518**

Fax Numbers

Producer Licensing: **(573) 526-3416**

Financial Examinations: **(573) 526-2092**

Insurance Product Filings: **(573) 751-5888**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://dci.mo.gov>

Make Checks Payable to: Department of Commerce and Insurance (for department fees); Director of Revenue (for premium taxes)

Cheryl Nield Acting General Counsel	(573) 522-9586
Grady Martin Director, Administration	(573) 751-7223
Jeana Thomas Acting Director, Consumer Affairs	(573) 751-2640
Jo LeDuc Director, Insurance Market Regulation	(573) 751-2430
John Rehagen Director, Insurance Company Regulation	(573) 526-4877
Lori Croy Director, Communications	(573) 751-2562
Luke Reed Director, Legislative Affairs	(573) 526-3587
Shannon Schmoeger Chief Financial Examiner	(573) 526-4877
Teresa Kroll Chief Market Conduct Examiner	(573) 526-1527
Vacant Deputy Director	
Vacant Budget Officer	(573) 526-2938

Contact Persons

Agent/Producer Licensing

Brenda Horstman Manager, Regulatory Services	(573) 751-3518 licensing@insurance.mo.gov
---	--

Annual Statement

Debbie Doggett Chief Financial Analyst	(573) 526-2944 Debbie.Doggett@insurance.mo.gov
---	--

Captive Insurance

Sam Komo Manager, Captive Program	(573) 522-9932 Sam.Komo@insurance.mo.gov
--------------------------------------	--

Company Licensing and Fees

Ashley Minor Admissions Specialist	(573) 751-4362 ashley.minor@insurance.mo.gov
---------------------------------------	--

Deposits

Melissa Bailey Regulatory Auditor	(573) 751-0794 Melissa.Bailey@insurance.mo.gov
--------------------------------------	--

Examinations - Agent Investigations

Marjorie Thompson
Chief Investigator

(573) 751-1922
Marjorie.Thompson@insurance.mo.gov

Examinations - Financial

Shannon Schmoeger
Chief Financial Examiner

(573) 526-4877
Shannon.Schmoeger@insurance.mo.gov

Examinations - Market Conduct

Teresa Kroll
Chief Market Conduct Examiner

(573) 526-1527
marketconduct@insurance.mo.gov

Health, Life, and Disabilities Complaints

Jeana Thomas
Acting Director, Consumer Affairs

(573) 751-2640
jeana.thomas@insurance.mo.gov

Information Systems

Preston Feeler
Information Management Officer

(573) 751-7023
Preston.Feeler@dc.mo.gov

InsurTech

Cynthia Amann
NAIC Executive Liaison & Marketplace Coordinator

573-522-2846
cynthia.amann@dc.mo.gov

Policy and Form Filing

Camille Anderson-Weddle
Manager, Insurance Product Filings

(573) 751-7470
ProductFilings@insurance.mo.gov

Policy and Legislative Affairs Division

Luke Reed
Director, Legislative Affairs

(573) 526-3587
Robert.L.Reed@dc.mo.gov

Premium Tax

Noland Stuecken
Senior Regulatory Auditor

(573) 526-4986
Noland.Stuecken@insurance.mo.gov

Property & Casualty Complaints

Jeana Thomas
Acting Director, Consumer Affairs

(573) 751-2640
jeana.thomas@insurance.mo.gov

Receivership

Shelley Forrest
Manager, Receivership

(573) 522-6115
Shelley.Forrest@insurance.mo.gov

Statistical Reporting

Brad Gerling
Manager, Business Analytics and Statistics Section

(573) 751-3163
statistics@insurance.mo.gov

Surplus Lines

Lindsay Tougaw
Regulatory Compliance Manager

(573) 526-1589
Lindsay.Tougaw@insurance.mo.gov

Montana



Troy Downing
Commissioner of Securities and Insurance, Montana State Auditor
Western Zone

Term of Office:
Four Years

Elected:
November 3, 2020

Troy Downing was elected Montana State Auditor in November 2020. As the State Auditor and Commissioner of Securities and Insurance, Downing oversees the criminal justice agency protecting Montana's consumers by ensuring fairness, transparency, and access for two of the state's largest industries—securities and insurance. As Commissioner, Downing is committed to consumer education and advocacy, holding bad actors accountable, lowering insurance costs, and reducing unnecessary regulations for Montana businesses. Due to its favorable regulatory environment overseen by Downing, Montana is one of the largest captive domiciles in the United States.

As State Auditor, Downing also serves on the Montana Board of Land Commissioners overseeing management and stewardship of state trust lands for the primary benefit of funding Montana's public education system.

Downing began his career in education as a research scientist and educator at the Courant Institute of Mathematical Sciences at New York University. In the 1990s, he founded a technology startup company that he successfully merged with Yahoo! Inc. Downing then went on to help other startup companies succeed through seed funding and mentorship. After his career in the tech industry, Downing founded a nationwide commercial insurance company and a nationwide real estate firm that creates, sells, and manages real estate investment securities.

Downing's strong sense of public service led him to enlist after 9/11 in the U.S. Air Force/Air National Guard, serving eight years in a Combat Search and Rescue squadron and serving two tours of duty in Afghanistan. Today, he continues his service to veterans as an advisory board member to and volunteer for the Warriors and Quiet Waters Foundation, a Montana-based organization that uses fly fishing and Montana's natural beauty as a simple, but powerfully effective, healing therapy for post-9/11 combat veterans and their families. In response to the Covid-19 pandemic, and as a Montana distillery co-owner, he produced and distributed millions of hand sanitizer bottles across the nation.

Downing and his wife, Heather, have four children and currently live in Helena, MT.

Main

Office of the Commissioner of Securities and Insurance Montana State Auditor
840 Helena Ave.
Helena, MT 59601
United States

Phone Numbers

Main: **(406) 444-2040**
Toll-Free Number (In-state only): **(800) 332-6148**

Fax Numbers

Main: **(406) 444-3497**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <http://csimt.gov>

Make Checks Payable to: Montana State Auditor's Office

Adam Stoll Financial Specialist	(406) 444-2041
Amber Thorvilson Chief Financial Officer	(406) 444-1867
Frank Cote Deputy Insurance Commissioner	(406) 444-3412
Kari Leonard Chief Financial Examiner	(404) 444-2895
Mary Belcher Deputy State Auditor	(406) 444-5789
Molly Plummer Chief of Staff	(406) 444-2042
Troy Downing Commissioner of Securities and Insurance, Montana State Auditor	(406) 444-2040
Vacant Chief Legal Counsel	
Vacant Policyholder Services Bureau Chief	(406) 444-2894

Contact Persons

Annual Statements and Company Licensing

Tavin Mogus
Exams Compliance Technician

(404) 444-3469
tmogus@mt.gov

Communications

Laura Shirtliff
Communications, Digital & Creative Services Director

(406) 444-0903
Laura.Shirtliff@mt.gov

Consumer Complaints and Inquiries

Vacant
Policyholder Services Bureau Chief

(406) 444-2894

Ted Bidon

(404) 444-0385
tbidon@mt.gov

Deposits

Tavin Mogus
Exams Compliance Technician

(404) 444-3469
tmogus@mt.gov

Examinations - Financial

Kari Leonard
Chief Financial Examiner

(404) 444-2895
kleonard2@mt.gov

Human Resources

Jeff Plum
Human Resources Manager

(404) 444-5221
jeff.plum@mt.gov

InsurTech

Frank Cote
Deputy Insurance Commissioner

(406) 444-3412
frank.cote@mt.gov

Market Conduct

David Dachs
Insurance Services Bureau Chief

(406) 444-9722
ddachs@mt.gov

Media Relations/Public Information

Laura Shirtliff
Communications, Digital & Creative Services Director

(406) 444-0903
Laura.Shirtliff@mt.gov

NAIC Liaison

Frank Cote
Deputy Insurance Commissioner

(406) 444-3412
frank.cote@mt.gov

Policy and Form Filing

David Dachs
Insurance Services Bureau Chief

(406) 444-9722
ddachs@mt.gov

Premium Tax

Tavin Mogus
Exams Compliance Technician

(404) 444-3469
tmogus@mt.gov

Rate Filing - Life & Health

Mari L. Kindberg
Actuary

(406) 444-5220
mkindberg@mt.gov

Rate Filing - Property & Casualty

Mari L. Kindberg
Actuary

(406) 444-5220
mkindberg@mt.gov

Nebraska



Eric Dunning
Director
Secretary, Midwest Zone

Governor Jim Pillen appointed Eric Dunning as Director of Insurance effective January 5, 2023. Prior to his appointment, Eric served as Director of Insurance and before that, as the director of government affairs at Blue Cross and Blue Shield of Nebraska. He has over 15 years of experience as an attorney for the Department of Insurance, having advised the agency leadership on legal matters pertaining to insurance regulation from 1998 to 2013.

Eric earned his bachelor of arts in History from the University of Nebraska-Lincoln, where he graduated Phi Beta Kappa, and he holds a Juris Doctor from the University of Notre Dame Law School. Eric currently serves as Treasurer of the Nebraskaland Foundation.

In his spare time, Eric enjoys spending time at his family's place in Wheeler County, Nebraska. He is happily married with two children.

Term of Office:

At the Pleasure of the Governor

Appointed: April 19, 2021

Reappointed: January 5, 2023

Main

Nebraska Department of Insurance
P.O. Box 95087
Lincoln, NE 68509-5087
United States

Email Address

doi.insurancecomplaints@nebraska.gov

Phone Numbers

Main: **(402) 471-2201**

TDD: **(800) 833-7352**

Insurance Complaint Hotline (In-State Only): **877-564-7323**

Fax Numbers

Main: **(402) 471-4610**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://doi.nebraska.gov/>

Make Checks Payable to: Nebraska Department of Insurance

AJ Raaska
Public Information Officer

Barbara Peterson
Administrator, Consumer Affairs

(531) 500-2349

Connie VanSlyke
Administrator, Property and Casualty

(402) 471-4647

Eric Dunning
Director

(402) 471-2201

Kevin Schlautman
Administrator, Producer Licensing

(402) 471-4707

Kimberly Church
Fraud Division Chief

(402) 471-4999

Martin Swanson
Deputy Director & General Counsel

(402) 471-4503

Vacant
Administrator, Life and Health Policy

Vacant
Chief Actuary

Vacant
Chief Financial Regulator (Chief Examiner)

Contact Persons

Accident/Health Insurance

Maggie Reinert
Administrator, Life and Health Policy

402-471-4635

Actuarial

Vacant
Actuary - P&C

Vacant
Chief Actuary

Margaret Garrison
Actuary - Life & Health

(402) 471-4631
margaret.garrison@nebraska.gov

Agent Licensing

Kevin Schlautman
Administrator, Producer Licensing

(402) 471-4707
kevin.schlautman@nebraska.gov

Annual Statements

Tadd Wegner
Chief Financial Regulator

(402) 471-4734
tadd.wegner@nebraska.gov

Andrea Johnson
Deputy Chief Financial Regulator

(402) 471-4641
andrea.johnson@nebraska.gov

Company Admissions

Kristy Hadden
Company Administrator

(402) 471-0373
kristy.hadden@nebraska.gov

Consumer Complaints and Inquires

Barbara Peterson
Administrator, Consumer Affairs

(531) 500-2349
barbara.peterson@nebraska.gov

Department Counsel

Martin Swanson
Deputy Director & General Counsel

(402) 471-4503
martin.swanson@nebraska.gov

Deposits

Lori Bruss
Securities Officer

(402) 471-4045
lori.bruss@nebraska.gov

Examinations - Agent

Kevin Schlautman
Administrator, Producer Licensing

(402) 471-4707
kevin.schlautman@nebraska.gov

Examinations - Financial

Tadd Wegner
Chief Financial Regulator

(402) 471-4734
tadd.wegner@nebraska.gov

Andrea Johnson
Deputy Chief Financial Regulator

(402) 471-4641
andrea.johnson@nebraska.gov

Fees

Andrea Johnson
Deputy Chief Financial Regulator

(402) 471-4641
andrea.johnson@nebraska.gov

Tadd Wegner
Chief Financial Regulator

(402) 471-4734
tadd.wegner@nebraska.gov

Insurance Fraud

Kimberly Church
Fraud Division Chief

(402) 471-4999
kimberly.church@nebraska.gov

InsurTech

Eric Dunning
Director

(402) 471-2201
eric.dunning@nebraska.gov

Life Insurance

Vacant
Administrator, Life and Health Policy

Media Relations

AJ Raaska
Public Information Officer

aj.raaska@nebraska.gov

NAIC Liaison

AJ Raaska
Public Information Officer

aj.raaska@nebraska.gov

Policy and Form Filing - Life & Health

Vacant
Administrator, Life and Health Policy

Policy and Form Filing - Property & Casualty

Connie VanSlyke
Administrator, Property and Casualty

(402) 471-4647
connie.vanslyke@nebraska.gov

Premium Tax

Kristy Hadden
Company Administrator

(402) 471-0373
kristy.hadden@nebraska.gov

Property & Casualty - Commercial Lines

Connie VanSlyke
Administrator, Property and Casualty

(402) 471-4647
connie.vanslyke@nebraska.gov

Property & Casualty - Personal Lines

Connie VanSlyke
Administrator, Property and Casualty

(402) 471-4647
connie.vanslyke@nebraska.gov

Receivership

Martin Swanson
Deputy Director & General Counsel

(402) 471-4503
martin.swanson@nebraska.gov

Statistical Reporting

Connie VanSlyke
Administrator, Property and Casualty

(402) 471-4647
connie.vanslyke@nebraska.gov

Nevada



Scott Kipper
Commissioner
Western Zone

Term of Office:

At the Pleasure of the Director
of the Department of Business
and Industry

Appointed: February 27, 2023

Main

Nevada Division of Insurance
1818 E. College Parkway
Suite 103
Carson City, NV 89706
United States

Email Address

insinfo@doi.nv.gov

Phone Numbers

Main: **(775) 687-0700**

Toll-Free Number (In-State Only): **(888) 872-3234**

Las Vegas Number: **(702) 486-4009**

Fax Numbers

Main: **(775) 687-0787**

Las Vegas Number: **(702) 486-4007**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://doi.nv.gov/>

Make Checks Payable to: Nevada Division of Insurance

John Genard

Assistant to Commissioner Scott J. Kipper

(775) 687-0771

Todd Rich

Chief Deputy Commissioner

(775) 687-0783

Vacant

Deputy Commissioner

Scott Kipper was appointed as Nevada's Insurance Commissioner effective Feb. 27, 2023.

As Commissioner, Kipper is charged with protecting consumers' rights and the public's interest in dealings with the insurance industry.

Commissioner Kipper has more than 30 years of experience in the insurance industry, including prior stints as Nevada Insurance Commissioner from 2008 to 2010 and again from 2011 to 2015. He most recently served as the Deputy Commissioner for Operations for the State of Washington Office of the Insurance Commissioner. Prior to that, he founded a private consulting firm providing technical expertise on insurance issues, serving clients nationwide. He also has served as the Insurance Administrator of the Oregon Insurance Division, Deputy Commissioner at the Office of Health Insurance for the Louisiana Department of Insurance (DOI), and Senior Regional Director for State Affairs at America's Health Insurance Plans (AHIP).

Commissioner Kipper earned a bachelor's degree in business administration from the University of Wyoming.

The Nevada Division of Insurance, a division of the Nevada Department of Business and Industry, regulates Nevada's \$22 billion insurance industry. It regulates and licenses insurance producers, brokers, and other professionals; sets ethical and financial standards for insurance companies; and reviews rates. It also reviews programs operated by self-insured employers for workers' compensation and investigates insurance fraud claims.

Contact Persons

Accident/Health Insurance

Mark Garratt
Chief Insurance Examiner

(775) 687-0736
mgarratt@doi.nv.gov

Accounting Services

Todd Rich
Chief Deputy Commissioner

(775) 687-0783
trich@doi.nv.gov

Administrative

Todd Rich
Chief Deputy Commissioner

(775) 687-0783
trich@doi.nv.gov

Captives

Nick Stosic
Deputy Commissioner

(775) 687-0758
nstosic@doi.nv.gov

Company Fees - Licensing

Imelda Arroyo
Fiscal/Business Professional Trainee III

(775) 687-0744
iarroyo@doi.nv.gov

Consumer Complaints and Inquires

Linda Stratton
Supervisory Compliance Investigator

(702) 486-4395
lstratton@doi.nv.gov

Consumer Complaints and Inquiries

Vacant
Deputy Commissioner

Deposits

Denise Costello
Administrative Assistant 4

(775) 687-0752
dcostello@doi.nv.gov

Division Counsel

Alexia Emmermann
Chief Legal Counsel

(775) 687-0701
legal@doi.nv.gov

Enforcement

Vacant
Deputy Commissioner

Stephanie Canter
Chief Compliance/Audit Investigator

(702) 486-4598
slcanter@doi.nv.gov

Examinations - Market Conduct

Hermoliva Abejar
Chief Insurance Examiner

(775) 687-0741
habejar@doi.nv.gov

Information Systems

Dennis McGehee
IT Professional 3

(775) 687-0785
dmcgehee@doi.nv.gov

InsurTech

Todd Rich
Chief Deputy Commissioner

(775) 687-0783
trich@doi.nv.gov

Life & Health Insurance

Vacant
Chief Insurance Examiner

Market Regulation

Hermoliva Abejar
Chief Insurance Examiner

(775) 687-0741
habejar@doi.nv.gov

Nick Stosic
Deputy Commissioner

(775) 687-0758
nstosic@doi.nv.gov

Peggy Willard-Ross
Assistant Chief Insurance Examiner

(775) 687-0760
pwillard@doi.nv.gov

Media Relations/Public Information

Drew Pearson
Public Information Officer

(775) 687-0772
dpearson@doi.nv.gov

Policy and Form Filing - Life & Health

Vacant
Chief Insurance Examiner

Policy and Form Filing - Property & Casualty

Mark Garratt
Chief Insurance Examiner

(775) 687-0736
mgarratt@doi.nv.gov

Producer Licensing

Jacob Roberts
Licensing Manager

(775) 687-0774
jroberts@doi.nv.gov

Product Regulation

Todd Rich
Chief Deputy Commissioner

(775) 687-0783
trich@doi.nv.gov

Property & Casualty - Commercial Lines

Mark Garratt
Chief Insurance Examiner

(775) 687-0736
mgarratt@doi.nv.gov

Property & Casualty - Personal Lines

Mark Garratt
Chief Insurance Examiner

(775) 687-0736
mgarratt@doi.nv.gov

Self-Insured Workers' Compensation

Shirley Choma
Insurance Examiner 2

(775) 657-0776
schoma@doi.nv.gov

Statistical Reporting

Maile Campbell
Lead Actuary

(775) 687-0735
mcampbell@doi.nv.gov

Gennady Stolyarov
Lead Actuary

(775) 687-0766
gstolyarov@doi.nv.gov

New Hampshire



D.J. Bettencourt
Commissioner
Northeast Zone

David J. (D.J.) Bettencourt was confirmed Commissioner of the New Hampshire Insurance Department effective Sept. 20, 2023. Bettencourt assumed the position of Acting Commissioner, per New Hampshire's statute, after Commissioner Chris Nicolopoulos did not seek reappointment upon the conclusion of his term.

From 2004 to 2012, Bettencourt served in the New Hampshire House of Representatives, focusing on tax, education, and insurance-related issues. In 2010, he was elected by his colleagues as the youngest majority leader in state history. He was nominated for the position of Deputy Commissioner of the New Hampshire Insurance Department by Commissioner Nicolopoulos and approved by Gov. Christopher T. Sununu (R-NH) in January 2021. Previously, Deputy Commissioner Bettencourt served as Gov. Sununu's Policy Director from 2017 to 2021, including as the Governor's liaison to the Insurance Department.

Bettencourt earned two bachelor's degrees in political science and communication, with a minor in philosophy from the University of New Hampshire (Durham, NH) in 2007. He then earned a Juris Doctor (J.D.) from the University of New Hampshire School of Law in 2015.

Term of Office:

Five Years (Ends June 9, 2028)

Appointed: July 5, 2023

Confirmed: September 20, 2023

Main

New Hampshire Insurance Department
21 South Fruit Street
Suite 14
Concord, NH 03301
United States

Email Address

consumerservices@ins.nh.gov

Phone Numbers

Main: **(603) 271-2261**

Toll-free: **(800) 852-3416**

Fax Numbers

Main: **(603) 271-1406**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <https://www.nh.gov/insurance/>

Make Checks Payable to: Treasurer, State of New Hampshire

Brendhan Harris Insurance Fraud Director	(603) 271-2162
Christian Citarella Chief Actuary, Property and Casualty Division	(603) 271-2113
Douglas Bartlett Director, Financial Regulation Division	(603) 271-2879
James Fox Director, Property and Casualty Division	(603) 271-2502
Jason Aziz Director of Health Economics	(603) 271-4191
Jason Dexter Assistant Commissioner	(603) 271-3041
Jennifer Li Chief Actuary, Life and Health Division	(603) 271-2506
Keith Nyhan Deputy Commissioner	(603) 271-3304
Michelle Heaton Director, Life and Health Division	(603) 271-2399
Robin Tierney Director, Consumer Services Division	(603) 271-3953
Roni Karnis General Counsel	(603) 271-4002
Sandra Barlow Assistant to the Commissioner	(603) 271-2261
Ted Perkins Director of Business Operations	(603) 271-2518

Contact Persons

Accident & Health Insurance

Jason Aziz Director of Health Economics	(603) 271-4191
--	----------------

Annual Statements

Vacant
Chief Financial Analyst, Financial Regulation Division

Company Licensing

Vacant
Chief Financial Analyst, Financial Regulation Division

Consumer Services

Robin Tierney Director, Consumer Services Division	(603) 271-3953
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Deposits

Linda Zalinskie Financial Records Auditor, Financial Regulation Division	(603) 271-2528
---	----------------

Enforcement Josh Hilliard Enforcement Counsel	(603) 271-2842
Examinations - Financial Colin Wilkins Chief Financial Examiner, Financial Regulation Division	(603) 271-2374
Examinations - Market Conduct Maureen Belanger Chief Examiner, Life and Health Market Regulation	(603) 271-2828
 Douglas Rees Chief Examiner, Property & Casualty Market Regulation	(603) 271-2686
Fees Amy Duhaime Chief Tax Auditor	(603) 271-3095
Financial Regulation Division Douglas Bartlett Director, Financial Regulation Division	(603) 271-2879
General Counsel Roni Karnis General Counsel	(603) 271-4002
Information Technology Ted Perkins Director of Business Operations	(603) 271-2518
Insurance Fraud Brendhan Harris Insurance Fraud Director	(603) 271-2162
Life & Health Division Victoria Fowler Compliance Administrator, Life and Health Division	(603) 271-4080
 Jennifer Li Chief Actuary, Life and Health Division	(603) 271-2506
 Michelle Heaton Director, Life and Health Division	(603) 271-2399
Media Relations/Public Information Andrew Demers Director, Communications	(603) 271-3781
Outreach Coordinator Adam Kierstead Outreach Coordinator, Communications	(603) 271-3886
Policy and Form Filing - Property & Casualty LuAnne King Compliance Administrator, Property and Casualty Division	(603) 271-3955
Premium Tax Amy Duhaime Chief Tax Auditor	(603) 271-3095
Property & Casualty - Commercial Lines	

Douglas Rees
Chief Examiner, Property & Casualty Market Regulation

(603) 271-2686

Property & Casualty Insurance

James Fox
Director, Property and Casualty Division

(603) 271-2502

New Jersey



Justin Zimmerman
Acting Commissioner
Northeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: June 27, 2023

Justin Zimmerman was appointed to lead the New Jersey Department of Banking and Insurance by Governor Phil Murphy in June 2023.

As Acting Commissioner, Zimmerman serves as the chief regulator of New Jersey's insurance industry, one of the largest in the nation, all state-chartered banks and credit unions, as well as consumer finance licensees. He also leads Get Covered New Jersey, the state's official health insurance marketplace.

Zimmerman joined the Department in January 2018, serving as the Department's Chief of Staff, where he oversaw the executive management team and managed all aspects of the department's policy implementation, under the direction of the Commissioner.

During his tenure as Chief of Staff, the department developed and implemented numerous consumer protections and programs impacting countless New Jerseyans, including New Jersey's out of network law, student loan protections, mortgage servicers licensing, expanding access to reproductive health care and Get Covered New Jersey. Since its inception in 2020, Get Covered New Jersey transformed New Jersey's health insurance landscape for consumers in the individual market, ensuring that more New Jerseyans have greater access to quality, affordable health insurance. New Jersey was the first in the nation to open its marketplace with enhanced state subsidies that lower premiums for most enrollees.

Zimmerman also coordinated the Department's COVID-19 response, working with regulated entities across all sectors to provide relief to New Jersey's residents during the pandemic, ranging from insurance premium relief and mortgage forbearance to student loan relief and the expansion of telemedicine without cost sharing.

Acting Commissioner Zimmerman has built an extensive career in public service. Prior to joining Governor Murphy's Administration, Zimmerman served as Chief of Policy and Legislation to the New Jersey State Senate President Pro Tempore, where he focused on expanding access to quality affordable healthcare for New Jerseyans, expansion of voting rights and civil rights. He began his career as a public servant working as a Briefing Aide to Governor Jon Corzine and Director of Legislative and Intergovernmental Affairs for the New Jersey Department of State. Prior to joining government service, he was an organizer in Morris County, New Jersey and Harrisburg, Pennsylvania.

Zimmerman was born and raised in New Jersey, growing up in Essex and Union Counties. He received his Bachelor of Arts from Mary Washington College. He lives in Verona with his wife, Laura, and their two children.

Mailing Address

New Jersey Department of Banking and Insurance
P.O. Box 325
Trenton, NJ 08625-0325
United States

Email Address

ombudsman@dobi.nj.gov

Phone Numbers

Main: **(609) 292-7272**
Satellite Consumer Center, Newark: **(973) 648-4713**
Toll-Free Number: **(800) 446-7467**
Newark Main: **(973) 622-6014**
Mount Laurel Main: **(856) 722-0030**

Fax Numbers

Main: **(609) 984-5273**

Newark Main: **(973) 622-6110**

Mount Laurel Main: **(856) 722-9382**

Office Hours: 8:30 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.state.nj.us/dobi/index.html>

Make Checks Payable to: Department of Banking and Insurance

Bonnie Piacentino Executive Director, NJ Compensation Rating and Inspection Bureau	(973) 622-6014
Denise Illes Chief, Office of Regulatory Affairs	(609) 292-7272
Ellen DeRosa Executive Director, Individual Health Coverage Program and Small Employer Health Benefits Program	(609) 940-7608
Justin Zimmerman Acting Commissioner	(609) 633-7667
Martin Sumners Director of Legislative and Regulatory Affairs	(609) 292-7272
Ralph Boeckman Manager, Market Conduct and Antifraud Compliance	(609) 940-7467
Vacant Assistant Commissioner, Consumer Protection Services	
Vacant Assistant Commissioner, Property and Casualty	

Contact Persons

Agent Licensing

Ruth Jackson Supervisor, Insurance Producer Licensing	(609) 292-7272 x 50587 ruth.jackson@dobi.nj.gov
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Annual Statements

Nakia Reid Manager - Solvency Regulation	(609) 940-7613 nakia.reid@dobi.nj.gov
Joann Jones Technical Assistant II	(609) 292-7272 x 50085 joann.jones@dobi.nj.gov

Captive Insurance

Aileen Egan Chief of Market Development and Stakeholder Relations	(609) 940-7457 aileen.egan@dobi.nj.gov
--	--

Company Licensing

Nakia Reid Manager - Solvency Regulation	(609) 940-7613 nakia.reid@dobi.nj.gov
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Consumer Complaints and Inquiries

Vacant Assistant Commissioner, Consumer Protection Services	
--	--

Department Counsel

James A. Carey, Jr., DAG, Office of the New Jersey Attorney General
Section Chief

(609) 984-8469
james.carey@dol.lps.state.nj.us

Deposits

Nakia Reid
Manager - Solvency Regulation

(609) 940-7613
nakia.reid@dobi.nj.gov

Examinations - Agent

Vacant
Assistant Commissioner, Consumer Protection Services

Financial Analysis

Paul Lupo
Supervising Insurance Examiner Solvency Regulation

(609) 940-7363
paul.lupo@dobi.nj.gov

Fraud Deterrence Bureau

Richard Besser
Chief of Investigations

(609) 292-7272 x 50693
richard.besser@dobi.nj.gov

Health Insurance

Ellen DeRosa
Executive Director, Individual Health Coverage Program and Small
Employer Health Benefits Program

(609) 940-7608
ellen.derosa@dobi.nj.gov

InsurTech

Vacant
Assistant Commissioner, Property and Casualty

Legislative Liaison

Martin Sumners
Director of Legislative and Regulatory Affairs

(609) 292-7272

Life Insurance

Olukemi Sotimehin
Chief, Life Bureau

(609) 940-7597
olukemi.sotimehin@dobi.nj.gov

Market Analysis, Market Conduct Examinations and Antifraud Compliance

Ralph Boeckman
Manager, Market Conduct and Antifraud Compliance

(609) 940-7467
ralph.boeckman@dobi.nj.gov

Policy and Form Filing - Property & Casualty

Vacant
Assistant Commissioner, Property and Casualty

Premium Tax

Tanveer Ahmed
Examiner II

(609) 292-7272 x 50413
tanveer.ahmed@dobi.nj.gov

Property & Casualty - Commercial Lines

Vacant
Assistant Commissioner, Property and Casualty

Property & Casualty - Personal Lines

Vacant
Assistant Commissioner, Property and Casualty

Public Affairs

Trish Graber
Director

(609) 292-5064
trish.graber@dobi.nj.gov

Regulations

Denise Illes
Chief, Office of Regulatory Affairs

(609) 292-7272
legsregs@dobi.nj.gov

Statistical Reporting

Sam Sacky
Actuarial Analyst

(609) 292-7272 x 50360
samual.sacky@dobi.nj.gov

Workers' Compensation

Bonnie Piacentino
Executive Director, NJ Compensation Rating and Inspection Bureau

(973) 622-6014

New Mexico



Alice T. Kane
Superintendent
Western Zone

Term of Office:

Four years

Appointed: June 12, 2023

Alice T. Kane was appointed as Superintendent of Insurance of New Mexico effective June 12, 2023.

Ms. Kane served previously as the Vice President and Senior Adviser to the General Counsel at Guardian Life Insurance Company from March 2020 to October 2022. Ms. Kane focused on insurance regulatory matters, representing clients before the New York State Department of Financial Services and other state insurance departments. Prior to that role, she served as Counsel at Clifford Chance US LLP, where she advised property and casualty, life, and health insurance clients on a wide range of regulatory and transactional matters. Ms. Kane previously served as the group general counsel at two Fortune 100 insurers, Zurich Insurance Group, and New York Life Insurance Company, where she led teams of in-house and outside counsel on complex M&A transactions, settled major government and insurance department investigations, and spearheaded the successful resolution of SEC enforcement actions, among other regulatory and governance matters. She served as executive vice president in charge of asset management for New York Life and as president of the mutual fund business for American General's Variable Life and Annuity Division. She also founded a woman- and minority-owned institutional asset management business, Blaylock Asset Management.

Over the past several years, she monitored both international and national insurance regulatory reforms at both the International Association of Insurance Supervisors (IAIS) and the National Association of Insurance Commissioners (NAIC). She also represented clients on US health care reform before the Center for Consumer Information and Insurance Oversight (CMS), a division of the U.S. Department of Health and Human Services.

Main

Office of Superintendent of Insurance (OSI)
1120 Paseo De Peralta, 4th Floor
Santa Fe, NM 87501
United States

Phone Numbers

Main (Toll-Free): **(855) 427-5674**

Fax Numbers

Main: **(505) 827-7434**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.osi.state.nm.us/>

Make Checks Payable to: Office of Superintendent of Insurance

Bersabe Rodriguez Director, Administrative Services Division	(505) 396-1913
Colin Baillio Deputy Superintendent	(505) 827-4593
Don Gilbert Chief Financial Analyst	(505) 469-6265
Margaret "Kika" Pena Division Director	(505) 827-4561
Stephen Thies General Counsel Director	(505) 470-7366
Tim Vigil Director	(505) 827-4930
Vlara Ianakieva Director, Life & Health Division	(505) 508-9073
Victoria Baca Licensing Director	(505) 827-4554

Contact Persons

Administrative Services

Amelia "Molly" Chavez Chief Financial Officer	(505) 695-5197 Amelia.Chavez@osi.nm.gov
Bersabe Rodriguez Director, Administrative Services Division	(505) 396-1913 Bersabe.Rodriguez@osi.nm.gov

Company Licensing

Victoria Baca Licensing Director	(505) 827-4554 VictoriaA.Baca@osi.nm.gov
Ursula Almada Bureau Chief, Company Licensing Bureau	(505) 827-4524 ursula.almada@osi.nm.gov

Consumer Assistance

Elouisa "Lou" Macias Bureau Chief, Consumer Assistance & Civil Investigations Bureaus	(505) 827-4549 elouisa.macias@state.nm.us
Margaret "Kika" Pena Division Director	(505) 827-4561 margaret.pena@osi.nm.gov

Deposits (Statutory)

Ursula Almada Bureau Chief, Company Licensing Bureau	(505) 827-4524 ursula.almada@osi.nm.gov
---	---

Executive Division

Kim Sewell Chief Administrator	(505) 476-0315 Kim.Sewell@osi.nm.gov
Colin Baillio Deputy Superintendent	(505) 827-4593 colin.baillio@osi.nm.gov
Andrea Padilla Executive Assistant to Superintendent	(505) 476-0302 Andrea.Padilla@osi.nm.gov

Financial Regulation Division

Don Gilbert
Chief Financial Analyst

(505) 469-6265
Don.Gilbert@osi.nm.gov

Alma Tapia
Senior Financial Analyst

(505) 487-6612
AlmaE.Tapia@osi.nm.gov

General Counsel

Stephen Thies
General Counsel Director

(505) 470-7366
Stephen.Thies@osi.nm.gov

Health Insurance

Sahar Hassanin
Chief Economist

(505) 383-0809
Sahar.Hassanin@osi.nm.gov

Rolanda Pana
Vaccine Purchasing Act (VPA)

(505) 383-0804
VPA.Data@osi.nm.gov

Human Resources

Edwin Quintana
Director

(505) 470-3580
Edwin.Quintana@osi.nm.gov

Information Technology

Brian Salter
Director

(505) 383-0813
Brian.Salter@osi.nm.gov

Insurance Fraud

Roberta Baca
Director, Insurance Fraud Law Enforcement Division

(505) 470-2537
Roberta.Baca@osi.nm.gov

STOP FRAUD

(877) 807-4010

Joseph "JJ" Chavez
Special Agent in Charge

(505) 469-3840
JosephJ.Chavez1@osi.nm.gov

InsurTech

Christian Myers
Chief Actuary

(505) 695-5198
Christian.Myers@osi.nm.gov

Investigations

Elouisa "Lou" Macias
Bureau Chief, Consumer Assistance & Civil Investigations Bureaus

(505) 827-4549
elouisa.macias@state.nm.us

Margaret "Kika" Pena
Division Director

(505) 827-4561
margaret.pena@osi.nm.gov

Legislative

Kim Sewell
Chief Administrator

(505) 476-0315
Kim.Sewell@osi.nm.gov

Life & Health Division

Timothy Lopez
Director, Health Policy & Compliance Bureau

(505) 607-1680
Timothy.Lopez@osi.nm.gov

Alejandro Amparan
Director, Pharmacy Benefits & Drug Compliance

(505) 607-5996
Alejandro.Amparan@osi.nm.gov

Allen Dominguez
Form Filing

(855) 427-5674

Tom Birch
Rate Analyst

(505) 795-4755
Tom.Birch@osi.nm.gov

Viara Ianakieva
Director, Life & Health Division

(505) 508-9073
Viara.Ianakieva@osi.nm.gov

Brittany O'Dell
Rate Analyst

(505) 709-8405
Brittany.Odell@osi.nm.gov

Managed Health Care Bureau

Gurrattanpal 'Mickey' Singh
Bureau Chief

(505) 827-3811
Gurrattanpal.Singh@osi.nm.gov

Margaret "Kika" Pena
Division Director

(505) 827-4561
margaret.pena@osi.nm.gov

NAIC Liaison

Victoria Baca
Licensing Director

(505) 827-4554
VictoriaA.Baca@osi.nm.gov

Kim Sewell
Chief Administrator

(505) 476-0315
Kim.Sewell@osi.nm.gov

Premium Tax

New Mexico Taxation & Revenue Department
<https://www.tax.newmexico.gov/businesses/insurance-premium-tax-program>

Producer (Agent) Licensing

Victoria Baca
Licensing Director

(505) 827-4554
VictoriaA.Baca@osi.nm.gov

Vanessa DeJesus
Bureau Chief

(505) 827-4646
VanessaA.DeJesus@osi.nm.gov

Property & Casualty Division

Christian Myers
Chief Actuary

(505) 695-5198
Christian.Myers@osi.nm.gov

Melissa Robertson
Bureau Chief

(505) 827-4552
Melissa.Robertson@osi.nm.gov

Tim Vigil
Director

(505) 827-4930
Timothy.Vigil@osi.nm.gov

Receivership

Victoria Baca
Licensing Director

(505) 827-4554
VictoriaA.Baca@osi.nm.gov

Records and Docketing

Mariano Romero

(505) 827-4499
Mariano.Romero@osi.nm.gov

Service of Process

Kayla Vigil

(855) 427-5674
sop.mailbox@osi.nm.gov

Statistical Reporting

Christian Myers
Chief Actuary

(505) 695-5198
Christian.Myers@osi.nm.gov

Title Insurance

Laura Baca
Title Bureau Compliance Officer

(505) 827-4391
laura.baca@osi.nm.gov

Mickey VanCuren
Bureau Chief

(505) 827-4536
Mickey.VanCuren@osi.nm.gov

Tim Vigil
Director

(505) 827-4930
Timothy.Vigil@osi.nm.gov

New York



Adrienne A. Harris
Superintendent
Northeast Zone

Term of Office:

At the Pleasure of the Governor;

Confirmed by the Senate

Appointed: September 13, 2021

Confirmed: January 25, 2022

Adrienne A. Harris was nominated to lead the New York State Department of Financial Services (DFS) by Governor Kathy Hochul in August 2021. She was confirmed by the New York State Senate on January 25, 2022.

Superintendent Harris began her career as an Associate at Sullivan and Cromwell LLP in New York City representing a number of U.S. and non-U.S. based corporations in various forms of litigation and regulatory matters, before accepting a position at the United States Department of the Treasury under President Obama.

While at the Treasury Department, Superintendent Harris served as a Senior Advisor to both Acting Deputy Secretary and Under Secretary for Domestic Finance Mary Miller, and Deputy Secretary Sarah Bloom Raskin. Her work ranged from financial reform efforts to identifying solutions to the student loan crisis, analyzing the nexus between foreign investment and national security, and working to promote financial inclusion and health in communities throughout the country.

Following her time at the Treasury Department, Superintendent Harris joined the White House, where she was appointed as Special Assistant to the President for Economic Policy, as part of the National Economic Council. In this role, Superintendent Harris managed the financial services portfolio, which included developing and executing strategies for financial reform and the implementation of Dodd-Frank, consumer protections for the American public, cybersecurity and housing finance reform priorities.

After leaving the White House in January 2017, Superintendent Harris went on to serve as General Counsel and Chief Business Officer at States Title, Inc. (now DOMA), which provides a more simple and affordable closing experience.

Prior to being nominated, Superintendent Harris also served as a Professor and as Faculty Co-Director at the Gerald R. Ford School of Public Policy's Center on Finance, Law and Policy at the University of Michigan, as well as a Senior Advisor at the Brunswick Group in Washington, D.C.

Main

New York State Department of Financial Services
One State Street
New York, NY 10004-1151
United States

Phone Numbers

Main: **(212) 709-3500**

Main (Albany): **(518) 474-4567**

Agents and Brokers: **(518) 474-6630**

Consumer Complaints: **(212) 480-6400**

Consumer Complaints Toll-Free: **(800) 342-3736**

Insurance Fraud Hotline: **(888) 372-8369**

Multilingual (9 am - 5 pm Mon-Fri): **(518) 474-5138**

Fax Numbers

Main: **(212) 709-3520**

Main (Albany): **(518) 473-6814**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.dfs.ny.gov/>

Make Checks Payable to: Premium Taxes: State Tax Commission; Department Fees: Superintendent of Financial Services

Bhavna Agnihotri
Insurance - Executive Deputy Superintendent

Harriet Pearson
Cybersecurity - Executive Deputy Superintendent

Kaitlin Asrow
Research & Innovation - Executive Deputy Superintendent

Kevin Puvalowski
Consumer Protection & Financial Enforcement - Acting Executive
Deputy Superintendent

Peter Dean
Office of General Counsel - General Counsel

Rajesh Bhandula
Climate - Executive Deputy Superintendent

Shirin Emami
Banking - Executive Deputy Superintendent

(212) 709-5433

Sumit Sud
Insurance - Senior Deputy Superintendent

(212) 459-7832

Contact Persons

North Carolina



Mike Causey
Commissioner
Southeast Zone

Term of Office:
Four years

Elected:
November 8, 2016
Re-elected: November 3, 2020

Main

North Carolina Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
United States

Email Address

firstname.lastname@ncdoi.gov

Phone Numbers

Main: **(919) 807-6000**
Toll-free Nationwide: **(855) 408-1212**

Fax Numbers

Main: **(919) 715-8889**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.ncdoi.gov/>

Make Checks Payable to: North Carolina Department of Insurance

Amy Funderburk
General Counsel

(919) 807-6093

Jackie Obusek
Chief Deputy Commissioner

(919) 807-6166

John Harrison
Chief Information Officer

(919) 807-6122

John Hoomani
Chief Operating Officer

(919) 807-6093

North Carolina Insurance Commissioner and State Fire Marshal Mike Causey has been a small businessman, insurance agent, and insurance agency owner with 25 years in the insurance industry.

He's a native of Guilford County and still lives in the same house on the Causey family farm where he grew up.

Commissioner Causey learned the values of hard work growing up on the family farm. After going off to school and serving the U.S. Army, Mike worked as a field engineer in the construction industry and then began his career in the insurance industry where he learned virtually every facet of the insurance industry - working as an agency manager, as superintendent of agencies and owning his own agency.

Commissioner Causey enjoys serving the citizens of North Carolina as the NC Department of Insurance meets the insurance and safety needs of North Carolina families and businesses.

Contact Persons

Agent Services

Angela Hatchell
Deputy Commissioner

(919) 807-6800
asd@ncdoi.gov

Annual Statement Fees

Jessica Price
Chief Financial Analyst

(919) 807-6169
jessica.price@ncdoi.gov

Antifraud Division

Marty Sumner
Senior Deputy Commissioner, Fraud Control Group

(919) 807-6846
marty.sumner@ncdoi.gov

Captives

Lori Gorman
Deputy Commissioner

(919) 807-6165
lori.gorman@ncdoi.gov

Computer Systems and Telecommunications

John Harrison
Chief Information Officer

(919) 807-6122
john.harrison@ncdoi.gov

Consumer Assistance

Vacant
Senior Deputy Commissioner, Consumer Assistance Group

(919) 814-9874

Consumer Assistance Programs

Seniors' Health Insurance Information Program (SHIIP),
Consumer Services Division, Health Insurance Smart NC

(855) 408-1212

Vacant
Deputy Commissioner, Consumer Services

(919) 814-9875

Melinda Munden
Deputy Commissioner, SHIIP

(919) 814-9942
melinda.munden@ncdoi.gov

Continuing Care - Retirement Centers and Self-Insured Workers' Compensation Individuals

Nancy Wise
Manager

(919) 807-6178
nancy.wise@ncdoi.gov

Controller's Office

Jason Forlines
Controller

(919) 807-6036
jason.forlines@ncdoi.gov

Engineering

Carl Martin
Deputy Commissioner

(919) 647-0009
carl.martin@ncdoi.gov

Financial Analysis and Company Licensing

Jessica Price
Chief Financial Analyst

(919) 807-6169
jessica.price@ncdoi.gov

Financial Examinations

Monique Smith
Deputy Commissioner

(919) 807-6605
monique.smith@ncdoi.gov

Fire and Rescue Commission

Brian Wade
Deputy Director, Training and Inspections

(919) 647-0090
brian.wade@ncdoi.gov

InsurTech

John Harrison
Chief Information Officer

(919) 807-6122
john.harrison@ncdoi.gov

Life & Health Insurance

Ted Hamby
Deputy Commissioner

(919) 807-6058
ted.hamby@ncdoi.gov

Manufactured Building

Vacant
Deputy Director

Market Regulation

Teresa Knowles
Deputy Commissioner

(919) 807-6886
teresa.knowles@ncdoi.gov

Personnel

Jerry Daniels
Personnel Officer

(919) 807-6049
jerry.daniels@ncdoi.gov

Prevention, Programs, and Grants

Shannon Bullock
Deputy Director

(919) 647-0071
shannon.bullock@ncdoi.gov

Product Regulation

Tracy Biehn
Senior Deputy Commissioner, Product Regulation Group

(919) 807-6889
tracy.biehn@ncdoi.gov

Property & Casualty Insurance

Fred Fuller
Deputy Commissioner

(919) 807-6080
fred.fuller@ncdoi.gov

Public Information

Jason Tyson
Director of Communications

(919) 807-6017
jason.tyson@ncdoi.gov

Regulatory Actions

Vacant
Chief Regulatory Specialist

Risk Management

Bryan Heckle
Deputy Director

(919) 661-5880
bryan.heckle@ncdoi.gov

Security Deposits

Jessica Price
Chief Financial Analyst

(919) 807-6169
jessica.price@ncdoi.gov

State Fire Marshal

Brian Taylor
Chief State Fire Marshal, Assistant Commissioner

(919) 647-0003
brian.taylor@ncdoi.gov

North Dakota



Jon Godfread
Commissioner
NAIC President-Elect
Midwest Zone

Term of Office:
Four years

Elected:
November 8, 2016

Re-elected: November 3, 2020

Main

North Dakota Insurance Department
600 East Boulevard Avenue
5th Floor
Bismarck, ND 58505-0320
United States

Email Address

insurance@nd.gov

Phone Numbers

Main: **(701) 328-2440**

Toll-Free Number (In-State Only): **(800) 247-0560**

Fax Numbers

Main: **(701) 328-4880**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://insurance.nd.gov>

Make Checks Payable to: North Dakota Insurance Department

John R. Arnold
Deputy Insurance Commissioner

(701) 328-2440

Contact Persons

Agent Licensing

Janelle Middlestead
Division Director, Producer Licensing

(701) 328-4460

jlmiddlestead@nd.gov

Jon Godfread was elected North Dakota's 22nd Insurance Commissioner on November 8, 2016, and re-elected on November 3, 2020.

In service to the citizens of North Dakota, Godfread has prioritized consumer advocacy, ensuring North Dakotans are better aware of the services offered by the Insurance Department beyond industry regulation. He has also worked to restructure the department for efficient, effective use of tax-payer dollars, along with employee satisfaction.

On a national level, Godfread has been an active voice in discussions about insurance regulations including use of technology, air ambulance service, and healthcare reinsurance. He currently serves as NAIC President-Elect and as a member of the Executive (EX) Committee.

Prior to serving as Insurance Commissioner, Godfread was most recently Vice President of Governmental Affairs for the Greater North Dakota Chamber in Bismarck. His background also includes banking and professional athletics. He has held prominent roles in discussions around the federal Affordable Care Act (ACA), across-the-board tax reductions for North Dakotans, creation of the North Dakota Outdoor Heritage Fund, K-12 education efforts and more.

Godfread earned a law degree and a Master of Business Administration (MBA) from the University of North Dakota in 2011. He earned his bachelor's degree in business with honors from the University of Northern Iowa in 2005.

Budget

Susan Daou
Account/Budget Specialist

(701) 328-2930
sdaou@nd.gov

Consumer Complaints and Inquires - Life & Health

Angie Voegele
Consumer Assistance Analyst

(701) 328-2940
amvoegele@nd.gov

Chrystal Bartuska
Life & Health Director/Medicare Division Director

(701) 328-2441
cabartuska@nd.gov

Consumer Complaints and Inquires - Property & Casualty

Holly Brockman
Consumer Assistance Analyst

(701) 328-2932
hbrockman@nd.gov

Blaine Bergstedt
Property & Casualty Division Director

(701) 328-4638
bbergstedt@nd.gov

Deposits

Rachel Kriege
Administrative Division Director

(701) 328-2931
rkriege@nd.gov

Examinations - Financial

Matt Fischer
Chief Examiner and Division Director/Company Licensing and
Examinations

(701) 328-9617
mattfischer@nd.gov

Examinations - Market Conduct

Johnny Palsgraaf
General Counsel

(701) 328-2440
jpalsgraaf@nd.gov

General Counsel

Johnny Palsgraaf
General Counsel

(701) 328-2440
jpalsgraaf@nd.gov

InsurTech

Johnny Palsgraaf
General Counsel

(701) 328-2440
jpalsgraaf@nd.gov

Investigations and Fraud

Dale Pittman
Fraud Investigation Division Director

(701) 328-2884
jdpittman@nd.gov

Rebecca Kopp
Special Investigator

(701) 328-4641
rakopp@nd.gov

Media Relations/Public Information

Jacob Just
Director of Communications

(701) 328-2684
jjust@nd.gov

NAIC Liaison

John R. Arnold
Deputy Insurance Commissioner

(701) 328-2440
jrarnold@nd.gov

Policy and Form Filings - Life & Health

Colton Storseth
Life and Health Actuary

(701) 328-4979
cstorseth@nd.gov

Chrystal Bartuska
Life & Health Director/Medicare Division Director

(701) 328-2441
cabartuska@nd.gov

Policy, Form, and Rate Filings - Property & Casualty

Mike Andring
Property and Casualty Actuary

(701) 328-4937
mandring@nd.gov

Blaine Bergstedt
Property & Casualty Division Director

(701) 328-4638
bbergstedt@nd.gov

Premium Tax

Susan Daou
Account/Budget Specialist

(701) 328-2930
scdaou@nd.gov

Statistical Reporting

Jacob Just
Director of Communications

(701) 328-2684
jjust@nd.gov

Ohio



Judith L. French
Director
Midwest Zone

Term of Office:
At the Pleasure of the Governor
Appointed: February 8, 2021

Judith L. French was appointed to serve as Director of the Ohio Department of Insurance on February 8, 2021, by Governor Mike DeWine. French serves as a member of Governor DeWine's cabinet and is responsible for the overall leadership and direction of the department.

Prior to becoming Director, French served as a justice of the Ohio Supreme Court and was the tenth woman to serve in that role in Ohio's history. During her eight years on the court, Justice French participated in thousands of decisions and authored more than 100 opinions. In addition, she successfully pursued reforms to improve Ohio's judiciary and justice system, and was appointed by the U.S. Chief Justice to serve on the Federal Appellate Rules Committee.

For nearly three decades, Director French has served the people of Ohio. Before becoming a justice, she served the state as an appellate judge, chief legal counsel to the governor, an assistant attorney general, and a state government lawyer. As an attorney representing the State of Ohio, she made two arguments before the United States Supreme Court.

Prior to joining the public sector, French worked as an attorney with the Columbus law firm of Porter, Wright, Morris & Arthur, specializing in environmental law. She also served as in-house counsel for a large manufacturing company.

Director French received three degrees from The Ohio State University: a B.A. in political science, an M.A. in history (with a concentration in military history and strategic studies), and a J.D., with honors. She is a member of the Moritz College of Law National Council, and in 2018 was awarded the college's Distinguished Jurist Award for her work on the bench.

French currently resides in Grandview Heights, near Columbus, with her husband. They have two children and two grandchildren.

Main

Ohio Department of Insurance
50 W. Town Street
Suite 300
Columbus, OH 43215
United States

Email Address

firstname.lastname@insurance.ohio.go

Phone Numbers

Main: **(614) 644-2658**
Consumer Services Division: **(800) 686-1526**
Fraud Division: **(800) 686-1527**
OSHIIP: **(800) 686-1578**
Risk Assessment: **(614) 644-2647**
Legal: **(614) 644-2640**
Licensing Division: **(614) 644-2665**

Fax Numbers

Main: **(614) 644-3743**
Consumer Services: **(614) 644-3744**
Fraud and Enforcement: **(614) 387-0092**
Property and Casualty: **(614) 728-1280**
Risk Assessment: **(614) 644-3256**
Legal: **(614) 644-3742**
Licensing Division: **(614) 387-0096**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://insurance.ohio.gov/>

Make Checks Payable to: Ohio Treasurer Robert Sprague

Jana Jarrett (614) 644-3378
Assistant Director, Consumer Services

Laura Miller (614) 728-1208
Actuarial Services and Product Regulation-Life, Health and Managed Care

Mariah Marcum (614) 728-1059
Executive Assistant to Director

Matt Peters (614) 644-3318
Deputy Director

Todd Oberholtzer (614) 387-1459
Regulatory Compliance Director

Contact Persons

Accident & Health Insurance - HMO Division

Marjorie Ellis (614) 644-3451
Actuarial Services and Product Regulation-Life, Health and Managed Care
marjorie.ellis@insurance.ohio.gov

Agent Licensing

Vacant
Director, Licensing Division

Annual Statements

Cameron Piatt (614) 728-1074
Assistant Chief, Taxes, Admissions, and Foreign Analysis
cameron.piatt@insurance.ohio.gov

Captive Insurance

Tracy Snow (614) 728-1263
Chief Examiner, Risk Assessment
tracy.snow@insurance.ohio.gov

Company Licensing

Cameron Piatt (614) 728-1074
Assistant Chief, Taxes, Admissions, and Foreign Analysis
cameron.piatt@insurance.ohio.gov

Consumer Complaints and Inquiries

Jana Jarrett (614) 644-3378
Assistant Director, Consumer Services
jana.jarrett@insurance.ohio.gov

Consumer Counseling Program for Seniors

Christina Reeg (614) 644-3464
Consumer Affairs-SHIIIP Program Director
christina.reeg@insurance.ohio.gov

Deposits

Melissa Chualas (614) 752-0720
Fiscal Operations
melissa.chualas@insurance.ohio.gov

Enforcement

David Barney (614) 644-3193
Fraud and Enforcement-Enforcement Division
david.barney@insurance.ohio.gov

Examinations - Agent

Vacant
Director, Licensing Division

Examinations - Financial

Tracy Snow
Chief Examiner, Risk Assessment

(614) 728-1263
tracy.snow@insurance.ohio.gov

Examinations - Market Conduct

Todd Oberholtzer
Regulatory Compliance Director

(614) 387-1459
todd.oberholtzer@insurance.ohio.gov

Fees - Agents

Vacant
Director, Licensing Division

Fees - Company

Melissa Chuvalas
Fiscal Operations

(614) 752-0720
melissa.chuvalas@insurance.ohio.gov

Fraud

Vacant
Fraud and Enforcement - Fraud Division

InsurTech

Matt Walsh
Attorney

614-644-2566
matthew.walsh@insurance.ohio.gov

Media Relations/Public Information

Leslie Minnich
Chief, Communications

(614) 728-1292
leslie.minnich@insurance.ohio.gov

Policy and Form Filing - Life & Health

Marjorie Ellis
Actuarial Services and Product Regulation-Life, Health and Managed
Care

(614) 644-3451
marjorie.ellis@insurance.ohio.gov

Policy and Form Filing - Property & Casualty

Maureen Motter
Actuarial Services and Product Regulation-Property and Casualty

(614) 644-3361
maureen.motter@insurance.ohio.gov

Premium Tax

Cameron Piatt
Assistant Chief, Taxes, Admissions, and Foreign Analysis

(614) 728-1074
cameron.piatt@insurance.ohio.gov

Property & Casualty - Personal and Commercial Lines Rates

Tom Botsko
Actuarial Services and Product Regulation-Property and Casualty

(614) 387-2819
thomas.botsko@insurance.ohio.gov

Rates - Health

Laura Miller
Actuarial Services and Product Regulation-Life, Health and Managed
Care

(614) 728-1208
laura.miller@insurance.ohio.gov

Rates - Life

Pete Weber
Actuarial Services and Product Regulation-Life, Health and Managed
Care

(614) 644-3311
peter.weber@insurance.ohio.gov

Statistical Reporting

Maureen Motter
Actuarial Services and Product Regulation-Property and Casualty

(614) 644-3361
maureen.motter@insurance.ohio.gov

Oklahoma



Glen Mulready
Commissioner
Chair, Midwest Zone

Term of Office:
Four years

Elected:
November 6, 2018
Re-elected: November 8, 2022

Glen Mulready serves as Oklahoma's 13th insurance commissioner. A former state legislator and longtime insurance professional, he was recently unopposed in his bid for reelection, and will start a second term as insurance commissioner in 2023. Commissioner Mulready was first elected to the state-wide position in 2019.

Commissioner Mulready started his insurance career as a broker in 1984 and later served in executive roles for Oklahoma's two largest health insurance companies. In 2010, Mulready entered public service and was elected to represent West Tulsa, Jenks, and Glenpool in the Oklahoma House of Representatives. During his tenure in the house, Commissioner Mulready became a policy leader on many transformative insurance issues and held several roles, including, Insurance Committee chair and House Majority Floor Leader. In 2011, Governing Magazine named Mulready one of 17 "GOP Legislators to Watch Nationally."

As Commissioner, Mulready has led initiatives to increase the number of health insurance carriers available to Oklahomans, bring more attention to consumer education, and remove burdensome regulation in the department's administrative code. Since 2019, the Oklahoma Insurance Department has recovered over \$20 million for Oklahoma consumers. Commissioner Mulready supports efforts to continue to apply best practices, modernize the department and embrace new technology to serve the people of Oklahoma better.

Commissioner Mulready has also been a leader nationally representing Oklahoma as chairman of the NAIC Midwest Zone and chairman of the Health Insurance and Managed Care (B) Committee. As a firm believer in the free market and a longtime advocate for affordable health care for all Oklahomans, Commissioner Mulready believes creating more choices for consumers will help reduce the number of uninsured Oklahomans and improve affordability in the insurance market. When he was first elected, only two plan options were available in the Oklahoma Health Insurance Marketplace. Currently, seven insurers are now offering products to Oklahoma consumers.

Moreover, Commissioner Mulready sponsored the original Insurance Business Transfer (IBT) Act, now law and is recognized as one of the most innovative insurance regulations in the country. Since 2020, the first two IBT transactions in United States history were completed in Oklahoma. In addition, Oklahoma is also focused on recruiting Captive Insurance domiciles. Over one-third of currently licensed captives came to Oklahoma during Commissioner Mulready's first two years in office.

Commissioner Mulready and Sally, his wife of 34 years, are the proud parents of three college-aged sons: Sam, Jake, and Will. Commissioner Mulready is very active in the community, having served on numerous boards and committees, including Big Brothers Big Sisters, the Juvenile Diabetes Research Fund, March of Dimes, Shepherds Fold Ranch Christian Summer Camp, Crime Commission and Tulsa Tough. Commissioner Mulready and his wife were the recipients of Leadership Tulsa's Paragon Award for their work with Big Brothers Big Sisters in 2018.

Main

Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, OK 73105
United States

Email Address

firstname.lastname@oid.ok.gov

Phone Numbers

Main (Oklahoma City): **(405) 521-2828**
Toll-Free Number (In-State Only): **(800) 522-0071**
Main (Tulsa): **(918) 295-3700**

Fax Numbers

Main (Oklahoma City): **(405) 521-6635**

Main (Tulsa): **(918) 994-7916**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.ok.gov/oid/>

Make Checks Payable to: Oklahoma Insurance Department

Andy Schallhorn Deputy Commissioner of Financial Regulations and Chief Actuary	(405) 522-4969
Ashley Scott Director of PBM Licensing	(405) 521-6616
Ashley Scott Government and Community Affairs Director	(405) 521-6616
Brian Downs Chief of Staff; First Deputy Commissioner	(405) 521-6654
Carrie Kerns Executive Assistant to the Commissioner	(405) 522-0891
Denise Figueroa Chief Technology Officer	(405) 522-4616
Donna Dorr Director of Consumer Assistance	(405) 521-4524
Erin Wainner Deputy Commissioner of Licensing Services	(405) 522-0897
Kim Hunter General Counsel	(405) 522-6335
Kurt Cagle Director of Rate and Form	(405) 522-3447
Liz Heigle Chief Communications Officer	(405) 522-0683
Mike Rhoads Deputy Commissioner of Consumer Services	(918) 295-3702
Ray Walker Medicare Assistance Program Director	(405) 521-6632
Sherry Marczewski Comptroller	(405) 522-4581

Contact Persons

Actuarial

Andy Schallhorn Deputy Commissioner of Financial Regulations and Chief Actuary	(405) 522-4969 andrew.schallhorn@oid.ok.gov
---	---

Anti-Fraud Unit

Rick Wagnon Chief Investigator	(405) 522-6180 rick.wagnon@oid.ok.gov
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Captive Insurance

Steve Kinion
Captive Director

(405) 522-2374
steve.kinion.ctr@oid.ok.gov

Community Outreach

Ashley Scott
Government and Community Affairs Director

(405) 521-6616
ashley.scott@oid.ok.gov

Comptroller

Sherry Marczewski
Comptroller

(405) 522-4581
sherry.marczewski@oid.ok.gov

Consumer Assistance

Donna Dorr
Director of Consumer Assistance

(405) 521-4524
donna.dorr@oid.ok.gov

Consumer Counseling Program for Seniors

Ray Walker
Medicare Assistance Program Director

(405) 521-6632
ray.walker@oid.ok.gov

Continuing Education

Erin Wainner
Deputy Commissioner of Licensing Services

(405) 522-0897
erin.wainner@oid.ok.gov

Financial Analysis

Diane Carter
Chief Financial Analyst

(405) 522-6337
diane.carter@oid.ok.gov

Financial Examinations

Eli Snowbarger
Chief Financial Examiner

(405) 522-6179
eli.snowbarger@oid.ok.gov

Government Relations and Public Policy

Ashley Scott
Government and Community Affairs Director

(405) 521-6616
ashley.scott@oid.ok.gov

Health Policy

Mike Rhoads
Deputy Commissioner of Consumer Services

(918) 295-3702
mike.rhoads@oid.ok.gov

Human Resources

Angie Powers
Human Resources Director

(405) 522-0207
angie.powers@oid.ok.gov

InsurTech

Teresa Green
Senior Counsel

405-521-6654
teresa.green@oid.ok.gov

Legal

Kim Hunter
General Counsel

(405) 522-6335
kim.hunter@oid.ok.gov

Market Regulation

Landon Hubbart
Chief of Market Regulation

(405) 521-2379
landon.hubbart@oid.ok.gov

Media Relations

Liz Heigle
Chief Communications Officer

(405) 522-0683
liz.heigle@oid.ok.gov

Pharmacy Benefits Manager

Ashley Scott
Director of PBM Licensing

(405) 521-6616
ashley.scott@oid.ok.gov

Producer Licensing

Courtney Khodabakhsh
Director of Licensing

(405) 522-0806
courtney.khodabakhsh@oid.ok.gov

Rates and Forms

Kurt Cagle
Director of Rate and Form

(405) 522-3447
kurt.cagle@oid.ok.gov

Cuc Nguyen
Chief Rate & Form Analyst

(405) 522-4608
cuc.nguyen@oid.ok.gov

Receivership

Kim Hunter
General Counsel

(405) 522-6335
kim.hunter@oid.ok.gov

Workers' Compensation

Kim Hunter
General Counsel

(405) 522-6335
kim.hunter@oid.ok.gov

Oregon



Andrew R. Stolfi
DCBS Director/Insurance
Commissioner
Vice Chair, Western Zone

Term of Office:
Indefinite

Appointed: February 1, 2018
Reappointed: April 7, 2020

Andrew R. Stolfi was appointed Department of Consumer and Business Services (DCBS) director in April 2020. He is also the state's insurance commissioner. He began with the department in February 2018 as Division of Financial Regulation administrator and insurance commissioner.

Previously, Stolfi spent six years in Switzerland at the International Association of Insurance Supervisors, most recently serving as chief operating officer and chief counsel. He was responsible for leading the operations, legal, communications, finance, risk management, and human resources functions. He was also a key advisor to the association's Executive Committee and served as its first communications officer.

Before joining the association, Stolfi served in various senior management roles at the Illinois Department of Insurance, including acting director, chief of staff, and special counsel for policy and legislative affairs. In Illinois, he developed and managed all aspects of the department's legislative agenda and day-to-day operations.

Stolfi is an active participant at the NAIC, where he currently serves as vice chair of the Western Zone and a member of the Executive (EX) Committee. He also serves as co-vice chair of the Climate and Resiliency (EX) Task Force and vice chair of the Financial Regulation Standards and Accreditation (F) Committee.

His legal background includes serving as attorney and policy analyst in the Office of the Governor of the State of Illinois, as judicial law clerk for the Honorable Thomas E. Hoffman in the Illinois Appellate Court, First District, and as a special assistant corporation counsel for the City of Chicago Law Department.

Stolfi received a Bachelor of Science degree from the University of Vermont and a law degree with honors from Chicago-Kent College of Law. He resides in Salem with his wife and two children.

Main

Oregon Department of Consumer and Business Services Division of
Financial Regulation
P.O. Box 14480
Salem, OR 97309-0405
United States

Email Address

DFR.InsuranceHelp@dcbs.oregon.gov

Phone Numbers

Main: **(503) 947-7980**
Toll-free: **(888) 877-4894**

Fax Numbers

Main: **(503) 947-0088**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://dfr.oregon.gov>

Make Checks Payable to: Department of Consumer and Business Services

Alex Cheng
Deputy Administrator (971) 283-1958

Kirsten Anderson
Deputy Administrator (503) 507-2454

TK Keen
Administrator, Division of Financial Regulation (503) 586-8143

Contact Persons

Administrative Rules

Jesse O'Brien
Manager, Policy (971) 707-3670
jesse.e.obrien@dcbs.oregon.gov

Annual Statements

Ryan Keeling
Senior Financial Analyst (503) 599-9434
ryan.w.keeling@dcbs.oregon.gov

Company Licensing

Ryan Keeling
Senior Financial Analyst (503) 599-9434
ryan.w.keeling@dcbs.oregon.gov

Consumer Advocacy

Tricia Goldsmith
Manager, Consumer Advocacy (503) 947-7275
tricia.a.goldsmith@dcbs.oregon.gov

Consumer Outreach

Karla Martinez
Manager, Consumer Education (503) 947-7885
karla.p.martinez@dcbs.oregon.gov

Department Counsel

Pramela Reddi
General Counsel, Sr. Assistant Attorney General (503) 947-4540
pramela.reddi@doj.oregon.gov

Jake Gill
General Counsel, Assistant Attorney General (503) 947-4540
jacob.gill@doj.state.or.us

Deposits

Ellie Warrington
Security Deposit Analyst (503) 947-7259
web.inscomp@oregon.gov

Examinations - Financial

Teresa Borrowman
Chief Financial Examiner (971) 701-0557
teresa.l.borrowman@dcbs.oregon.gov

Examinations - Producer

Eric Cutler
Manager, Insurance Licensing & Retaliatory Tax (971) 375-7468
Eric.Cutler@dcbs.oregon.gov

Fees - Company

Ryan Keeling
Senior Financial Analyst (503) 599-9434
ryan.w.keeling@dcbs.oregon.gov

Fees-Licensing

Eric Cutler
Manager, Insurance Licensing & Retaliatory Tax (971) 375-7468
Eric.Cutler@dcbs.oregon.gov

Financial Analysis

Ryan Keeling Senior Financial Analyst	(503) 599-9434 ryan.w.keeling@dcbs.oregon.gov
Financial Regulation Section Kirsten Anderson Deputy Administrator	(503) 507-2454 kirsten.l.anderson@dcbs.oregon.gov
Insurance Product Reg. P&C Cassie Soucy Manager, Compliance	(503) 983-3895 cassandra.soucy@dcbs.oregon.gov
InsurTech Alex Cheng Deputy Administrator	(971) 283-1958 alex.cheng@dcbs.oregon.gov
Investigations and Enforcement Dorothy Bean Chief of Enforcement	(503) 947-7485 dorothy.bean@dcbs.oregon.gov
Legislative Jesse O'Brien Manager, Policy	(971) 707-3670 jesse.e.obrien@dcbs.oregon.gov
Life and Health Actuarial Drew Bux Actuary, Life/Health	(503) 476-5746 andrew.bux@dcbs.oregon.gov
Michael Sink Actuary, Life/Health	(971) 673-2031 michael.d.sink@dcbs.oregon.gov
Tim Hinkel Actuary, Life/Health	(503) 910-4038 timothy.r.hinkel@dcbs.oregon.gov
Media Relations/Public Information Jason Horton Public Information Officer	(503) 798-6376 jason.a.horton@dcbs.oregon.gov
Policy Analysis Jesse O'Brien Manager, Policy	(971) 707-3670 jesse.e.obrien@dcbs.oregon.gov
Producer Licensing Eric Cutler Manager, Insurance Licensing & Retaliatory Tax	(971) 375-7468 Eric.Cutler@dcbs.oregon.gov
Product Regulation Tashia Sizemore Insurance Product Regulation and Compliance Manager	(971) 283-0102 tashia.sizemore@dcbs.oregon.gov
Property and Casualty-Actuarial Dave Dahl Actuary - Property/Casualty	(503) 899-0227 david.f.dahl@dcbs.oregon.gov
Rate and Form Filing - Life & Health Tashia Sizemore Insurance Product Regulation and Compliance Manager	(971) 283-0102 tashia.sizemore@dcbs.oregon.gov
Rate and Form Filing - Property & Casualty Cassie Soucy Manager, Compliance	(503) 983-3895 cassandra.soucy@dcbs.oregon.gov
Receivership	

Ryan Keeling
Senior Financial Analyst

(503) 599-9434
ryan.w.keeling@dcbs.oregon.gov

Retaliatory Tax

Gail McFarlin

(971) 375-7434
gail.mcfarlin@dcbs.oregon.gov

Shannon O'Shea

(503) 856-2225
shannon.oshea@dcbs.oregon.gov

Statistical Reporting

Spencer Peacock
Data Analyst

(971) 345-1129
spencer.c.peacock@dcbs.oregon.gov

Surplus Lines Coordinator

Shannon O'Shea

(503) 856-2225
shannon.oshea@dcbs.oregon.gov

Pennsylvania



Michael Humphreys
Commissioner
Secretary, Northeast Zone

Term of Office:

At the Pleasure of the Governor

Appointed: February 26, 2022

Confirmed: June 26, 2023

Michael Humphreys was named Acting Insurance Commissioner on February 26, 2022, and confirmed unanimously by the Pennsylvania Senate on June 26, 2023. As commissioner, Humphreys is charged with the responsibility of regulating the Commonwealth's insurance marketplace, overseeing licensed agents and insurance professionals, monitoring the financial landscape of companies doing business in Pennsylvania, educating consumers, and ensuring residents are treated fairly.

In his role, under the direction of Governor Shapiro, Humphreys has taken immediate steps to make mental health and substance use disorder parity a reality in the Commonwealth. Under Humphreys' leadership, the Insurance Department has strengthened its review of mental health and substance use disorder coverage in 2024 health plans and launched a new round of market conduct examinations targeting insurer compliance with parity laws. These actions are intended to hold insurers accountable so that benefits are covered fairly.

Humphreys joined the Pennsylvania Insurance Department (PID) as the Department was working closely with Pennie, the state-based health insurance exchange created by Act 42, to ensure a successful roll-out of the new initiative that would become the home for high-quality, affordable health insurance plans in Pennsylvania. The launch of Pennie was a landmark step for health care in the Commonwealth as Pennie continues to be a key source of affordable coverage for hundreds of thousands of Pennsylvanians.

Humphreys also co-chaired the Behavioral Health Commission for Adult Mental Health that recommended to the legislature how to best spend \$100 million on adult behavioral health needs.

Prior to being appointed, Humphreys served as the Chief of Staff for the Insurance Department since September 2019, and before joining the PID, Humphreys served as Assistant Commissioner for Insurance at the Tennessee Department of Commerce and Insurance (TDCI). In Tennessee, he oversaw the Insurance Division as it was reaccredited by the National Association of Insurance Commissioners.

Humphreys has a Master's in Public Administration from Bowling Green State University and a Bachelor of Arts in Political Science from the University at Buffalo.

Pennsylvania is the fifth-largest insurance market in the United States, in terms of premium volume, and the 14th-largest insurance market in the world.

Main

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
United States

Phone Numbers

Main: **(717) 787-7000**

Consumer Service Office - Hotline: **(877) 881-6388**

Consumer Service Office - Harrisburg: **(717) 787-2317**

Fax Numbers

Main: **(717) 772-1969**

Office Hours: 8:30 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.insurance.pa.gov>

Make Checks Payable to: Commonwealth of Pennsylvania

Caroline Boehm Policy Director	(717) 787-0164
David Buono Deputy Commissioner	(717) 772-4335
Karin Rodriguez Executive Assistant to Commissioner	(717) 783-0442
Kathy Speaks Chief Counsel	(717) 787-2567
Ken Kitch Manager, Bureau of Information Technology	(717) 783-2128
Laura Slaymaker Deputy Commissioner	(717) 787-6009
Michael Humphreys Commissioner	(717) 787-0684
Nicole Werner Chief Administrative Judge	(717) 783-2126
Shannen Logue Deputy Commissioner	(717) 787-0872
Vacant Director, Legislative Affairs	

Contact Persons

Bureau of Life, Accident & Health Insurance

Lindsy Swartz
Director, Bureau of Life, Accident and Health Insurance

(717) 783-4335
linswartz@pa.gov

Consumer Complaints and Inquires

Jeff Rohaly
Director, Bureau of Consumer Services

(717) 783-2157
wrohaly@pa.gov

Department Counsel

Kathryn Speaks
Chief Counsel

(717) 787-2567
kspeaks@pa.gov

Examinations - Financial

Vacant
Acting Director, Bureau of Financial Examinations

Examinations - Market Conduct

Gary Jones
Director, Bureau of Market Actions

(717) 346-3888
jogar@pa.gov

Financial Analysis and Company Licensing

Vacant
Director, Company Licensing & Analysis

InsurTech

Michael Humphreys
Commissioner

(717) 787-0684
mhumphreys@pa.gov

NAIC Liaison

Karin Rodriguez
Executive Assistant to Commissioner

(717) 783-0442
karrodrigu@pa.gov

Property & Casualty - Commercial Lines

Mark Lersch
Bureau of Property and Casualty Insurance

(717) 787-4192
mlersch@pa.gov

Property & Casualty - Personal Lines

Mark Lersch
Bureau of Property and Casualty Insurance

(717) 787-4192
mlersch@pa.gov

Rate and Form Filing - Life, Accident & Health Insurance

Lars Thorne
Director, Bureau of Life, Accident and Health Insurance

(717) 439-7469
lthorne@pa.gov

Rate and Form Filing - Property & Casualty

Mark Lersch
Bureau of Property and Casualty Insurance

(717) 787-4192
mlersch@pa.gov

Right-to-Know Law Office

Brad Harker
Right-to-Know Official

(717) 787-2567
bharker@pa.gov

Statistical Reporting

Joseph Korman
Bureau of Administration

(717) 787-4429
jkorman@pa.gov

Rhode Island



Elizabeth Kelleher Dwyer
Director, Department of
Business Regulation
NAIC Secretary-Treasurer
Northeast Zone

Term of Office:
At the Discretion of the Director
of Business Regulation
Appointed: January 11, 2016

Beth Dwyer was appointed Superintendent of Insurance on Jan. 11, 2016, and named Director of Business Regulation in May 2023. Prior to this appointment, she had been employed by the Rhode Island Department of Business Regulation for 15 years, first as general counsel to the Insurance Division and later as associate director. Prior to government service, Director Dwyer was engaged in private law practice in California and Rhode Island, specializing in litigation and insurance regulation.

Director Dwyer is a member of the NAIC and is the current Secretary/Treasurer. She has served as chair and vice chair of various committees, task forces, and working groups and has served on the Board of Directors of the National Insurance Producer Registry (NIPR) and as an Officer of the Interstate Insurance Product Regulation Commissioner (Compact). She is the NAIC representative to the Financial Stability Oversight Counsel (FSOC). She is also a member of the Executive Committee, the ICS and Comparability Task Force (ICSTF), and the Strategic Plan and Financial Outlook Task Force (SPFOTF) of the International Association of Insurance Supervisors (IAIS).

Director Dwyer is a past president of the Rhode Island Women's Bar Association. She was awarded the 2010 Rhode Island Attorney General's Justice Award for Consumer Protection. She completed an Executive Education Program at Harvard University, John F. Kennedy School of Government Executive Education. She was the recipient of the 2023 Raymond G. Farmer Award for Exceptional Leadership from the NAIC.

Director Dwyer holds the designations of Chartered Property Casualty Underwriter (CPCU) from The Institutes, Chartered Life Underwriter (CLU) from The American College, and Senior Professional in Insurance Regulation (SPIR) from the NAIC. She was admitted to practice law in California, Rhode Island, Massachusetts, the Federal District Courts of California, and Rhode Island and the Ninth Circuit Court of Appeals. She earned a JD from Pepperdine University and a BA in Political Science and Public Administration from Providence College.

Main

State of Rhode Island Department of Business Regulation Division of
Insurance
1511 Pontiac Avenue
Bldg. 69-2
Cranston, RI 02920
United States

Email Address

dbr.insurance@dbr.ri.gov

Phone Numbers

Main: **(401) 462-9520**

Fax Numbers

Main: **(401) 462-9602**

Office Hours: 8:30 a.m. - 4:00 p.m., Monday-Friday

Website: <https://dbr.ri.gov/insurance-banking-securities-and-charitable-organizations/insurance>

Make Checks Payable to: Premium Taxes: Tax Administrator, State of Rhode Island; Division Fees: General Treasurer, State of Rhode Island

Beth Vollucci Chief of Consumer & Filing Services	(401) 462-9610
Elizabeth Kelleher Dwyer Director, Department of Business Regulation	(401) 462-9615
John Tudino Jr. Chief Insurance Examiner	(401) 462-9545
Matthew Gendron General Counsel & Chief of Market Conduct	(401) 462-9540
Megan Mihara Principal Program Manager/NAIC Liaison	(401) 462-9552
Patrick Smock Legal Counsel	(401) 462-9616
Rachel Chester Chief of Consumer and Licensing Services	(401) 462-9604
Ted Hurley Chief Insurance Examiner	(401) 462-9624

Contact Persons

Deposits

Sarah Tolentino
Accountant

(401) 462-9635
sarah.tolentino@dbr.ri.gov

Examinations-Financial

John Tudino Jr.
Chief Insurance Examiner

(401) 462-9545
John.tudino@dbr.ri.gov

Filings

Beth Vollucci
Chief of Consumer & Filing Services

(401) 462-9610
beth.vollucci@dbr.ri.gov

Health Benefits Plans

Cory King
Acting Health Insurance Commissioner

(401) 462-9658
cory.king@ohic.ri.gov

Emily Maranjian, Esq.
Legal Counsel

(401) 462-9636
emily.maranjian@dbr.ri.gov

InsurTech

Beth Vollucci
Chief of Consumer & Filing Services

(401) 462-9610
beth.vollucci@dbr.ri.gov

Legal

Patrick Smock
Legal Counsel

(401) 462-9616
patrick.smock@dbr.ri.gov

Licensing (Company)

Ted Hurley
Chief Insurance Examiner

(401) 462-9624
ted.hurley@dbr.ri.gov

Licensing (Producer, Adjuster, Appraiser and Surplus Line)

Rachel Chester
Chief of Consumer and Licensing Services

(401) 462-9604
rachel.chester@dbr.ri.gov

Market Conduct

Matthew Gendron
General Counsel & Chief of Market Conduct

(401) 462-9540
matthew.gendron@dbr.ri.gov

NAIC Liaison

Megan Mihara
Principal Program Manager/NAIC Liaison

(401) 462-9552
megan.mihara@dbr.ri.gov

Premium Tax-Division of Taxation

Leo Lebeuf
Chief of Tax Processing, Assessment and Review

(401) 574-8983
Leo.lebeuf@tax.ri.gov

South Carolina



Michael Wise
Director
Southeast Zone

Term of Office:

At the will of the Governor

Appointed: April 16, 2022
(acting)

Reappointed: April 26, 2023
(director) Confirmed: May 11,
2023

Main

South Carolina Department of Insurance
P.O. Box 100105
Columbia, SC 29202-3105
United States

Email Address

info@doi.sc.gov

Phone Numbers

Main: **(803) 737-6160**

Toll-Free: **(800) 768-3467**

Fax Numbers

Administration: **(803) 737-6145**

Consumer Services: **(803) 737-6180**

Director: **(803) 737-6159**

Financial Services: **(803) 737-6232**

Legal: **(803) 737-6229**

Life, Accident & Health: **(803) 737-6205**

Property & Casualty: **(803) 737-6205**

Office Hours: 8:30 a.m.-5:00 p.m., Monday-Friday

Website: <https://doi.sc.gov/>

Make Checks Payable to: South Carolina Department of Insurance

Michael Wise was appointed Director of the South Carolina Department of Insurance in May 2023. A South Carolina native and graduate of Furman University, Wise has spent most of his career fostering a well-functioning insurance market that benefits both consumers and insurers alike through fair and responsive regulation.

Prior to his appointment as Director, he served as Deputy Director of the Actuarial and Market Services Division, responsible for actuarial analyses, policy form and rate reviews, and the monitoring of traditional insurance markets. He has also been an active participant in the National Association of Insurance Commissioners meetings and initiatives.

Wise believes consumer protection is at the heart of insurance regulation and seeks to balance the affordability and availability of insurance products to ensure South Carolina consumers are protected by strong, solvent carriers. He began his career at the Department in 2009 as a rates analyst before moving into various actuarial and management roles. He has sought to guarantee transparency throughout the rate filing process by encouraging open communication with carriers. He believes a competitive marketplace is key to consumers having access to the insurance products they need at prices that are as affordable as possible while ensuring companies are able to pay claims and remain solvent.

Wise holds a bachelor's degree in mathematics-economics from Furman, is an Associate of the Casualty Actuarial Society, is a member of the American Academy of Actuaries, and is a recent graduate of the South Carolina Executive Institute. Wise is also a recent recipient of the American Academy of Actuaries' Rising Actuary Award.

Wise resides with his wife, Jennifer, and three children in Richland County in Columbia, SC.

Diane Cooper (803) 737-6148
Deputy Director, Product Regulation and Consumer Services

Geoffrey Bonham (803) 737-6219
Deputy Director, Financial Regulation and Solvency

Gwen Fuller-McGriff (803) 737-6153
General Counsel and Deputy Director, Legal, Legislative and External Affairs

Melissa Manning (803) 737-6204
NAIC Liaison

Tom Watson (803) 737-6141
Deputy Director, Administration

Contact Persons

Accident & Health Insurance

Shari Miles (803) 737-6096
Life, Accident and Health Insurance Unit Manager

Administration

Tom Watson (803) 737-6141
Deputy Director, Administration

Agent Licensing

Andrea Bourgoïn (803) 737-5757
Manager of Licensing and CE Services

Captives

Joseph McDonald (843) 384-7117
Captives Director

Company Licensing

Geoffrey Bonham (803) 737-6219
Deputy Director, Financial Regulation and Solvency

Consumer Services

Kayla Baker (803) 737-6154
Manager, Office of Consumer Services

Deposits

Geoffrey Bonham (803) 737-6219
Deputy Director, Financial Regulation and Solvency

Examinations - Financial and Market Conduct

Linda G. Haralson (803) 737-6116
Chief Financial Examiner

Examinations and Continuing Education

Andrea Bourgoïn (803) 737-5757
Manager of Licensing and CE Services

Financial Analysis

Ryan Basnett (803) 737-6114
Chief Financial Analyst rbasnett@doi.sc.gov

Fraud Unit

Joshua Underwood (803) 737-7151
Director

Human Resources Grace Godwin Human Resources Manager	(803) 737-6119
Information Technology Derrick Brown Information Officer	(803) 737-6157
InsurTech Geoffrey Bonham Deputy Director, Financial Regulation and Solvency	(803) 737-6219
Legal Gwen Fuller-McGriff General Counsel and Deputy Director, Legal, Legislative and External Affairs	(803) 737-6153 gmcgriff@doi.sc.gov
Life Insurance Shari Miles Life, Accident and Health Insurance Unit Manager	(803) 737-6096
Liquidation, Rehabilitation Geoffrey Bonham Deputy Director, Financial Regulation and Solvency	(803) 737-6219
Market Conduct Gwen Fuller-McGriff General Counsel and Deputy Director, Legal, Legislative and External Affairs	(803) 737-6153 gmcgriff@doi.sc.gov
Media Relations/Public Information Diane Cooper Deputy Director, Product Regulation and Consumer Services	(803) 737-6148
NAIC Liaison Melissa Manning NAIC Liaison	(803) 737-6204 mmanning@doi.sc.gov
Policy and Form Filing - Life & Health Shari Miles Life, Accident and Health Insurance Unit Manager	(803) 737-6096
 Anamaria Burg Assistant Actuary	(803) 737-6165
Policy and Form Filing - Property & Casualty (Personal Lines and Commercial Lines) Karl Bitzky Property & Casualty Unit Manager	(803) 737-6171
Premium Tax Sharon Waddell Taxation	(803) 737-4910
Utilization Review Renee Bouye Manager, Office of PBM Oversight and Specialty Licensing	(803) 737-6129 rbouye@doi.sc.gov

South Dakota



Larry D. Deiter
Director
Midwest Zone

Larry D. Deiter was appointed Director of the South Dakota Division of Insurance by Department of Labor and Regulation Secretary Marcia Hultman on January 8, 2015. Deiter had served as Assistant Director of Property and Casualty, Market Conduct and Investigations with the department since November 2012.

Deiter has more than 25 years of experience in commercial banking and business management, which includes insurance product sales management. Prior to joining the public sector, he served as vice president/market manager of a publicly traded financial institution.

Deiter earned his bachelor's degree from South Dakota State University and is active as an officer of various civic and community boards.

Term of Office:

At the Pleasure of the Secretary
of the Department of Labor and
Regulation

Appointed: January 8, 2015

Main

South Dakota Department of Labor and Regulation Division of Insurance
124 S. Euclid Avenue
2nd Floor
Pierre, SD 57501
United States

Email Address

insurance@state.sd.us

Phone Numbers

Main: **(605) 773-3563**
Fraud Unit: **(605) 773-3331**

Fax Numbers

Main: **(605) 773-5369**
Fraud Unit: **(605) 773-4629**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://dlr.sd.gov/insurance>

Make Checks Payable to: South Dakota Division of Insurance

Jill Kruger
Deputy Director, Life and Health (605) 773-3563

Johanna Nickelson
Assistant Director, Solvency and Licensing (605) 773-3563

Tony Dorschner
Assistant Director, Property and Casualty and Producer Licensing (605) 773-3563

Travis Jordan
Assistant Director, Investigations and Registrations (605) 773-3563

Contact Persons

Company Licensing and Annual Statements

Ky Palmer
Program Assistant (605) 773-3563
ky.palmer@state.sd.us

Compliance

Tiffany Carr
Compliance Agent (605) 773-3563
tiffany.carr@state.sd.us

Amy Ondell
Compliance Agent (605) 773-3563
amy.ondell@state.sd.us

Haelly Pease
Compliance Agent (605) 773-3563
haelly.pease@state.sd.us

Consumer Complaints and Inquiries

Patsy Mehlhaff
Property/Casualty Complaint Analyst (605) 773-3563
patsy.mehlhaff@state.sd.us

Stacey Carpenter
Property/Casualty Complaint Analyst (605) 773-3563
stacey.carpenter@state.sd.us

Dulcie Stotts
Life/Health Complaint Analyst (605) 773-3563
dulcie.stotts@state.sd.us

Kristi Longbrake
Life/Health Complaint Analyst (605) 773-3563
kristi.longbrake@state.sd.us

Continuing Education

Laurie Nuske
Continuing Education Coordinator (605) 773-3563
laurie.nuske@state.sd.us

Division Counsel

Callie Pospishil
Staff Attorney (605) 773-3563
callie.pospishil@state.sd.us

Frank Marnell
Senior Legal Counsel (605) 773-3563
frank.marnell@state.sd.us

Clayton Grueb
Staff Attorney (605) 773-3563
clayton.grueb@state.sd.us

Lisa Harmon
Staff Attorney (605) 773-3563
lisa.harmon@state.sd.us

Examinations - Financial

Samantha Watkins
Financial Analyst

(605) 773-3563
sam.watkins@state.sd.us

Johanna Nickelson
Assistant Director, Solvency and Licensing

(605) 773-3563
johanna.nickelson@state.sd.us

Seth Doyle
Financial Supervisor

(605) 773-3563
seth.doyle@state.sd.us

Nicholas Carda
Senior Financial Analyst

(605) 773-3563
nicholas.carda@state.sd.us

Jami Oakland
Financial Analyst

(605) 773-3563
jami.oakland@state.sd.us

Examinations - Market Conduct

Amanda Feist
Market Conduct Manager

(605) 773-3563
amanda.feist@state.sd.us

InsurTech

Tony Dorschner
Assistant Director, Property and Casualty and Producer Licensing

(605) 773-3563
tony.dorschner@state.sd.us

Life & Health Policies

Candy Holbrook
Policy Analyst

(605) 773-5122
candy.holbrook@state.sd.us

Gretchen Brodkorb
Senior HealthCare Analyst

(605) 773-3563
gretchen.brodkorb@state.sd.us

MCC, TPA, DMPO, IRO, CMP, and URO Applications

Gavin Munson
Compliance Specialist

(605) 773-3563
gavin.munson@state.sd.us

Pharmacy Benefits Manager

Ashley Severyn
Pharmacy Consultant

(605) 773-3563
ashley.severyn@state.sd.us

Logan Daul
PBM Compliance Agent

(605) 773-3563
logan.daul@state.sd.us

Policy and Form Filing - Life & Health

Jeff Smith
Senior Life and Health Analyst

(605) 773-3563
jeff.smith@state.sd.us

Ray Klinger
Life and Health Analyst

(605) 773-3563
ray.klinger@state.sd.us

Policy and Form Filing - Property & Casualty (Personal Lines and Commercial Lines)

Patrick Cushing
Property and Casualty Rate and Form Analyst

(605) 773-3563
patrick.cushing@state.sd.us

Policy and Form Filing - Property & Casualty (Workers' Compensation)

Patsy Mehlhaff
Property/Casualty Complaint Analyst

(605) 773-3563
patsy.mehlhaff@state.sd.us

Premium Tax

Ky Palmer
Program Assistant

(605) 773-3563
ky.palmer@state.sd.us

Producer Licensing

Penney Wagoner
Corporation, MGA, Bail Bonds, Producer and Surplus Lines Broker
Licensing

(605) 773-3513
penney.wagoner@state.sd.us

Receivership

Johanna Nickelson
Assistant Director, Solvency and Licensing

(605) 773-3563
johanna.nickelson@state.sd.us

Surplus Lines and Risk Retention

Charlene Squires-Keller
Surplus Lines Analyst/Solvency/Licensing

(605) 773-3563
charlene.squireskeller@state.sd.us

Tennessee



Carter Lawrence
Commissioner
Chair, Southeast Zone

Term of Office:
At the Discretion of the
Governor
Appointed: November 12, 2020

Carter Lawrence serves as the Commissioner of the Tennessee Department of Commerce and Insurance. Appointed by Governor Bill Lee, Lawrence assumed leadership of the department effective November 12, 2020. Before his appointment to Governor Lee's cabinet, Lawrence served as Chief Deputy Commissioner and Chief Operating Officer at the Department of Commerce and Insurance.

Previously, Lawrence served as Assistant Commissioner for the Regulatory Boards Division at the Department of Commerce and Insurance where he oversaw more than 40 fee reductions while improving measured customer service, modernizing business practices to faster license professionals and successfully removed burdensome regulations. In 2019, Lawrence briefly served as Interim Commissioner for Governor Bill Lee.

As Tennessee's Commissioner of Commerce and Insurance, Lawrence is the state fire marshal and is responsible for the divisions of insurance, fire prevention, regulatory boards – including twenty-six regulatory entities, TennCare Oversight, and the administratively attached Tennessee Law Enforcement Training Academy, Tennessee Police Officer Standards and Training Commission and Tennessee Emergency Communications Board. In 2020, the department collected approximately \$1.25 billion in fees and premium taxes and had expenditures of \$225 million.

Lawrence is an attorney who studied law at the University of Tennessee, where he also obtained a Master of Business Administration. For undergraduate studies, Carter obtained a Bachelor of Arts at Wheaton College in Illinois.

Lawrence is a Nashville-area native. He and his wife, Amy, are the proud parents three children – two boys, Alister and Titus, and a girl, Penelope. Together with their old dog, Otto, they are residents of the Nipper's Corner area of Nashville and attend church at Nashville's Church of the Redeemer.

Lawrence looks forward to continuing to advance Governor Lee's agenda as he serves all 6.8 million Tennesseans impacted by the Department of Commerce and Insurance.

Main

Tennessee Department of Commerce and Insurance Insurance Division
Davy Crockett Tower, Twelfth Floor
500 James Robertson Parkway
Nashville, TN 37243-0565
United States

Email Address

firstname.lastname@tn.gov

Phone Numbers

Main: **(615) 741-2241**
Toll-Free Number (In-State Only): **(800) 342-4029**
Commissioner: **(615) 741-6007**

Fax Numbers

Assistant Commissioner and Staff: **(615) 741-9006**
Commissioner: **(615) 532-6934**
Legal Staff: **(615) 741-4000**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <https://www.tn.gov/commerce/>

Make Checks Payable to: Tennessee Department of Commerce and Insurance

Bill Huddleston
Assistant Commissioner

(615) 360-4467

Contact Persons

Agent Licensing

Caroline Randolph
Director

(615) 741-2693
caroline.randolph@tn.gov

Annual Statements

Hui Wattanaskolpant
Lead Analyst

(615) 253-2958
hui.wattanaskolpant@tn.gov

Company Licensing

Kim Blaylock
Tax Analyst

(615) 741-1670
kim.blaylock@tn.gov

Consumer Insurance Services

Vickie Trice
Director

(615) 741-2218
vickie.trice@tn.gov

Department Counsel

Michael Driver
General Counsel

(615) 253-2027
michael.driver@tn.gov

Maliaka Bass
Deputy General Counsel

(615) 741-9594
maliaka.bass@tn.gov

Deposits

Kim Blaylock
Tax Analyst

(615) 741-1670
kim.blaylock@tn.gov

Financial Affairs

Trey Hancock
Director, Financial Affairs

(615) 741-1504
trey.hancock@tn.gov

Fraud Investigations

Michele Stone
Director

(615) 741-8192
michele.stone@tn.gov

Insurance Examinations

E. Joy Little
Director

(615) 741-1869
joy.little@tn.gov

InsurTech

Hanley Hammond
Insurance Financial Examiner, Special Projects

(615) 253-6223
hanley.hammond@tn.gov

Life & Health Insurance

Stephanie Fagnani
Director, Policy Analysis

(615) 770-1178
stephanie.fagnani@tn.gov

Media Relations/Public Information

Kevin Walters
Communications Director

(615) 253-8941
kevin.walters@tn.gov

Premium Tax

Kim Blaylock
Tax Analyst

(615) 741-1670
kim.blaylock@tn.gov

Property & Casualty - Personal Lines

Zachary Crandall
Manager

(615) 532-6370
zachary.crandall@tn.gov

Rate, Rule and Form Filing - All Lines of Business

Stephanie Fagnani
Director, Policy Analysis

(615) 770-1178
stephanie.fagnani@tn.gov

Receivership

Trey Hancock
Director, Financial Affairs

(615) 741-1504
trey.hancock@tn.gov

Service of Process

Ashley Ligon
Service of Process

(615) 532-5260
service.process@tn.gov

Texas



Cassie Brown
Commissioner
Secretary, Western Zone

Term of Office:

Two-Year Term; Expires
February 1, 2025

Appointed: September 8, 2021

Reappointed: February 3, 2023

Mailing Address

P.O. Box 12030
Austin, TX 78711-2030
United States

Email Address

mediarelations@tdi.texas.gov

Phone Numbers

Main: **(512) 676-6000**
Toll-Free Number: **(800) 578-4677**

Fax Numbers

Main: **(512) 490-1045**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.tdi.texas.gov/>

Make Checks Payable to: Texas Department of Insurance

Cassie Brown was appointed to serve as Texas insurance commissioner by Governor Greg Abbott in September 2021. She is the chief executive of the Texas Department of Insurance (TDI), overseeing the regulation of the second largest insurance market in the nation and the seventh largest in the world. The agency regulates approximately 2,800 companies and more than 700,000 agents and adjusters.

Brown previously served as commissioner of the Division of Workers' Compensation (DWC), having been appointed to the role by Governor Abbott in 2018 and reappointed in 2019 and 2021. Under her leadership, DWC cut customer service hotline hold times to less than 30 seconds, made it easier for system participants to share documents electronically and more securely, and continued to reduce medical costs and increase the number of injured employees returning to work.

Brown has more than 20 years of public service experience and serves on the Executive Women in Texas Government President's Advisory Committee. She was TDI's deputy commissioner for Regulatory Policy where she led the regulation of the forms, rates, and products sold in the Texas insurance market; oversaw the residual markets; assured the adequacy of insurers' loss control programs; and provided inspections and compliance activities related to the state's windstorm market.

Earlier in her career, Brown served as a key advisor to Governor Rick Perry on policy and budget issues including insurance, health regulatory, and workers' compensation. She also served in the administration of Governor George W. Bush.

Brown received a Bachelor of Arts in political science from St. Edward's University and attended the Governor's Executive Development Program at The University of Texas LBJ School of Public Affairs.

Jessica Barta General Counsel	(512) 676-6571
Dan Paschal Chief Deputy Commissioner	(512) 676-6022
Debra Diaz-Lara Deputy Commissioner, Life & Health	(512) 676-6613
Debra Knight State Fire Marshal	(512) 676-6800
Jamie Walker Deputy Commissioner, Financial Regulation	(512) 676-6367
Leah Gillum Deputy Commissioner, Fraud and Enforcement	(512) 676-6357
Mark Worman Deputy Commissioner, Property & Casualty	(512) 676-6671
Melissa Burkhart Deputy Commissioner, Administrative Operations	(512) 676-6609
Randall Evans Deputy Commissioner, Customer Operations	(512) 676-6520

Contact Persons

Administrative Operations

Amy Maddox Chief Financial Officer	(512) 676-6193 amy.maddox@tdi.texas.gov
---------------------------------------	--

Melissa Burkhart Deputy Commissioner, Administrative Operations	(512) 676-6609 melissa.burkhart@tdi.texas.gov
--	--

Agent Testing

Pearson VUE Exam Contractor	(888) 754-7667
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Annual Statement Copies

Annual Statement Room	(512) 676-6885
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Communications

Jennifer Tisdale Communications Director	(512) 676-6022 jennifer.tisdale@tdi.texas.gov
---	--

Complaints Resolution

General Information, Life, Accident, & Health, Property & Casualty	(800) 252-3439
--	----------------

Cindy Wright Consumer Protection, Director	(512) 676-6258 Cindy.Wright@tdi.texas.gov
---	--

Customer Operations

Randall Evans Deputy Commissioner, Customer Operations	(512) 676-6520 Randall.Evans@tdi.texas.gov
---	---

Deposits (Statutory)

Betty Betts Compliance Analyst	(512) 676-6376 betty.betts@tdi.texas.gov
-----------------------------------	---

Enforcement

Leah Gillum
Deputy Commissioner, Fraud and Enforcement

(512) 676-6357
Leah.Gillum@tdi.texas.gov

Mandy Meeseey
Associate Commissioner

(512) 676-6348
Mandy.Meeseey@tdi.texas.gov

Financial Regulation Division

Amy Garcia
Financial Analysis, Associate Commissioner/Chief Analyst

(512) 676-6446
Amy.Garcia@tdi.texas.gov

Vacant
Examinations, Associate Commissioner

Shawn Frederick
Examinations, Chief Examiner - Financial

(512) 676-6832
Shawn.Frederick@tdi.texas.gov

Matthew Tarpley
Examinations, Chief Examiner - Market Conduct

(512) 676-6829
Matthew.Tarpley@tdi.texas.gov

Vane Hugo
Supervisory Interventions, Director

(512) 676-6418
vane.hugo@tdi.texas.gov

Jamie Walker
Deputy Commissioner, Financial Regulation

(512) 676-6367
Jamie.Walker@tdi.texas.gov

General Counsel

Allison Eberhart
Deputy General Counsel

(512) 676-6544
Allison.Eberhart@tdi.texas.gov

Carole Cearley
Legal, Policy Development Counsel, Director

(512) 676-6583
Carole.Cearley@tdi.texas.gov

Margaret Jonon
Legal, Financial Counsel, Director

(512) 676-6565
Margaret.Jonon@tdi.texas.gov

Jessica Barta
General Counsel

(512) 676-6571
jessica.barta@tdi.texas.gov

Government Relations

Dan Paschal
Chief Deputy Commissioner

(512) 676-6022
dan.paschal@tdi.texas.gov

Kenisha Schuster
Associate Commissioner, Government Relations

(512) 676-6958
Kenisha.Schuster@tdi.texas.gov

Human Resources

Cynthia Olivier
Director

(512) 676-6101
Cynthia.Olivier@tdi.texas.gov

Information Technology Services (Data Processing)

Amy Lugo
Director

(512) 676-6031
Amy.Lugo@tdi.texas.gov

Insurance Fraud

Chris Davis
Associate Commissioner

(512) 676-6295
Christopher.Davis@tdi.texas.gov

InsurTech

Rachel Cloyd
Litigation Director

512-676-6349
rachel.cloyd@tdi.texas.gov

Life & Health Division

Debra Diaz-Lara
Deputy Commissioner, Life & Health

(512) 676-6613
Debra.Diaz-Lara@tdi.texas.gov

Rachel Bowden
Regulatory Initiatives Office, Director

(512) 676-6616
Rachel.Bowden@tdi.texas.gov

Mindy Carroll
Business Intelligence Office, Director

(512) 676-6643
Mindy.Carroll@tdi.texas.gov

Colleen Anderson
Managed Care Quality Assurance Office, Director

(512) 676-6413
Colleen.Anderson@tdi.texas.gov

NAIC Liaison

Dan Paschal
Chief Deputy Commissioner

(512) 676-6022
dan.paschal@tdi.texas.gov

Premium Tax (Collected by the Comptroller's Office)

Karen Snyder
Comptroller of Public Accounts

(512) 463-4074

Property & Casualty Division

J'ne Byckovski
Chief Actuary/Director, P&C Division

(512) 676-6694
Jne.Byckovski@tdi.texas.gov

Marianne Baker
Property & Casualty Lines, Director

(512) 676-6714
Marianne.Baker@tdi.texas.gov

Mark Worman
Deputy Commissioner, Property & Casualty

(512) 676-6671
Mark.Worman@tdi.texas.gov

SERFF

Sharalyn Taylor
SERFF Project Manager

(512) 676-6738
Sharalyn.Taylor@tdi.texas.gov

State Fire Marshal

Debra Knight
State Fire Marshal

(512) 676-6800
Fire.Marshall@tdi.texas.gov

Utah



Jon Pike
Commissioner
Western Zone

Term of Office:

At the Pleasure of the Governor;

Confirmed by the Senate

Appointed: January 5, 2021

Confirmed: February 4, 2021

Jon Pike was named Commissioner of the Utah Insurance Department by Governor Spencer J. Cox and began serving on January 5, 2021.

Pike was raised in Salt Lake City and worked in several positions with Intermountain Healthcare since 1990. Prior to his appointment as Commissioner, he worked as the southwest Utah operations director for SelectHealth, the health insurance division of Intermountain Healthcare. Pike's career has focused on physician relations and contracting, broker relations, sales management, and government and community liaison.

He serves as chair of the NAIC's Market Regulation and Consumer Affairs (D) Committee and as a vice chair of the NAIC's Health Insurance and Managed Care (B) Committee. He was a member of the National Association of Healthcare Underwriters and the Utah Association of Healthcare Underwriters for many years prior to becoming Commissioner.

In 2007, Pike was elected to the St. George City Council and in 2013 he was elected mayor of St. George. He currently serves in his community as vice chair of the Southern Utah Performing Arts Center Foundation board and as a board member of the Southwest Symphony and Encircle Utah (St. George). He previously served on the boards of Utah Tech University, Dixie Technology College, the Washington County Water Conservancy District, and as the president of the Utah League of Cities and Towns.

Pike earned a bachelor's degree in finance from the University of Utah and an MBA from Westminster College. Pike loves singing, playing the piano, organ, and guitar, as well as water and snow skiing, motorcycling and walking or biking on St. George's many trails. He and his wife Kristy have five children and six grandchildren (with twins on the way!).

Main

Utah Insurance Department
4315 S. 2700 West
Suite 2300
Taylorsville, UT 84129
United States

Phone Numbers

Main: **(801) 957-9200**

Toll-Free Number (In-state only): **(800) 439-3805**

Fraud: **(801) 468-0233**

Fax Numbers

Main: **(385) 465-6047**

Fraud: **(801) 538-2878**

Office Hours: 8:00 a.m.- 5:00 p.m., Monday-Friday

Website: <https://insurance.utah.gov/>

Make Checks Payable to: Premium Taxes: State Tax Commission; Department Fees: Utah Insurance Department

Armand Glick Director, Fraud	(801) 468-0248
Cliff Tomlinson Director, Information Technology	(801) 967-4644
Jake Garn Director, Chief Financial Examiner	(801) 957-9257
Jennifer Heaps Executive Assistant to Commissioner	801-957-9320
Patrick Lee Director, Finance & Administrative Services	(801) 957-9220
Reed Stringham Deputy Commissioner	(801) 957-9325
Ryan Jubber Health Actuary	(801) 957-9294
Shelley Wiseman Director, Health and Life Division	(801) 957-9296
Tanji Northrup Deputy Commissioner	(801) 957-9320
Tomasz Serbinowski Actuary	(801) 957-9324
Tracy Klausmeier Director, Property and Casualty	(801) 957-9308
Travis Wegkamp Director, Captives	(801) 957-9235

Contact Persons

Captive

Travis Wegkamp Director, Captives	(801) 957-9235 twegkamp@utah.gov
Mark Wiedeman Audit Manager	(801) 957-9236 mwiedeman@utah.gov

Department Counsel

Perri Babalis Assistant Attorney General	(801) 718-1270 pbabalis@utah.gov
---	-------------------------------------

Fees

Patrick Lee Director, Finance & Administrative Services	(801) 957-9220 pwlee@utah.gov
--	----------------------------------

Financial

Jake Garn Director, Chief Financial Examiner	(801) 957-9257 jwgarn@utah.gov
Vacant Deputy Director Financial Regulation & Licensing	
Weimei Ye Annual Statements	(801) 957-9268 wye@utah.gov

Karen Gholston
Deposits

(801) 957-9258
kgholston@utah.gov

Fraud

Armand Glick
Director, Fraud

(801) 468-0248
aglick@utah.gov

Health & Life

Heidi Clausen
Assistant Director, Rate and Forms

(801) 957-9278
hclausen@utah.gov

Ryan Jubber
Health Actuary

(801) 957-9294
rjubber@utah.gov

Michelle White
Assistant Director, Consumer Services

(801) 957-9295
mmwhite@utah.gov

Shelley Wiseman
Director, Health and Life Division

(801) 957-9296
swiseman@utah.gov

Information Technology

Cliff Tomlinson
Director, Information Technology

(801) 967-4644
ctomlinson@utah.gov

Legislative

Reed Stringham
Deputy Commissioner

(801) 957-9325
rmstringham@utah.gov

Tanji Northrup
Deputy Commissioner

(801) 957-9320
tnorthrup@utah.gov

Licensing

Randy Overstreet
Manager, Producer Licensing

(801) 957-9245
roverstreet@utah.gov

Jay Sueoka
Manager, Company Licensing

(801) 957-9253
jsueoka@utah.gov

Media Relations/Public Information

Steve Gooch
Public Information Officer

(801) 957-9322
sgooch@utah.gov

Premium Tax

Utah State Tax Commission
<https://tax.utah.gov>

(801) 297-7986

Property & Casualty

Tracy Klausmeier
Director, Property and Casualty

(801) 957-9308
tklausmeier@utah.gov

Title Market Conduct Examiner
Adam Martin

(801) 957-9309
gmartin@utah.gov

Surplus Lines

Sylvia Bruno
Director, Surplus Lines Association of Utah

(801) 944-0114
sbruno@slaut.org

Tax Commission

Tyler McInotsh
Tax Compliance Agent

(801) 297-7705
tcmcintosh@utah.gov

Vermont



Kevin Gaffney
Commissioner
Vice Chair, Northeast Zone

Kevin Gaffney was appointed Commissioner of the Vermont Department of Financial Regulation (DFR) effective July 8, 2022.

Commissioner Gaffney serves as technical expert for the Vermont Insurance Division on a variety of insurance issues, assisting with the development of departmental positions expressed through regulations, bulletins, or filing requirements. He also assists with bill analysis and testimony during the legislative session. He has been a key participant in several legislative summer studies that the DFR conducted, including one on credit for personal insurance and one on workers' compensation insurance. He also serves on Gov. Phil Scott's Workers' Compensation Insurance and Logger Safety Task Force.

Commissioner Gaffney was previously appointed Deputy Commissioner of Insurance by Gov. Scott in March 2019. Prior to that appointment, he worked as Director in the Rates & Forms section of the Vermont Insurance Division for more than 12 years. He has been responsible for rate and form analysis, as well as monitoring competition in the marketplace while leading the Rates & Forms Analysis team. Additionally, he has served as Director of the Producer & Individual Licensing section and as Director of Market Regulation.

Prior to working for Vermont, Commissioner Gaffney spent 23 years in various marketing, underwriting, and product management positions in Connecticut and Vermont. He began his insurance career in Connecticut as a multi-line (property/casualty [P/C] and life and health) insurance agent.

Commissioner Gaffney is a graduate of John Jay College (Manhattan, NY).

Term of Office:
Appointed, Biennially by the
Governor with the Advice and
Consent of the Senate
Appointed: May 17, 2022
(interim)
Reappointed: July 8, 2022

Main

Vermont Department of Financial Regulation
89 Main Street
Montpelier, VT 05620-3101
United States

Email Address

dfr.pubinfo@vermont.gov

Phone Numbers

Main: **(802) 828-3301**
Captive Section: **(802) 828-3304**
Commissioner: **(802) 828-1919**

Fax Numbers

Main: **(802) 828-3306**
Captive Section: **(802) 828-3460**

Office Hours: 7:45 a.m.-4:30 p.m., Monday-Friday

Website: <https://dfr.vermont.gov/>

Make Checks Payable to: Premium Taxes: Commissioner of Taxes; Dept. Fees: Dept. of Financial Regulation

Anna VanFleet Director of Rates and Forms - Life & Health	(802) 828-4843
Christine Brown Director of Captives	(802) 863-3831
Dan Petterson Director of Captive Financial Examinations	(802) 828-3304
Emily Brown Deputy Commissioner of Insurance	(802) 828-4871
Emily Kisicki Director of Policy	(802) 828-2904
Karen Ducharme Insurance Examinations Director	(802) 828-1959
Karla Nuissl Director of Market Regulation and Consumer Services	(802) 828-2910
Mary Block Director of Insurance Regulation	(802) 622-4146
Rosemary Raszka Director of Rates and Forms - Property & Casualty	(802) 828-1686
Sandy Bigglestone Deputy Commissioner of Captives	(802) 828-4854
Sheila Grace General Counsel	(802) 828-1425
Vacant	

Contact Persons

Agent and Broker Licensing, Examinations and Fees

Calley Rock (802) 828-2370
Assistant Director of Producer Licensing

Annual Statements

Lisa Messier (802) 828-4844
Insurance Examiner

Consumer Complaints and Inquires

Brenda Clark (802) 828-4886
Consumer Complaints Administrator

Deposits

Mike Pieciak (802) 828-2301
State Treasurer

Fees - Company Licensing

Paige Coolbeth (802) 828-2470
Insurance Examiner

Fees - Rate and Form Filing Fees (Life & Health and Property & Casualty)

Jessica Sherpa (802) 828-2908
Rates and Forms Analyst

Insurance Rates and Forms - Life & Health

Anna VanFleet (802) 828-4843
Director of Rates and Forms - Life & Health
anna.vanfleet@vermont.gov

Insurance Rates and Forms - Property & Casualty

Rosemary Raszka (802) 828-1686
Director of Rates and Forms - Property & Casualty
rosemary.raszka@vermont.gov

InsurTech

Emily Brown (802) 828-4871
Deputy Commissioner of Insurance
emily.brown@vermont.gov

Market Regulation

Karla Nuiszl (802) 828-2910
Director of Market Regulation and Consumer Services
karla.nuiszl@vermont.gov

Media Relations/Public Information

Victoria Hudson (802) 828-4872

NAIC Liaison

Thomas Taylor (802) 828-4842
Executive Assistant to the Deputy Commissioner of Insurance

Premium Tax

Contact (802) 828-2551
Department of Taxes

Receivership

Emily Brown (802) 828-4871
Deputy Commissioner of Insurance
emily.brown@vermont.gov

Virgin Islands



Tregenza A. Roach
Lieutenant
Governor/Commissioner
Southeast Zone

Term of Office:
Four Years

Elected:
November 20, 2018
Re-elected: November 8, 2022

Lieutenant Governor Tregenza A. Roach is a proud Virgin Islander who has served the people of this Territory in each branch of Government.

He earned a B.A. in Journalism from the University of Missouri and a J.D. from the University of Connecticut School of Law. While attending law school, he clerked in the Office of the Governor's Legal Counsel, the Office of the U.S. Attorney, and the Territorial Court of the Virgin Islands. Upon graduating, he worked in the Territorial Court's Civil and Family divisions and in private practice. He has been a member of the Virgin Islands Bar since 1991.

Roach began his career in public service as Legal Counsel to the Commissioner of Education, where he served for more than eight years before being selected as Executive Director of the Board of Education. In 2006, he was selected by the University of the Virgin Islands (UVI) to lead a program of public education in support of the Fifth Constitutional Convention. During this consultancy, he served as the Coordinator/Researcher of the Constitution 2008. He also represented UVI at United Nations (UN) Decolonization Seminars in Grenada and Indonesia. Although the UVI project ended in 2008, the UN qualified Roach as an expert on constitutional development processes in the U.S. territories and invited him on his own merits to a third Decolonization Seminar in St. Kitts in 2009.

He joined the UVI adjunct faculty from 1999 to 2012, teaching courses in the Humanities and a Constitutional Law course in the education graduate program. Other UVI projects, include the Legacy Report of President Emeritus LaVerne E. Ragster, Ph.D., a major environmental project with the U.S. EPA, launch of the Center for the Study of Spirituality and Professionalism, and Editor in Chief of its award-winning international literary journal.

Roach was elected to the 30th-32nd legislatures as a staunch advocate for education, the environment, and the youth and elderly of the Territory. He was nominated to the Education and the Law, Criminal Justice and Public Safety committees of the National Conference of State Legislatures (NCSL) and instrumental in the 2014 adoption of a resolution supporting full citizenship rights for those living in the Territory. In 2016, he presented a similar resolution that resulted in a full NCSL conference session devoted to the affairs of the remaining U.S. territories.

Main

U.S. Virgin Islands Division of Banking, Insurance and Financial
Regulation
5049 Kongens Gade
St. Thomas, VI 00802
United States

Phone Numbers

St. Thomas Office: **(340) 774-2991**
St. Croix Office: **(340) 773-6449**

Fax Numbers

St. Thomas Office: **(340) 774-6953**
St. Croix Office: **(340) 719-3801**

Office Hours: 8:00 a.m.-5:00 p.m. (Atlantic Standard), Monday-Friday

Website: <https://ltg.gov.vi/departments/banking>

Make Checks Payable to: Government of the U.S. Virgin Islands

Ashton Bertrand Chief Other Financial Services (Captives)	(340) 773-6459
Chief of Licensing Leonilda Jarvis	(340) 774-7166
Glendina Matthew Assistant Director/Legal Counsel	(340) 773-6459
Gwendolyn Hall Brady Director, Division of Banking, Insurance and Financial Regulation	(340) 774-7166
Leonilda Jarvis Medicare Coordinator and SHIP Director	(340) 774-7166
Suzette Richards Legal Counsel	(340) 773-6459
Vacant Regulatory Analyst	(340) 773-6459
Valecia Patrick Morris Financial Service Examiner	valecia.patrick@lgo.vi.gov

Contact Persons

Annual Statements

Beryl Freeman (340) 774-7166
Administrative Assistant

Vanessa Richards (340) 774-7166
Financial Services Examiner

Juliette Daniel (340) 774-7166
Financial Services Examiner

Consumer Complaints

Valecia Patrick Morris valecia.patrick@lgo.vi.gov
Financial Service Examiner

Examinations - Financial/Market Conduct

Valecia Patrick Morris valecia.patrick@lgo.vi.gov
Financial Service Examiner

I-SITE DP Coordinator

Lance Mckay (340) 774-7166
Director, Information Technology

Legal Counsels

Glendina Matthew (340) 773-6459
Assistant Director/Legal Counsel glendina.matthew@lgo.vi.gov

Suzette Richards (340) 773-6459
Legal Counsel

Licensing/Fees

Beryl Freeman (340) 774-7166
Administrative Assistant

Medicare Supplement

Leonilda Jarvis (340) 774-7166
Medicare Coordinator and SHIP Director

NAIC Liaison

Gwendolyn Hall Brady (340) 774-7166
Director, Division of Banking, Insurance and Financial Regulation

Annice F. Canton (340) 693-6194
Executive Assistant annice.canton@lgo.vi.gov

Premium Taxes

Vanessa Richards (340) 774-7166
Financial Services Examiner

Juliette Daniel (340) 774-7166
Financial Services Examiner

Rate Filing

Martin G. Emanuel (340) 774-7166
Financial Services Examiner

Surplus Lines

Zaire Burns-Olive (340) 774-7166
Financial Services Examiner

Virginia



Scott A. White
Commissioner
NAIC Vice President
Southeast Zone

Term of Office:
At the Pleasure of the State
Corporation Commission
Appointed: January 1, 2018

Main

Virginia Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218
United States

Email Address

bureauofinsurance@scc.virginia.gov

Phone Numbers

Main: **(804) 371-9741**
Toll-Free Number: **(877) 310-6560**

Fax Numbers

Commissioner: **(804) 371-9873**
Assessment Unit/Surplus Lines: **(804) 371-9821**
Agent Investigations: **(804) 371-5661**
Agent Licensing: **(804) 371-9290**
Financial Regulation Division: **(804) 371-9511**
Life & Health Division: **(804) 371-9944**
Life & Health Consumer Services: **(804) 371-9944**
Life & Health Market Conduct: **(804) 371-9944**
Property & Casualty Division: **(804) 371-9396**
Property & Casualty Consumer Services: **(804) 371-9349**

Office Hours: 8:15 a.m. - 5:00 p.m. ET, Monday - Friday

Website: <http://www.scc.virginia.gov>

Make Checks Payable to: Fees – State Corporation Commission; Insurance Assessments – Treasurer of Virginia

Scott A. White was appointed Commissioner of the Virginia State Corporation Commission's Bureau of Insurance in 2018. He was elected NAIC Vice President in December 2023.

White joined the Bureau as a research analyst in 1998. From 1999 until 2011, he worked as an attorney advising the Bureau on all major insurance regulatory and compliance matters. In 2011 he became head of the Commission's financial services legal division, expanding his practice areas to include securities and banking.

At the NAIC, White has chaired the Financial Condition (E) Committee, the Long-Term Care Insurance (EX) Task Force, and the Southeast Zone. He is a member of the International Association of Insurance Supervisors (IAIS) Executive Committee, Macroprudential Committee, and Insurance Capital Standard Task Force.

White earned a Bachelor of Arts degree from the University of Virginia and a law degree from the University of Missouri. He and his wife, Jodi, have two grown daughters.

Jacky Small
Assistant to Commissioner

(804) 371-9787

Vacant
BOI Manager

Contact Persons

Administration

Wanda Evans
Manager, Administration

(804) 371-9098

wanda.evans@scc.virginia.gov

Agent Regulation Division

Juan Rodriguez
Chief, Agent Regulation

(804) 371-9930

Juan.Rodriguez@scc.virginia.gov

Angela Crooker
RESA Manager

(804) 371-9674

angela.crooker@scc.virginia.gov

Richard Tozer
Deputy Commissioner

(804) 786-9525

richard.tozer@scc.virginia.gov

Lee Wietz
Supervisor, P&C Agent Investigations

(804) 371-9593

lee.wietz@scc.virginia.gov

Chuck Marshall
Supervisor, Life & Health Agent Investigations

(804) 371-9990

chuck.marshall@scc.virginia.gov

Automated Systems

Vicki Ayers
Chief, Automated Systems & Revenue Management

(804) 371-9115

vicki.ayers@scc.virginia.gov

Vacant
Manager, Tax

Commissioner's Office

Jacky Small
Assistant to Commissioner

(804) 371-9787

Jacky.Small@scc.virginia.gov

Vacant
BOI Manager

Consumer Outreach

Marly Santoro
NAIC Liaison/Outreach and Education Manager

(804) 371-9389

consumeroutreach@scc.virginia.gov

Financial Regulation Division

Jennifer Blizzard
Supervisor, Property & Casualty Exams

(804) 371-9167

jennifer.blizzard@scc.virginia.gov

Doug Stolte
Deputy Commissioner

(804) 371-9397

doug.stolte@scc.virginia.gov

Vacant
Chief Financial Analyst

Kevin Knight
Supervisor, HMOs, Prepaid, GSIs & Liability Pool

(804) 371-9175

kevin.knight@scc.virginia.gov

Craig Chupp
Supervisor, Life Actuarial

(804) 371-9131

craig.chupp@scc.virginia.gov

Connie Duong
Supervisor, Financial Analysis - Domestic

(804) 371-9901
connie.duong@scc.virginia.gov

Stephen Thomas
Manager, Financial Analysis - Non-Domestic

(804) 371-9161
stephen.thomas@scc.virginia.gov

Michael S. Smith
Manager, Company Licensing

(804) 371-9667
michael.s.smith@scc.virginia.gov

Ken Campbell
Supervisor, Life, Accident & Health Exams

(804) 371-9226
ken.campbell@scc.virginia.gov

Greg Chew
Chief Financial Analyst

(804) 371-9214
greg.chew@scc.virginia.gov

Daryl Hepler
Supervisor, Company Licensing Regulatory Compliance

(804) 371-9999
daryl.hepler@scc.virginia.gov

General Counsel

Donnie Kidd
General Counsel

(804) 371-9671
donnie.kidd@scc.virginia.gov

InsurTech

Rebecca Nichols
Deputy Commissioner, Strategy, Data & Cyber Initiatives

(804) 371-9331
Rebecca.Nichols@scc.virginia.gov

Eric Lowe
Chief, Data Analytics & Cyber Initiatives

(804) 371-9628
eric.lowe@scc.virginia.gov

Life & Health Division

Julie Blauvelt
Deputy Commissioner

(804) 371-9865
julie.blauvelt@scc.virginia.gov

Jackie Myers
Chief, Consumer Assistance

(804) 371-9630
jackie.myers@scc.virginia.gov

Greg Smith
Manager, Health Rates

(804) 371-9348
greg.smith@scc.virginia.gov

Elsie Andy
Manager, Health, Life and Annuity

(804) 371-9072
elsie.andy@scc.virginia.gov

Sharon Holston
Manager, Plan Management & ACA Forms

(804) 371-9153
sharon.holston@scc.virginia.gov

Todd Bryant
Manager, Managed Care Ombudsman

(804) 371-9760
ombudsman@scc.virginia.gov

Julie Fairbanks
Chief, Market Regulation

(804) 371-9385
julie.fairbanks@scc.virginia.gov

Bryan Wachter
Manager, Market Conduct - Health

(804) 371-9745
bryan.wachter@scc.virginia.gov

Kim Naoroz
Manager, External Appeals

(804) 371-9913
kim.naoroz@scc.virginia.gov

Melissa Gerachis
Manager, Market Analysis

(804) 371-9880
melissa.gerachis@scc.virginia.gov

Michelle McNamee
Manager, Consumer Services

(804) 371-9194
michelle.mcnamee@scc.virginia.gov

Media Relations

Andy Farmer
Director, Information Resources

(804) 371-9141
andy.farmer@scc.virginia.gov

NAIC Liaison

Marly Santoro
NAIC Liaison/Outreach and Education Manager

(804) 371-9389
consumeroutreach@scc.virginia.gov

Policy Compliance Division

Vacant
Deputy Commissioner

(804) 786-3366

Property & Casualty Division

Jessica Baggarley
Manager, Personal Lines

(804) 371-9190
Jessica.Baggarley@scc.virginia.gov

Lee Ann Robertson
Manager, Commercial Casualty

(804) 371-9003
leeann.robertson@scc.virginia.gov

Zuhairah Tillinghast
Deputy Commissioner

(804) 371-9230
zuhairah.tillinghast@scc.virginia.gov

Vacant
Chief Insurance Market Examiner

William Felvey
Manager, Consumer Services

(804) 371-9732
william.felvey@scc.virginia.gov

Andrea Baytop
Manager, Market Conduct

(804) 371-9547
andrea.baytop@scc.virginia.gov

Washington



Mike Kreidler
Commissioner
Western Zone

Term of Office:
Four years

Elected:
November 7, 2000
Re-elected: November 2, 2004,
November 4, 2008, November 6,
2012, November 8, 2016,
November 3, 2020

Main

Washington State Office of the Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255
United States

Phone Numbers

Main: **(360) 725-7000**
Insurance Consumer Hotline: **(800) 562-6900**
Tumwater Office: **(360) 725-7000**
Seattle Office: **(206) 464-6263**
Olympia Office: **(360) 725-7100**
Criminal Investigations (Anti-fraud): **(360) 586-2566**

Fax Numbers

Main: **(360) 586-3535**
Tumwater Office: **(360) 664-2782**
Seattle Office: **(206) 587-4244**
Olympia Office: **(360) 586-3535**
Criminal Investigations (Anti-fraud): **(360) 586-2574**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.insurance.wa.gov/>

Make Checks Payable to: Insurance Commissioner

Contact Persons

Company Supervision Division

Mike Kreidler is Washington State's eighth Insurance Commissioner. He was first elected in November 2000 and re-elected to a sixth term in November 2020. He has earned a reputation as a staunch advocate for consumer protection and a fair and balanced regulator of Washington's diverse insurance markets.

Kreidler earlier served in the state legislature and the United States Congress. He was a member of the Northwest Power Planning Council and a regional director for the United States Department of Health and Human Services.

A doctor of optometry, Kreidler practiced at Group Health Cooperative of Puget Sound for 20 years. He has a master's degree in Public Health from UCLA and was a founding director of a community bank. He retired as a lieutenant colonel from the United States Army Reserve in 2003 with 20 years of service.

Of the current NAIC membership, Kreidler is the longest-serving insurance commissioner in the United States. He was honored in 2009 with the "Excellence in Consumer Advocacy Award" presented by consumer advisors to the NAIC, and with the "2010 Leadership Award" by the Statewide Poverty Action Network.

Vacant
Chief Market Conduct Examiner

Ron Pastuch
Holding Company Manager

(360) 725-7211
ron.pastuch@oic.wa.gov

John Haworth
Deputy Commissioner/Company Supervision

(360) 725-7223
john.haworth@oic.wa.gov

John Kelcher
Chief Market Analyst

(360) 725-7216
john.kelcher@oic.wa.gov

Vacant
Assistant Chief Examiner

Tarik Subbagh
Chief Financial Examiner

(206) 389-2906
tarik.subbagh@oic.wa.gov

Steve Drutz
Chief Financial Analyst

(360) 725-7209
steve.drutz@oic.wa.gov

Jason Carr
Company Licensing & Compliance Manager

(360) 725-7193
jason.carr@oic.wa.gov

Consumer Advocacy Program

Josh Martinsen
Property & Casualty

(360) 725-7239
josh.martinsen@oic.wa.gov

Jeannie Lockhart
Life & Health

(360) 725-7243
Jeannie.Lockhart@oic.wa.gov

Melissa Kershner
Consumer Advocacy Manager

(360) 725-7095
Melissa.Kershner@oic.wa.gov

Consumer Protection Division

Todd Dixon
Deputy Commissioner/Consumer Protection

(360) 725-7262
todd.dixon@oic.wa.gov

Jeff Baughman
Producer Licensing & Oversight Program Manager

(360) 725-7156
jeff.baughman@oic.wa.gov

Ari Laguna-Antu
Continuing Education

(360) 725-7649
Ari.LagunaAntu@oic.wa.gov

Criminal Investigations Unit (Anti-fraud)

Bruce Lantz
CIU Director

(360) 586-2577
bruce.lantz@oic.wa.gov

Executive Division

Stephanie Marquis
Public Affairs Director

(360) 725-7051
stephanie.marquis@oic.wa.gov

Jim Odiorne
Chief Deputy Commissioner

jim.odiorne@oic.wa.gov

Vacant
Executive Assistant to Commissioner

Michael Marchand
Deputy Commissioner/Public Affairs

(360) 725-7052
michael.marchand@oic.wa.gov

Katie Bennett
Human Resources Director

(360) 725-7013
katie.bennett@oic.wa.gov

Jenny Kropelnicki
Executive Assistant to Chief Deputy

(360) 725-7104
jenny.kropelnicki@oic.wa.gov

InsurTech

Ned Gaines
Deputy Commissioner, Rates, Forms & Provider Networks

(360) 725-7126
ned.gaines@oic.wa.gov

Legal Affairs and Investigations Division

Charles Malone
Deputy Commissioner/Legal Affairs and Investigations

(360) 725-7050
charles.malone@oic.wa.gov

Tyler Robbins
Investigations Manager

(360) 725-7044
tyler.robbins@oic.wa.gov

NAIC Liaison

Jenny Kropelnicki
Executive Assistant to Chief Deputy

(360) 725-7104
jenny.kropelnicki@oic.wa.gov

Operations Division

Stacey Warick
Chief Financial Officer

(360) 725-7030
stacey.warick@oic.wa.gov

Paul Gronka
Application Services Manager

(360) 725-7017
paul.gronka@oic.wa.gov

Nabila Gomes
Deputy Commissioner/Operations

(360) 725-7007
nabila.gomes@oic.wa.gov

Policy and Legislative Affairs Division

Jay Bruns
Senior Climate Advisor

(360) 725-9651
jay.bruns@oic.wa.gov

Jane Beyer
Senior Health Policy Advisor

(360) 725-7043
jane.beyer@oic.wa.gov

David Forte
Senior Property & Casualty Policy Advisor

(360) 725-7268
david.forte@oic.wa.gov

Bryon Welch
Deputy Commissioner/Policy and Legislative Affairs

(360) 725-7037
bryon.welch@oic.wa.gov

Bryon Welch
Legislative Liaison

(360) 725-7037
bryon.welch@oic.wa.gov

Public Affairs

Michael Marchand
Deputy Commissioner/Public Affairs

(360) 725-7052
michael.marchand@oic.wa.gov

Rates, Forms, and Provider Networks Division

Lichiou Lee
Chief Actuary, Actuarial Services, Life & Health

(360) 725-7128
lichiou.lee@oic.wa.gov

Eric Slavich
Actuarial Services, Property & Casualty Manager

(360) 725-7137
eric.slavich@oic.wa.gov

Ned Gaines
Deputy Commissioner, Rates, Forms & Provider Networks

(360) 725-7126
ned.gaines@oic.wa.gov

Heather Shimoji
Health Forms Manager

(360) 725-7119
Heather.shimoji@oic.wa.gov

Jennifer Kreidler
Provider Networks Oversight Manager

(360) 725-7127
jennifer.kreitler@oic.wa.gov

Statewide Health Insurance Benefits Advisors (SHIBA) Program

Tim Smolen
SHIBA Manager

(360) 725-7091

tim.smolen@oic.wa.gov

West Virginia



Allan L. McVey
Commissioner
Southeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: September 22, 2021

Allan L. McVey was appointed West Virginia Insurance Commissioner by Governor Jim Justice on March 21, 2017. He was then appointed by the Governor to serve as Cabinet Secretary of the West Virginia Department of Administration in January 2019. He served in that position until his reappointment as West Virginia Insurance Commissioner effective September 22, 2021.

Commissioner McVey is responsible for the regulation of the insurance market, as well as protection of insurance consumers. He believes in the mission of the West Virginia Insurance Commissioner's office of promoting a competitive and solvent insurance market with adequate consumer protection by fairly and consistently administering the insurance laws of West Virginia.

Prior to his appointment in 2017, Commissioner McVey was a licensed insurance agent who served in several capacities during his long tenure in the insurance industry in West Virginia. His experience includes a position as a medical claims examiner with the West Virginia Workers' Compensation Fund, underwriter with a large national insurance company and since 1976 a licensed insurance agent and broker with several firms, both local and national. His latest assignment included both sales and management of the West Virginia operations for a large national insurance brokerage firm.

Commissioner McVey earned a Bachelor of Science, Business Administration degree from West Virginia State University and has several post-graduate insurance designations.

Main

West Virginia Offices of the Insurance Commissioner
P.O. Box 50540
Charleston, WV 25305-0540
United States

Email Address

OICConsumerServices@wv.gov

Phone Numbers

Main: **(304) 558-3354**
Toll-Free Number (In-state only): **(888) 879-9842**

Fax Numbers

Main: **(304) 558-0412**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.wvinsurance.gov/>

Make Checks Payable to: Premium Taxes and Dept. Fees: WV Insurance Commissioner

Debbie Hughes
Director, Administrative Services

(304) 414-8400

Erin Hunter
General Counsel

(304) 414-8400

Janice Hemmelgarn
Executive Assistant

(304) 414-8486

Melinda Kiss
Assistant Commissioner - Finance

(304) 414-8488

Contact Persons

Accounting Services

Cheri Harpold
Chief Financial Officer

(304) 414-8470
cheri.a.harpold@wv.gov

Administrative Services

Debbie Hughes
Director, Administrative Services

(304) 414-8400
debbie.m.hughes@wv.gov

Consumer Advocacy

Dennis Garrison
Director, Consumer Advocacy

(304) 414-8040
dennis.garrisonIII@wv.gov

Consumer Services

Consumer Services & Inquiries

(304) 558-3386
OICConsumerServices@wv.gov

Executive Division

Melinda Kiss
Assistant Commissioner - Finance

(304) 414-8488
melinda.a.kiss@wv.gov

Financial Examinations

Mary Jo Lewis
Director, Financial Conditions Unit and Chief Examiner

(304) 414-8010
mary.j.lewis@wv.gov

Information Systems/Record Management

Mike Farren
Information Systems Manager III

(304) 414-5333
mike.k.farren@wv.gov

Insurance Inspector General

Kirby Stickler
Insurance Inspector General

(304) 414-8444
kirby.s.stickler@wv.gov

InsurTech

Joylynn Fix
Director, Life & Health

(304) 414-8035
joylynn.fix@wv.gov

Legal Division

Jeff Black
Associate Counsel, Attorney Supervisor, Compliance and
Enforcement

(304) 558-0401
jeffrey.c.black@wv.gov

Victor Mullins
Associate Counsel-Legislation/Rules

(304) 558-0401
victor.a.mullins@wv.gov

Gregory A. Elam
Associate Counsel-Fraud Prosecution

(304) 414-8024
greg.a.elam@wv.gov

Licensing and Education (Agent/Agency Licensing, Education and Fees)

Rob Grishaber
Director, Agents Licensing and Education

(304) 558-0610
robert.e.grishaber@wv.gov

Life & Health Insurance

Joylynn Fix
Director, Life & Health

(304) 414-8035
joylynn.fix@wv.gov

Media Relations/Public Information

Erin Hunter
General Counsel

(304) 414-8400
erin.k.hunter@wv.gov

NAIC Liaison

Janice Hemmelgarn
Executive Assistant

(304) 414-8486
janice.l.hemmelgarn@wv.gov

Premium Taxes

Rhonda Hartwell
Financial Reporting Manager

(304) 414-8467
rhonda.c.hartwell@wv.gov

Property & Casualty Insurance

Ellen Potter
Director, Property & Casualty

(304) 414-8480
Ellen.J.Potter@wv.gov

Statistical Reporting

Juanita Wimmer
Insurance Market Analyst

(304) 414-8491
juanita.d.wimmer@wv.gov

Workers' Compensation

Angela Shepherd
Director, Workers' Compensation Employer Accounts and Claims
Services

(304) 414-7740
angela.h.shepherd@wv.gov

Workers' Compensation - Board of Review

Nick Casey
Chair, Board of Review

(304) 558-5230
Nick.Casey@wv.gov

Wisconsin



Nathan Houdek
Commissioner
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: January 2, 2022

Reappointed: January 2023

Nathan Houdek was appointed as Wisconsin's Insurance Commissioner by Gov. Tony Evers in January 2022. He previously served as Deputy Commissioner of Insurance for three years under former Commissioner Mark Afable.

Commissioner Houdek serves as the state's chief regulator of insurance and oversees the operations of the Office of the Commissioner of Insurance (OCI). He is also chair of the Injured Patients and Families Compensation Fund (IPFCF), which is governed by the Board of Governors. Additionally, he is a member of the Wisconsin Retirement Board and the board of directors for the Wisconsin Insurance Security Fund, the state's guaranty fund.

Having spent more than 20 years working in state legislative and regulatory affairs, Commissioner Houdek has extensive experience finding solutions to complex public policy and regulatory challenges across all lines of insurance. He has held several senior-level roles in the public and private sectors, including serving as a principal at one of Wisconsin's largest public affairs and business consulting firms and as chief of staff to a former minority leader in the Wisconsin State Senate.

As a member of the National Association of Insurance Commissioners (NAIC), Commissioner Houdek is chair of the Financial Condition (E) Committee, the Accelerated Underwriting (A) Working Group, and the Health Innovations (B) Working Group. Additionally, he is a member of the Life Insurance and Annuities (A) Committee and various task forces and working groups. He is also vice chair of the Governance Committee of the Interstate Insurance Product Regulation Commission (Compact).

Commissioner Houdek earned a master of business administration and a bachelor's degree from the University of Wisconsin-Madison (Madison, WI). He is actively involved with the Madison Public Library Foundation.

Main

Wisconsin Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873
United States

Email Address

ocicomplaints@wisconsin.gov

Phone Numbers

Main: **(608) 266-3586**

Toll-Free Number (In-state only): **(800) 236-8517**

State Life Insurance Fraud: **(800) 562-5558**

Hearing/Speech Impaired: **(608) 226-3586**

Fax Numbers

Main: **(608) 266-9935**

Office Hours: 7:45 a.m.-4:30 p.m., Monday-Friday

Website: <https://oci.wi.gov>

Make Checks Payable to: State of Wisconsin, Commissioner of Insurance

Mailing Address for Agent Licensing

Wisconsin Office of the Commissioner of Insurance
P.O. Box 7872
Madison, WI 53707-7872
United States

Amy J. Malm Administrator, Division of Financial Regulation	(608) 261-8562
Kristina Thole Director, Office of Administrative Services	(608) 261-8566
Lauren Van Buren Chief Legal Counsel	(608) 261-8283
Nathan Houdek Commissioner	(608) 266-2493
Rebecca Easland Deputy Commissioner	(608) 264-8126
Rebecca Rebholz Administrator, Division of Market Regulation & Enforcement	(608) 264-8111
Sarah Smith Director of Public Affairs	(608) 267-9460
Vacant Director, Office of Operational Management	

Contact Persons

Agent Licensing

Melody Esquivel Insurance Program Manager, Agent Licensing Section	(608) 264-8132 melody.esquivel@wisconsin.gov
---	---

Annual Statement and Company Licensing

Mary Sue Gilardi Records Management Supervisor	(608) 266-0091 marysue.gilardi@wisconsin.gov
---	---

Consumer Complaints and Inquiries

Christina Keeley Chief, Consumer Affairs Section	(608) 267-3868 christina.keeley@wisconsin.gov
---	--

Consumer Counseling Program for Seniors

Vicki Buchholz Medigap Coordinator	(608) 246-7016 boaltc@wisconsin.gov
---------------------------------------	--

Continuing Education

Melody Esquivel Insurance Program Manager, Agent Licensing Section	(608) 264-8132 melody.esquivel@wisconsin.gov
---	---

Department Counsel

Lauren Van Buren Chief Legal Counsel	(608) 261-8283 lauren.vanburen@wisconsin.gov
---	---

Deposits

Mary Sue Gilardi Records Management Supervisor	(608) 266-0091 marysue.gilardi@wisconsin.gov
---	---

Examinations - Agent

Melody Esquivel Insurance Program Manager, Agent Licensing Section	(608) 264-8132 melody.esquivel@wisconsin.gov
---	---

Examinations - Financial

Kristin Forsberg Chief, Section I, Division of Financial Regulation	(608) 266-9896 kristin.forsberg@wisconsin.gov
--	--

Aaron Kenseth
Chief, Section II, Division of Financial Regulation

(608) 267-4385
aaron.kenseth@wisconsin.gov

Elena Vetrina
Chief, Section III, Division of Financial Regulation

(608) 266-0105
elena.vetrina@wisconsin.gov

Karl Albert
Chief, Section IV, Division of Financial Regulation

Amy J. Malm
Administrator, Division of Financial Regulation

(608) 261-8562
amy.malm@wisconsin.gov

Examinations - Market Conduct

Rebecca Rebholz
Administrator, Division of Market Regulation & Enforcement

(608) 264-8111
rebecca.rebholz@wisconsin.gov

Fees - Agents

Melody Esquivel
Insurance Program Manager, Agent Licensing Section

(608) 264-8132
melody.esquivel@wisconsin.gov

Fees - Companies

Suzanne Vinmans
License Permit Program Associate, Support Section

(608) 266-9891
suzanne.vinmans@wisconsin.gov

Health and Life Insurance

Christina Keeley
Chief, Consumer Affairs Section

(608) 267-3868
christina.keeley@wisconsin.gov

Information Services

Jane Frankiewicz
IT Director, Information Services Section

(608) 266-7392
janef.frankiewicz@wisconsin.gov

InsurTech

Nathan Houdek
Commissioner

(608) 266-2493
nathan.houdek@wisconsin.gov

Life Insurance

Christina Keeley
Chief, Consumer Affairs Section

(608) 267-3868
christina.keeley@wisconsin.gov

Market Analysis

Darcy Paskey
Chief, Market Analysis Section

(608) 264-6234
darcy.paskey@wisconsin.gov

Media Relations/Public Information

Sarah Smith
Director of Public Affairs

(608) 267-9460
sarah.smith2@wisconsin.gov

NAIC Liaison

Sarah Smith
Director of Public Affairs

(608) 267-9460
sarah.smith2@wisconsin.gov

Jill Kelly
Executive Staff Assistant

(608) 267-1233
jillm.kelly@wisconsin.gov

Premium Tax

John Litweiler
Chief, Division of Financial Regulation

(608) 267-4390
john.litweiler@wisconsin.gov

Property & Casualty - Commercial Lines

Christina Keeley
Chief, Consumer Affairs Section

(608) 267-3868
christina.keeley@wisconsin.gov

Property & Casualty - Personal Lines

Christina Keeley
Chief, Consumer Affairs Section

(608) 267-3868
christina.keeley@wisconsin.gov

State Life Insurance Fund

Sarah Wehnes
Insurance Program Manager

(608) 267-4392
sarah.wehnes@wisconsin.gov

Statistical Reporting

Christina Keeley
Chief, Consumer Affairs Section

(608) 267-3868
christina.keeley@wisconsin.gov

Training Opportunities

Kendra Lazzeroni
Training Coordinator, Office of Administrative Services

(608) 261-8282
kendram.lazzeroni@wisconsin.gov

Wyoming



Jeff Rude
Insurance Commissioner
Western Zone

Jeffrey 'Jeff' Rude was appointed Insurance Commissioner of the Wyoming Department of Insurance by Governor Mark Gordon on September 19, 2019.

Before becoming Insurance Commissioner, Rude spent five years in the Wyoming Department of Insurance as the Deputy Commissioner and one year as the Senior Health Policy and Planning Analyst.

Before working at the Wyoming Department of Insurance, Rude served 24 years in the United States Air Force as a Judge Advocate. He was General Counsel for a number of different organizations, the last being 20th Air Force, Cheyenne, Wyoming. He also specialized in the investigation of aircraft mishaps and retired in the rank of Colonel.

Rude has a Bachelor of Science in Public Administration from George Mason University, a Juris Doctorate from the University of North Dakota, and a Master of Military Operational Art and Science from Air University.

Rude and his wife, Kris, have two children.

Term of Office:

At the Pleasure of the Governor
Appointed: September 19, 2019

Main

Wyoming Insurance Department
106 E. 6th Avenue
Cheyenne, WY 82002-0440
United States

Email Address

wyinsdep@wyo.gov

Phone Numbers

Main: **(307) 777-7401**
Toll-Free Number (In-State Only): **(800) 438-5768**

Fax Numbers

Main: **(307) 777-2446**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <http://doi.wyo.gov>

Make Checks Payable to: Wyoming State Treasurer

Becky McFarland
Staff Attorney **(307) 777-6889**

Jeff Rude
Insurance Commissioner **(307) 777-6887**

Jill Reinking
Senior Policy and Planning Analyst **(307) 777-7401**

Tana Howard
Deputy Commissioner **(307) 777-6896**

Contact Persons

Accident & Health Insurance

Lela Ladd
Section Manager, Rate & Form Filings

(307) 777-2448
lela.ladd@wyo.gov

Administration

Kim Gallegos
Business Officer Coordinator

(307) 777-6887
kim.gallegos@wyo.gov

Agent Licensing

Crystal Munson
Office Support Specialist

307-777-3588
crystal.munson@wyo.gov

Elijah Lowry
Office Support Specialist

307-777-7310
elijah.lowry@wyo.gov

Annual Statements

Tammy Rathburn
Auditor

(307) 777-6884
tammy.rathburn@wyo.gov

Company Licensing

Cathy Anderson
Accountant

(307) 777-7318
cathy.anderson1@wyo.gov

Consumer Complaints and Inquiries

Wendy Horton
Consumer Affairs Specialist, Life and Health

(307) 777-6556
wendy.horton1@wyo.gov

Kristi Alma Jose
Consumer Affairs Specialist, Property and Casualty

(307) 777-6557
kristi.almajose@wyo.gov

Department Counsel

Tabetha Wolf
Assistant Attorney General

Deposits

Tracy McEwen
Chief Financial Examiner

(307) 777-5619
tracy.mcewen@wyo.gov

Examinations - Agent

Lisa Hastings
Licensing Administrator

(307) 777-7344
lisa.hastings@wyo.gov

Examinations - Financial

Tracy McEwen
Chief Financial Examiner

(307) 777-5619
tracy.mcewen@wyo.gov

Examinations - Market Conduct

Bryan Stevens
Market Conduct Manager

(307) 777-6870
bryan.stevens@wyo.gov

Fees - Agents

Lisa Hastings
Licensing Administrator

(307) 777-7344
lisa.hastings@wyo.gov

Fees - Companies

Tracy McEwen
Chief Financial Examiner

(307) 777-5619
tracy.mcewen@wyo.gov

Health Policy

Jill Reinking
Senior Policy and Planning Analyst

(307) 777-7401
Jill.Reinking3@wyo.gov

Vacant
Health Program Manager

Information Systems

Tana Howard
Deputy Commissioner

(307) 777-6896
tana.howard@wyo.gov

InsurTech

Tana Howard
Deputy Commissioner

(307) 777-6896
tana.howard@wyo.gov

Life Insurance

JoAnne DeBella
Insurance Standards Consultant

(307) 777-7336
joanne.debella@wyo.gov

NAIC Liaison

Tana Howard
Deputy Commissioner

(307) 777-6896
tana.howard@wyo.gov

Policy and Form Filing - Life & Health

Lela Ladd
Section Manager, Rate & Form Filings

(307) 777-2448
lela.ladd@wyo.gov

Kelley Shepp
Insurance Standards Consultant

(307) 777-6888
kelley.shepp1@wyo.gov

Policy and Form Filing - Property & Casualty

Joy Magee
Insurance Standards Consultant

(307) 777-7308
joy.magee@wyo.gov

Shamika McDonald
Insurance Standards Consultant

307-777-2447
shamika.mcdonald@wyo.gov

Premium Tax

Tammy Rathburn
Auditor

(307) 777-6884
tammy.rathburn@wyo.gov

Property & Casualty - Commercial Lines

Joy Magee
Insurance Standards Consultant

(307) 777-7308
joy.magee@wyo.gov

Property & Casualty - Personal Lines

Shamika McDonald
Insurance Standards Consultant

307-777-2447
shamika.mcdonald@wyo.gov

Receivership

Tracy McEwen
Chief Financial Examiner

(307) 777-5619
tracy.mcewen@wyo.gov

Northern Mariana Islands



Remedio C. Mafnas
Secretary of Commerce
Western Zone

Term of Office:
Concurrent with Current
Governor
Appointed: May 10, 2024
Confirmed: August 8, 2024

Remedio C. Mafnas was confirmed as Secretary of Commerce of the Commonwealth of the Northern Mariana Islands (CNMI) by the Senate on Aug. 8, 2024. She previously served as Acting Secretary, appointed by Gov. Arnold I. Palacios and Lt. Gov. David M. Apatang in November 2023.

Secretary of Commerce Mafnas oversees the efficient operation of all six divisions under the CNMI Department of Commerce. She concurrently serves as the CNMI Insurance Commissioner within the Banking and Insurance Section. She is responsible for developing policies to ensure consumer protection in all aspects of insurance regulation. She collaborates with regulatory bodies, law enforcement, and industry stakeholders to maintain a healthy and competitive insurance market while advocating for and protecting consumer interests.

Prior to her role as Acting Secretary, Secretary of Commerce Mafnas was the Registrar of Corporations in April 2003, overseeing daily operations and ensuring compliance with statutory mandates until December 2009. During the COVID-19 pandemic, she ventured into the private sector, spending 18 months as a Compliance Administrator for Imperial Pacific International Saipan. She resumed the role of the Registrar of Corporations in August 2021, contributing her wealth of experience, attention to detail, and a strong sense of responsibility to the CNMI.

Secretary of Commerce Mafnas has received many accolades, including the Supervisory Training Model, the Customer Is Always Right recognition, and Employee of the Month during her leadership at the Hyatt Regency Hotel Saipan. She also was the Employee of the Year during her time as the Assistant Registrar of Corporations/Administrative Officer II/Time Keeper at the Office of the Attorney General.

The CNMI Department of Commerce is a governmental agency responsible for fostering economic development, trade, and business activities. It plays a vital role in formulating policies, facilitating business operations, and promoting overall regional economic growth.

Main

Northern Mariana Islands Office of the Insurance Commissioner
P.O. Box 5795 CHRB
Saipan, MP 96950
United States

Email Address

info@commerce.gov.mp

Phone Numbers

Main: **(670) 664-3000**

Fax Numbers

Main: **(670) 664-3067**

Office Hours: 7:30 a.m.-4:00 p.m. (Monday-Friday), Closed Holidays

Website: <https://www.commerce.gov.mp/>

Make Checks Payable to: CNMI Treasurer

Aristona M. Tudela
Banking Examiner II (670) 664-3000

Charlette C. Borja
Insurance Licensing Officer 670-664-8020

Francisco D. Cabrera
Acting Secretary of Commerce

Jenny C. Norita
WCC Officer (670) 664-3000

Mary Ann T. Santos
Banking Examiner II (670) 664-3000

Contact Persons

InsurTech

Charlette C. Borja
Insurance Licensing Officer

670-664-8020
cnmi.insurance@commerce.gov.mp

Puerto Rico



Alexander S. Adams Vega
Commissioner
Southeast Zone

Term of Office:
Indefinite

Appointed: December 20, 2021

Main

Office of the Commissioner of Insurance
361 Calle Calaf
P.O. Box 195415
San Juan, PR 00919
United States

Phone Numbers

Main: **(787) 304-8686**
Toll-Free: **(888) 722-8686**

Fax Numbers

Main: **(787) 273-6082**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <https://www.ocs.pr.gov/en-us>

Make Checks Payable to: Secretary of Treasury, Commonwealth of Puerto Rico

Alexander S. Adams Vega was appointed Puerto Rico's Insurance Commissioner by Gov. Pedro Pierluisi Urrutia on Dec. 20, 2021.

Commissioner Adams has served in the Puerto Rico Office of the Commissioner of Insurance for more than 10 years, first as a legal adviser and later as deputy commissioner for legal affairs. In these roles, Commissioner Adams gained extensive experience on a wide range of insurance regulatory matters and led policy implementation in diverse areas of the insurance industry, such as financial solvency, market conduct, licensing, credit for reinsurance, holding company regulation, health care plans, and property/casualty (P/C).

Prior to working for the Puerto Rico Office of the Commissioner of Insurance, he served as a law clerk in the Supreme Court of Puerto Rico, where he began his professional career. Additionally, Commissioner Adams has participated in multiple NAIC meetings throughout the years.

Commissioner Adams earned a Juris Doctor (J.D.) and a master's degree in public administration from the Pontifical Catholic University of Puerto Rico. He also earned a bachelor's degree in political science from the University of Puerto Rico, Mayaguez Campus.

Brenda N. Pérez, Esq. Deputy Commissioner of Legal Affairs	(787) 304-8686 x3100
Glorimar Santiago Rivera Deputy Commissioner of Supervision and Compliance	(787) 304-8686
Iris M. Calvente Galindez Deputy Commissioner of Services	
Jessica Medina Administrative Assistant	(787) 304-8686
Johanna Mulero Barreto Special Aide	(787) 304-8686 x1000
María S. Morcelo Vázquez Special Aide	(787) 304-8686
Mireysa S. Paz Rodriguez Deputy Commissioner of Administration	(787) 304-8686
Vacant Legal Advisor	(787) 304-8686

Contact Persons

Agent Licensing

Itsia Rosario
Acting Customer Service Director

(787) 304-8686 x 2301
irosario@ocs.pr.gov

Annual Statements

Glorimar Santiago-Rivera
Deputy Commissioner of Supervision and Compliance

(787) 304-8686 x 4400
gsantiago@ocs.pr.gov

Chapter Papers - Filing

Glorimar Santiago-Rivera
Deputy Commissioner of Supervision and Compliance

(787) 304-8686 x 4400
gsantiago@ocs.pr.gov

Company Authorization

Glorimar Santiago-Rivera
Deputy Commissioner of Supervision and Compliance

(787) 304-8686 x 4400
gsantiago@ocs.pr.gov

Consumer Complaints and Inquires

Doris Diaz Diaz
Director, Consumer Services Division

(787) 304-8686 x 2400
ddiaz@osc.pr.gov

Customer Service

Itsia Rosario
Acting Customer Service Director

(787) 304-8686 x 2301
irosario@ocs.pr.gov

Department Counsel

Brenda N. Pérez, Esq.
Deputy Commissioner of Legal Affairs

(787) 304-8686 x3100
bperez@ocs.pr.gov

Deposits

Jaime Adorno
Acting Finance Director, Finance Division

(787) 304-8686 x 6200
jadorno@ocs.pr.gov

Taxes

Glorimar Santiago-Rivera
Deputy Commissioner of Supervision and Compliance

(787) 304-8686 x 4400
gsantiago@ocs.pr.gov

Guam



Michelle B. Santos
Banking and Insurance
Commissioner
Western Zone

Michelle B. Santos is the Commissioner of Banking and Insurance for the Island of Guam. Mrs. Santos is a native of the Island and has spent most of her working career in Government of Guam service. Mrs. Santos has held various positions directing and managing many aspects of different agencies at the top management level. Her experience includes accounting, budgeting, financial planning, and administrative and operations management.

Mrs. Santos earned her bachelor's degree in Business Administration from the University of Portland.

Term of Office:

At the Pleasure of the Governor

Appointed: December 7, 2020

Main

Department of Revenue and Taxation Regulatory Division
P.O. Box 23607
GMF, GU 96921
United States

Email Address

Michele.Santos@revtax.guam.gov

Phone Numbers

Main: **(671) 635-1816**

Fax Numbers

Main: **(671) 633-2643**

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.guamtax.com/>

Make Checks Payable to: Treasurer of Guam

Alice P. Sebastian-Cruz Regulatory Examiner Supervisor	(671) 635-1844
Anita M. Superales Regulatory Examiner I	(671) 635-7664
Christina G. Taimanao Regulatory Examiner I	(671) 635-7668
John Paul G. Duenas Regulatory Examiner I	(671) 635-7669
Michele Marie R. Rabago Regulatory Examiner I	(671) 635-1846
Nemencio David E. Briones Regulatory Examiner II	(671) 635-1845
Robert D. Tongson Regulatory Examiner I	(671) 635-1833

Contact Persons

Accident & Health Insurance

Nemencio David E. Briones Regulatory Examiner II	(671) 635-1845 nemencio.briones@revtax.guam.gov
---	--

Alice P. Sebastian-Cruz Regulatory Examiner Supervisor	(671) 635-1844 alice.cruz@revtax.guam.gov
---	--

Agent Licensing

Nemencio David E. Briones Regulatory Examiner II	(671) 635-1845 nemencio.briones@revtax.guam.gov
---	--

Anita M. Superales Regulatory Examiner I	(671) 635-7664 anita.superales@revtax.guam.gov
---	---

Christina G. Taimanao Regulatory Examiner I	(671) 635-7668 christina.taimano@revtax.guam.gov
--	---

John Paul G. Duenas Regulatory Examiner I	(671) 635-7669 johnpaul.duenas@revtax.guam.gov
--	---

Robert D. Tongson Regulatory Examiner I	(671) 635-1833 robert.tongson@revtax.guam.gov
--	--

Annual Statements

Nemencio David E. Briones Regulatory Examiner II	(671) 635-1845 nemencio.briones@revtax.guam.gov
---	--

Alice P. Sebastian-Cruz Regulatory Examiner Supervisor	(671) 635-1844 alice.cruz@revtax.guam.gov
---	--

Company Licensing

Anita M. Superales Regulatory Examiner I	(671) 635-7664 anita.superales@revtax.guam.gov
---	---

Christina G. Taimanao Regulatory Examiner I	(671) 635-7668 christina.taimano@revtax.guam.gov
--	---

John Paul G. Duenas Regulatory Examiner I	(671) 635-7669 johnpaul.duenas@revtax.guam.gov
--	---

Robert D. Tongson
Regulatory Examiner I

(671) 635-1833
robert.tongson@revtax.guam.gov

Consumer Complaints and Inquires

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor

(671) 635-1844
alice.cruz@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

Anita M. Superales
Regulatory Examiner I

(671) 635-7664
anita.superales@revtax.guam.gov

Christina G. Taimanao
Regulatory Examiner I

(671) 635-7668
christina.taimano@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I

(671) 635-7669
johnpaul.duenas@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner I

(671) 635-1833
robert.tongson@revtax.guam.gov

Deposits

Anita M. Superales
Regulatory Examiner I

(671) 635-7664
anita.superales@revtax.guam.gov

Examinations - Financial

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor

(671) 635-1844
alice.cruz@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

Examinations - Market Conduct

Robert D. Tongson
Regulatory Examiner I

(671) 635-1833
robert.tongson@revtax.guam.gov

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor

(671) 635-1844
alice.cruz@revtax.guam.gov

Christina G. Taimanao
Regulatory Examiner I

(671) 635-7668
christina.taimano@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I

(671) 635-7669
johnpaul.duenas@revtax.guam.gov

Fees

Anita M. Superales
Regulatory Examiner I

(671) 635-7664
anita.superales@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

Information Systems

Christina M. San Agustin
Programmer/Analyst Supervisor

(671) 635-1810
christina.sanagustin@revtax.guam.gov

Life Insurance

John Paul G. Duenas
Regulatory Examiner I

(671) 635-7669
johnpaul.duenas@revtax.guam.gov

Anita M. Superales
Regulatory Examiner I

(671) 635-7664
anita.superales@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner I

(671) 635-1833
robert.tongson@revtax.guam.gov

Christina G. Taimanao
Regulatory Examiner I

(671) 635-7668
christina.taimano@revtax.guam.gov

Policy and Form Filing - Life & Health

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor

(671) 635-1844
alice.cruz@revtax.guam.gov

Policy and Form Filing - Property & Casualty

Anita M. Superales
Regulatory Examiner I

(671) 635-7664
anita.superales@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner I

(671) 635-1833
robert.tongson@revtax.guam.gov

Premium Tax

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor

(671) 635-1844
alice.cruz@revtax.guam.gov

UCC (Uniform Commercial Code) Filings, Health Insurance Policy Forms and Rates Review

Christina G. Taimanao
Regulatory Examiner I

(671) 635-7668
christina.taimano@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I

(671) 635-7669
johnpaul.duenas@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner I

(671) 635-1833
robert.tongson@revtax.guam.gov

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor

(671) 635-1844
alice.cruz@revtax.guam.gov

American Samoa



Peni 'Ben' Itula Sapini Teo
Commissioner
Western Zone

Term of Office:
At the Pleasure of the Governor
Appointed: January 3, 2021

Main

American Samoa Insurance Commissioner's Office
Pentagon Bldg. 2nd Floor Nuuuli
Pago Pago, AS 96799
United States

Phone Numbers

Main: **(684) 699-4626 ext. 8113**

Fax Numbers

Main: **(684) 633-2269**

Office Hours:

Website: <https://www.americansamoa.gov/insurance>

Make Checks Payable to: American Samoa Office of the Insurance Commissioner

Peni 'Ben' Itula Sapini Teo
Commissioner

(684) 633-4116

Contact Persons

Administrative

Elizabeth 'Liz' Perri
Deputy Commissioner

011 (684) 633-4116 x 297
elizabeth.perri@go.as.gov

Peni 'Ben' Itula Sapini Teo was appointed Insurance Commissioner by Governor Lemanu Palepoi Sialega Mauga on January 3, 2021.

Teo has vast experience in personnel management, marketing, purchasing, financial management, budgeting, auditing, import and export, finance and accounting. He is currently in term 9 of an online MBA program.

Teo is founder and managing partner of BJ Company Investors LLC (a partnership), doing business in Utah, southern Idaho, western Wyoming and northern Nevada. BJ Company Investors LLC performs validation and valuation inspections for businesses, residential homes and mobile homes for the U.S. Department of Housing and Urban Development (HUD), as well as banks and other financial institutions.

Teo is a U.S. Marine Corps veteran with 23 years of honorable service.