

Arizona



Maria Ailor
Interim Director
Western Zone

Term of Office:
At the Will of the
Governor

Appointed: May 30, 2025

Maria Ailor was appointed Interim Director of the Arizona Department of Insurance and Financial Institutions (DIFI) by Gov. Katie Hobbs on May 30, 2025.

Interim Director Ailor has 30 years of public service experience as an insurance regulator, advancing through the ranks and serving in various supervisory roles. Most recently, she served as assistant director of DIFI's Market Regulation and Consumer Services Division.

In her prior role, Interim Director Ailor implemented multiple system modernizations for DIFI, including enhanced market data analysis and improved consumer complaint and appeals programs.

Interim Director Ailor is certified in Advanced Market Conduct Management (AMCM) and as an Accredited Insurance Examiner (AIE) by the Insurance Regulatory Examiners Society (IRES).

Interim Director Ailor serves on the IRES Board of Directors and many of the NAIC's committees, task forces, and working groups. Learn more about Interim Director Ailor's NAIC involvement by viewing the Committee List.

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

Deian Ousounov
Deputy Director of Financial Institutions 602-364-2488

Lori Dreaver Munn
Deputy Director of Insurance 602-364-2083

Contact Persons

Annual Statement Filings

Cary Cook (602) 364-3986
Chief Financial Compliance Officer, Financial Affairs
Division

Captive Insurer Licensing and Financial Reports

Victoria Fimea (602) 364-0267
Chief Captive Analyst victoria.fimea@difi.az.gov

Consumer Complaints and Inquires

Noelani Rosato (602) 364-2499
Supervisor, Market Regulation & Consumer Services
Division

Department Counsel

Attorney General (602) 542-3702
Office

Deposits

Cary Cook (602) 364-3986
Chief Financial Compliance Officer, Financial Affairs
Division

Examinations - Financial

David Lee 602-364-3965
Chief Financial Examiner - Analyst david.lee@difi.az.gov

Kurt Regner (602) 364-3963
Deputy Assistant Director, Financial Affairs Division kurt.regner@difi.az.gov

Examinations - Market Conduct

Maria Ailor 602-364-4922
Interim Director maria.ailor@difi.az.gov

Examinations - Producer (Pre-license)

Aqueelah Currie (602) 364-4457
Supervisor, Licensing Section, Consumer Protection
Division

Fees/Assessments

Mary Jordan (602) 364-2459
Supervisor, Business Services Section,
Administrative Services Division

Financial Analysis

David Lathrop (602) 364-3996
Chief Financial Analyst, Financial Affairs Division dave.lathrop@difi.az.gov

Kurt Regner (602) 364-3963
Deputy Assistant Director, Financial Affairs Division kurt.regner@difi.az.gov

Fraud Unit

Paul Hill (602) 364-2140
Assistant Director, Fraud Investigations Division

Guaranty Funds

Lori Nestor (602) 364-3863
Executive Director, Guaranty Fund Office

Health Care Appeals

Audrey Franklin (602) 364-2399
Supervisor, Health Care Appeals Office

Insurer Licensing, Mergers/Acquisitions, Redomestications Withdrawals

Cary Cook (602) 364-3986
Chief Financial Compliance Officer, Financial Affairs
Division

InsurTech

Gioconda Espinosa
Assistant Director, Product Filing & Compliance gio.espinosa@difi.az.gov

Kurt Regner (602) 364-3963
Deputy Assistant Director, Financial Affairs Division kurt.regner@difi.az.gov

Investigations, Enforcement

Deian Ousounov (602) 364-2499
Assistant Director, Innovation, Enforcement, and
Regulatory Policy Division

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

Property & Casualty

Tom Zuppan

(602) 364-2171
tzuppan@azinsurance.gov

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

Vacant
Insurance Analyst, Financial Affairs Division

Technology and Information Systems

Bud Leiner
Chief Information Officer, Information Technology
Division

(602) 364-2983

