

# Michigan



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.

**Anita G. Fox**  
**Director**  
**Midwest Zone**

Term of Office:  
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](tel:5172848800)  
Director's Office: [\(517\) 284-8658](tel:5172848658)

## Fax Numbers

Main: [\(517\) 284-8837](tel:5172848837)  
Director's Office Fax : [\(517\) 284-8844](tel:5172848844)

**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

## **Contact Persons**

### **Budget and Technology**

Megan Ramos  
Chief Financial Officer (CFO) and Director

[\(517\) 930-3797](tel:(517)930-3797)  
[ramosm1@michigan.gov](mailto:ramosm1@michigan.gov)

### **Consumer Services**

Renee Campbell  
Director

[\(517\) 284-8776](tel:(517)284-8776)  
[campbellr2@michigan.gov](mailto:campbellr2@michigan.gov)

### **Examinations**

Abigail Perry  
Chief Financial Examiner

[\(517\) 977-8614](tel:(517)977-8614)  
[perrya@michigan.gov](mailto:perrya@michigan.gov)

### **Financial Statement Filing and Analysis - Domestic Insurers, Holding Companies**

Kristin Hynes  
Director – Office of Insurance Evaluation

[\(517\) 284-8762](tel:(517)284-8762)  
[hynesk@michigan.gov](mailto:hynesk@michigan.gov)

### **Financial Statement Filing and Analysis - Foreign Insurers**

Kristin Hynes  
Director – Office of Insurance Evaluation

[\(517\) 284-8762](tel:(517)284-8762)  
[hynesk@michigan.gov](mailto:hynesk@michigan.gov)

### **General Counsel**

Joseph Garcia  
General Counsel

[\(517\) 284-8725](tel:(517)284-8725)  
[garciaj7@michigan.gov](mailto:garciaj7@michigan.gov)

### **Insurance Licensing and Market Conduct**

Michele Riddering  
Director

[\(517\) 881-2874](tel:(517)881-2874)  
[ridderingm@michigan.gov](mailto:ridderingm@michigan.gov)

### **Insurance Rates and Forms - Life & Health**

Julie N. Merriman  
Director - Office of Insurance Rate and Forms

[\(517\) 230-9633](tel:(517)230-9633)  
[merrimanj2@michigan.gov](mailto:merrimanj2@michigan.gov)

### **Insurance Rates and Forms - Property & Casualty**

Julie N. Merriman  
Director - Office of Insurance Rate and Forms

[\(517\) 230-9633](tel:(517)230-9633)  
[merrimanj2@michigan.gov](mailto:merrimanj2@michigan.gov)

### **Insurer Licensing**

Kathy Moua  
Application Coordinator

[\(517\) 284-8768](tel:(517)284-8768)  
[mouak@michigan.gov](mailto:mouak@michigan.gov)

### **InsurTech**

Joseph Sullivan  
Director, Office of Innovation and Research

[\(517\) 449-9515](tel:(517)449-9515)  
[Sullivanj15@michigan.gov](mailto:Sullivanj15@michigan.gov)

### **Legislative Liaison**

Joseph Sullivan  
Director, Office of Innovation and Research

[\(517\) 449-9515](tel:(517)449-9515)  
[Sullivanj15@michigan.gov](mailto:Sullivanj15@michigan.gov)

Vacant  
Chief of Staff

**Market Regulation**

Joseph Stoddard  
Director, Office of Appeals and Market Regulation

[\(517\) 730-8761](tel:5177308761)  
stoddardj6@michigan.gov

**Media Relations/Public Information**

Chelsea Lewis  
Director of Communications

[\(517\) 420-5139](tel:5174205139)  
LewisC31@michigan.gov

**NAIC Liaison**

Holly Erb  
Senior Executive Management Assistant

[\(517\) 284-8658](tel:5172848658)  
ErbH@michigan.gov

**Producer Licensing and Education**

Jill Huisken  
Manager

[\(517\) 284-8637](tel:5172848637)  
huiskenj@michigan.gov

**Receivership**

Thomas A. Mitchell  
Director of Receivership

[\(517\) 420-5209](tel:5174205209)  
MitchellT5@michigan.gov

**SERFF**

Matt Geiger

[\(517\) 284-8699](tel:5172848699)  
geigerm1@michigan.gov

Stephanie Francis

[\(517\) 284-8692](tel:5172848692)  
francisS2@michigan.gov

Vacant  
Property & Casualty

[\(517\) 284-8709](tel:5172848709)

**Surplus and Special Lines Taxes**

Sherry Barrett  
Analyst

[\(517\) 284-8623](tel:5172848623)  
barretts3@michigan.gov

**Troubled Companies**

Kristin Hynes  
Director – Office of Insurance Evaluation

[\(517\) 284-8762](tel:5172848762)  
hynesk@michigan.gov

