

## Nevada



**Ned Gaines  
Commissioner  
Western Zone**

Ned Gaines was appointed as Nevada's Insurance Commissioner by Department of Business and Industry Director Kristopher Sanchez effective Oct. 6, 2025. He has served as Commissioner in an acting capacity since July 2.

In this role, Commissioner Gaines is charged with protecting consumer rights and the public's interest in dealings with the insurance industry.

Commissioner Gaines has more than 25 years of experience in the insurance industry. He joined the Nevada Division of Insurance in April 2025 as the Chief Deputy Commissioner. Prior to this, Commissioner Gaines served 12 years with the Washington Office of Insurance Commissioner (OIC) in a variety of leadership roles, most recently as the Deputy Commissioner of Rates, Forms, and Provider Networks (RFPN). Earlier in his career, he worked for several property/casualty (P/C) insurers as a compliance manager, claims manager, claims adjuster, and agent.

Commissioner Gaines holds multiple insurance professional designations. He is an active member of the Insurance Regulatory Examiners Society (IRES) and the Association of Insurance Compliance Professionals (AICP), where he served as president of the Northwest Chapter.

Commissioner Gaines earned a master's degree in public policy from Liberty University (Lynchburg, VA) and a bachelor's degree in business and management from Excelsior College (Albany, NY).

The Nevada Division of Insurance, a division of the Nevada Department of Business and Industry, regulates Nevada's \$30 billion insurance industry.

Term of Office:

At the Pleasure of the Director of  
the Department of Business and  
Industry

Appointed: October 6, 2025

### **Main**

Nevada Division of Insurance  
1818 E. College Parkway  
Suite 103  
Carson City, NV 89706  
United States

### **Email Address**

[insinfo@doi.nv.gov](mailto: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 Acting Commissioner Ned Gaines

(775) 687-0771

Ned Gaines  
Commissioner

Roger Hayashi  
Deputy Commissioner, Consumer Services and Investigations

Vacant  
Chief Deputy Commissioner

### **Contact Persons**

#### **Accident/Health Insurance**

Derick Dennis  
Chief Insurance Examiner

(775) 687-0769  
[ddennis@doi.nv.gov](mailto:ddennis@doi.nv.gov)

#### **Accounting Services**

Vacant  
Chief Deputy Commissioner

#### **Actuarial - Life & Health**

Maile Campbell  
Lead Actuary

(775) 687-0735  
[mcampbell@doi.nv.gov](mailto:mcampbell@doi.nv.gov)

#### **Administrative**

John Genard  
Assistant to Acting Commissioner Ned Gaines

(775) 687-0771  
[icommish@doi.nv.gov](mailto:icommish@doi.nv.gov)

#### **Company Admissions**

Diana Branciforte  
Deputy Commissioner, Captives, Market Regulation, and Corporate  
& Finance

(775) 687-0744  
[Company.Admissions@doi.nv.gov](mailto:Company.Admissions@doi.nv.gov)

Imelda Arroyo  
Fiscal/Business Professional Trainee III

(775) 687-0744  
[iarroyo@doi.nv.gov](mailto:iarroyo@doi.nv.gov)

#### **Company Fees - Licensing**

Imelda Arroyo  
Fiscal/Business Professional Trainee III

(775) 687-0744  
[iarroyo@doi.nv.gov](mailto:iarroyo@doi.nv.gov)

#### **Consumer Complaints and Inquires**

Linda Stratton  
Supervisory Compliance Investigator

(702) 486-4395  
[lstratton@doi.nv.gov](mailto:lstratton@doi.nv.gov)

#### **Consumer Complaints and Inquiries**

Roger Hayashi  
Deputy Commissioner, Consumer Services and Investigations

[rhayashi@doi.nv.gov](mailto:rhayashi@doi.nv.gov)

**Deposits**

Imelda Arroyo  
Fiscal/Business Professional Trainee III

(775) 687-0744  
iarroyo@doi.nv.gov

**Division Counsel**

Alexia Emmermann  
Chief Legal Counsel

(775) 687-0701  
legal@doi.nv.gov

**Examinations - Market Conduct**

Peggy Willard-Ross  
Assistant Chief Insurance Examiner

(775) 687-0760  
Financial.Regulation@doi.nv.gov

**Financial Analysis**

Dede Benissan  
Assistant Chief Insurance Examiner

(775) 687-0747  
Financial.Regulation@doi.nv.gov

**Financial and Market Regulation**

Hermoliva Abejar

(775) 687-0741  
Financial.Regulation@doi.nv.gov

Hermoliva Abejar

(775) 687-0741  
Market.Regulation@doi.nv.gov

Hermoliva Abejar

(775) 687-0741  
Company.Admissions@doi.nv.gov

**Financial Examinations**

Peggy Willard-Ross  
Assistant Chief Insurance Examiner

(775) 687-0760  
Financial.Regulation@doi.nv.gov

**Information Systems**

Dennis McGehee  
IT Professional 3

(775) 687-0785  
dmcgehee@doi.nv.gov

**InsurTech**

Ned Gaines  
Commissioner

ngaines@doi.nv.gov

**Investigations**

Stephanie Canter  
Chief Compliance/Audit Investigator

(702) 486-4598  
slcanter@doi.nv.gov

Roger Hayashi  
Deputy Commissioner, Consumer Services and Investigations

rhayashi@doi.nv.gov

**Life & Health Insurance**

Jack Childress  
Chief Insurance Examiner

jchildress@doi.nv.gov

**Market Analysis**

Jonathan Wycoff  
Supervising Examiner

(775) 687-0724  
Market.Regulation@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**

Jack Childress  
Chief Insurance Examiner

jchildress@doi.nv.gov

**Policy and Form Filing - Property & Casualty**

Derick Dennis  
Chief Insurance Examiner

(775) 687-0769  
ddennis@doi.nv.gov

**Producer Licensing**

Jacob Roberts  
Licensing Manager

(775) 687-0774  
jroberts@doi.nv.gov

**Property & Casualty**

Erin Summers

(775) 687-0765  
esummers@doi.nv.gov

**Property & Casualty - Commercial Lines**

Derick Dennis  
Chief Insurance Examiner

(775) 687-0769  
ddennis@doi.nv.gov

**Property & Casualty - Personal Lines**

Derick Dennis  
Chief Insurance Examiner

(775) 687-0769  
ddennis@doi.nv.gov

**Self-Insured Workers' Compensation**

Shirley Choma  
Insurance Examiner 2

(775) 657-0776  
schoma@doi.nv.gov

**Statistical Reporting - Property & Casualty**

Gennady Stolyarov  
Lead Actuary

(775) 687-0766  
gstolyarov@doi.nv.gov

