

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

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

Diana Branciforte
Chief Deputy Commissioner

John Genard
Assistant to Acting Commissioner Ned Gaines

(775) 687-0771

Ned Gaines
Commissioner

Roger Hayashi
Deputy Commissioner, Consumer Services and Investigations

Contact Persons

Accident/Health Insurance

Derick Dennis
Chief Insurance Examiner

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

Actuarial - Life & Health

Maile Campbell
Lead Actuary

(775) 687-0735
mcampbell@doi.nv.gov

Administrative

John Genard
Assistant to Acting Commissioner Ned Gaines

(775) 687-0771
icommish@doi.nv.gov

Company Admissions

Vacant
Deputy Commissioner, Captives, Market Regulation, and Corporate
& Finance

Company.Admissions@doi.nv.gov

Imelda Arroyo
Fiscal/Business Professional Trainee III

(775) 687-0744
iarroyo@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

Roger Hayashi
Deputy Commissioner, Consumer Services and Investigations

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

Peggy Willard-Ross
Assistant Chief Insurance Examiner

(775) 687-0760
Market.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
Chief Insurance Examiner

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

Hermoliva Abejar
Chief Insurance Examiner

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

Hermoliva Abejar
Chief Insurance Examiner

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

Financial Examinations

Peggy Willard-Ross
Assistant Chief Insurance Examiner

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

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

Roger Hayashi
Deputy Commissioner, Consumer Services and Investigations

rhayashi@doi.nv.gov

Stephanie Canter
Chief Compliance/Audit Investigator

(702) 486-4598
slcanter@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

