

## 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

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Assistant to Acting Commissioner Ned Gaines

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Ned Gaines  
Commissioner

Roger Hayashi  
Deputy Commissioner, Consumer Services and Investigations

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