New Jersey



Justin Zimmerman Acting Commissioner Northeast Zone

Term of Office:
At the Pleasure of the
Governor
Appointed: June 27, 2023

Justin Zimmerman was appointed to lead the New Jersey Department of Banking and Insurance by Governor Phil Murphy in June 2023.

As Acting Commissioner, Zimmerman serves as the chief regulator of New Jersey's insurance industry, one of the largest in the nation, all state-chartered banks and credit unions, as well as consumer finance licensees. He also leads Get Covered New Jersey, the state's official health insurance marketplace.

Zimmerman joined the Department in January 2018, serving as the Department's Chief of Staff, where he oversaw the executive management team and managed all aspects of the department's policy implementation, under the direction of the Commissioner.

During his tenure as Chief of Staff, the department developed and implemented numerous consumer protections and programs impacting countless New Jerseyans, including New Jersey's out of network law, student loan protections, mortgage servicers licensing, expanding access to reproductive health care and Get Covered New Jersey. Since its inception in 2020, Get Covered New Jersey transformed New Jersey's health insurance landscape for consumers in the individual market, ensuring that more New Jerseyans have greater access to quality, affordable health insurance. New Jersey was the first in the nation to open its marketplace with enhanced state subsidies that lower premiums for most enrollees.

Zimmerman also coordinated the Department's COVID-19 response, working with regulated entities across all sectors to provide relief to New Jersey's residents during the pandemic, ranging from insurance premium relief and mortgage forbearance to student loan relief and the expansion of telemedicine without cost sharing.

Acting Commissioner Zimmerman has built an extensive career in public service. Prior to joining Governor Murphy's Administration, Zimmerman served as Chief of Policy and Legislation to the New Jersey State Senate President Pro Tempore, where he focused on expanding access to quality affordable healthcare for New Jerseyans, expansion of voting rights and civil rights. He began his career as a public servant working as a Briefing Aide to Governor Jon Corzine and Director of Legislative and Intergovernmental Affairs for the New Jersey Department of State. Prior to joining government service, he was an organizer in Morris County, New Jersey and Harrisburg, Pennsylvania.

Zimmerman was born and raised in New Jersey, growing up in Essex and Union Counties. He received his Bachelor of Arts from Mary Washington College. He lives in Verona with his wife, Laura, and their two children.

Mailing Address

New Jersey Department of Banking and Insurance P.O. Box 325 Trenton, NJ 08625-0325 United States

Email Address

ombudsman@dobi.nj.gov

Phone Numbers

Main: (609) 292-7272

Satellite Consumer Center, Newark: (973) 648-4713

Toll-Free Number: (800) 446-7467 Newark Main: (973) 622-6014 Mount Laurel Main: (856) 722-0030

Fax Numbers

Main: (609) 984-5273

Justin Zimmerman

Acting Commissioner

Newark Main: (973) 622-6110

Mount Laurel Main: (856) 722-9382

Office Hours: 8:30 a.m.-5:00 p.m., Monday-Friday **Website:** https://www.state.nj.us/dobi/index.html

Make Checks Payable to: Department of Banking and Insurance

Bonnie Piacentino	(973) 622-6014
Executive Director, NJ Compensation Rating and	
Inspection Bureau	
Denise Illes	(609) 292-7272
Chief, Office of Regulatory Affairs	
Ellen DeRosa	(609) 940-7608
Executive Director, Individual Health Coverage	
Program and Small Employer Health Benefits	
Program	

(609) 633-7667

Martin Sumners (609) 292-7272

Director of Legislative and Regulatory Affairs

Ralph Boeckman (609) 940-7467

Manager, Market Conduct and Antifraud Compliance

Vacant

Assistant Commissioner, Consumer Protection

Services

Vacant

Assistant Commissioner, Property and Casualty

Contact Persons

Agent Licensing

Ruth Jackson (609) 292-7272 x 50587 Supervisor, Insurance Producer Licensing ruth.jackson@dobi.nj.gov

Annual Statements

Joann Jones (609) 292-7272 x 50085 Technical Assistant II joann.jones@dobi.nj.gov

Captive Insurance

Vacant

Assistant Commissioner

Company Licensing

Vacant

Supervising Insurance Examiner

Consumer Complaints and Inquiries

Vacant

Assistant Commissioner, Consumer Protection

Services

Department Counsel

James A. Carey, Jr., DAG, Office of the New Jersey

Attorney General

Section Chief

(609) 984-8469

james.carey@dol.lps.state.nj.us

Deposits

Vacant

Supervising Insurance Examiner

Examinations - Agent

Vacant

Assistant Commissioner, Consumer Protection

Services

Financial Analysis

John Sirovetz (609) 292-7272 x 50095 Supervising Insurance Examiner Solvency john.sirovetz@dobi.nj.gov

Regulation

Fraud Deterrence Bureau

Richard Besser (609) 292-7272 x 50693 Chief of Investigations richard.besser@dobi.nj.gov

Health Insurance

Ellen DeRosa (609) 940-7608

Executive Director, Individual Health Coverage ellen.derosa@dobi.nj.gov

Program and Small Employer Health Benefits

Program

InsurTech

Vacant

Assistant Commissioner, Property and Casualty

Legislative Liaison

Martin Sumners (609) 292-7272

Director of Legislative and Regulatory Affairs

Life Insurance

Olukemi Sotimehin (609) 940-7597 Chief, Life Bureau olukemi.sotimehin@dobi.nj.gov

Market Analysis, Market Conduct Examinations and Antifraud Compliance

Ralph Boeckman (609) 940-7467 Manager, Market Conduct and Antifraud Compliance ralph.boeckman@dobi.nj.gov

Policy and Form Filing - Property & Casualty

Vacant

Assistant Commissioner, Property and Casualty

Premium Tax

Tanveer Ahmed (609) 292-7272 x 50413 Examiner II tanveer.ahmed@dobi.nj.gov

Property & Casualty - Commercial Lines

Vacant

Assistant Commissioner, Property and Casualty

Property & Casualty - Personal Lines

Vacant

Assistant Commissioner, Property and Casualty

Public Affairs

Trish Graber (609) 292-5064
Director trish.graber@dobi.nj.gov

Regulations

Denise Illes (609) 292-7272 Chief, Office of Regulatory Affairs legsregs@dobi.nj.gov

Statistical Reporting

Sam Sacky (609) 292-7272 x 50360 Actuarial Analyst samual.sacky@dobi.nj.gov

Workers' Compensation

Bonnie Piacentino (973) 622-6014

Executive Director, NJ Compensation Rating and Inspection Bureau