

North Dakota



Jon Godfread
Commissioner
NAIC President
Midwest Zone

Term of Office:
Four years

Elected:
November 8, 2016
Re-elected: November 3,
2020, November 5, 2024

Jon Godfread has served as North Dakota's 22nd Insurance Commissioner since his election in 2016 and re-elections in 2020 and 2024.

Committed to protecting and empowering the citizens of North Dakota, Commissioner Godfread has championed consumer advocacy by raising awareness about the vital consumer protection services provided by the North Dakota Insurance Department beyond its role in industry regulation. Under his leadership, the Department has undergone strategic restructuring to ensure the efficient use of taxpayer dollars while maximizing the talents of its dedicated staff.

Commissioner Godfread is a recognized leader in insurance policy innovation on a national stage. He has been influential in discussions on modernizing insurance regulation, addressing challenges in air ambulance services, leveraging technology, and advancing health care reinsurance. Additionally, his colleagues elected him to serve as the 2025 president of the NAIC.

Before taking office, Commissioner Godfread was vice president of governmental affairs for the Greater North Dakota Chamber, where he worked on critical issues such as the Affordable Care Act (ACA), statewide tax reductions, the creation of the North Dakota Outdoor Heritage Fund, and K-12 education reform. His diverse professional background also includes experience in banking and a stint as a professional athlete.

Commissioner Godfread earned a Juris Doctor (J.D.) and a Master of Business Administration (MBA) from the University of North Dakota, and a bachelor's degree in business with honors from the University of Northern Iowa.

Main

North Dakota Insurance Department
600 East Boulevard Avenue
5th Floor
Bismarck, ND 58505-0320
United States

Email Address

insurance@nd.gov

Phone Numbers

Main: (701) 328-2440

Toll-Free Number (In-State Only): (800) 247-0560

Fax Numbers

Main: (701) 328-4880

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://insurance.nd.gov>

Make Checks Payable to: North Dakota Insurance Department

John R. Arnold

(701) 328-2440

Deputy Insurance Commissioner

Contact Persons**Agent Licensing**

Janelle Middlestead

(701) 328-4460

Division Director, Producer Licensing

jlmiddlestead@nd.gov

Budget

Susan Daou

(701) 328-2930

Account/Budget Specialist

scdaou@nd.gov

Consumer Complaints and Inquires - Life & Health

Chrystal Bartuska

(701) 328-2441

Life & Health Director/Medicare Division Director

cabartuska@nd.gov

Angie Voegele

(701) 328-2940

Consumer Assistance Analyst

amvoegele@nd.gov

Consumer Complaints and Inquires - Property & Casualty

Blaine Bergstedt

(701) 328-4638

Property & Casualty Division Director

bbergstedt@nd.gov

Holly Brockman

(701) 328-2932

Consumer Assistance Analyst

hbrockman@nd.gov

Deposits

Rachel Kriege

(701) 328-2931

Administrative Division Director

rkriege@nd.gov

Examinations - Financial

Matt Fischer
Chief Examiner and Division Director/Company
Licensing and Examinations

(701) 328-9617
mattfischer@nd.gov

Examinations - Market Conduct

Johnny Palsgraaf
General Counsel

(701) 328-2440
jpalsgraaf@nd.gov

General Counsel

Johnny Palsgraaf
General Counsel

(701) 328-2440
jpalsgraaf@nd.gov

InsurTech

Johnny Palsgraaf
General Counsel

(701) 328-2440
jpalsgraaf@nd.gov

Investigations and Fraud

Vacant
Special Investigator

Robyn Krile
Division Director, Fraud

(701) 328-4647
krilerobyn@nd.gov

Media Relations/Public Information

Jacob Just
Director of Communications

(701) 328-2684
jjust@nd.gov

NAIC Liaison

John R. Arnold
Deputy Insurance Commissioner

(701) 328-2440
jrarnold@nd.gov

Policy and Form Filings - Life & Health

Colton Storseth
Life and Health Actuary

(701) 328-4979
cstorseth@nd.gov

Chrystal Bartuska
Life & Health Director/Medicare Division Director

(701) 328-2441
cabartuska@nd.gov

Policy, Form, and Rate Filings - Property & Casualty

Mike Andring
Property and Casualty Actuary

(701) 328-4937
mandring@nd.gov

Blaine Bergstedt
Property & Casualty Division Director

(701) 328-4638
bbergstedt@nd.gov

Premium Tax

Susan Daou
Account/Budget Specialist

(701) 328-2930
scdaou@nd.gov

Statistical Reporting

Jacob Just
Director of Communications

(701) 328-2684
jjust@nd.gov

