

## North Dakota



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 & Securities 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.

**Jon Godfread**  
**Commissioner**  
**NAIC Past President**  
**Midwest Zone**

Term of Office:  
Four years

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

### Main

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

**Email Address**  
[insurance@nd.gov](mailto: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 & Securities Department

John R. Arnold  
Deputy Insurance Commissioner

(701) 328-2440

### Contact Persons

#### **Agent Licensing**

Vacant  
Division Director, Producer Licensing

#### **Budget**

Susan Daou  
Account/Budget Specialist

(701) 328-2930  
scdaou@nd.gov

#### **Consumer Complaints and Inquiries - Life & Health**

Chrystal Bartuska  
Life & Health Director/Medicare Division Director

(701) 328-2441  
cabartuska@nd.gov

Angie Voegele  
Consumer Assistance Analyst

(701) 328-2940  
amvoegele@nd.gov

#### **Consumer Complaints and Inquiries - Property & Casualty**

Blaine Bergstedt  
Property & Casualty Division Director

(701) 328-4638  
bbergstedt@nd.gov

Holly Brockman  
Consumer Assistance Analyst

(701) 328-2932  
hbrockman@nd.gov

#### **Deposits**

Rachel Kriege  
Administrative Division Director

(701) 328-2931  
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**

Noah Kopp  
Special Investigator

(701) 328-2487  
koppnoah@nd.gov

Robyn Krile (701) 328-4647  
Division Director, Fraud krilerobyn@nd.gov

**Media Relations/Public Information**  
Alysia Huck (701) 328-4619  
Communications & Outreach Director ahuck@nd.gov

**NAIC Liaison**  
John R. Arnold (701) 328-2440  
Deputy Insurance Commissioner jrarnold@nd.gov

**Policy and Form Filings - Life & Health**  
Colton Storseth (701) 328-4979  
Life and Health Actuary cstorseth@nd.gov

Chrystal Bartuska (701) 328-2441  
Life & Health Director/Medicare Division Director cabartuska@nd.gov

**Policy, Form, and Rate Filings - Property & Casualty**  
Mike Andring (701) 328-4937  
Property and Casualty Actuary mandring@nd.gov

Blaine Bergstedt (701) 328-4638  
Property & Casualty Division Director bbergstedt@nd.gov

**Premium Tax**  
Susan Daou (701) 328-2930  
Account/Budget Specialist scdaou@nd.gov

**Statistical Reporting**  
Alysia Huck (701) 328-4619  
Communications & Outreach Director ahuck@nd.gov

