

## Northern Mariana Islands



**Remedio C. Mafnas**  
**Secretary of Commerce**  
**Western Zone**

Term of Office:  
Concurrent with Current Governor  
Appointed: May 10, 2024  
Confirmed: August 8, 2024

Remedio C. Mafnas was confirmed as Secretary of Commerce for the Commonwealth of the Northern Mariana Islands (CNMI) by the Senate on August 8, 2024, following her appointment as Acting Secretary by Governor Arnold I. Palacios and Lieutenant Governor David M. Apatang in November 2023.

As Secretary, Mafnas leads the strategic direction of day-to-day operations of all six divisions within the CNMI Department of Commerce. She also serves concurrently as the CNMI Insurance Commissioner within the Banking and Insurance section, where she develops and enforces regulatory policies that prioritize consumer protection, financial integrity, and market stability. Her leadership ensures fair practices across the insurance sector, while promoting transparency and accountability in service to the people. As Insurance Commissioner, Secretary Mafnas recognizes the importance of continuous and national collaboration through her active engagement with the NAIC, where she gains valuable insight into regulatory trends, consumer protection strategies, and best practices from across the nation. She views NAIC participation as an important avenue for professional development not just for herself, but for advancing the CNMI insurance regulatory standards and ensuring it aligns with the national and global expectations.

Secretary Mafnas is a firm believer in building a stronger, more inclusive economy that empower local communities. She advocates for practical solutions that strengthen working families, small businesses and open doors for economic resilience. Guided by her belief that government should be responsive, accessible, and grounded in service, she brings a people-first approach to leadership. Her focus remains on long-term improvements that benefit not just institutions, but everyday lives of those she serves.

Additionally, she deeply believes in the mission and vision of the CNMI Department of Commerce to promote sustainable economic development, enhance the ease of doing business, and support innovation and entrepreneurship through the CNMI. Her work is guided by a commitment to integrity, public service, and a vision of economic growth that reflects the needs, strengths, and potential of every island community.

Her public service journey began in 2003 when she was appointed Registrar of Corporations, a role she held until 2009, where she led statutory compliance efforts and improved internal processes. During the COVID-19 pandemic, she transitioned into the private sector, serving as a Compliance Administrator for Imperial Pacific International Saipan for 18 months. She later returned to public service in August 2021, once again taking on the role of Registrar and applying deep institutional knowledge and strong administrative discipline. Over the years, Secretary Mafnas has earned multiple recognitions for her dedication and leadership, including the Supervisory Training Model award, the "Customer Is Always Right" commendation, and Employee of the Month at the Hyatt Regency Saipan. She was also named Employee of the Year while serving as Assistant Registrar of the Corporations/Administrative Officer II at the CNMI Office of the Attorney General.

Under her leadership, the CNMI Department of Commerce continues to drive initiatives and programs that enable economic opportunity, improve service delivery, and strengthen the Commonwealth's overall business environment. Secretary Mafnas remains committed to restoring trust in public institutions and ensuring that economic progress is both sustainable and shared by all. She is known not only for her expertise and work ethic, but also her genuine care for people and unwavering belief in community driven growth.

### Main

Northern Mariana Islands Office of the Insurance Commissioner  
P.O. Box 5795 CHRB  
Saipan, MP 96950  
United States

**Email Address**

info@commerce.gov.mp

**Phone Numbers**

Main: (670) 664-3000

**Fax Numbers**

Main: (670) 664-3067

**Office Hours:** 7:30 a.m.-4:00 p.m. (Monday-Friday), Closed Holidays

**Website:** <https://www.commerce.gov.mp/>

**Make Checks Payable to:** CNMI Treasurer

Aristona M. Tudela  
Banking Examiner II

(670) 664-3000

Charlette C. Borja  
Insurance Licensing Officer

670-664-8020

Francisco D. Cabrera  
Director, Workers' Compensation Commission

670-664-3065

Jenny C. Norita  
WCC Officer

(670) 664-3000

Mary Ann T. Santos  
Banking Examiner II

(670) 664-3000

**Contact Persons****InsurTech**

Charlette C. Borja  
Insurance Licensing Officer

670-664-8020

cnmi.insurance@commerce.gov.mp

