

Guam



Michelle B. Santos is the Commissioner of Banking and Insurance for the Island of Guam. Mrs. Santos is a native of the Island and has spent most of her working career in Government of Guam service. Mrs. Santos has held various positions directing and managing many aspects of different agencies at the top management level. Her experience includes accounting, budgeting, financial planning, and administrative and operations management.

Mrs. Santos earned her bachelor's degree in Business Administration from the University of Portland.

Michelle B. Santos
Banking and Insurance
Commissioner
Western Zone

Term of Office:
At the Pleasure of the Governor
Appointed: December 7, 2020

Main

Department of Revenue and Taxation Regulatory Division
P.O. Box 23607
GMF, GU 96921
United States

Email Address

Michele.Santos@revtax.guam.gov

Phone Numbers

Main: (671) 635-1816

Fax Numbers

Main: (671) 633-2643

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

Website: <https://www.guamtax.com/>

Make Checks Payable to: Treasurer of Guam

Anita M. Superales (671) 635-7664
Regulatory Examiner I

Christina G. Taimanao (671) 635-7668
Regulatory Examiner I

John Paul G. Duenas (671) 635-7669
Regulatory Examiner I

Michele Marie R. Rabago (671) 635-1846
Regulatory Examiner I

Nemencio David E. Briones (671) 635-1845
Regulatory Examiner II

Robert D. Tongson (671) 635-1833
Regulatory Examiner I

Contact Persons

Accident & Health Insurance

Alice Sebastian-Cruz (671) 635-1844
Regulatory Programs Administrator alice.cruz@revtax.guam.gov

Nemencio David E. Briones (671) 635-1845
Regulatory Examiner II nemencio.briones@revtax.guam.gov

Agent Licensing

Robert D. Tongson (671) 635-1833
Regulatory Examiner I robert.tongson@revtax.guam.gov

Nemencio David E. Briones (671) 635-1845
Regulatory Examiner II nemencio.briones@revtax.guam.gov

Anita M. Superales (671) 635-7664
Regulatory Examiner I anita.superales@revtax.guam.gov

Christina G. Taimanao (671) 635-7668
Regulatory Examiner I christina.taimano@revtax.guam.gov

John Paul G. Duenas (671) 635-7669
Regulatory Examiner I johnpaul.duenas@revtax.guam.gov

Annual Statements

Alice Sebastian-Cruz (671) 635-1844
Regulatory Programs Administrator alice.cruz@revtax.guam.gov

Nemencio David E. Briones (671) 635-1845
Regulatory Examiner II nemencio.briones@revtax.guam.gov

Company Licensing

John Paul G. Duenas (671) 635-7669
Regulatory Examiner I johnpaul.duenas@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner I

(671) 635-1833
robert.tongson@revtax.guam.gov

Anita M. Superales
Regulatory Examiner I

(671) 635-7664
anita.superales@revtax.guam.gov

Christina G. Taimanao
Regulatory Examiner I

(671) 635-7668
christina.taimano@revtax.guam.gov

Consumer Complaints and Inquires

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

Anita M. Superales
Regulatory Examiner I

(671) 635-7664
anita.superales@revtax.guam.gov

Christina G. Taimanao
Regulatory Examiner I

(671) 635-7668
christina.taimano@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I

(671) 635-7669
johnpaul.duenas@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner I

(671) 635-1833
robert.tongson@revtax.guam.gov

Alice Sebastian-Cruz
Regulatory Programs Administrator

(671) 635-1844
alice.cruz@revtax.guam.gov

Deposits

Anita M. Superales
Regulatory Examiner I

(671) 635-7664
anita.superales@revtax.guam.gov

Examinations - Financial

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

Alice Sebastian-Cruz
Regulatory Programs Administrator

(671) 635-1844
alice.cruz@revtax.guam.gov

Examinations - Market Conduct

Christina G. Taimanao
Regulatory Examiner I

(671) 635-7668
christina.taimano@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I

(671) 635-7669
johnpaul.duenas@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner I

(671) 635-1833
robert.tongson@revtax.guam.gov

Alice Sebastian-Cruz
Regulatory Programs Administrator

(671) 635-1844
alice.cruz@revtax.guam.gov

Fees

Anita M. Superales (671) 635-7664
Regulatory Examiner I anita.superales@revtax.guam.gov

Nemencio David E. Briones (671) 635-1845
Regulatory Examiner II nemencio.briones@revtax.guam.gov

Information Systems

Christina M. San Agustin (671) 635-1810
Programmer/Analyst Supervisor christina.sanagustin@revtax.guam.gov

Life Insurance

Christina G. Taimanao (671) 635-7668
Regulatory Examiner I christina.taimano@revtax.guam.gov

John Paul G. Duenas (671) 635-7669
Regulatory Examiner I johnpaul.duenas@revtax.guam.gov

Anita M. Superales (671) 635-7664
Regulatory Examiner I anita.superales@revtax.guam.gov

Nemencio David E. Briones (671) 635-1845
Regulatory Examiner II nemencio.briones@revtax.guam.gov

Robert D. Tongson (671) 635-1833
Regulatory Examiner I robert.tongson@revtax.guam.gov

Policy and Form Filing - Life & Health

Alice Sebastian-Cruz (671) 635-1844
Regulatory Programs Administrator alice.cruz@revtax.guam.gov

Nemencio David E. Briones (671) 635-1845
Regulatory Examiner II nemencio.briones@revtax.guam.gov

Policy and Form Filing - Property & Casualty

Anita M. Superales (671) 635-7664
Regulatory Examiner I anita.superales@revtax.guam.gov

Robert D. Tongson (671) 635-1833
Regulatory Examiner I robert.tongson@revtax.guam.gov

Premium Tax

Alice Sebastian-Cruz (671) 635-1844
Regulatory Programs Administrator alice.cruz@revtax.guam.gov

UCC (Uniform Commercial Code) Filings, Health Insurance Policy Forms and Rates Review

Robert D. Tongson (671) 635-1833
Regulatory Examiner I robert.tongson@revtax.guam.gov

Alice Sebastian-Cruz (671) 635-1844
Regulatory Programs Administrator alice.cruz@revtax.guam.gov

Christina G. Taimanao (671) 635-7668
Regulatory Examiner I christina.taimano@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I

(671) 635-7669
johnpaul.duenas@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II

(671) 635-1845
nemencio.briones@revtax.guam.gov

