Guam



Michelle B. Santos
Banking and Insurance Commissioner
Western Zone

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

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.

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

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

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

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

Consumer Complaints and Inquires

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

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

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

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

Deposits

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

Examinations - Financial

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

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

Examinations - Market Conduct

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

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

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

Fees

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

Information Systems

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

Life Insurance

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

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

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

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

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

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

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