

**2020 NAIC Funded Consumer
Representatives Table (January 1, 2020)**

Consumer Representatives serve staggered, two-year terms.
(There continues to be an annual review of qualifications.)

Name	Term	Organization	Areas of Interest and Expertise	Location
Bach, Amy amy@uphelp.org 415-393-9990 X101	2020 and 2021	United Policyholders Executive Director	All Lines of Property/Casualty Insurance Sales/Coverage/Claims, and Disaster Recovery Long Term Care	San Francisco, CA

Name	Term	Organization	Areas of Interest and Expertise	Location
<p>Birnbaum, Birny birny@cej-online.org 512-912-1327</p>	<p>2020 and 2021</p>	<p>Center for Economic Justice Executive Director</p>	<p><u>Lines of Insurance</u> Life Annuity LTC Auto Homeowners Consumer Credit Title <u>Topics</u> Public Access / Public Information Consumer Participation Lender-Placed Insurance Credit Scoring Risk Classification Availability/Affordability Redlining Analysis of Competition Data Collection Cat Modeling Claim Settlement Models Claims Databases Statistical Agents Data Mining Market Analysis Market Conduct Annual Statement Reinventing Market Regulation Market Conduct Surveillance Model Law Captive Reinsurance Producer Compensation Climate Change Effectiveness of Consumer Disclosures Deferred Tax Asset / Capital Relief Micro insurance Contingent Deferred Annuities Retained Asset Accounts Death Master Files / Life Beneficiaries Life Insurance Viatical Settlements / Secondary Market Catastrophe Insurance / Loss Mitigation Suitability Small-Face Life International Issues Life Insurance Illustrations Travel Insurance</p>	<p>Austin, TX</p>

Name	Term	Organization	Areas of Interest and Expertise	Location
<p>Bridgeland, Brendan M. insuranceresearch@comcast.net 781-405-4809</p>	<p>2020 and 2021</p>	<p>Center for Insurance Research</p> <p>Director</p>	<p>All</p>	<p>Lowell, MA</p>
<p>Bullard, Courtney courtney@healthpolicyproject.org 385-499-7750</p> <p><i>New Representative</i></p>	<p>2020 and 2021</p>	<p>Utah Health Policy Project</p> <p>Education and Collaborations Director</p>	<p>Health</p>	<p>West Valley City, UT</p>
<p>Burns, Bonnie bburns@cahealthadvocates.org 831-438-6677</p>	<p>2019 and 2020</p>	<p>California Health Advocates</p> <p>Training and Policy Specialist</p>	<p>Health; Medicare; Medicare supplements, Long Term Care, Limited Benefits, Life settlements, Small face value life, consumer disclosures</p>	<p>Sacramento, CA</p>
<p>Callahan, Thomas M. tcallahan@mahahome.org 617-822-9100</p>	<p>2019 and 2020</p>	<p>Massachusetts Affordable Housing Alliance</p> <p>Executive Director</p>	<p>Property & Casualty Homeowners Insurance</p>	<p>Dorchester, MA</p>
<p>Colbert, Laura lcolbert@healthyfuturega.org 404-567-5016</p>	<p>2019 and 2020</p>	<p>Georgians for a Healthy Future</p>	<p>Health</p>	<p>Atlanta, GA</p>
<p>Cude, Brenda J. bcude@uga.edu 706-542-4857</p>	<p>2020 and 2021</p>	<p>The University of Georgia, Department of Financial Planning, Housing and Consumer Economics</p> <p>Professor and Undergraduate Coordinator</p>	<p>Property and Casualty, Life Insurance and Annuities, consumer disclosure, consumer education, state insurance department web pages</p>	<p>Athens, GA</p>
<p>Donovan, Kimberly kdonovan@opic.texas.gov 512-322-4138</p> <p><i>New Representative</i></p>	<p>2020 and 2021</p>	<p>Office of Public Insurance Counsel</p> <p>Chief Policy Analyst</p>	<p>Property and Casualty</p>	<p>Austin, TX</p>

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<p>Eversman, Erica eeversman@roadrunner.com 330-668-9747</p>	<p>2019 and 2020</p>	<p>Automotive Education & Policy Institute President</p>	<p>Automobile</p>	<p>Akron, OH</p>
<p>Giovannelli, Justin jmg298@georgetown.edu 202-687-4954</p>	<p>2019 and 2020</p>	<p>Georgetown University Center on Health Insurance Reforms Associate Research Professor</p>	<p>Health</p>	<p>Washington, D.C.</p>
<p>Hammond, Ross ross@sunriseproject.net 415-559-5082 <i>New Representative</i></p>	<p>2020 and 2021</p>	<p>The Sunrise Project Strategic Advisor</p>	<p>Property and Casualty</p>	<p>Oakland, CA</p>
<p>Keith, Katie katie@out2enroll.org 702-540-6398</p>	<p>2019 and 2020</p>	<p>Out2Enroll Consultant Advisor and Steering Committee Member</p>	<p>Health</p>	<p>Washington, DC</p>
<p>Kitt, Karrol kkitt@austin.utexas.edu</p>	<p>2019 and 2020</p>	<p>The University of Texas at Austin Emeritus Associate Professor</p>	<p>A Committee Life & Annuity disclosures Buyers Guides B Committee Long-term Care Consumer Disclosure Subgroup C Committee Title Insurance Task Force Transparency & Readability of Consumer Information Working Group D Committee Privacy Disclosure Working Group Other Interests Financial education of consumers</p>	<p>Austin, TX</p>

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<p>Kochenburger Peter peter.kochenburger@uconn.edu 860-570-5177</p>	<p>2020 and 2021</p>	<p>University of Connecticut School of Law</p> <p>Associate Clinical Professor of Law, Executive Director, Insurance Law Center</p>	<p>Property Casualty, substantive regulation of contractual terms, claims handling, international insurance regulation and its potential effects on consumer protection, the relationship between state and federal regulation of insurance (including FIO)</p>	<p>Hartford, CT</p>
<p>Lueck, Sarah lueck@cbpp.org 202-408-1080</p>	<p>2020 and 2021</p>	<p>Center on Budget and Policy Priorities</p> <p>Senior Policy Analyst</p>	<p>Health</p>	<p>Washington, DC</p>
<p>Turner, Wayne turner@healthlaw.org 202-289-7661</p> <p><i>New Representative</i></p>	<p>2020 and 2021</p>	<p>National Health Law Program</p> <p>Senior Attorney</p>	<p>Health</p>	<p>Washington, DC</p>
<p>Westerson, Caitlin cwesterson@cohealthinitiative.org 303-839-1261</p> <p><i>New Representative</i></p>	<p>2020 and 2021</p>	<p>Colorado Consumer Health Initiative</p> <p>Policy Director</p>	<p>Health</p>	<p>Denver, CO</p>
<p>Williams, Jackson jwilliams@dialysispatients.org 866-877-4242</p>	<p>2019 and 2020</p>	<p>Dialysis Patient Citizens</p> <p>Vice President, Public Policy</p>	<p>Health</p>	<p>Washington, DC</p>
<p>Yee, Silvia syee@dredf.org 510-644-2555</p>	<p>2019 and 2020</p>	<p>Disability Rights Education and Defense Fund (DREDF)</p> <p>Senior Staff Attorney and Analyst</p>	<p>Health</p>	<p>Berkley, CA</p>