

The Signatories Have Executed the 2024 Market Conduct Annual Statement Call Letter

Alaska

A handwritten signature in black ink that reads "Sian Ng-Ashcraft".

Sian Ng-Ashcraft
Insurance Specialist III
Alaska Division of Insurance

Alabama

A handwritten signature in blue ink that reads "Sheila Travis".

Sheila Travis
Chief Examiner
Alabama Department of Insurance

Arizona

A handwritten signature in black ink that reads "Maria G. Ailor".

Maria G. Ailor Assistant Director
Market Regulation and Consumer Services Division
Arizona Department of Insurance and Financial Institutions

Arkansas

A handwritten signature in blue ink that reads "Lori A. Plant".

Lori Plant
Attorney Specialist, Market Conduct
Collaborative Action Designee (CAD)
Arkansas Insurance Department

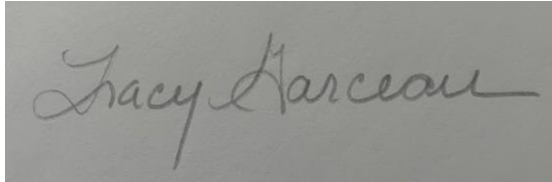
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California



Pam O'Connell
Market Conduct Division Chief
California Department of Insurance

Colorado



Tracy Garceau
Market Regulation Director
Colorado Division of Insurance

Connecticut



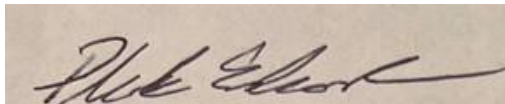
Steve DeAngelis
Principal Examiner Market Conduct Division
Connecticut Insurance Department

Delaware



Susan Jennette
Director Market Conduct Division
Delaware Insurance Department

District of Columbia



Philip Edmonds
Director, Compliance & Analysis Division
Government of the District of Columbia Department of Insurance, Securities
and Banking

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Florida



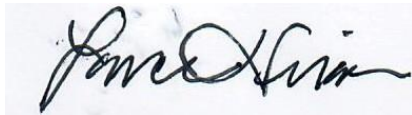
Pamela Lovell Investigation
Manager Market Investigations
Florida Office of Insurance Regulation

Georgia



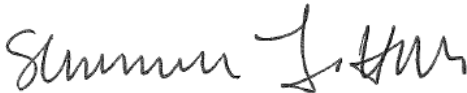
John F. King
Commissioner
Georgia Department of Insurance

Hawaii



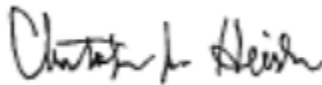
Lance Hirano
Market Conduct Examiner
State of Hawaii Insurance Division

Idaho



Shannon Hohl
Market Oversight Bureau Chief
Idaho Department of Insurance

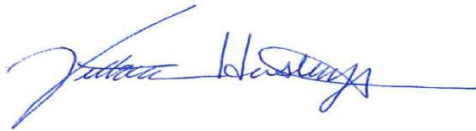
Illinois



Christopher Heisler, CIE, FLMI, MCM, ARC
Acting Deputy Director Chief Market Conduct Examiner
Illinois Department of Insurance

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Indiana



Victoria Hastings
Senior Consumer Protection Attorney
Indiana Department of Insurance

Iowa



Daniel Mathis
Chief Examiner
Iowa Insurance Division

Kansas



Charles E. Thomas II
Lead Market Regulation Counsel, Legal
Kansas Department of Insurance

Kentucky



Lori Cunningham, AIE, PIR, MCM
Internal Analyst
Market Regulation
Kentucky Department of Insurance

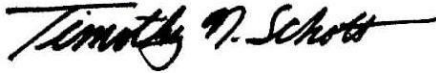
Louisiana



Nina S. Hunter
Deputy Commissioner
Office of Consumer Services Louisiana Department of Insurance

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Maine



Timothy N. Schott, Esq.
Deputy Superintendent
Maine Bureau of Insurance

Maryland



Raymond A. Guzman, MBA, MCM, APIR
Chief of Market Analysis
Market Regulation and Professional Licensing Unit
Maryland Insurance Administration

Massachusetts



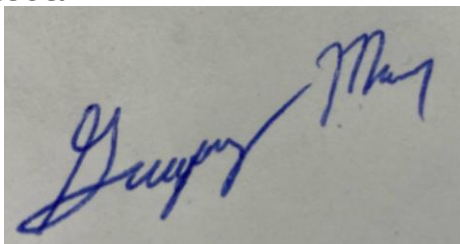
Mary Lou Moran, Esq.
Director of Market Conduct
Market Conduct Unit Commonwealth of Massachusetts Division of Insurance

Michigan



Jeffrey Hayden, MCM
Company Market Regulation Manager Office of Insurance Financial and Market
Regulation
Michigan Department of Insurance and Financial Services

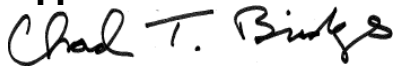
Minnesota



Gregory Maus
Chief Insurance Enforcement Examiner, Enforcement Division
Minnesota Department of Commerce

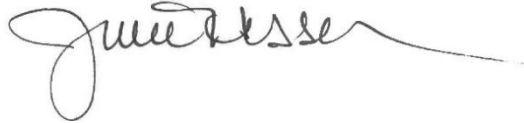
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Mississippi



Chad T. Bridges, CFE
Director, Financial & Market Regulation
Mississippi Insurance Department

Missouri



Julie Hesser
Examination Manager, Market Analysis and Investigations
Missouri Department of Commerce and Insurance
Division of Market Regulation

Montana



David Dachs, CIE, CPCU, AMCM
Insurance Services Bureau Chief
Office of the Montana State Auditor
Commissioner of Securities and Insurance

Nebraska



Eric Dunning
Director
Nebraska Department of Insurance

Nevada




Hermoliva B. Abejar, CFE, MCM
Chief of Market Regulation
Nevada Division of Insurance

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New Hampshire

Property and Casualty



Douglas Rees, CPCU
Chief Market Conduct Examiner
New Hampshire Insurance Department
Life, Accident, and Health



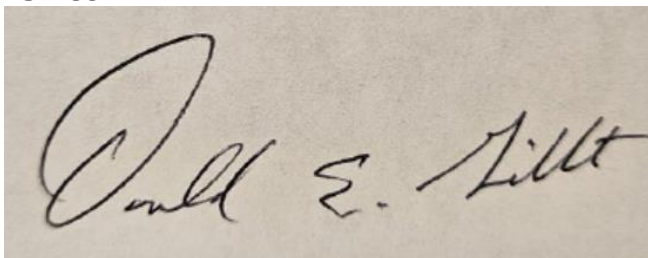
Michelle Heaton, Esq., PIR, CIE®, MCM®, FAHM®, PHIAS®, FHIAS®
Director of Life and Health
New Hampshire Insurance Department

New Jersey



Ralph J. Boeckman
Manager, Market Conduct and Market Analysis
New Jersey Department of Banking and Insurance

New Mexico



Don Gilbert CPA
Chief Financial Analyst
Office of Superintendent of Insurance

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North Carolina



Shane K. Quinlan
Market Analysis Manager Market Regulation Division
North Carolina Department of Insurance

North Dakota



Johannes (Johnny) Palsgraaf
General Counsel
North Dakota Insurance Department

Ohio



Todd L. Oberholtzer
Regulatory Compliance Director
Ohio Department of Insurance

Oklahoma



Landon Hubbart
Chief of Market Regulation
Oklahoma Insurance Department

Oregon



Cassie Soucy
Insurance Compliance Manager
Oregon Division of Financial Regulation

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Pennsylvania

Karen A. Veronikis

Karen A. Veronikis
Chief, Division of Market Analysis
Pennsylvania Insurance Department

Puerto Rico

Carlos Vallés Méndez

Carlos Vallés-Méndez
Special Aide I
Actuarial Analysis Division
Office of the Commissioner of Insurance of Puerto Rico

Rhode Island

Property, Casualty, Life, Annuity, Long Term Care, Other Health

Matthew M. Gendron

Matthew Gendron, Esq.
Financial Services General Counsel & Head of Market Conduct
Rhode Island Insurance Division

Health, Other Health

Emily Maranjian

Emily Maranjian
Legal Counsel
State of Rhode Island
Office of the Health Insurance Commissioner

South Carolina

Rachel Moore

Rachel Moore, PIR, CISR, MCM, SME
Market Analysis Coordinator
South Carolina Department of Insurance

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South Dakota



Tony Dorschner, MCM, PIR
Assistant Director, Market Conduct
South Dakota Division of Insurance

Tennessee

Property, Casualty, Life and Annuity



E. Joy Little, CPA, CFE, MCM
Insurance Company Examinations Director/Chief Examiner Insurance Division
Tennessee Department of Commerce & Insurance

Texas



Stacie Parker, CIE, CPCU, MCM
Chief Market Conduct Examiner
Texas Department of Insurance

Utah

Health, Life



William Stimpson
Market Conduct Examiner
Utah Insurance Department

Vermont



Karla Nuissl
Director of Market Regulation and Producer Licensing
Vermont Department of Financial Regulation

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Virginia

Property, Casualty



Andrea Baytop, AMCM
Chief Insurance Market Examiner
Market Conduct Section-Property & Casualty Division
Virginia Bureau of Insurance

Life, Annuity and Health



Melissa Gerachis, FLMI, MCM, AIRC, AIE
Principal Insurance Market Examiner
Market Conduct Section-Life and Health
Division Virginia Bureau of Insurance

Washington



John Kelcher
Market Conduct Oversight Manager | Company Supervision
Washington State Office of the Insurance Commissioner

West Virginia



Tom Whitener CPCU, SPIR, FLMI, CCP, CIE, AFSB, AMCM
Market Conduct Director
WV Offices of the Insurance Commissioner

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Wisconsin



Rebecca L. Rebholz
Administrator, Division of Market Regulation & Enforcement
Wisconsin Office of the Commissioner of Insurance

Wyoming



Becky S. McFarland
Staff Attorney
Wyoming Department of Insurance