

ORGANIZATION OF STATE INSURANCE DEPARTMENTS

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	ELECTED OR APPOINTED	LENGTH OF TERM	TITLE & ADDITIONAL RESPONSIBILITIES	POSITION WITHIN STATE GOVERNMENT
AL (4/25)	§§ 27-2-2; 27-2-10; 8-6-51	Appointed by governor.	Term concurrent with that of the governor by whom he is appointed or for the unexpired portion of the term.	Alabama Commissioner of Insurance The Commissioner of Insurance is a member of the Alabama Securities Commission and manages the State Fire Marshall's Office.	Alabama Department of Insurance
AK (4/25)	§§ 21.06.010; 21.06.020; 21.06.080	Appointed by Commissioner of Commerce, Community and Economic Development.	At the pleasure of the Commissioner of Commerce, Community and Economic Development.	Alaska Director of Insurance None	The Alaska Division of Insurance is established within the Department of Commerce, Community and Economic Development.
AZ (4/25)	§§ 20-101; 20-141 to 20-142; 38-211; 6-101, 6-110	Appointed by governor, subject to confirmation by Senate.	At the pleasure of the governor.	The Director of the Department of Insurance and Financial Institutions Oversight responsibility regarding home health care services and all financial institutions.	Arizona Department of Insurance
AR (4/25)	§§ 23-61-102 to 23-61-103	Appointed by governor with the advice and consent of the Senate.	At the pleasure of the governor.	Commissioner of Insurance None	Arkansas Insurance Department
CA (4/25)	Gov't. §§ 1001; 82024; Ins. § 12900; 12921	Constitutional, elected by public.	4 years, not to exceed two 4-year terms.	Commissioner of Insurance None	California Department of Insurance
CO (4/25)	§§ 10-1-103 to 10-1-104, 10-1-108	Appointed by governor, subject to confirmation by Senate.	At the pleasure of the governor.	Commissioner of Insurance None	The Colorado Division of Insurance is established within the Department of Regulatory Agencies.

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CT (4/25)	C.G.S.A. §§ 38a-7 to 38a-8; §§ 4-5 to 4-8	Appointed by governor subject to confirmation by either House of General Assembly.	At the pleasure of the governor but no longer than 4 years unless reappointed.	Commissioner of Insurance Commissioner shall see all laws regarding insurance companies and health care centers are executed.	Connecticut Insurance Department
DE (4/25)	18 Del.C. §§ 301; 310; 334	Constitutional, elected by public.	4 years and shall be commissioned by the governor.	Insurance Commissioner The Office of Value-Based Health Care Delivery is established within the Department to reduce health-care costs.	Delaware Department of Insurance
DC (4/25)	§§ 31-102 to 31-104; 31-4301	Appointed by the mayor with advice and consent of council.	At the pleasure of the mayor.	Commissioner of the Department of Insurance, Securities, and Banking Regulate securities and banking in addition to insurance.	The Department of Insurance Securities and Banking is a cabinet level agency of the district government.
FL (4/25)	F.S.A. §§ 20.121; 624.05	The Financial Services Commission, composed of the Governor, the Attorney General, the Chief Financial Officer, and the Commissioner of Agriculture, shall appoint or remove each director by a majority vote consisting of at least three affirmative votes, with both the Governor and the Chief Financial Officer on the prevailing side.	Not specified	Commissioner of Insurance Regulation None	Office of Insurance Regulation is established within the Florida Department of Financial Services.

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GA (4/25)	Georgia Constitution Art. V, § III; §§ 33-2-1; 25-2-2	Constitutional, elected by public.	4 years, shall be elected at the same time and hold office for same term as the governor.	Insurance and Fire Safety Commissioner The Commissioner of Insurance also serves as Safety Fire Commissioner.	Office of Insurance and Safety Fire Commissioner
HI (4/25)	§§ 431:2-101 to 431:2-102; 431:2-201	Appointed by the Director of the Department of Commerce and Consumer Affairs, approved by governor. HB 23 (2025).	At the pleasure of the Director of Commerce and Consumer Affairs.	Insurance Commissioner None	The insurance division is established within the Department of Commerce and Consumer Affairs.
ID (4/25)	I.C. §§ 41-201 to 41-203; 41-210; 41-254	Appointed by governor, by and with the advice and consent of the Senate.	4 years	Director of Insurance The Director of Insurance, with the approval of the governor, appoints the State Fire Marshal.	Idaho Department of Insurance
IL (4/25)	215 ILCS 5/401; 20 ILCS 5/5-605; 20 ILCS 1405/1405-5; 1405/1405-15; 1405/1405-35	Appointed by governor with advice and consent of Senate.	Not specified	Director of Insurance None	Illinois Department of Insurance
IN (4/25)	IC §§ 27-1-1-1 to 27-1-1-2	Appointed by governor.	At the pleasure of the governor.	Insurance Commissioner None	Indiana Department of Insurance
IA (4/25)	I.C.A. §§ 505.1 to 505.2; 505.8; 502.601	Appointed by governor, subject to confirmation by Senate.	4 years	Commissioner of Insurance The Commissioner of Insurance serves as the Securities Administrator.	Iowa Insurance Division is established within the Department of Commerce.

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KS (4/25)	K.S.A. §§ 40-102 to 40-106; 25-101a; 25-4001; 75-6301;	Elected by public.	4 years	Commissioner of Insurance The Commissioner of Insurance has jurisdiction and appointment power over the Department of Insurance Assistant Commissioner, Securities Division subject to confirmation by the senate. HB 2050 (2025).	Kansas Department of Insurance
KY (4/25)	KRS §§ 304.1-050; 304.2-010; 304.2-020 to 304.2-030; 304.2-100	Appointed by governor, with consent of the Senate.	4 years	Commissioner of Insurance Assists the Office of Health Data and Analytics in administering Kentucky Access.	The Department of Insurance is established within the Public Protection Cabinet.
LA (4/25)	LSA-R.S. § 22:2	Constitutional, elected by public.	4 years	Commissioner of Insurance None	Louisiana Department of Insurance
ME (4/25)	24-A M.R.S.A. §§ 5; 200 to 201; 211	Appointed by governor, subject to review by the Joint Standing Committee of the Legislature having jurisdiction over banking and insurance and confirmation by the Legislature.	5 years or until the superintendent's successor has been appointed or qualified	Superintendent of Insurance None	The Maine Bureau of Insurance is established within the Department of Professional and Financial Regulation.

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MD (4/25)	MD Code, Ins. §§ 2-101 to 2-103	Appointed by governor with advice and consent of the Senate.	4 years	Insurance Commissioner None	Maryland Insurance Administration
MA (4/25)	M.G.L.A. 26 § 6; M.G.L.A. 175 § 3A; M.G.L.A. 6A § 16G	Appointed by governor.	Term coterminous with that of the governor and shall serve at the pleasure of the governor.	Commissioner of Insurance None	The Division of Insurance is established within the Department of Consumer Affairs and Business Regulation.
MI (4/25)	M.C.L.A. §§ 500.200 to 500.202	Appointed by the governor, by and with the consent of the Senate.	4 years	Commissioner of Insurance None	Department of Insurance and Financial Services
MN (4/25)	M.S.A. §§ 15.06; 45.012; 46.04; 60A.03	Appointed by governor or appointing authority, with confirmation by Senate.	The term of a commissioner shall end with the term of the Office of Governor. The term shall end on the date the governor who appointed the commissioner vacates office. The appointee shall take office as permanent commissioner when the Senate notifies the appointing authority that it has consented to the appointment. A commissioner shall serve at the pleasure of the appointing authority.	Commissioner of Commerce Department of Commerce oversees many other areas including securities and banking.	Minnesota Department of Commerce

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MS (4/25)	Miss. Code Ann. §§ 83-1-1 to 83-1-3; 45-11-1; 71-3-111	Elected by public.	4 years	Commissioner of Insurance The Commissioner of Insurance is the State Fire Marshal and appoints the State Chief Deputy Fire Marshal, who serves this position at the will and pleasure of the commissioner. The Commissioner of Insurance is also designated as the Director of Mississippi Workers' Compensation Assigned Risk Plan.	Mississippi Department of Insurance
MO (4/25)	V.A.M.S. §§ 103.008; 374.020; 374.040; 374.045	Appointed by governor, by and with the advice and consent of the Senate.	Hold office concurrently with that of the governor and shall be subject to removal from office by the governor at his pleasure.	Director of Insurance The Director of Insurance is a statutory board member of the Missouri Consolidated Health Care Plan, which is responsible for providing health benefits to Missouri state employees and employees of other governmental entities that elect to participate.	Missouri Department of Commerce and Insurance
MT (4/25)	MT Const Art. 6, § 1; Art. 10, § 4 MCA §§ 2-15-1901 to 2-15-1903; 33-1-301; 33-1-311	Constitutional, elected by public (Auditor is Commissioner of Insurance).	4 years	State Auditor, Board of Land Commissioners, Commissioner of Securities.	Montana Office of Securities and Insurance, is established within the State Auditor's Office.

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NE (4/25)	§§ 44-101.01; 44-2829; 44-2837; 81-101 to 81-102; 81-8,220	Appointed by governor, subject to confirmation by a majority vote of the members elected to the Legislature.	Shall hold office at the pleasure of the governor, unless law has provided a specific term.	Director of Insurance The director also serves as chair of the State Claims Board, administers the Excess Liability Fund, and has authority for Residual Malpractice Insurance.	Nebraska Department of Insurance
NV (4/25)	N.R.S. §§ 232.805 to 232.840	Appointed by the Director of the Department of Business and Industry.	At the pleasure of the Director of the Department of Business and Industry.	Commissioner of Insurance None	The Division of Insurance is established within the Department of Business and Industry.
NH (4/25)	N.H. Rev. Stat. § 400-A:3	Appointed by governor, with advice and consent of the governor's executive council.	5 years	Insurance Commissioner None	New Hampshire Insurance Department
NJ (4/25)	N.J.S.A. § 17:1-2; NJAC 11:1-1.1	Appointed by governor, with advice and consent by Senate.	At the pleasure of the governor, during the governor's term of office.	Commissioner of Banking & Insurance Commissioner is responsible for banking and insurance divisions.	The Division of Insurance is established within the New Jersey Department of Banking and Insurance.
NM (4/25)	N.M.S.A. §§ 59A-2-2; 59A-2-8; Const. Art. 11, § 20	Appointed by the Insurance Nominating Committee	4 years	Superintendent of Insurance None	Office of Superintendent of Insurance (OSI)
NY (4/25)	Fin. Serv. §§ 202; 301	Appointed by governor, by and with the advice and consent of the Senate.	Serves at the pleasure of the governor.	Superintendent of Financial Services Banking and insurance	New York State Department of Financial Services
NC (4/25)	§§ 58-2-1 to 58-2-5; 58-2-40; 58-78A-1 to 58-78A-17	Constitutional, elected by public.	4 years	Commissioner of Insurance	North Carolina Department of Insurance

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ND (4/25)	NDCC Const. Art. 5 § 2; NDCC, §§ 26.1-01-01 to 26.1-01-03; 26.1-21-02; 26.1-22-02	Constitutional, elected by public.	4 years	<p>Commissioner of Insurance</p> <p>The Commissioner of Insurance is responsible for managing the state fire marshal.</p> <p>SB 2214 was signed by the Governor on 4/18/25; it effectively dissolves the Securities department and shifts its responsibilities to the Commissioner, effective 7/1/25.</p> <p>HB 1026 was signed by the Governor on 4/18/25; it amends 26.1-01-03 and 26.1-21-02 to move management of the state bonding fund from the Commissioner to the Office of management and budget, effective 7/17/25 (90 days after signing).</p> <p>HB 1027 was signed by the Governor on 4/23/25; it amends 26.1-01-03 and 26.1-22-02 to move management of the state fire and tornado fund from the Commissioner to the Office of management and budget, effective 7/17/25 (90 days after signing).</p>	North Dakota Insurance Department
OH (4/25)	R.C. §§ 3901.01; 3901.011; 121.03	Appointed by governor, with advice and consent of the Senate.	Holds office during the term of the appointing governor and serves at the pleasure of the governor.	<p>Superintendent of Insurance</p> <p>None</p>	Ohio Department of Insurance

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OK (4/25)	36 Okl.St. Ann. §§ 301-302; 307; 332 74 Okl.St. Ann. §§ 905; 1304.1; 11 Okl.St. Ann. §§ 49-100.3; 50-103.1; 59 Okl.St. Ann. §§ 858-705 to 858-705.1; OK Const. Art. 6, § 23	Constitutional, elected by public. SJR 7 (2025).	4 years; term shall expire at the time of the expiration of the term of office of the governor.	Insurance Commissioner The commissioner is the ex-officio chairperson of the Oklahoma Real Estate Appraiser Board and is a member of the following State Boards: Oklahoma Police Pension and Retirement Fund; Oklahoma Firefighters Pension and Retirement Board; Oklahoma Employees Group Insurance Board; and the Board of Trustees of the Oklahoma Public Employees Retirement System.	Oklahoma Insurance Department
OR (4/25)	O.R.S. §§ 705.105; 705.115; 731.216	The department director is appointed by the governor and confirmed by the Senate; the director appoints the insurance administrator, subject to governor's approval.	Director serves at the pleasure of the governor; insurance administrator serves at the pleasure of the director.	Director of Consumer and Business Services None	The Oregon Insurance Division is established within the Department of Consumer and Business Services.
PA (4/25)	40 P.S. §§ 41 to 42; 1921 Act 285 Chapter 2	Appointed by governor, with the advice and consent of the Senate.	4 years	Insurance Commissioner None	Pennsylvania Insurance Department
PR (4/25)	26 L.P.R.A. §§ 233 to 236	Appointed by governor with advice and consent of the Senate.	Not specified	Insurance Commissioner None	Office of the Commissioner of Insurance

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RI (4/25)	Gen.Laws 1956, §§ 42-6-3; 42-14-1 to 42-14-5; 42-14.5-1	The governor appoints, with the advice and consent of the Senate, the department director and the health insurance commissioner.	Term shall expire at the time of the expiration of the term of office of the governor.	Superintendent of Insurance The Director of Business Regulation oversees banking, securities, commercial licensing and regulation, racing and athletics and insurance.	The Division of Financial Services is established within the Department of Business Regulation. The Office of Health Insurance Commissioner is also found within the Department of Business Regulation.
SC (4/25)	Code 1976 §§ 38-3-10; 38-3-60; 38-3-100; 38-3-110; 38-75-485 HB 3487, currently in committee, adds § 38-3-105 to provide for election of Director for 4-year term starting in 2028 statewide election (& amends related language in other sections).	Appointed by governor, upon advice and consent of the Senate.	The director is subject to removal by the governor.	Director of Insurance None	South Carolina Department of Insurance
SD (4/25)	SDCL §§ 58-2-1.1; 58-2-2.1; 58-2-22;	Appointed by the Secretary of the Department of Labor and Regulation.	At the pleasure of the Secretary of the Department of Labor and Regulation.	Director of Insurance None	The Division of Insurance administered under the direction and supervision of the Department of Labor and Regulation.

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TN (4/25)	T.C.A. §§ 4-3-112; 4-3-1301 to 4-3-1304; 56-1-201 to 56-1-202;	Appointed by governor.	Term expires with the governor's term; serves at the pleasure of the governor.	Commissioner of Commerce Insurance The Commissioner of Commerce and Insurance is responsible for the divisions of commerce and insurance, fire prevention, and regulatory boards.	Department of Commerce and Insurance.
TX (4/25)	I.C. Tit. 2 §§ 31.021 to 31.022	Appointed by governor, with advice and consent of the Senate.	Two-year term that expires on February 1 of each odd-numbered year.	Commissioner of Insurance None	Texas Department of Insurance
UT (4/25)	U.C.A. §§ 31A-2-102; 31A-2-201	Appointed by governor with the advice and consent of the Senate.	At the pleasure of the governor.	Insurance Commissioner None	Utah Insurance Department
VT (4/25)	8 V.S.A. §§ 11 to 13	Appointed by governor, with the advice and consent of the Senate.	Biennially, in the month of February.	Commissioner of Financial Regulation The department is responsible for banking, securities and health care administration, in addition to insurance.	The Vermont Division of Insurance is established within the Department of Financial Regulation.
VI (4/25)	22 V.I.C. §§ 51; 53; 3 V.I.C. § 7; V.I. Organic Act 1954 § 11	Elected by public.	4 years	Lieutenant Governor serves as Commissioner of Insurance None	The Division of Banking, Insurance and Financial Regulation is established within the Office of the Lieutenant Governor.
VA (4/25)	VA Code Ann. §§ 38.2-200; 12.1-16; 12.1-18	Appointed by the State Corporation Commission.	At the pleasure of the State Corporation Commission.	Commissioner of Insurance None	The Bureau of Insurance is established within the State Corporation Commission.

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WA (4/25)	RCWA §§ 48.02.010; 48.02.020; 48.02.060	Elected by public.	4 years	Commissioner of Insurance None	Office of Insurance Commissioner
WV (4/25)	W. Va. Code, §§ 11B-1-2; 33-2-1; 33-2-3	Appointed by governor, by and with the advice and consent of the Senate.	6 years	Insurance Commissioner None	The Office of the Insurance Commissioner is established within the Department of Revenue.
WI (4/25)	W.S.A. §§ 15.06; 15.73	Nominated by the governor, with the advice and consent of the Senate appointed.	At the pleasure of the governor.	Commissioner of Insurance None	Office of the Commissioner of Insurance
WY (4/25)	W.S.1977 §§ 26-2-102; 26-2-109	Appointed by governor, with the advice and consent of the Senate.	At the pleasure of the governor.	Insurance Commissioner None	Wyoming Department of Insurance

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.