



**SUPPORTING CONSUMERS
THROUGH OUTREACH:**

Amplifying Public Awareness of State Insurance Departments

2025 NAIC FALL NATIONAL MEETING

3:30-5:00 p.m. ET | Tuesday, December 9, 2025



Supporting Consumers Through Outreach: Amplifying Public Awareness of State Insurance Departments

Moderated by Melissa Jackson, *Director of Communications NAIC*

Overview

Despite the critical role state departments of insurance (DOIs) play in protecting consumers, many residents remain unaware of the DOI services, protections, and resources available to them. Communication campaigns are more than just public relations; they are a strategic regulatory tool. They educate consumers and build trust in the insurance system, extending the reach of regulation beyond enforcement.

Consumer advocates, state insurance regulators, and commissioners all play a vital role in amplifying these outreach efforts. Whether through policy support, cross-agency collaboration, or community partnerships, these stakeholders can help ensure that DOI messaging is clear, accessible, and impactful.

This session will first explore insights from a survey of public information officers (PIOs) and highlight communication best practices, challenges, and opportunities in DOI outreach and education.

Panelists will share successful campaign strategies, discuss barriers to public engagement, and identify tools and resources that can help departments better connect with their communities, especially underserved or hard-to-reach populations.

Attendees will leave with actionable ideas for strengthening public engagement and fostering cross-sector collaboration.



Learning Objectives:

Analyze common barriers to public engagement and explore collaborative solutions that leverage the strengths of PIOs, regulators, and consumer advocates to reach diverse and underserved communities.

Identify effective outreach strategies and communication tools used by State Departments of Insurance to increase public awareness of consumer protections, services, and resources.

Explore opportunities for cross-agency collaboration support, including shared messaging, and resource development, to enhance the consistency and impact of consumer education efforts nationwide.

Agenda

Opening Remarks

President John Godfread, North Dakota Insurance Commissioner

Key Findings from the PIO Survey and an Overview of Communication Best Practices

Brenda Rourke PhD, Communication Research Scientist, NAIC

Panel Discussion: What Does the Recent Policy Environment Mean for Consumers, Providers, and Payers?

Moderator: Melissa Jackson, Director of Communications, NAIC

Participants: Lori Croy, Director of Communications, Missouri

Shamus Durac, Consumer Representative

Jeff Rohaly, DOI Consumer Advocate

Discussion and Q&A



Jon Godfread **Commissioner**

North Dakota Insurance Department

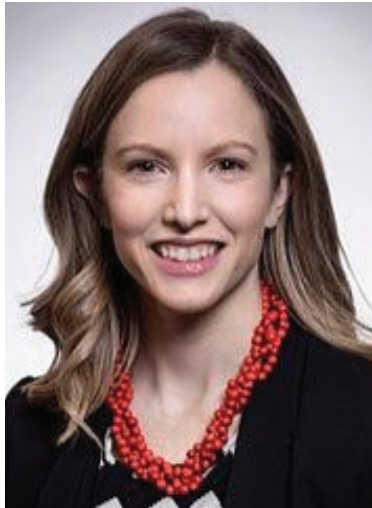
Jon Godfread has served as North Dakota's 22nd Insurance Commissioner since his election in 2016 and re-elections in 2020 and 2024. Committed to protecting and empowering the citizens of North Dakota, Godfread has championed consumer advocacy by raising awareness about the vital consumer protection services provided by the North Dakota Insurance Department beyond its role in industry regulation. Under his leadership, the department has undergone strategic

restructuring to ensure the efficient use of taxpayer dollars while maximizing the talents of its dedicated staff.

Godfread is a recognized leader in insurance policy innovation on a national stage. He has been influential in discussions on modernizing insurance regulation, addressing challenges in air ambulance services, leveraging technology, and advancing healthcare reinsurance. His colleagues elected him to serve as the 2025 president of the National Association of Insurance Commissioners (NAIC), a national standard-setting organization comprised of the chief insurance regulators in the U.S.

Before taking office, Godfread was Vice President of Governmental Affairs for the Greater North Dakota Chamber, where he worked on critical issues such as the Affordable Care Act (ACA), statewide tax reductions, the creation of the North Dakota Outdoor Heritage Fund, and K-12 education reform. His diverse professional background also includes experience in banking and a stint as a professional athlete.

Godfread holds a Juris Doctor and a Master of Business Administration (MBA) from the University of North Dakota, where he graduated in 2011. He earned his bachelor's degree in business with honors from the University of Northern Iowa in 2005. He resides in Bismarck with his wife Amanda and their three children.



MELISSA JACKSON

Director of Communications

National Association of Insurance Commissioners (NAIC)

Melissa Jackson is the Director of Communications at the National Association of Insurance Commissioners, where she leads a team supporting NAIC members through various communications tools and resources.

Melissa joined the NAIC in October after 17 years at the Federal Reserve Bank of Kansas City, where she was most recently Vice President of Public Affairs. She is also a former foreign service officer with the U.S. Department of State, serving in Washington, D.C., and Rio de Janeiro, Brazil. She holds a bachelor's degree in organizational communication from Missouri State University and a master's degree in public administration from the University of Kansas.



DR. BRENDA ROURKE

Communication Research Scientist

Center for Insurance Policy and Research (CIPR)

Dr. Brenda Rourke is a Communication Research Scientist with the Center for Insurance Policy and Research (CIPR), where she leads the development, implementation, and evaluation of applied communications research initiatives. In this role, she collaborates closely with internal teams and members of the National Association of Insurance Commissioners (NAIC) to design consumer-focused research that supports strategic communication goals.

Before joining the NAIC, Dr. Rourke spent a decade as a Network Operations Specialist at COX Communications, followed by four years as an assistant professor and researcher at Northwest Missouri State University. She holds a Ph.D. in Communication from the University of Connecticut.

Dr. Rourke's work bridges academic insight and industry application, reflecting her commitment to advancing the science and practice of communication. She has presented her research at regional, national, and international conferences, and her scholarly work has been published in several peer-reviewed communication journals.



Lori Croy

Director of Communications

Missouri Department of Commerce and Insurance

Lori Croy is the communications director for the Missouri Department of Commerce and Insurance. She focuses on helping Missouri citizens understand “who we are, what we do, and how we can help them.” In addition, she is responsible for communicating with industry partners in the areas of insurance, banking, credit unions, and professional licensing to ensure the protection of consumers while also maintaining a safe, level, and competitive playing field. Croy is interested in data-driven communications and incorporates research into her work for the Missouri DCI.

She also has 25 years of experience in higher education and private consulting.

In addition to her role at DCI, Lori is an award-winning children’s book author, a frequent public speaker, and a food blogger. She holds an Accreditation in Public Relations (APR), is the current PRSA Public Affairs and Government Section chair, was the 2021 PRSA Public Affairs and Government Lloyd B. Dennis Distinguished Leadership Award recipient, and is a Lean Six Sigma Green Belt.



SHAMUS DURAC

Senior Attorney / Health Policy Analyst

RIPIN

Shamus Durac is the Senior Attorney / Health Policy Analyst with RIPIN. RIPIN is a Rhode Island community nonprofit that assists Rhode Islanders in navigating complex systems, including health insurance, special education, and healthy aging. Mr. Durac supports RIPIN's health insurance consumer assistance program, an all-payer program helping Rhode Islanders overcome all types of challenges in accessing health care. Mr. Durac also helps to coordinate RIPIN's health policy work, including regulatory and legislative advocacy.

Mr. Durac co-chairs the Protect Our Healthcare RI Coalition, a group of consumer and provider organizations working to safeguard and improve access to affordable, comprehensive health care in the state. Mr. Durac is a designated consumer representative with the National Association of Insurance Commissioners.



JEFF ROHALY

Director of the Bureau of Consumer Services

Pennsylvania Insurance Department

Jeff Rohaly is the Director of the Bureau of Consumer Services at the Pennsylvania Insurance Department. He began his insurance career with Prudential in 1998. In 2006 he accepted a position with the Insurance Department transitioning from a sales role to a regulatory one. He holds a bachelor's degree in biology from Shippensburg University. Jeff is currently focused on enhancing his team's ability to serve the insurance consumers of the Commonwealth.



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The National Association of Insurance Commissioners (NAIC) is the U.S. standardsetting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.

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