Mark Fowler was appointed as Alabama’s Acting Commissioner by Gov. Kay Ivey on July 1, 2022. He was appointed Commissioner effective January 16, 2023.

As chief administrator for the Alabama Department of Insurance (DOI), Commissioner Fowler leads the DOI in fulfilling its mission to serve the people of Alabama by regulating the insurance industry, providing consumer protection, promoting market stability, and enforcing state fire safety standards and laws. During Mark’s tenure as legislative liaison, the Department has been successful in enacting more than forty (40) bills plus assisting in the enactment of several industry sponsored bills that were supported by the Department. In his role as Commissioner of Insurance, he also serves as a member of the Alabama Securities Commission.

Commissioner Fowler joined the DOI in February 2013, previously serving as Deputy Commissioner/Chief of Staff. Before joining the DOI, he worked for 28 years in government and public affairs, as well as association management, both at the state and federal levels. Commissioner Fowler served 17 years as an association executive director in Alabama, working with industries such as chemical manufacturing, cable/broadband telecommunications, and agribusiness. He also worked for five years in the Washington, DC, area, first as a legislative assistant to the late Sen. Howell Heflin and then as a congressional liaison for Rockwell International, a major defense and aerospace company.

Aside from his professional career, Commissioner Fowler is a co-host of the Bluegrass Revival Jam, a bluegrass music event in Montgomery, AL. He also has served as a board member and treasurer of Legacy, Partners in Environmental Education, and as a board member of the Alabama Civil Justice Reform Committee. He is past president of the Auburn University Montgomery Alumni Association and former host of a weekly gospel music radio program.

Commissioner Fowler earned a master’s degree in political science from Auburn University at Montgomery and a bachelor’s degree in broadcast communications from Auburn University (Auburn, AL).
Fax Numbers
Main: (334) 241-4192
Accounting: (334) 241-4110
Examiners: (334) 240-3194
Financial: (334) 240-3194
IT Division: (334) 241-4192
Legal: (334) 240-7581
Fraud: (334) 241-4158
Market Conduct Division: (334) 240-3194
Producer Licensing: (334) 240-3282
Consumer Services: (334) 956-7932
Receivership Division: (334) 240-7562
State Fire Marshal: (334) 241-4158
Strengthen Alabama Homes: (334) 956-7962

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: http://www.aldoi.gov
Make Checks Payable to: Commissioner of Insurance

Antwionne Dunklin  
Producer Licensing Manager (334) 241-4126

Jimmy Gunn  
Deputy Commissioner (334) 241-4196

Jonathan West  
Chief Financial Officer (334) 241-4107

Larry Chapman  
Deputy Commissioner (334) 241-4146

Michelle Hendrix  
Personnel Manager (334) 240-4417

Reyn Norman  
Senior General Counsel (334) 241-4119

Rodney Zeigler  
Information Technology Manager (334) 241-4112

Ryan Donaldson  
Chief of Receivership (334) 240-7561

Scott F. Pilgreen  
State Fire Marshal (334) 241-4170

Travis Taylor  
Acting Director, Office of Risk and Resilience (334) 240-7565

Contact Persons
Accounting Practices and Procedures
Jonathan West  
Chief Financial Officer (334) 241-4107  
Jonathan.west@insurance.alabama.gov

Continuing Education - Agents
Antwionne Dunklin  
Producer Licensing Manager (334) 241-4126  
Antwionne.dunklin@insurance.alabama.gov

Department Counsel
Reyn Norman  
Senior General Counsel (334) 241-4119  
Reyn.Norman@insurance.alabama.gov
Deposits
Ken Smithson  (334) 241-4156
Financial Analyst  John.Smithson@insurance.alabama.gov

Examinations - Agent
Antwionne Dunklin  (334) 241-4126
Producer Licensing Manager  Antwionne.dunklin@insurance.alabama.gov

Fees - Agents
Antwionne Dunklin  (334) 241-4126
Producer Licensing Manager  Antwionne.dunklin@insurance.alabama.gov

Fees - Company Licensing
Carla Donney  (334) 241-4180
Account Clerk  Carla.donney@insurance.alabama.gov

Fire Investigations/Fire Code Enforcement
Scott F. Pilgreen  (334) 241-4170
State Fire Marshal  Scott.Pilgreen@insurance.alabama.gov

Mark Drinkard  (334) 241-4171
Assistant State Fire Marshal  Mark.drinkard@insurance.alabama.gov

Government Relations
Heather Lowe  (334) 241-7577
Government Relations Manager  Heather.lowe@insurance.alabama.gov

Human Resources
Michelle Hendrix  (334) 240-4417
Personnel Manager  Michelle.Hendrix@insurance.alabama.gov

Information Technology
Rodney Zeigler  (334) 241-4112
Information Technology Manager  Rodney.zeigler@insurance.alabama.gov

Insurance Fraud Unit - Investigators
Corey Railey  (334) 241-4170
Assistant State Fire Marshal  Michael.Railey@insurance.alabama.gov

InsurTech
Erick Wright  334-240-6523
Insurance Rate Analyst  erick.wright@insurance.alabama.gov

Legislation
Heather Lowe  (334) 241-7577
Government Relations Manager  Heather.lowe@insurance.alabama.gov

Office of Risk and Resilience
Travis Taylor  (334) 240-7565
Acting Director, Office of Risk and Resilience  travis.taylor@insurance.alabama.gov

Policy and Form Filing
Yada Horace  (334) 241-4175
Rates and Forms Division Manager  Yada.horace@insurance.alabama.gov

Policy, Form, and Rate Filings - Property & Casualty
Charles Hale  (334) 241-4115
Actuary  Charles.hale@insurance.alabama.gov

Premium Tax
LaKisha Hardy  (334) 241-4114
Senior Accountant  LaKisha.Hardy@insurance.alabama.gov
Producer Licensing
Antwione Dunklin
Producer Licensing Manager
(334) 241-4126
Antwione.dunklin@insurance.alabama.gov

Rate, Policy & Form Filing - Life & Health
Sanjeev Chaudhuri
Chief Actuary
(334) 241-4198
Sanjeev.chaudhuri@insurance.alabama.gov

Receivership
Ryan Donaldson
Chief of Receivership
(334) 240-7561
Ryan.Donaldson@insurance.alabama.gov

State Fire Marshal
Scott F. Pilgreen
State Fire Marshal
(334) 241-4170
Scott.Pilgreen@insurance.alabama.gov

Statistical Reporting
Charles Hale
Actuary
(334) 241-4115
Charles.hale@insurance.alabama.gov
Alaska

Lori K. Wing-Heier was appointed as Director of the Alaska Division of Insurance on Feb. 25, 2014, by then-Gov. Sean Parnell. She has served as the Director in three different administrations and was reappointed as Director in 2018 by Gov. Mike Dunleavy.

As Division Director, Wing-Heier oversees and enforces the Division's mission to strengthen competitive markets while protecting Alaskans.

Director Wing-Heier has more than 45 years of experience in the insurance and risk management industry, including experience working as a broker and corporate risk manager.

Director Wing-Heier attended North Central Michigan College (Petoskey, MI) and holds the Certified Insurance Counselor (CIC) and Certified Risk Manager (CRM) designations.

Director Wing-Heier has resided in Alaska since 1984. She and her family live in Anchorage, where the Insurance Director position is located. However, she relocates to Juneau for the legislative session each year. An avid fly fisherwoman, you will find her drifting the Kenia River in pursuit of record-setting rainbow trout during the late summer and early fall.
Heather Carpenter  
Deputy Director (Juneau)  
(907) 465-2518

Lori K. Wing-Heier  
Director (Anchorage)  
(907) 269-7900

Molly Nollette  
Chief Market Regulator  
(907) 465-5647

Contact Persons

Agent Licensing  
Kayla Erickson  
Program Coordinator (Juneau)  
(907) 465-2545  
Kayla.Erickson@alaska.gov

Annual Statements/Audits/Premium Tax  
Rebecca Nesheim  
Tax Auditor (Juneau)  
(907) 465-2584  
Rebecca.Nesheim@alaska.gov

Consumer Services  
Shauna Nickel  
Supervisor (Anchorage)  
(907) 269-7914  
Shauna.Nickel@alaska.gov

Deposits/Trust Securities  
Kevin Richard  
Financial Examiner (Anchorage)  
(907) 269-7903  
Kevin.Richard@alaska.gov

Division Counsel  
Dan Wilkerson  
Attorney (Anchorage)  
(907) 269-5265  
Daniel.Wilkerson@alaska.gov

Examinations - Agent  
Kayla Erickson  
Program Coordinator (Juneau)  
(907) 465-2545  
Kayla.Erickson@alaska.gov

Examinations - Market Compliance Issues  
Chelsy Maller  
Insurance Specialist (Juneau)  
(907) 465-4607  
Chelsy.Maller@alaska.gov

Financial Examinations  
David Phifer  
Chief Financial Examiner (Anchorage)  
(907) 269-7903  
David.Phifer@alaska.gov

Health Insurance  
Jacob Lauten  
Health Coordinator (Juneau)  
(907) 465-2573  
Jacob.Lauten@alaska.gov

Insurer Changes - Address, Articles, Bylaws  
Sonnet Reddoor  
(Juneau)  
(907) 269-7892  
Sonnet.Reddoor@alaska.gov

Investigations  
Alex Romero  
Chief Investigator (Anchorage)  
(907) 269-7918  
Alex.Romero2@alaska.gov

Merger of Companies  
Kevin Richard  
Financial Examiner (Anchorage)  
(907) 269-7903  
Kevin.Richard@alaska.gov
NAIC Liaison
  Ira Blankenship
  Administrative Assistant (Anchorage)
  (907) 269-7892
  Ira.Blankenship@alaska.gov

Policy and Form Filing - Life & Health
  Sarah Bailey
  Supervisor (Juneau)
  (907) 465-4608
  Sarah.Bailey@alaska.gov

Policy and Form Filing - Property & Casualty
  Sian Ng-Ashcraft
  Insurance Specialist (Juneau)
  (907) 269-8114
  Sian.Ng-Ashcraft@alaska.gov

Receivership
  Jeffery Bethel
  Insurance Financial Examiner (Anchorage)
  (907) 269-7919
  Jeffery.Bethel@alaska.gov

Risk Retention/Purchasing Group
  Jeffery Bethel
  Insurance Financial Examiner (Anchorage)
  (907) 269-7919
  Jeffery.Bethel@alaska.gov

Statistical Reporting
  Kelli Patterson
  Administrative Officer (Juneau)
  (907) 465-2596
  Kelli.Patterson@alaska.gov

Workers' Compensation
  Chad Bennett
  Insurance Specialist (Juneau)
  (907) 269-7911
  Chad.Bennett@alaska.gov
Barbara D. Richardson joined the Arizona Department of Insurance and Financial Institutions (DIFI) as Cabinet Executive Officer (CEO) effective March 6, 2023.

CEO Richardson previously served as the Insurance Commissioner for Nevada from March 2016 to December 2022. Prior to her Nevada role, she worked for the New Hampshire Insurance Department as Director of Operations and Fraud for 12 years. She also has held positions at CNA Insurance, Kemper Financial, the Federal Reserve Bank in Chicago, and Putnam Securities.

CEO Richardson previously served on the NAIC’s various committees, task forces, and working groups. She served as chair of the NAIC System for Electronic Rates & Forms Filing (SERFF) Advisory Board and as co-vice chair of the Climate and Resiliency (EX) Task Force.

CEO Richardson is a graduate of Vassar College. She earned a law degree from the University of New Hampshire School of Law and a master’s degree in business administration (MBA) from Loyola University (Chicago, IL).

The Arizona DIFI oversees the secure operation of Arizona’s state-chartered financial institutions. It ensures public confidence in financial institutions by protecting the interest of depositors, borrowers, shareholders, and consumers through the enforcement of state laws. The DIFI is responsible for administering state laws that regulate financial institutions, which include banks, credit unions, trust companies, and trust divisions.
Victoria Fimea  
Chief Captive Analyst  

(602) 364-0267  
victoria.fimea@difi.az.gov

**Consumer Complaints and Inquiries**

Noelani Rosato  
Supervisor, Market Regulation & Consumer Services Division  

(602) 364-2499

**Department Counsel**

Attorney General  
Office  

(602) 542-3702

**Deposits**

Cary Cook  
Chief Financial Compliance Officer, Financial Affairs Division  

(602) 364-3986

**Examinations - Financial**

Kurt Regner  
Deputy Assistant Director, Financial Affairs Division  

(602) 364-3963  
kurt.regner@difi.az.gov

David Lee  
Chief Financial Examiner - Analyst  

602-364-3965  
david.lee@difi.az.gov

**Examinations - Market Conduct**

Maria Ailor  
Assistant Director, Market Regulation and Consumer Services Division  

602-364-4922  
maria.ailor@difi.az.gov

**Examinations - Producer (Pre-license)**

Aqueelah Currie  
Supervisor, Licensing Section, Consumer Protection Division  

(602) 364-4457

**Fees/Assessments**

Mary Jordan  
Supervisor, Business Services Section, Administrative Services Division  

(602) 364-2459

**Financial Analysis**

David Lathrop  
Chief Financial Analyst, Financial Affairs Division  

(602) 364-3996  
dave.lathrop@difi.az.gov

Kurt Regner  
Deputy Assistant Director, Financial Affairs Division  

(602) 364-3963  
kurt.regner@difi.az.gov

**Fraud Unit**

Paul Hill  
Assistant Director, Fraud Investigations Division  

(602) 364-2140

**Guaranty Funds**

Lori Nestor  
Executive Director, Guaranty Fund Office  

(602) 364-3863

**Health Care Appeals**

Audrey Franklin  
Supervisor, Health Care Appeals Office  

(602) 364-2399

**Insurer Licensing, Mergers/Acquisitions, Redomestications Withdrawals**

Cary Cook  
Chief Financial Compliance Officer, Financial Affairs Division  

(602) 364-3986

**InsurTech**

Gioconda Espinosa  
Assistant Director, Product Filing & Compliance  

gio.espinosa@difi.az.gov
Kurt Regner
Deputy Assistant Director, Financial Affairs Division
(602) 364-3963
kurt.regner@difi.az.gov

Deian Ousounov
Assistant Director, Innovation, Enforcement, and Regulatory Policy Division
(602) 364-2499

Catherine O’Neil
Consumer Affairs Administrator
(602) 364-2485

Gioconda Espinosa
Assistant Director, Product Filing & Compliance
gio.espinosa@difi.az.gov

Loretta Moncibaez
Lead Auditor, Insurance Tax Section, Administrative Services Division
(602) 364-3246

Aqueelah Currie
Supervisor, Licensing Section, Consumer Protection Division
(602) 364-4457

James McGuffin
Assistant Director/PIO
(602) 771-0178
james.mcguffin@difi.az.gov

Liane Kido
Deputy Receiver
(602) 364-2143

Erica Bowsher
Insurance Analyst, Financial Affairs Division
(602) 364-3450

Bud Leiner
Chief Information Officer, Information Technology Division
(602) 364-2983
On April 3, 2020, Governor Asa Hutchinson appointed Alan McClain as Arkansas Insurance Commissioner. McClain began his career in state government in 1992 with the Arkansas Insurance Department after working with Sedgwick Insurance Group. He worked for the Arkansas Workers’ Compensation Commission for 13 years and was the CEO of that Commission for almost nine years.

Most recently, McClain served as Commissioner of the Arkansas Rehabilitation Services (ARS). In this role, which he assumed in 2015, he administered the day-to-day operations of ARS, which administers the Federal Vocational Rehabilitation Act.

McClain has also served on the Arkansas Workforce Development Board and the Governor’s Council on Developmental Disabilities. He is a past president of the International Association of Industrial Accident Boards & Commissions and the Council of State Administrators of Vocational Rehabilitation.

He holds an undergraduate degree from Hendrix College and a master’s in Public Administration from the University of Arkansas at Little Rock.
Carroll Astin  
Manager, SHIIP (Senior Health Insurance Information Program)  
(501) 371-2785

Chantel Allbritton  
Regulatory Health Link  
(501) 371-2755

Jimmy Harris  
Manager, Compliance (Life & Health and Property & Casualty)  
(501) 671-1621

Letty Hardee  
Deputy Commissioner, Information Services  
(501) 371-2664

Lindsay Harp  
Manager, Consumer Services  
(501) 371-2640

Mary Davis  
Assistant Deputy Commissioner, Accounting  
(501) 682-7678

Mel Anderson  
Deputy Commissioner Financial Regulation, Finance  
(501) 371-2665

Michael Surguine  
Deputy Receiver, Liquidation Division  
(501) 371-2776

Nathan Culp  
Director, Public Employee Claims  
(501) 371-2708

Paul "Blue" Keller  
Director, Criminal Investigation Division  
(501) 371-2790

Peggy Dunlap  
Insurance Licensing Manager, Agent Licensing  
(501) 371-2760

Randy Robinson  
Director, Risk Management  
(501) 371-2690

Russ Galbraith  
Chief Deputy Commissioner  
(501) 371-2620

Tasha Pankey  
Manager, Human Resources  
(501) 371-2815

Vacant  
Communications Director

**Contact Persons**

**Agent Licensing**

Peggy Dunlap  
Insurance Licensing Manager, Agent Licensing  
(501) 371-2760  
peggy.dunlap@arkansas.gov

**Annual Statements**

Mel Anderson  
Deputy Commissioner Financial Regulation, Finance  
(501) 371-2665  
mel.anderson@arkansas.gov

**Company Licensing**

Mel Anderson  
Deputy Commissioner Financial Regulation, Finance  
(501) 371-2665  
mel.anderson@arkansas.gov

**Consumer Complaints and Inquires**

Lindsay Harp  
Manager, Consumer Services  
(501) 371-2640  
insurance.consumers@arkansas.gov
Consumer Counseling Program for Seniors
Carroll Astin
Manager, SHIIP (Senior Health Insurance Information Program) (501) 371-2785
carroll.astin@arkansas.gov

Department Counsel
Booth Rand (501) 371-2820
booth.rand@arkansas.gov

Examinations - Agent
Peggy Dunlap (501) 371-2760
Insurance Licensing Manager, Agent Licensing peggy.dunlap@arkansas.gov

Examinations - Financial/Market Conduct
Mel Anderson (501) 371-2665
Deputy Commissioner Financial Regulation, Finance mel.anderson@arkansas.gov

Guaranty Funds
Michael Surguine (501) 371-2776
Deputy Receiver, Liquidation Division michael.surguine@arkansas.gov

Health Insurance Marketplace
Chanel Allbritton (501) 371-2755
Regulatory Health Link chante.lallbritton@arkansas.gov

InsurTech
Russ Galbraith (501) 371-2620
Chief Deputy Commissioner russ.galbraith@arkansas.gov

Life & Health and Property & Casualty Insurance
Jimmy Harris (501) 671-1621
Manager, Compliance (Life & Health and Property & Casualty) Jimmy.Harris@arkansas.gov

Market Conduct
Crystal Phelps (501) 371-2841
crystal.phelps@arkansas.gov

Media Relations/Public Information
Vacant

Policy and Form Filing - Life & Health and Property & Casualty
Jimmy Harris (501) 671-1621
Manager, Compliance (Life & Health and Property & Casualty) Jimmy.Harris@arkansas.gov

Premium Tax
Mary Davis (501) 682-7678
Assistant Deputy Commissioner, Accounting Mary.Davis@arkansas.gov

Statistical Reporting
Jimmy Harris (501) 671-1621
Manager, Compliance (Life & Health and Property & Casualty) Jimmy.Harris@arkansas.gov
Ricardo Lara is California's eighth Insurance Commissioner since voters created the elected position in 1988. Lara previously served in the California Legislature, representing Assembly District 50 from 2010 to 2012 and Senate District 33 from 2012 to 2018.

As Senator, Lara expanded protections for disaster survivors from losing their homes to insurance cancellation and nonrenewal. He wrote the nation's first climate insurance law, SB 30, to engage the insurance industry in the fight against climate-linked environmental disasters like wildfires and sea level rise. Lara is one of California's most effective environmental champions, working to improve health conditions and rein in air pollution.

Lara received the United Nations 2017 Climate and Clean Air Award with former Governor Edmund G. Brown Jr. and the California Air Resources Board for his work to reduce super pollutants.

Lara authored the Health4All Kids Act, which now covers 250,000 California children with full-scope health care regardless of their immigration status. He also authored laws that help prevent prescription drug abuse and crack down on patient brokering and fraud involving Californians recovering from substance abuse disorders.

Raised in East Los Angeles by immigrant parents, Lara made history in 2018 by becoming the first openly gay person elected to statewide office in California's history.

Lara earned a bachelor's degree in Journalism and Spanish with a minor in Chicano Studies from San Diego State University.
Julia Juarez  
Deputy Commissioner, Community Relations and Outreach  
(213) 346-6412

Ken Allen  
Deputy Commissioner, Rate Regulation  
(213) 346-6783

Laurie Menchaca  
Deputy Commissioner, Administration and Licensing Services  
(916) 492-3315

Lucy Wang  
Deputy Commissioner and Special Counsel  
(415) 538-4377

Michael Martinez  
Senior Deputy Commissioner and Legislative Director, Policy and Legislation  
(916) 492-3573

Michael Soller  
Deputy Commissioner, Communications and Press Relations  
(916) 492-3542

Mike Peterson  
Deputy Commissioner, Climate & Sustainability  
(916) 492-3673

Teresa Campbell  
Deputy General Counsel, Regulatory and Legal Services  
(415) 538-4126

Tony Cignarale  
Deputy Commissioner, Consumer Services and Market Conduct  
(213) 346-6360

Vacant  
Chief Deputy Commissioner

Vacant  
Deputy Commissioner, Enforcement

Vacant  
Deputy Commissioner, Financial Surveillance

Vacant  
Deputy Commissioner and General Counsel  
(415) 538-4379

Contact Persons

Accounting Practices and Procedures  
Kim Hudson  
Supervising Insurance Examiner  
(213) 346-6122  
kim.hudson@insurance.ca.gov

Actuarial Office  
Lan Brown  
Chief Health Actuary, Health Actuarial Office  
(213) 346-6136  
lan.brown@insurance.ca.gov

Thomas Reedy  
Chief Systems Actuary  
(213) 346-6493  
thomas.reedy@insurance.ca.gov

Ahmad Kamil  
Chief Life Actuary  
(213) 346-6147  
ahmad.kamil@insurance.ca.gov

Annual Statements  
Ngoc-Loan Nguyen  
Senior Insurance Examiner (Supervisor)  
(213) 346-6450  
Ngoc-Loan.Nguyen@insurance.ca.gov

California Organized Investment Network (COIN)
Cannabis Insurance
Vacant
Deputy Legislative Director, Policy and Legislation

Climate and Sustainability
Mike Peterson
Deputy Commissioner, Climate & Sustainability

Communications
Michael Soller
Deputy Commissioner, Communications and Press Relations

Conservation and Liquidation Office
Joseph Holloway
Chief Executive Office, Conservation and Liquidation Office

Consumer Complaints and Inquires
Consumer Hotline
Toll-Free

Consumer Services
Lucy Jabourian
Division Chief, Consumer Services

Data Calls/Statistical Plans
Luciano Gobbo
Division Chief, Data Analytics and Reporting

Deposits and Fees
Carolina Bravo
Bureau Chief, Accounting Services

Enforcement Branch
Vacant
Deputy Commissioner, Enforcement

Financial Analysis
Michelle Lo
Division Chief, Financial Analysis

Financial Examinations - Insurer Financial Audits
Laura Clements
Division Chief, Field Examination

Fraud Division
Kathleen Rooney
Assistant Chief, Northern Region

Victoria Martínez
Assistant Chief, Grant Programs and Enforcement Training Unit

Eric Charlick
Division Chief, Fraud

Shawn Conner
Assistant Chief, Southern Region

Sukh Randhawa
Senior Investment Officer

Mike Peterson
Deputy Commissioner, Climate & Sustainability

Michael Soller
Deputy Commissioner, Communications and Press Relations

Joseph Holloway
Chief Executive Office, Conservation and Liquidation Office

Lucy Jabourian
Division Chief, Consumer Services

Luciano Gobbo
Division Chief, Data Analytics and Reporting

Carolina Bravo
Bureau Chief, Accounting Services

Vacant
Deputy Commissioner, Enforcement

Stephen Smith
Chief, Enforcement Branch Headquarters

Michelle Lo
Division Chief, Financial Analysis

Laura Clements
Division Chief, Field Examination

Kathleen Rooney
Assistant Chief, Northern Region

Victoria Martínez
Assistant Chief, Grant Programs and Enforcement Training Unit

Eric Charlick
Division Chief, Fraud

Shawn Conner
Assistant Chief, Southern Region

(916) 492-3542
michael.soller@insurance.ca.gov

(916) 492-3673
mike.petersen@insurance.ca.gov

(916) 492-3529
sukhbir.randhawa@insurance.ca.gov

(415) 676-5000
hollowayj@caclo.org

(800) 927-4357

(213) 346-6899
lucy.jabourian@insurance.ca.gov

(213) 346-6308
luciano.gobbo@insurance.ca.gov

(916) 492-3645
carolina.bravo@insurance.ca.gov

(916) 854-5748
stephen.smith@insurance.ca.gov

(213) 346-6334
michelle.lo@insurance.ca.gov

(213) 346-6127
laura.clements@insurance.ca.gov

(916) 854-5728
kathleen.rooney@insurance.ca.gov

(323) 278-5062
victoria.martinez@insurance.ca.gov

(559) 440-5922
eric.charlick@insurance.ca.gov

(858) 693-7108
shawn.connor@insurance.ca.gov
Health Policy and Reform
Lan Brown
Chief Health Actuary, Health Actuarial Office (213) 346-6136
lan.brown@insurance.ca.gov

Stesha Hodges
Asst. Chief Counsel, Health Equity and Access Office (916) 492-3544
stesha.hodges@insurance.ca.gov

Christopher Citko
Assistant Chief Counsel, Health Policy Approval Bureau (916) 492-3187
christopher.citko@insurance.ca.gov

Human Resources Management Division
Vacant
Division Chief, Human Resources Management

Information Technology Division
David Noronha
Chief Information Officer (916) 492-3294
david.noronha@insurance.ca.gov

InsurTech
Lucy Jabourian
Division Chief, Consumer Services (213) 346-6899
lucy.jabourian@insurance.ca.gov

Investigation Division
Lewis Deslauriers
Division Chief, Investigations (661) 253-7505
lewis.deslauriers@insurance.ca.gov

Legal - Company Licensing, Corporate Affairs Bureaus I and II
Vacant
Assistant Chief Counsel

Valerie Sarfaty
Assistant Chief Counsel (415) 538-4459
valerie.sarfaty@insurance.ca.gov

Legal - Enforcement Bureaus
Michael Tancredi
Assistant Chief Counsel, Auto (Los Angeles) (213) 346-6637
michael.tancredi@insurance.ca.gov

Vacant
Assistant Chief Counsel (Oakland)

Tyler McKinney
Assistant Chief Counsel (Sacramento), Enforcement Bureau (916) 492-3521
tyler.mckinney@insurance.ca.gov

Legal - Policy and Form Filing (Life and Disability, Other than Health)
Vacant
Assistant Chief Counsel

Legal - Rate Enforcement
Alec Stone
Assistant Chief Counsel (Oakland) (415) 538-4174
alec.stone@insurance.ca.gov

Legal Branch
Vacant
Deputy Commissioner and General Counsel

Teresa Campbell
Deputy General Counsel, Regulatory and Legal Services (415) 538-4126
teresa.campbell@insurance.ca.gov

Legislation
Michael Martinez
Senior Deputy Commissioner and Legislative Director, Policy and Legislation (916) 492-3573
michael.martinez@insurance.ca.gov
Life Insurance
Vacant
Assistant Chief Counsel
Ahmad Kamil
Chief Life Actuary
(213) 346-6147
ahmad.kamil@insurance.ca.gov

Long-Term Care
Tyler McKinney
Assistant Chief Counsel (Sacramento), Enforcement Bureau
tyler.mckinney@insurance.ca.gov
Ahmad Kamil
Chief Life Actuary
(213) 346-6147
ahmad.kamil@insurance.ca.gov

Market Conduct - Claims Examinations and Rating and Underwriting Examinations
Pam O'Connell
Division Chief, Market Conduct
(916) 492-3599
pam.oconnell@insurance.ca.gov

NAIC Liaison
Vacant
NAIC Liaison
(916) 492-3595

Vacant
Executive Office Operations Manager
Kathryn Taras
Special Project Manager
916-492-3675
Kathryn.Taras@insurance.ca.gov

Office of Principle-Based Reserving
Thomas Reedy
Chief Systems Actuary
(213) 346-6493
thomas.reedy@insurance.ca.gov

Ombudsman Office
Therese Gallagher
Ombudsman
(916) 492-3041
therese.gallagher@insurance.ca.gov

Premium Tax - Annual Payments
Carolina Bravo
Bureau Chief, Accounting Services
(916) 492-3645
carolina.bravo@insurance.ca.gov

Premium Tax - Audits
Laura Clements
Division Chief, Field Examination
(213) 346-6127
laura.clements@insurance.ca.gov

Producer Licensing
Charlene Ferguson
Division Chief, Licensing Services
(916) 492-3010
charlene.ferguson@insurance.ca.gov
Holly Kinney
Bureau Chief, Curriculum and Officer Review
(916) 492-3040
holly.kinney@insurance.ca.gov
Dianne Cooper
Bureau Chief, Producer Licensing Bureau
(916) 492-3036
dianne.cooper@insurance.ca.gov
Licensing Hotline
Toll-Free
(800) 967-9331

Property & Casualty – Rates and Forms
Adam Gammell
Division Chief, Rate Filing
(213) 346-6706
adam.gammell@insurance.ca.gov

Receivership
Vacant
Deputy Commissioner and General Counsel

Joseph Holloway
Chief Executive Office, Conservation and Liquidation Office (415) 538-4379
hollowayj@caclo.org

Regulations
Lucy Wang (415) 538-4377
Deputy Commissioner and Special Counsel lucy.wang@insurance.ca.gov

Reinsurance
Vacant (415) 538-4379
Deputy Commissioner and General Counsel

Monica Macaluso (415) 538-4118
Attorney, Corporate Affairs Bureau II monica.macaluso@insurance.ca.gov

Risk Retention
Dawn Withers (916) 492-3099
Attorney, Corporate Affairs Bureau I dawn.withers@insurance.ca.gov

Senior Issues
Tyler McKinney (916) 492-3521
Assistant Chief Counsel (Sacramento), Enforcement Bureau tyler.mckinney@insurance.ca.gov

Ahmad Kamil (213) 346-6147
Chief Life Actuary ahmad.kamil@insurance.ca.gov

Statistical Reporting - Property & Casualty
Roy Chan (213) 346-6731
Bureau Chief, Rate Specialist roy.chan@insurance.ca.gov

Luciano Gobbo (213) 346-6308
Division Chief, Data Analytics and Reporting luciano.gobbo@insurance.ca.gov

Title Insurance
Rafael Gutierrez (415) 538-4402
Senior Staff Counsel, Corporate Affairs Bureau I rafeal.gutierrez@insurance.ca.gov

Workers' Compensation
Mitra Sanandajifar (213) 346-6686
Senior Casualty Actuary Mitra.Sanandajifar@insurance.ca.gov
Michael Conway was appointed Commissioner of the Colorado Division of Insurance (DOI) by Governor Jared Polis on Dec. 21, 2018, and confirmed by the State Senate on Jan. 22, 2019. Prior to this, he was appointed Interim Commissioner of the DOI by Governor John Hickenlooper in January 2018.

As Commissioner, Conway serves as the chief executive of the DOI and oversees the regulation of Colorado's insurance industry. His role brings together consumers, the insurance industry and other stakeholders to create an inclusive, firm and fair regulatory approach to all lines of insurance such as auto, health, homeowners, life, property and casualty, title and workers' compensation.

Conway served as the DOI Deputy Commissioner for Consumer and Compliance Services since March 2016. He was instrumental in developing and guiding the DOI's strategies regarding health insurance during what was a tumultuous time for that industry. He advised the previous Commissioner and the Governor's staff regarding the possible implications of federal changes to the regulation of health insurance in Colorado. His duties also entailed appearing before state legislative committees to advocate for the DOI's positions regarding insurance and its regulation. He cultivated relationships with consumer groups and insurance industry to create a regulatory environment that helped Colorado consumers but was a fair, level playing field for the industry. He also worked within the DOI to establish objectives that provided for better protection of insurance consumers.

From 2010 to 2016, Conway was an assistant Attorney General for the Colorado State Attorney General's Office, where he represented the DOI in all facets of regulation of the insurance industry including mergers and acquisitions of insurance companies, insurer rehabilitation/liquidation, and producer and company licensure litigation. While in the Attorney General's Office, he worked with the Colorado Attorney General Pro Bono Family Law Clinic, advising clients on matters of divorce and child custody. He also worked as an attorney for Colorado Legal Services, advocating for indigent clients regarding housing rights, homelessness prevention, evictions and subsidized housing.

With the exception of three years spent in Miami for law school, Conway has called Colorado home for nearly 20 years since moving to attend the University of Colorado at Boulder.
Cody Goodrich  
Executive Assistant  
(303) 894-7425

Debra Judy  
Deputy—Legislative & Regulatory Affairs  
(303) 894-2066

Jason Lapham  
Deputy, Property/Casualty  
303-869-3412

Kate Harris  
Chief Deputy Commissioner  
(303) 894-2429

Kyla Hoskins  
Deputy—Affordability Programs  
(303) 894-7416

Rolf Kaumann  
Chief Deputy—Finance  
(303) 894-7532

Vincent Plymell  
Assistant Commissioner / Communications  
(303) 894-2261

Contact Persons

**Accident & Health Insurance**
Matt Mortier  
Director, Life & Health Consumer Services  
(303) 894-7581  
matt.mortier@state.co.us

**Actuary - Life & Health (All ACA)**
Susan Stieg  
Actuary  
(303) 894-2190  
susan.stieg@state.co.us

**Actuary - Life & Health (All Non-ACA Lines)**
Sean Brady  
Actuary  
(303) 894-7484  
sean.brady@state.co.us

**Actuary - Property & Casualty**
Mitchell Bronson  
Statistical Analyst  
(303) 894-2192  
mitchell.bronson@state.co.us

**Annual Statements**
Keith Warburton  
Director, Financial Services  
(303) 894-7537  
keith.warburton@state.co.us

**Chief Actuary**
Eric Unger  
Chief Actuary  
(303) 894-7492  
eric.unger@state.co.us

**Company Licensing**
Cindy Hathaway  
Director, Corporate Affairs  
(303) 894-7544  
cindy.hathaway@state.co.us

**Consumer Complaints - Life & Health**
Matt Mortier  
Director, Life & Health Consumer Services  
(303) 894-7581  
matt.mortier@state.co.us

**Consumer Complaints - Property & Casualty**
Bobbie Baca  
Director, Property & Casualty Consumer Services  
(303) 894-7783  
bobbie.baca@state.co.us

**Consumer Counseling Program for Seniors**
Brandon Davis  
Director, SHIP/SMP Program  
(303) 894-7552  
brandon.d.davis@state.co.us
Andrew N. Mais was nominated by Governor Ned Lamont to be Connecticut’s 33rd Insurance Commissioner on March 4, 2019.

Mais was elected as NAIC President and serves on the Executive (EX) Committee. Additionally, he serves on the NAIC’s Internal Administration (EX1) Subcommittee, the Audit Committee, the Government Relations (EX) Leadership Council, the Property and Casualty Insurance (C) Committee, the Financial Regulation Standards and Accreditation (F) Committee, and the International Insurance Relations (G) Committee. He is also a member of the NAIC’s Special (EX) Committee on Race and Insurance, which is charged with conducting research and analyzing issues of diversity and inclusion within the insurance sector.

Mais also serves on the International Association of Insurance Supervisors (IAIS) Macroprudential and Executive Committees. The IAIS is the international standard-setting body responsible for developing and assisting in the supervision of the insurance sector.

Mais has led discussions in several forums on race, diversity, and inclusion at the state level and within the insurance industry and in insurance practices. He has also joined the efforts led by Governor Ned Lamont and Lt. Gov. Susan Bysiewicz to address social inequities in Connecticut, including the Council on Women and Girls and cultural competency initiatives.

Mais previously was a member of Deloitte’s Center for Financial Services, providing industry-leading thought leadership and insight on U.S. and international regulatory affairs.

Prior to that, he was a Director at the New York State Insurance Department. There he served four governors as part of the Department’s senior leadership team through numerous events, including the financial crisis of 2008 and major state and federal changes in health insurance regulations and laws.

Even outside the government, Mais has dedicated much of his life to public service. He most recently served as chair of the Council on Ethics for the town of Wilton, CT, where he lives. Other recent service includes the Maritime Aquarium of Norwalk; the American Red Cross; the Board of Finance of the Town of Wilton; and the Rotary Club of Wilton.
Contact Persons

Accident and Health Insurance
Paul Lombardo
Director, Life and Health Division
(860) 297-3891
Paul.Lombardo@ct.gov

Agent Investigation
Amy Stegall
Manager, Fraud, Investigations and Compliance Unit
(860) 297-3933

Agent Licensing
Licensing Unit
Individual & Business Entities
cid.licensing@ct.gov

Captive Division
Fenhua Liu
Program Manager, Captive Division
(860) 297-3935

Company Licensing
Company Licensing
(860) 297-3814
cid.financial@ct.gov

Consumer Complaints and Inquires
Gerard O'Sullivan
Director, Consumer Affairs Division
(860) 297-3889

Examinations - Financial
William Arfanis
Assistant Deputy Commissioner of Financial Exams
william.arfanis@ct.gov

Examinations - Market Conduct
Kurt Swan
Director, Market Conduct/Fraud Investigations and Licensing
(860) 297-3972

Fees - Agents
Kurt Swan
Director, Market Conduct/Fraud Investigations and Licensing
(860) 297-3972

Financial Analysis
Jack Broccoli
Assistant Deputy Commissioner of Financial Analysis and Licensing
Jack.Broccoli@CT.gov

Fraud
Amy Stegall
Manager, Fraud, Investigations and Compliance Unit
(860) 297-3933

InsurTech
George Bradner
860-297-3866
george.bradner@ct.gov

Life Insurance
Paul Lombardo
Director, Life and Health Division
(860) 297-3891
Paul.Lombardo@ct.gov

Policy and Form Filing - Life & Health
Paul Lombardo
Director, Life and Health Division
(860) 297-3891
Paul.Lombardo@ct.gov

Policy and Form Filing - Property & Casualty
George Bradner
Director, Property and Casualty Division
860-297-3866

Property & Casualty - Commercial Lines
George Bradner
Director, Property and Casualty Division

Property & Casualty - Personal Lines
George Bradner
Director, Property and Casualty Division

(860) 297-3866

Receivership and Guaranty Funds
Jared Kosky
Deputy Commissioner

(860) 297-3998
jared.kosky@ct.gov
Trinidad Navarro was elected in 2016 as the State of Delaware’s 26th Insurance Commissioner. He was re-elected in 2020. In this role, he works to ensure insurance affordability and availability for residents as well as the accountability of insurance companies. As Commissioner, he leads the office charged with protecting, educating, and advocating for Delaware residents.

The Department offers free Medicare counseling services and works on the Health Insurance Marketplace, provides arbitration services to residents, and fights and prevents fraud. The Department also works to ensure insurance companies are financially sound, licenses more than 220,000 individuals in related professions, proposes the state's workers' compensation rates, helps more than a thousand companies create safer workplaces to lower their insurance rates by over $7 million, and so much more.

During the Commissioner’s term in office, the Department has made great strides. He has increased department diversity and internal promotions. In 2017, the Commissioner worked with the General Assembly to pass House Substitute 1 to House Bill 80, a signature piece of legislation that ends discrimination in auto insurance policies. The law ensures that neither race, age, gender, economic status, nor other personal characteristics impact the cost of auto policies.

In 2020, the office reduced Health Insurance Marketplace rates for the second time in the state’s history, leading to a 5% increase in enrollment, and returned $21.5 million in premiums to individuals and small businesses. The department completed two of the state's first Mental Health Parity examinations, assessing $597,000 in penalties. Businesses saved $4 million in workers’ compensation premiums due to a double digit decrease in rates, and another decrease was approved for 2021.

A lifelong Delawarean, Commissioner Navarro has an extensive record of public service. He served for 20 years with the New Castle County Police and was elected New Castle County Sheriff in 2010. While a police officer, he received the department's distinguished Medal of Valor.

Commissioner Navarro serves as chair of the NAIC’s Northeast Zone and member of the Executive (EX) Committee; chair of the Antifraud (D) Task Force; and vice chair of the Market Regulation and Consumer Affairs (D) Committee.

Additionally, Commissioner Navarro serves on many state boards such as the Delaware Health Care Commission, the State Employees Benefits Committee (SEBC), the Plans Management Board, the Council on Health Promotion and Disease Prevention, and the Primary Care Reform Collaborative.

Commissioner Navarro has two daughters, Kylie and Hannah, and one son, Jordan. He resides in Bear, DE with his wife Melissa and youngest daughter Hannah.
Fax Numbers
Main: (302) 739-5280

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: https://insurance.delaware.gov/
Make Checks Payable to: Department of Insurance

Christina Haas
Senior Advisor
(302) 674-7303

Gerald Pepper
Director, Insurance Fraud Prevention
(302) 674-7352

Jessica Willey
Deputy Attorney General (DAG)
(302) 674-7387

Joseph Maddox
Controller
(302) 674-7382

Kathleen 'Kitty' Makowski
Deputy Attorney General (DAG)
(302) 674-7326

Michael A. Capasso
Deputy Attorney General (DAG)
(302) 674-7381

Nicole Brittingham
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG)
(302) 674-7335

cnicole.brittingham@delaware.gov

Sherry Wilson
BERG Office Manager
(302) 674-6246

michael.capasso@delaware.gov

Tiffany Kent
Executive Assistant to Deputy Commissioner
(302) 674-7306

Victoria 'Dee' Jones
Executive Assistant to Commissioner
(302) 674-7305

Contact Persons

Annual Statements
Nicole Brittingham
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG)
(302) 674-7335

nicole.brittingham@delaware.gov

Company Licensing
Sherry Wilson
BERG Office Manager
(302) 674-6246

sherry.wilson@delaware.gov

Department Counsel
Michael A. Capasso
Deputy Attorney General (DAG)
(302) 674-7381

michael.capasso@delaware.gov

Kathleen 'Kitty' Makowski
Deputy Attorney General (DAG)
(302) 674-7326

kathleen.makowski@delaware.gov
Jessica Willey  
Deputy Attorney General (DAG)  
(302) 674-7387  
jessica.willey@delaware.gov

Email by Division

Delaware Medical Assistance Bureau  
Email  
DMAB@delaware.gov

Fraud Prevention  
Email  
fraud@delaware.gov

Workplace Safety  
Email  
safety@delaware.gov

Producer Licensing  
Email  
licensing@delaware.gov

Bureau of Examination, Rehabilitation and Guaranty (BERG)  
Email  
berg@delaware.gov

Consumer Services  
Email  
consumer@delaware.gov

Examinations - Financial  
Nicole Brittingham  
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG)  
(302) 674-7335  
nicole.brittingham@delaware.gov

Examinations - Market Conduct  
Robin David  
Supervisor, Market Conduct and Producer Licensing  
(302) 674-7348  
robin.david@delaware.gov

Fees - Companies  
Sherry Wilson  
BERG Office Manager  
(302) 674-6246  
sherry.wilson@delaware.gov

Fees - Producers  
Robin David  
Supervisor, Market Conduct and Producer Licensing  
(302) 674-7348  
robin.david@delaware.gov

Information Systems  
Tim Li  
Director, Information Technology  
(302) 647-7332  
tim.li@delaware.gov

InsurTech  
Nicole Brittingham  
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG)  
(302) 674-7335  
nicole.brittingham@delaware.gov

Media Relations/Public Information  
Christina Haas  
Senior Advisor  
(302) 674-7303  
christina.haas@delaware.gov

NAIC Liaison  
Christina Haas  
Senior Advisor  
(302) 674-7303  
christina.haas@delaware.gov

Policy and Form Filing  
Jan Brunory  
Life and Health Rating Analyst  
(302) 674-7374  
janet.brunory@delaware.gov

Ann Lyon  
Property and Casualty Rating Analyst  
(302) 674-7372  
ann.lyon@delaware.gov

Jennifer Stinson  
Property and Casualty Rating Analyst  
(302) 674-7385  
jennifer.stinson@delaware.gov
Premium Tax
   Jeannine N. Neal
   Fiscal Analyst, Premium Taxes
   (302) 674-7339
   jeannine.neal@delaware.gov

Producer Licensing
   Robin David
   Supervisor, Market Conduct and Producer Licensing
   (302) 674-7348
   robin.david@delaware.gov

Statistical Reporting
   Nicole Brittingham
   Director, Bureau of Examination, Rehabilitation and Guaranty (BERG)
   (302) 674-7335
   nicole.brittingham@delaware.gov

Woods previously served as the Director of Business Development and Strategy in the Office of the Deputy Mayor for Planning and Economic Development (DMPED), where she provided strategic leadership, stakeholder engagement and global outreach to the business community. Woods has held several positions within DMPED, including Deputy Director of Business Development and International Business Manager, where she helped to shape signature business development initiatives, attract foreign direct investment and establish new business relationships with international markets. Her leadership has led to the successful execution of the Mayor’s economic strategy and helped to drive the District’s business attraction and retention efforts across key business sectors. Her work has also contributed to several policy outcomes, including increased investment in underrepresented entrepreneurs to address the human, social and financial capital that entrepreneurs need to grow and expand. Woods has served on several boards and commissions, including the Mayor’s Innovation Technology Inclusion Council, Washington DC Economic Partnership, Destination DC, and the Greater Washington Board of Trade Council on Economic Development Officials.

Woods holds an M.B.A. from George Washington University and B.A. in law and society from the University of California at Santa Barbara. Woods is married and lives with her husband and two daughters in Washington, DC.
Alicia M. Wade  
Executive Assistant to Commissioner  
(202) 442-7760

Dana Sheppard  
Deputy Commissioner - Market Operations  
(202) 442-7820

Dolly Turner  
Chief of Staff  
(202) 545-7492

Lilah Blackstone  
Acting General Counsel  
(202) 442-7750

Nicole West  
Policy Advisor  
(202) 442-4239

Philip Barlow  
Associate Commissioner - Insurance  
(202) 442-7823

Sharon Shipp  
Deputy Commissioner - Market Compliance  
(202) 442-7810
Contact Persons

Actuarial Analysis
Roberto Nkojo
Manager, Actuarial Analysis Branch
(202) 442-7757
robert.nkojo@dc.gov

Vacant
Supervisory Health Actuary

Communication and Public Affairs
Paul Drehoff
Public Information Officer
(202) 442-7856
paul.drehoff@dc.gov

Company and Agent Licensing
Sheila Johnson-Parker
Insurance Licensing Manager
(202) 442-7795
sheila.parker@dc.gov

Company Examinations - Financial
N. Kevin Brown
Chief Financial Examiner
(202) 442-7785
nathaniel.brown@dc.gov

Sean O'Donnell
Acting Associate Commissioner - Risk Finance
(202) 442-8153
sean.odonnell@dc.gov

Compliance
Philip Edmonds
Director, Compliance & Analysis Division
(202) 733-7913
philip.edmonds@dc.gov

Consumer Complaints
Jeysha Rhodes
(202) 442-7849
jeysha.rhodes1@dc.gov

Enforcement and Investigation Bureau
Brian Bressman
Director, Enforcement and Investigation Bureau
(202) 442-8790
brian.bressman@dc.gov

Financial Statement Filing and Analysis
N. Kevin Brown
Chief Financial Examiner
(202) 442-7785
nathaniel.brown@dc.gov

Information Systems
Shankar Vaidyanathan
Chief Information Officer
(202) 442-8154
shankar.vaidyanathan@dc.gov

InsurTech
Tamara Zeidan
Director, Office of Innovation
(202) 442-7753
tamara.zeidan@dc.gov

Policy and Administration
Katrice Purdie
Chief of Policy and Administration
(202) 442-7773
katrice.purdie@dc.gov

Policy and Form Filing
Howard Liebers
Insurance Examiner Manager
(202) 442-8571
howard.liebers@dc.gov

Premium Tax
Sam Merlo
Financial Analyst
(202) 442-7833
sam.merlo@dc.gov
Michael Yaworsky was appointed as Florida’s Insurance Commissioner by the Financial Services Commission, effective March 13, 2023, after serving as Interim Commissioner for one month.

The Insurance Commissioner is considered the agency head for purposes of final agency action for all areas within the regulatory authority delegated to the Florida Office of Insurance Regulation (OIR).

Prior to his nomination, Commissioner Yaworsky served as vice chairman of the Florida Gaming Control Commission and as the OIR’s chief of staff from 2017 to 2021. As the OIR’s chief of staff, he assisted in overseeing one of the largest insurance markets in the world by serving as a policy advisor to the Commissioner and managing agency fiscal matters and administrative operations. Prior to joining the OIR, he served as legal counsel for the Georgia Office of Insurance and Safety Fire Commissioner.

Commissioner Yaworsky serves on the board of directors for Family Promise of the Big Bend, a nonprofit organization dedicated to helping families experiencing homelessness and low-income families achieve sustainable independence through a community-based response.

Commissioner Yaworsky earned a Juris Doctor (J.D) from Samford University’s Cumberland School of Law (Homewood, AL) and a bachelor’s degree in social science from Florida State University.

The OIR is the lead regulatory agency overseeing Florida’s insurance industry—one of the largest, most complex insurance industries in the world. It is housed within the Department of Financial Services (DFS) for administrative, personnel, and technology support.
Contact Persons

Agent Services
Division of Agent & Agency Services
https://myfloridacfo.com/Division/Agents/
(850) 413-3137

Consumer Services
Division of Consumer Services
https://myfloridacfo.com/Division/Consumers/contactus.htm
consumer.Services@myfloridacfo.com
(850) 413-3089
Jimmy Patronis is a native Floridian born and raised in Panama City. He earned his associate degree in restaurant management from Gulf Coast Community College and a bachelor’s degree in political science from Florida State University. He is a partner in a family-owned seafood restaurant called Captain Anderson’s, which celebrated its 50th anniversary in 2017.

His public service career began as an intern in the FL Senate and the United Kingdom’s House of Commons. After graduation, Governor Lawton Chiles appointed him to the FL Elections Commission, and he was reappointed by Governor Jeb Bush. He served in the FL House of Representatives from 2006 to 2014, representing his hometown region in the FL Panhandle. He was appointed to serve on FL’s Public Service Commission, as well as the Constitution Revision Commission, which meets once every 20 years to propose changes to the state constitution.

Recognized for outstanding leadership in his hometown of Panama City and throughout FL, he is committed to active civic engagement and business development. He has chaired the Greater Panama City Beach Chamber of Commerce’s Economic Development Council, served on the board of the Bay County Economic Development Alliance, the Salvation Army Advisory Board, the Bay County Chapter of the FL Restaurant and Lodging Association, and national president for the FL Vocational Industrial Clubs of America. He is a former trustee of the Gulf Coast Medical Center, and former director of the Bay Medical Center’s Foundation and Gulf Coast Community College Foundation Board. He was instrumental in the establishment of the Northwest FL Beaches International Airport in Panama City and has served as chairman and a board member of Bay County-Panama City International Airport and Industrial District.

Patronis and his wife, Katie, are proud parents to Jimmy Theo III and John Michael and are lifelong members of the Saint John’s Greek Orthodox Church.

**Mailing Address**
Florida Office of Insurance Regulation
The Larson Building
200 E. Gaines Street, Rm 101A
Tallahassee, FL 32399-0305
United States

**Email Address**
Consumer.Services@myfloridacfo.com

**Phone Numbers**
Main: (850) 413-5914
Main: (850) 413-3089
Division of Consumer Services: (850) 413-3089
Division of Agent and Agency Services: (850) 413-3137
Consumer Services (In-State): (877) 693-5236
Consumer Services (Out-of-State): (850) 413-3089

**Fax Numbers**
Main: (850) 488-3334
Main: (850) 413-2950

**Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday

**Website:** https://www.myfloridacfo.com/

**Make Checks Payable to:** Florida Department of Financial Services
Austin Stowers  
Director, Legislative Affairs  
(850) 413-5939

Frank Collins  
Deputy CFO, Consumer Protection & Communication  
(850) 413-2624

Julie Jones  
Deputy CFO, Law Enforcement  
(850) 413-2829

Michael Dobson  
General Counsel  
(850) 413-4912

Peter Penrod  
Chief of Staff  
(850) 413-4900

Robert Tornillo  
Senior Cabinet Aide  
(850) 413-2821

Scott Fennell  
Deputy CFO, Operations  
(850) 413-2908

Susan Miller  
Deputy Chief of Staff  
(850) 413-2980

Tanya Cooper  
Director, Cabinet Affairs  
(850) 413-2824

Tasha Carter  
Insurance Consumer Advocate  
(850) 413-2868

Contact Persons

Consumer Services  
Greg Thomas  
Director  
(850) 413-5401  
greg.thomas@myfloridacfo.com

Sean Fisher  
Assistant Director  
(850) 413-5784  
sean.fisher@myfloridacfo.com

Brandi Wilson  
Bureau Chief, Consumer Assistance  
(850) 413-5841  
brandi.wilson@myfloridacfo.com

Tasha Carter  
Insurance Consumer Advocate  
(850) 413-2868  
Tasha.Carter@myfloridacfo.com

Fees  
Alexandra Weimorts  
Bureau Chief, Financial Services  
(850) 413-2092  
alexandra.weimorts@myfloridacfo.com

Funeral, Cemetery, and Consumer Services  
Mary Schwantes  
Director  
(850) 413-4984  
mary.schwantes@myfloridacfo.com

Ellen Simon  
Assistant Director  
(850) 413-4985  
Ellen.Simon@myfloridacfo.com

Insurance Agent and Agency Services  
Matt Tamplin  
Assistant Director, Insurance Agent and Agency Services  
(850) 413-5496  
matt.tamplin@myfloridacfo.com
Investigative and Forensic Services
Col. Simon Blank
Director
(850) 413-4001
simon.blank@myfloridacfo.com

Ernie Stoll
Director, Public Assistance Fraud
(850) 413-1958
ernie.stoll@myfloridacfo.com

Lt. Col. Evangelina Brooks
Assistant Director
(850) 413-4020
evangelina.brooks@myfloridacfo.com

Chris Welch
Bureau Chief, Workers' Compensation Fraud
(850) 413-4053
Chris.Welch@myfloridacfo.com

Carl Chasteen
Bureau Chief, Forensic Services
(850) 539-2705
carl.chasteen@myfloridacfo.com

Thomas Bosco
Bureau Chief, Fire, Arson, & Explosives Investigations
(850) 413-3909
Thomas.Bosco@myfloridacfo.com

Licensing Examinations - Agents
Matt Tamplin
Assistant Director, Insurance Agent and Agency Services
(850) 413-5496
matt.tamplin@myfloridacfo.com

Media Relations/Public Information
Devin Galetta
Director, Communications
(850) 413-2870
Devin.Galetta@myfloridacfo.com

Risk Management
Molly Merry
Director
(850) 413-4701
molly.merry@myfloridacfo.com

Jeff Cagle
Bureau Chief, Risk Financing & Loss Prevention
(850) 413-4704
Jeff.Cagle@myfloridacfo.com

Kelly Hagenbeck
Bureau Chief, State Liability & Property Claims
(850) 413-4851
Kelly.Hagenbeck@myfloridacfo.com

Kelly Fitton
Bureau Chief, State Employee WC claims
(850) 413-4801
Kelly.Fitton@myfloridacfo.com

Treasury Deposits
Kenneth Lee
Bureau Chief, Collateral Management
(850) 413-3383
kenneth.lee@myfloridacfo.com

Workers' Compensation
Andrew Sabolic
Assistant Director
(850) 413-1628
andrew.sabolic@myfloridacfo.com

Pam Macon
Bureau Chief, Compliance
(850) 413-1708
pam.macon@myfloridacfo.com

Charlene Miller
Bureau Chief, Monitoring & Audit
(850) 413-1738
charlene.miller@myfloridacfo.com
John F. King was sworn in as Georgia’s Insurance and Safety Fire Commissioner by Governor Brian Kemp on July 1, 2019, becoming the first Hispanic statewide official in state history. He was elected to a full four-year term on November 8, 2022.

Before becoming Commissioner, King spent his career in law enforcement, beginning as an Atlanta police officer in 1985 and culminating as Chief of Police for the City of Doraville. While at the Atlanta Police Department, he worked various assignments including Red Dog, Organized Crime/Intelligence, and received the Chief’s Blue Star in 1987 for being injured in the line of duty as a result of a criminal attack with a firearm. His career also includes assignments to both FBI and DEA as a Task Force Agent.

A native of Mexico, King made a meaningful impact by building bridges among Doraville’s diverse populations and implementing youth education and crime-prevention programs in his role as Chief of Police. Recognizing the international composition of Doraville’s community, King made it a priority to hire bilingual police officers, place multiple languages on police cars, and ensure effective translators and public defenders were employed at the City Courthouse. Commissioner King’s initiatives include Anti-Gang education programs for elementary school students and parents. He worked with the Hispanic Chamber of Commerce to establish an education program for prospective small business entrepreneurs and worked with state, county, and local leaders to implement a safety and speed reduction program targeted to Buford Highway to reduce the number of pedestrian fatalities. Commissioner King is also a member of Leadership DeKalb.

In addition to his former roles in the Atlanta and Doraville Police Departments, King retired as a Major General in the U.S. Army following his final assignment to NORAD and U.S. Northern Command. King was the former Commander of the 48th Infantry Brigade Combat Team and has deployed to Bosnia-Herzegovina, Iraq, Afghanistan, and Africa. He served as the Military Advisor to the Deputy Minister of Interior for Security for Afghanistan, who oversaw an agency of over 96,000 police officers.

While serving on Active Duty and the National Guard, King earned numerous awards for his achievements. King received the Combat Action Badge for his service in Iraq and the Combat Infantry Badge for service in Afghanistan. Other awards and decorations include Legion of Merit, Bronze Star (2) Award, Meritorious Service Medal, Joint Meritorious Unit Award, Afghanistan Campaign Medal, Iraq Campaign Medal, El Salvador Gold Medal for Achievement, and the Afghanistan Barial 2nd Degree Medal.

King received his Bachelor’s of Arts degree in criminal justice and public administration from Brenau University and a Master’s Degree in Strategic Studies from the U.S. Army War College. He graduated from Harvard University Senior Executives in National Security and Syracuse University National Security Decision Making Course. Commissioner King was a graduate of class #229 in the FBI National Academy in Quantico, VA, and also a graduate of the Georgia International Law Enforcement Exchange program to Israel (GILEE).

Commissioner King is also fluent in Spanish.
Phone Numbers
Main: (404) 656-2070
Toll-Free: (800) 656-2298

Fax Numbers
Main: (404) 657-8542

Office Hours: 8:00 a.m.-6:00 p.m., Monday-Friday
Website: https://oci.georgia.gov/
Make Checks Payable to: Commissioner of Insurance

Clark Groce
Chief Information Officer

Craig Landolt
State Fire Marshal, Safety Fire Division

Derek Lyman
Director, Criminal Investigations

Jeremy Betts
Executive Counsel

Jo Anne Oni
Director, Consumer Services Division

Martin R. Sullivan, Jr.
Chief of Staff

Melanie Frechette
Agent & Agency Licensing

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

Tony Pritchett
Deputy Commissioner of Safety Fire

Contact Persons

Accident and Health Insurance
Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review

Administrative Procedure
Jeremy Betts
Executive Counsel

Agent Licensing
Melanie Frechette
Agent & Agency Licensing

Annual Statements - Property & Casualty
Scott Sanders
Director, Insurance and Financial Oversight

Company Licensing - Life & Health
Scott Sanders
Director, Insurance and Financial Oversight

(470) 218-7534
(470) 270-6499
(404) 656-2070
(470) 715-3277
(404) 656-2070
(470) 747-9873
(404) 656-2070
(470) 715-3277
(470) 747-9873
(404) 656-2070
(404) 655-2189
(404) 656-2070
(470) 651-8588

smanders@oci.ga.gov
jbetts@oci.ga.gov
mfrechette@oci.ga.gov
ssanders@oci.ga.gov
ssanders@oci.ga.gov
Company Licensing - Property & Casualty
Scott Sanders (404) 656-2070
Director, Insurance and Financial Oversight ssanders@oci.ga.gov

Computer Services
Clark Groce (470) 218-7534
Chief Information Officer cgroce@oci.ga.gov

Consumer Complaints and Inquires
Jo Anne Oni (404) 656-2070
Director, Consumer Services Division joni@oci.ga.gov

Deposits - Life & Health
Patricia Coppel (404) 656-2413
Insurance and Financial Oversight pcoppel@oci.ga.gov

Deposits - Property & Casualty
Patricia Coppel (404) 656-2413
Insurance and Financial Oversight pcoppel@oci.ga.gov

Examinations - Agent
Melanie Frechette (470) 747-9873
Agent & Agency Licensing mfrechette@oci.ga.gov

Examinations - Financial
Steve Manders (404) 656-2070
Deputy Commissioner for Insurance, Insurance Product Review smanders@oci.ga.gov

Examinations - Market Conduct (Property & Casualty, Life & Health)
Steve Manders (404) 656-2070
Deputy Commissioner for Insurance, Insurance Product Review smanders@oci.ga.gov

Fees - Life & Health
Scott Sanders (404) 656-2070
Director, Insurance and Financial Oversight ssanders@oci.ga.gov

Fees - Property & Casualty
Scott Sanders (404) 656-2070
Director, Insurance and Financial Oversight ssanders@oci.ga.gov

Fraud Division
Derek Lyman (404) 656-2070
Director, Criminal Investigations dlyman@oci.ga.gov

InsurTech
Steve Manders (404) 656-2070
Deputy Commissioner for Insurance, Insurance Product Review smanders@oci.ga.gov

Legislative Liaison
Ethan Stiles (404) 232-1388
Director of Communications and Legislative Affairs estiles@oci.ga.gov

Life Insurance
Steve Manders (404) 656-2070
Deputy Commissioner for Insurance, Insurance Product Review smanders@oci.ga.gov

Media Inquiries
Ethan Stiles (404) 232-1388
Director of Communications and Legislative Affairs estiles@oci.ga.gov

NAIC Liaison
Martin R. Sullivan, Jr. (404) 651-8588
Chief of Staff msullivan@oci.ga.gov
Policy and Form Filing - Life & Health
  Steve Manders
  Deputy Commissioner for Insurance, Insurance Product Review
  (404) 656-2070
  smanders@oci.ga.gov

Policy and Form Filing - Property & Casualty
  Steve Manders
  Deputy Commissioner for Insurance, Insurance Product Review
  (404) 656-2070
  smanders@oci.ga.gov

Premium Tax
  Mandy Snipes
  Director, Premium Tax Division
  (404) 656-7553
  msnipes@oci.ga.gov

Property & Casualty - Commercial Lines
  Steve Manders
  Deputy Commissioner for Insurance, Insurance Product Review
  (404) 656-2070
  smanders@oci.ga.gov

Property & Casualty - Personal Lines
  Steve Manders
  Deputy Commissioner for Insurance, Insurance Product Review
  (404) 656-2070
  smanders@oci.ga.gov

Receivership
  Steve Manders
  Deputy Commissioner for Insurance, Insurance Product Review
  (404) 656-2070
  smanders@oci.ga.gov

Statistical Reporting
  Steve Manders
  Deputy Commissioner for Insurance, Insurance Product Review
  (404) 656-2070
  smanders@oci.ga.gov
Hawaii Governor Josh Green, M.D., appointed Gordon I. Ito as Insurance Commissioner effective December 16, 2022.

He was previously appointed Insurance Commissioner by Governor Linda Lingle (July 2010), Governor Neil Abercrombie (January 2011) and Governor David Ige (January 2015).

Ito served as NAIC secretary-treasurer in 2018. He was a recipient of the Robert Dineen award in 2020.

Ito was chair of the NAIC Western Zone from 2013 to 2015; he also served as chair of the International Regulatory Cooperation (G) Working Group and the Information Systems Task Force (EX1).

Prior to his appointment, Ito served as chief deputy insurance commissioner from 2000 to 2010 and from 2019 to 2022. He was supervising attorney of the Insurance Division from 1993 to 2000.

Ito earned a bachelor’s degree in business administration from the University of Hawaii and a law degree from the University of Hawaii’s William S. Richardson School of Law.

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Ito earned a bachelor’s degree in business administration from the University of Hawaii and a law degree from the University of Hawaii’s William S. Richardson School of Law.
Andrew Kurata  
Captive Administrator  
(808) 586-0981

Patrick Lo  
Captive Insurance Examiner  
(808) 587-6739  
pplo@dcca.hawaii.gov

Company Licensing  
Andy Chow  
Company Licensing Supervisor  
(808) 586-3874  
achow@dcca.hawaii.gov

Consumer Complaints and Inquiries  
Samuel Thomsen  
Chief Investigator  
(808) 586-2790

Deposits  
Andy Chow  
Company Licensing Supervisor  
(808) 586-3874  
achow@dcca.hawaii.gov

Examinations - Agency  
Andy Chow  
Company Licensing Supervisor  
(808) 586-3874  
achow@dcca.hawaii.gov

Examinations - Financial  
Patrick Lo  
Captive Insurance Examiner  
(808) 587-6739  
pplo@dcca.hawaii.gov

Fees  
Emily Rakieten  
Insurance Licensing Assistant  
(808) 586-2788

Health Insurance  
Arlene Ige  
Program Administrator  
(808) 586-2804

Insurance Fraud  
Colleen Chun  
Administrator, Insurance Fraud Investigation Unit  
(808) 586-2796

InsurTech  
Jerry Bump  
Insurance Program Specialist  
(808) 586-0985  
jbump@dcca.hawaii.gov

Life Insurance  
Kathleen Nakasone  
Rate and Policy Analysis Manager  
(808) 586-2809

NAIC Liaison  
Vacant  
General Counsel

Policy and Form Filing - Life, Accident & Sickness, Property & Casualty  
Kathleen Nakasone  
Rate and Policy Analysis Manager  
(808) 586-2809

Premium Tax  
Gale Miyazaki  
Insurance Examiner  
(808) 587-6741

Producer Licensing  
Emily Rakieten  
Insurance Licensing Assistant  
(808) 586-2788

Property & Casualty - Commercial Lines and Personal Lines
Statistical Reporting

Kathleen Nakasone
Rate and Policy Analysis Manager

(808) 586-2809
Dean L. Cameron was appointed Director of the Idaho Department of Insurance by Governor C.L. “Butch” Otter. He took office on June 15, 2015.

Cameron became licensed in life and health while attending college. Later, he passed his Series 6 and Series 63 exams and also obtained his property/casualty (P/C) license. Cameron is a third-generation agent.

At the time of his appointment as Director, Cameron was serving his 13th term as senator for District 27 as the most senior member of the Idaho Senate. He was serving his 8th term as the chairman of the Senate Finance Committee, which meets jointly with the House Appropriations Committee to set the budget for the state of Idaho.

He was the co-chair of a task force on health care and has sponsored nearly 20 pieces of health care legislation in his 24 years of service in the Idaho Senate.

Cameron was also former chairman of the Senate Commerce and Human Resources Committee, which handles all banking, business and insurance issues. He was the senior member of that committee until his resignation.

He earned an associate degree in arts and science at Ricks College in Rexburg, ID (now BYU-Idaho), majoring in political science.

Cameron was born in Burley, ID, and served a church mission to Portugal. Cameron and his wife, Linda, have three married children and seven grandchildren.
Dean L. Cameron  
Director of Insurance  
(208) 334-4206

Eric Fletcher  
Bureau Chief, Company Activities - Chief Examiner, Examinations, Analysis, Producer Licensing  
(208) 334-4230

Randy Pipal  
Bureau Chief, Consumer Services - SHIBA, Investigations, Consumer Affairs  
(208) 334-4340

Shannon Hohl  
Market Oversight Bureau Chief  
(208) 334-4315

Weston Trexler  
Deputy Director  
(208) 334-4214

**Contact Persons**

**Annual Statements**  
Amber Re  
Examiner Financial Analysis, Supervisor  
(208) 334-4337  
amber.re@doi.idaho.gov

**Company Licensing**  
Michele Munoz  
Technical Records Specialist  
(208) 334-4311  
michele.munoz@doi.idaho.gov

**Consumer Complaints and Inquires**  
Amy Lambrecht  
Supervisor, Consumer Affairs  
(208) 334-4322  
amy.lambrecht@doi.idaho.gov

**Consumer Counseling Program for Seniors**  
Colleen Clark  
Supervisor, Sr. Health Insurance Benefit Advisor (SHIBA)  
(208) 334-4242  
colloen.clark@doi.idaho.gov

**Department Counsel**  
John Keenan  
Lead Deputy Attorney General  
(208) 334-4283  
john.keenan@doi.idaho.gov

**Deposits**  
Michele Munoz  
Technical Records Specialist  
(208) 334-4311  
michele.munoz@doi.idaho.gov

**Examinations - Financial**  
James Anderson  
Deputy Chief Examiner  
(208) 334-4338  
james.anderson@doi.idaho.gov

**Examinations - Market Conduct**  
Shannon Hohl  
Market Oversight Bureau Chief  
208-334-4315  
shannon.hohl@doi.idaho.gov

**Financial Analysis**  
Amber Re  
Examiner Financial Analysis, Supervisor  
(208) 334-4337  
amber.re@doi.idaho.gov

**InsurTech**  
Weston Trexler  
Deputy Director  
(208) 334-4214  
weston.trexler@doi.idaho.gov

**NAIC Liaison**  
Kristina Wietstock  
Assistant to Director  
(208) 334-4217  
kristina.wietstock@doi.idaho.gov
Policy and Form Filing - Life & Health
Shannon Hohl
Market Oversight Bureau Chief
(208) 334-4315
shannon.hohl@doi.idaho.gov

Policy and Form Filing - Property & Casualty
Shannon Hohl
Market Oversight Bureau Chief
(208) 334-4315
shannon.hohl@doi.idaho.gov

Premium Tax
Lynn Shelton
Premium Tax Specialist
(208) 334-4281
lynn.shelton@doi.idaho.gov

Producer Licensing and Continuing Education
Lori Thomason
Supervisor
(208) 334-4343
lori.thomason@doi.idaho.gov

Title Insurance
Matt LeLong
Senior Examiner
(208) 334-4321
matt.lelong@doi.idaho.gov
Ann Gillespie was appointed as Acting Director of the Illinois Department of Insurance (DOI) in April 2024 by Gov. JB Pritzker.

As a former Illinois state senator, Acting Director Gillespie sponsored legislation for the new state-based marketplace (SBM), also known as the Illinois Health Benefits Exchange, which Gov. Pritzker signed into law in 2023. The SBM will operate within the Illinois DOI, enrolling Illinoisans in federal Affordable Care Act (ACA) marketplace health plans beginning Nov. 1, 2025. Additionally, she served as chair of the Senate Appropriations Committee for Health and Human Services and chair of the Medicaid Working Group. She also was a member of the Senate Insurance Committee.

Prior to joining the Illinois General Assembly in 2019, Acting Commissioner Gillespie practiced health care law, served as chair of the Illinois HMO Guaranty Association, and consulted with state insurance departments managing health maintenance organizations (HMOs) in receivership.

Acting Director Gillespie is a Six Sigma Black Belt with expertise leading teams in health insurance operations process improvement. She has held several leadership roles in the health care industry, including at CVS/Caremark. She was vice president, member communications operations, heading member communication strategy and operations for commercial and Medicare lines of business. Prior to that, she was vice president, operations member experience, leading the pharmacy benefit manager (PBM) enterprise team.

Acting Director Gillespie earned a Juris Doctor (J.D.) from DePaul University College of Law (Chicago, IL) and a bachelor’s degree from the University of Illinois at Urbana-Champaign.
Andi VanderKolk
Legislative Liaison
(312) 814-5420

Beth Sill
Executive Assistant to the Director - Chicago Office
(217) 558-4022

CJ Metcalf
Deputy Director of Innovation and Emerging Issues
(217) 558-0853

Daniel Frey
Legislative Affairs
(312) 814-8221

Jeff Varga
Deputy Director, Life and Annuity Products Division
(217) 785-5987

Julie Rachford
Deputy Director, Property and Casualty Products
(217) 782-4572

Justin Hammersmith
Deputy Director, Investigations
(312) 814-1767

KC Straika
Chief of Staff
(312) 814-2117

Patrice Dziire
Deputy Director, Consumer Education & Protection
(312) 814-1835

Rob Havens
Chief Financial Officer
(217) 782-8638

Ryan Gillespie
Chief Deputy Director of Product Lines
(217) 558-2746

Shannon Whalen
Chief Deputy Director of Financial Solvency
(217) 558-2757

Stephen Underwood
Chief Information Officer
(217) 782-7544

Vacant
Deputy Director of Health Products

Vacant
(312) 814-8195

**Contact Persons**

**Annual Statements - All Companies**
Marcy Savage
Deputy Director, Corporate Regulatory Section
(217) 524-0016
Marcy.Savage@illinois.gov

**Annual Statements - Life, Accident & Health/HMO**
Ben Berry
Acting Unit Supervisor
(217) 557-0407
Ben.Berry@illinois.gov

**Annual Statements - Property & Casualty**
Vacant
Analysis Supervisor

**Company Licensing - Health Maintenance Organization (HMO)/Life, Accident & Health**
Amy Stuart
Unit Supervisor
(217) 782-9694
amy.stuart@illinois.gov

**Company Licensing - Property & Casualty**
Marcy Savage
Deputy Director, Corporate Regulatory Section
(217) 524-0016
Marcy.Savage@illinois.gov

Company Licensing - Surplus Lines, Captive, Risk Retention and Purchasing Groups
Marcy Savage
Deputy Director, Corporate Regulatory Section
(217) 524-0016
Marcy.Savage@illinois.gov

Conservation, Rehabilitations - Liquidations
Kevin Baldwin
Office of Special Deputy Receiver
(312) 836-9529
kbaldwin@osdchi.com

Department Counsel
Joanna Coll
Chief General Counsel
(217) 720-7910
joanna.coll@illinois.gov

Deposits
Lindsey Merriman
Accountant Supervisor, Tax & Audit
217-782-9760
Lindsey.F.Merriman@illinois.gov

Examinations - Financial (Life, Accident & Health/Property & Casualty)
Cindy Andersen
Chief Examiner
(312) 814-2423
cindy.andersen@illinois.gov

Examinations - Financial (Property & Casualty)
Cindy Andersen
Chief Examiner
(312) 814-2423
cindy.andersen@illinois.gov

Examinations - Market Conduct (Life, Accident & Health/Property & Casualty)
Erica Weyhenmeyer
Chief Market Conduct Examiner
(217) 782-1790
erica.weyhenmeyer@illinois.gov

Examinations - Producer (Agent)
Sara Stanberry
Assistant Deputy Director - Licensing, Education and Testing
(217) 782-5415
Sara.Stanberry@illinois.gov

Fees - Companies (Life, Accident & Health/Property & Casualty)
Marcy Savage
Deputy Director, Corporate Regulatory Section
(217) 524-0016
Marcy.Savage@illinois.gov

Fraud - Insurance Company
Justin Hammersmith
Deputy Director, Investigations
(312) 814-1767
Justin.Hammersmith@illinois.gov

Guaranty Funds - Inquiries
Marcy Savage
Deputy Director, Corporate Regulatory Section
(217) 524-0016
Marcy.Savage@illinois.gov

InsurTech
CJ Metcalf
Deputy Director of Innovation and Emerging Issues
(217) 558-0853
cj.metcalf@illinois.gov

Media Relations/Public Information
Caron Brookens
Public Information Officer
(312) 814-8206
Caron.Brookens@illinois.gov

Multiple Employer Welfare Arrangements
Marcy Savage
Deputy Director, Corporate Regulatory Section
(217) 524-0016
Marcy.Savage@illinois.gov

NAIC Liaison
Lucy Earhart
NAIC Liaison
(217) 782-4395
lucy.earhart@illinois.gov
National Health Care/Policy and Form Filing - Health and HMOs
Vacant
Deputy Director of Health Products

Policy and Form Filing - Life & Annuities
Jeff Varga
Deputy Director, Life and Annuity Products Division
(217) 785-5987
Jeff.Varga@illinois.gov

Policy and Form Filing - Property & Casualty
Julie Rachford
Deputy Director, Property and Casualty Products
(217) 782-4572
Julie.Rachford@illinois.gov

Premium Tax/Training
Kathy Staggs
Assistant Deputy Director
(217) 782-0055
kathleen.staggs@illinois.gov

Producer (Agent) Licensing
Sara Stanberry
Assistant Deputy Director - Licensing, Education and Testing
(217) 782-5415
Sara.Stanberry@illinois.gov

Property & Casualty - Commercial Lines and Property Lines
Julie Rachford
Deputy Director, Property and Casualty Products
(217) 782-4572
Julie.Rachford@illinois.gov

Taxes
Kathy Staggs
Assistant Deputy Director
(217) 782-0055
kathleen.staggs@illinois.gov

Unlicensed Entities
Marcy Savage
Deputy Director, Corporate Regulatory Section
(217) 524-0016
Marcy.Savage@illinois.gov

Workers' Compensation Fraud
Justin Hammersmith
Deputy Director, Investigations
(312) 814-1767
Justin.Hammersmith@illinois.gov
Amy L. Beard began her service as Indiana Insurance Commissioner in June 2021.

Beard has spent much of her career in public service. She previously served as a healthcare consultant and administrative law judge before joining the Indiana Department of Insurance as an attorney with the legal division. She later became Chief Deputy Commissioner and General Counsel for the Department. Beard advised the IDOI on all major insurance regulatory matters including acquisitions and mergers of domestic insurance companies, healthcare reform, regulatory practices, insurance policy form and rate filings, insurance company compliance, and insurance holding company filings of material transactions.

Beard was previously appointed by the Governor of Indiana as an advisory member of the Legal and Insurance Advisory Council to the Indiana Executive Council on Cybersecurity. Beard has worked with the National Association of Insurance Commissioners (NAIC) and the Interstate Insurance Product Regulation Commission (IIPRC), and previously served as a member on the IIPRC Regulatory Counsel Committee. She holds the designation of Associate Professional in Insurance Regulation (APIR).

Beard earned Bachelor of Arts degrees in economics and Spanish with a minor in international studies at the University of Southern Indiana and earned her law degree from the Indiana University Robert H. McKinney School of Law.
Barb Lohman
CFO
(317) 232-2405

Dawn Bopp
Executive Assistant
(317) 232-3520

Holly Williams Lambert
Chief of Staff
(317) 232-2404

Jenifer Groth
Deputy Commissioner of Communications and Personnel
(317) 234-8582

Meggan Brumbaugh
General Counsel
(317) 234-6476

Roy Eft
Chief Financial Examiner
(317) 232-1991

Contact Persons

Agency Services
Steven Embree
Deputy Commissioner
(317) 234-5881

Kristi Ware
License Support Coordinator
(317) 232-0688

Kelsea Johnson
License Renewal / Reinstatement Coordinator
kejohnson1@idoi.in.gov
(317) 232-2413

Beth Miller
Non-Resident Licensing Specialist
bemiller@idoi.in.gov
(317) 232-2411

Kiarra Pearson
Agency Service / Resident Licensing Specialist
kiparson@idoi.in.gov
(317) 232-2414

Skylar Lehner
Adjuster & Bail Agent Licensing Coordinator
slehner@idoi.in.gov
(317) 232-5265

Company Compliance
Mihir Nag
Rate and Policy Analyst-Life Filings
(317) 232-2420

Lawrence Steinert
Actuary-Property and Casualty
(317) 234-6622

Kim Collins
A&H Analyst
(317) 232-2398

Stephen Chamblee
Actuary
(317) 234-7993

Bobbi Henn
A&H Analyst
(317) 232-5693

Claire Szpara
Health Care Attorney
(317) 232-5312

Vacant
Property and Casualty Commercial Analyst
Scott Shover
Chief Actuary (317) 232-2416

Linda Grant
Property and Casualty Personal Lines Analyst (317) 232-3496

Alex Peck
Chief Deputy Commissioner of Compliance and Actuarial Services (317) 233-9607

Tom Faust
Rate and Policy Analyst-Personal/Commercial Lines (317) 232-5859

Vacant
Deputy Commissioner, Property and Casualty

Company Records
Debbie Graves
Tax Auditor (317) 232-1993

Britney Tate
Surplus Lines (317) 233-9998 btate@idoi.in.gov

Consumer Consultants
Carol Sullivan (317) 234-8279

Jennifer Goetz (317) 232-2427

Lana Richter (317) 232-2425

Tony Loy-Howell (317) 233-9433

Dawn Parry (317) 232-2396

Consumer Services Division
Terry Bower (317) 234-5884
Supervisor

Consumer Services
Toll-Free (In-State) (800) 622-4461

Enforcement Division
Ronda Ankney (317) 232-0687
Chief Deputy Commissioner, Consumer Protection

Financial Services Division
Pam Walters (317) 232-5331
Property and Casualty Supervisor

Roy Eft (317) 232-1991
Chief Financial Examiner

Connie Wright (317) 232-1994
Company Admissions TPAs, PPOs, HMOs

Heather Pottorf (317) 232-2390
Administrative Assistant

Jerry Ehlers (317) 232-2408
Examinations Manager

Annette Gunter (317) 232-2428
Manager Financial Operations
Vacant
Deposits/Certifications

Vacant
Manager of Internal Analysis

Amanda Denton
Health/Life Supervisor
(317) 232-1369

InsurTech
Vacant
Deputy Commissioner, Property and Casualty

Investigators
Phil Holleman
Senior Investigator
(317) 234-5885

Melissa Higgins
Enforcement Director
(317) 232-5063

Gina Davies
Senior Investigator
(317) 233-9432

Tina Harris
Senior Investigator
(317) 233-0129
tiharris2@idoi.in.gov

Vacant
Junior Investigator

Sara Tolliver
Senior Investigator
(317) 232-7138
satolliver@idoi.in.gov

Legal Services
Vacant
Attorney, Financial Division
(317) 232-2417

Victoria Hastings
Attorney
(317) 234-2101

Samantha Aldridge
CPU Attorney
(317) 234-5887

Simone Redwood
Paralegal
(317) 234-6098

Meggan Brumbaugh
General Counsel
(317) 234-6476

Holly Williams Lambert
Chief of Staff
(317) 232-2404

Kim Van Rooy
Healthcare Attorney
(317) 234-7734

Ed Fujawa
Deputy General Counsel
(317) 234-6064

Medical Malpractice Division/Patient Compensation Fund
Mary Wilson
Director of Dedicated Funds
(317) 232-2401

Mine Subsidence Insurance Fund (Suite 300)
Mary Wilson  
Director of Dedicated Funds  
(317) 232-2401

**Office Operations**
Barb Lohman  
CFO  
(317) 232-2405

Heather Walters  
Accounts Payable/Payroll  
(317) 232-4998

**Political Subdivision Risk Management Fund**
Mary Wilson  
Director of Dedicated Funds  
(317) 232-2401

**Senior Health Insurance Information Program (SHIIP)**
Cheryl St. Clair  
State Coordinator  
(317) 232-3640

Jessica Gronau  
Accounts Payable  
(317) 232-3630

Senior Health Insurance Information Program (SHIIP)  
Toll-Free (In-State)  
(800) 452-4800

Angela Kirk  
Office Manager  
(317) 232-3637

**Title Division**
La-Tashia Harrison  
Junior Examiner  
(317) 234-5152

Hana Biele  
Junior Investigator  
(317) 234-5153  
hbiele@doi.in.gov

Kimberly Stowers  
Senior Examiner  
(317) 234-5156  
kstowers1@doi.in.gov

Vacant  
Title Director
Doug Ommen was appointed as Iowa’s Insurance Commissioner by Gov. Terry Branstad in January 2017, after serving as Interim Commissioner since December 2016.

Commissioner Ommen has a strong public service background. Prior to his appointment, he served as Deputy Insurance Commissioner at the Iowa Insurance Division from August 2013 to December 2016. He also served in the Missouri Department of Insurance (DOI) from 2005 to 2008. As Missouri’s Insurance Director, he was instrumental in several key regulatory reforms.

Commissioner Ommen’s dedication and desire to serve the public began in seeking justice for victims of fraud. As an assistant attorney general and then as chief counsel in the Missouri Attorney General’s Office, he led the fight to protect consumers over three decades.

Commissioner Ommen earned his law degree from the Saint Louis University School of Law. He is licensed to practice law in Iowa and Missouri.
Contact Persons

Accident & Health Insurance
Andria Seip
Senior Health Policy Specialist
(515) 654-6575
andria.seip@iid.iowa.gov

Annual Statements
Kim Cross
Deputy Commissioner, Supervision
(515) 654-6490

Company Licensing
Kim Cross
Deputy Commissioner, Supervision
(515) 654-6490

Consumer Advocacy
Sonya Sellmeyer
Consumer Advocacy Officer
(515) 654-6538
sonya.sellmeyer@iid.iowa.gov
Heather Kriener
Financial Literacy Director
515-654-6506
heather.kriener@iid.iowa.gov

Consumer Complaints and Inquires
Consumer Complaints
Toll-Free (In-State Only)
(877) 955-1212

Consumer Counseling Program for Seniors
Kristin Griffith
Director, Senior Health Insurance Information Program (SHIIP)
(515) 654-6585

Deposits
Kim Cross
Deputy Commissioner, Supervision
(515) 654-6490

Examinations - Financial
Examinations - Market Conduct
Kim Cross
Deputy Commissioner, Supervision
(515) 654-6490

Fraud Bureau
Vacant
Bureau Chief
(515) 654-6553

InsurTech
Andria Seip
Senior Health Policy Specialist
(515) 654-6575
andria.seip@iid.iowa.gov

Travis Grassel
Actuary - Property & Casualty
(515) 654-6570
travis.grassel@iid.iowa.gov

Premium Tax
Donna Flamm
Insurance Company Examiner Specialist
(515) 654-6493

Producer Licensing
Mathew Cunningham
Assistant Commissioner, Product and Producer Regulation
(515) 654-6567
mathew.cunningham@iid.iowa.gov

Securities
Andrew Hartnett
Bureau Chief
(515) 654-6470

Statistical Reporting
Travis Grassel
Actuary - Property & Casualty
(515) 654-6570
travis.grassel@iid.iowa.gov

Klete Geren
Actuary - Life & Health
(515) 654-6569
Vicki Schmidt was first elected Kansas Insurance Commissioner on November 6, 2018, and reelected to another four-year term on November 8, 2022. She became the first Kansas pharmacist to serve in that role and is the only pharmacist in America currently holding elected statewide office.

It was her experience as a pharmacist that drew her to run for the Kansas Legislature, where she served for 14 years as a state senator, including 12 years as a member of the Financial Institutions and Insurance Committee and six years as chair of the Public Health and Welfare Committee.

Commissioner Schmidt currently serves as vice chair of the NAIC Midwest Zone and co-vice chair of the Financial Regulation Standards and Accreditation (F) Committee. She also serves as a member of the Life Insurance and Annuities (A) Committee, International Insurance Relations (G) Committee, and the National Insurance Producer Registry (NIPR) Board of Directors.

Since joining the NAIC, she has chaired the Property and Casualty Insurance (C) Committee, and also served as a member of the Health Insurance and Managed Care (B) Committee, and the Market Regulation and Consumer Affairs (D) Committee. She is a former member of the Management Committee for the Interstate Insurance Compact, and a former member of the NAIC System for Electronic Rates and Forms Filing (SERFF) Advisory Board.

Commissioner Schmidt and her high school sweetheart, Michael Schmidt, MD, have been married for over 45 years. She graduated from KU’s School of Pharmacy and has worked more than 40 years as a local pharmacist. They made their home in Topeka, where they raised their two sons. They are also proud grandparents of four.
Barbara Rankin
Assistant Commissioner
(785) 296-2752

Dan Klucas
Securities Commissioner
(785) 296-2607

Justin McFarland
General Counsel
(785) 296-7847

Karen Perez
Executive Assistant to Commissioner
(785) 291-3299

Mandy Roe
Chief of Staff
(785) 296-7807

Contact Persons

Actuarial Services
Nicole Boyd
Chief of Actuarial Services
(785) 296-6253
nicole.boyd@ks.gov

Antifraud Division
John Eichkorn
Director, Compliance, Enforcement & Antifraud
(785) 296-5203
john.eickhorn@ks.gov

Company Admissions
Vacant
Admissions Coordinator

Consumer Complaints and Inquiries
Lauren Childers
Director, Consumer Assistance
(785) 296-7827
lauren.childers@ks.gov

Department Counsel
Justin McFarland
General Counsel
(785) 296-7847
justin.L.mcfarland@ks.gov

Deposits
Sarah Smith
Financial Surveillance Division
(785) 296-7819
sarah.smith@ks.gov

Fees/Premium Tax
Charlotte Daubert
Comptroller
(785) 291-3191
charlotte.daubert@ks.gov

Financial Examinations
Levi Nwasoria
Chief Examiner
(785) 296-1014
levi.nwasoria@ks.gov

Financial Surveillance
Tish Becker
Director, Financial Surveillance
(785) 296-7816
Tish.Becker@ks.gov

Government Affairs & Communication
Mandy Roe
Chief of Staff
(785) 296-7807
mandy.roe@ks.gov

Government Relations and Public Policy
Eric Turek
Director of Government & Public Affairs
785-296-2461
eric.L.turek@ks.gov
Health and Life Insurance - Policy Rule, Rate & Form Filing
   Julie Holmes  (785) 296-6410  julie.holmes@ks.gov
   Director, Rate & Form Compliance

Human Resources
   Bobbi Mariani  (785) 296-2607  bobbi.mariani@ks.gov
   Director, Administrative Operations and Human Resources

Information Technology
   Linda Scott  (785) 368-6527  linda.scott@ks.gov
   Director, Information Technology

InsurTech
   Julie Holmes  (785) 296-6410  julie.holmes@ks.gov
   Director, Rate & Form Compliance

NAIC Liaison
   Mandy Roe  (785) 296-7807  mandy.roe@ks.gov
   Chief of Staff

Producer Licensing
   Monicka Richmeier  (785) 296-5185  monicka.richmeier@ks.gov
   Director, Licensing Division

Property & Casualty - Annual Statements/Policy Rule, Rate & Form Filing, Commercial Multi-Peril & Casualty Lines
   Julie Holmes  (785) 296-6410  julie.holmes@ks.gov
   Director, Rate & Form Compliance

Property & Casualty - Homeowners, Personal and Commercial Lines Auto
   Julie Holmes  (785) 296-6410  julie.holmes@ks.gov
   Director, Rate & Form Compliance

Receivership
   Justin McFarland  (785) 296-7847  justin.L.mcfarland@ks.gov
   General Counsel

Securities
   Dan Klucas  (785) 296-2607  dan.klucas@ks.gov
   Securities Commissioner
Sharon P. Clark, a veteran of Kentucky state government, was appointed Commissioner of the Department of Insurance (DOI) on January 6, 2020. She previously served as Commissioner of the DOI from July 2008 to January 2016 and has the longest tenure as Kentucky’s Commissioner since the Department was established in May 1870.

Commissioner Clark was the first director of the DOI’s Consumer Protection and Education Division, a position she held for five years. Under her leadership, the Department hired its first ombudsman, added consumer education and outreach functions, as well as strengthened enforcement efforts by expanding the number of consumer complaint investigators.

Commissioner Clark served as the chair of the Kentucky Health Benefit Exchange Advisory Board during its inaugural year and continues as a board member. She is a member of the Kentucky Group Health Insurance Board and during her first tenure as Commissioner served as an officer of the National Association of Insurance Commissioners (NAIC) and chair of the NAIC’s Market Regulation and Consumer Affairs Committee. Clark was also an officer for the NAIC’s Southeastern Zone and a past secretary-treasurer for the National Insurance Producer Registry Board.

For 2023 Commissioner Clark is a member of the NAIC Executive (EX) Committee and the Internal Administration (EX1) Subcommittee and serves as vice chair of the Financial Regulation Standards and Accreditation (F) Committee, vice chair of the Producer Licensing (D) Task Force, chair of the Regulatory Framework (B) Task Force, a member of the Market Regulation and Consumer Affairs (D) Committee and serves on various other task force groups. She is also a member of the of the National Insurance Producer Registry (NIPR) Board of Directors.

Prior to being appointed Insurance Commissioner, Clark worked at the Finance and Administration Cabinet. She also held positions for the Kentucky House of Representatives, the Public Service Commission, and the former Workforce Development Cabinet.

She earned bachelor’s and master’s degrees from the University of Kentucky.

Clark and her husband have two daughters and four grandchildren.
Fax Numbers
Administrative Services: (502) 564-1650
Agent Licensing: (502) 564-6030
Commissioner: (502) 564-1453
Consumer Protection: (502) 564-6090
Financial Standards & Examination: (502) 564-4604
Fraud Investigation: (502) 564-1464
Information Technology: (502) 564-1650
Health and Life: (502) 564-2728
Legal: (502) 564-1456
Market Regulation: (502) 564-6090
Media Relations: (502) 564-2669
Property and Casualty: (502) 564-5922

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: http://insurance.ky.gov
Make Checks Payable to: Kentucky State Treasurer

Jennifer Chalk
Commissioner's Office (502) 782-5259

Sharon P. Clark
Department Liquidator/Commissioner (502) 564-6026

Shaun T. Orme
Executive Advisor (502) 564-6026

Shawn Boggs
Deputy Commissioner (502) 564-6026

Contact Persons
Agent Licensing
Lee Ellen Webb
Director, Licensing Division (502) 564-6004
LeeEllen.Webb@ky.gov

Annual Statements
Victoria Lloyd
Director, Financial Standards and Examination Division (502) 564-6082
Victoria.Lloyd@ky.gov

Commissioner's Office
Shaun T. Orme
Executive Advisor (502) 564-6026
Shaun.Orme@ky.gov

Jennifer Chalk
Commissioner's Office (502) 782-5259
jennifer.chalk@ky.gov

Communications and Public Outreach
Ricki Gardenhire
Public Protection Cabinet Information Officer (502) 564-6026
Ricki.Gardenhire@ky.gov

Company Licensing
Victoria Lloyd
Director, Financial Standards and Examination Division (502) 564-6082
Victoria.Lloyd@ky.gov

Consumer Complaints and Inquiries
Debbie Stamper
Director, Consumer Protection and Market Conduct (502) 564-6034
Debbie.Stamper@ky.gov

Department Counsel
Benjamin D. Siegel
General Counsel (502) 782-0604
Benjamin.Siegel@ky.gov
Department Liquidator/Rehabilitator
Sharon P. Clark
Department Liquidator/Commissioner
(502) 564-6026

Examinations - Financial
Jeff Gaither
Chief Financial Examiner, Financial Standards and Examination Division
(502) 564-6082
Jeff.Gaither@ky.gov

Examinations - Market Regulation
Vacant
Chief Examiner, Market Conduct

Fees - Companies
Gina Metts
Financial Standards and Examination Division
(502) 564-6082
Gina.Metts@ky.gov

Health and Life Insurance (including policy and form filing)
Angela Raley
Acting Director of the Health and Life Division
(502) 564-6088
Angela.Raley@ky.gov

Information Technology
Satish Akula
Executive Director, Public Protection Cabinet Office of Information Technology
(502) 564-6154
Satish.Akula@ky.gov

Insurance Fraud Investigations
Juan Garrett
Director, Insurance Fraud Investigation Division
(502) 564-1461
Juan.Garrett@ky.gov

InsurTech
Satish Akula
Executive Director, Public Protection Cabinet Office of Information Technology
(502) 564-6154
Satish.Akula@ky.gov

Local Government Premium Tax
John Hord
Insurance Program Manager
(502) 564-6034
John.Hord@ky.gov

NAIC Liaison
Debbie Stamper
Director, Consumer Protection and Market Conduct
(502) 564-6034
Debbie.Stamper@ky.gov

Property & Casualty Insurance (including policy and form filing)
Sue Hicks
Director, Property and Casualty Division
(502) 564-6046
SusanH.Hicks@ky.gov
Timothy J. Temple was elected as Louisiana’s Insurance Commissioner in 2023.

Commissioner Temple has worked in the insurance sector for more than two decades. He is dedicated to leveraging his extensive industry experience to shape a regulatory and statutory environment that not only ensures competitiveness, but also enhances the attractiveness of Louisiana's insurance market.

As the state’s top insurance official, Commissioner Temple is committed to protecting the interests of policyholders while promoting a flourishing insurance market that benefits all residents and businesses in Louisiana.

Prior to becoming Insurance Commissioner, he served as president of Temptan, a family-owned investment management business in Baton Rouge, LA. Additionally, Commissioner Temple is a former chair of the Louisiana Committee of 100 for Economic Development, working outside of government to provide leadership and resources with a focus on growing Louisiana’s economy.
Barrow Peacock
Chief Deputy Commissioner
(225) 342-9183

Chris Cerniauskas
Chief of Staff
(225) 342-7276

Christi Impastato
Assistant to the Commissioner
225-342-9204

Chuck Myers
Deputy Commissioner, Property and Casualty
(225) 342-5203

Danielle Santangelo
Executive Staff Officer to the Commissioner of Insurance
(225) 342-7275

David Caldwell
Executive Counsel
(225) 342-4673

Frank Opelka
Deputy Commissioner, Health, Life and Annuity
(225) 219-1688

John Ford
Deputy Commissioner, Public Affairs
(225) 342-4950

Lance Herrin
Deputy Commissioner, Management and Finance
(225) 342-3981

Matthew Stewart
Deputy Commissioner, Licensing
(225) 219-5941

Nathan Strebeck
Deputy Commissioner, Fraud
(225) 219-5819

Nina Hunter
Deputy Commissioner, Consumer Services
(225) 342-0819

Ron Henderson
Deputy Commissioner, Consumer Advocacy and Diversity
(225) 219-4771

Stewart Guerin
Deputy Commissioner, Financial Solvency
(225) 219-3929

Tom Travis
Deputy Commissioner, Policy, Innovation & Research
(225) 342-2136

Contact Persons

Actuarial Services
Rod Friedy
Director, Life and Health Actuarial
(225) 342-4656
rod.friedy@ldi.la.gov

Nichole Torblaa
Director, P/C Actuarial
(225) 342-4689
nichole.torblaa@ldi.la.gov

Annual Statements
Stewart Guerin
Deputy Commissioner, Financial Solvency
(225) 219-3929
stewart.guerin@ldi.la.gov

Consumer Advocacy
Ron Henderson
Deputy Commissioner, Consumer Advocacy and Diversity
(225) 219-4771
ron.henderson@ldi.la.gov
Consumer Services
Nina Hunter
Deputy Commissioner, Consumer Services
(225) 342-0819
Nina.Hunter@ldi.la.gov

Robert Barnes
Insurance Administrator
(225) 219-7813
robert.barnes@ldi.la.gov

Daniel Pittman
Insurance Manager, Complaints
(225) 342-8640
daniel.pittman@ldi.la.gov

Lisa Fullington
Insurance Manager, Market Conduct
(225) 219-5159
lisa.fullington@ldi.la.gov

Financial Solvency
Shantell Taylor
Compliance Examiner Deputy Chief, Analysis
(225) 342-9323
shantell.taylor@ldi.la.gov

Melissa Gibson
Compliance Examiner Chief, Examinations
(225) 342-9188
melissa.gibson@ldi.la.gov

Steve Kowalski
Compliance Examiner Deputy Chief, Examinations
(225) 219-4949
Steve.Kowalski@ldi.la.gov

Bill Werner
Compliance Examiner Chief, Analysis
(225) 219-1818
bill.werner@ldi.la.gov

Fraud
Nathan Strebeck
Deputy Commissioner, Fraud
(225) 219-5819
nathan.strebeck@ldi.la.gov

Fraud and Enforcement
Dominique Jones
Insurance Administrator
(225) 219-7841
dominique.jones@ldi.la.gov

Health & Life
Frank Opelka
Deputy Commissioner, Health, Life and Annuity
(225) 219-1688
frank.opelka@ldi.la.gov

Rebecca DeLasalle
Insurance Administrator
(225) 219-9433
Rebecca.DeLaSalle@ldi.la.gov

Information Systems
Toby Guillory
IT Director
(225) 342-8591
toby.guillory@ldi.la.gov

InsurTech
Tom Travis
Deputy Commissioner, Policy, Innovation & Research
(225) 342-2136
thomas.travis@ldi.la.gov

Legal Services
David Caldwell
Executive Counsel
(225) 342-4673
david.caldwell@ldi.la.gov

Legislative Liaison
Adam Patrick
Liaison Officer
(225) 342-5140
adam.patrick@ldi.la.gov

Licensing
Matthew Stewart
Deputy Commissioner, Licensing
(225) 219-5941
matthew.stewart@ldi.la.gov

Emily Lala
Insurance Manager, Producer Licensing
(225) 219-7784
Emily.Lala@ldi.la.gov
Management and Finance
Lance Herrin
Deputy Commissioner, Management and Finance
(225) 342-3981
lance.herrin@ldi.la.gov

Stacie Evans
Human Resources Director
(225) 342-0119
stacie.evans@ldi.la.gov

Media Relations/Public Information
John Ford
Deputy Commissioner, Public Affairs
(225) 342-4950
john.ford@ldi.la.gov

NAIC Liaison
Adam Patrick
Liaison Officer
(225) 342-5140
adam.patrick@ldi.la.gov

Policy Form Filing - Health
Jerri McClendon
Insurance Manager
(225) 219-9526
jerri.mcclendon@ldi.la.gov

Policy Form Filing - Life & Annuity
Joelle Craft
Insurance Manager
(225) 219-0633
Joelle.Craft@ldi.la.gov

Policy Form Filing - Property & Casualty
Rachelle Carter
Insurance Manager
(225) 219-5093
rachelle.carter@ldi.la.gov

Property & Casualty
Chuck Myers
Deputy Commissioner, Property and Casualty
(225) 342-5203
Chuck.Myers@ldi.la.gov

Charles Hansberry
Insurance Administrator
(225) 342-5213
charles.hansberry@ldi.la.gov

Rate Filing - Property & Casualty
Jason Furlong
Insurance Manager
(225) 219-7836
Jason.Furlong@ldi.la.gov

Receivership
Walt Corey
Deputy General Counsel
(225) 219-0605
walt.corey@ldi.la.gov

Senior Health Insurance Information Program (SHIIP)
Vicki Dufrene
Insurance Manager
(225) 219-7731
vicki.dufrene@ldi.la.gov

Statistical Reporting
Bernadine Jones
Compliance Examiner Manager
(225) 342-5825
bernadine.jones1@ldi.la.gov

Statutory Deposits
Ashley Murphy
Insurance Specialist
(225) 342-1259
ashley.murphy@ldi.la.gov

Surplus Lines
Tom Travis
Deputy Commissioner, Policy, Innovation & Research
(225) 342-2136
thomas.travis@ldi.la.gov
Robert L. "Bob" Carey was nominated as Maine’s Superintendent of the Maine Bureau of Insurance by Gov. Janet Mills and confirmed by the state senate in February 2024.

In this role, Superintendent Carey and the Bureau of Insurance work on behalf of Maine residents and businesses to protect consumers and employers, promote a competitive and fair market, and ensure that all insurance markets work efficiently and effectively.

Superintendent Carey previously worked as an independent consultant specializing in strategic planning, commercial health insurance, and public health coverage programs. Prior to his work as a consultant, he served as the Director of Planning and Development for the Massachusetts Health Insurance Connector Authority. He also served as the Director of Policy and Program Management for the Massachusetts Group Insurance Commission, the state agency responsible for providing health and welfare benefits to state and municipal employees.

A resident of East Boothbay, ME, Superintendent Carey volunteers at the regional food bank and helps split, deliver, and stack firewood for members of his community.

Superintendent Carey earned a master’s degree in public management and policy from Carnegie Mellon University (Pittsburgh, PA) and a bachelor’s degree in English from the University of Maine at Fort Kent (Fort Kent, ME).

The Bureau of Insurance is an independent regulatory agency within the Department of Professional and Financial Regulation responsible for regulating the insurance industry to protect and serve the people of Maine.
Marti Hooper
Life and Health Actuary
(207) 624-8449
mary.m.hooper@maine.gov

**Actuarial - Property & Casualty**
Sandra Darby
Actuary
(207) 624-8427
sandra.c.darby@maine.gov

**Annual Statements**
Vanessa Sullivan
Director, Financial Analysis and Examination
(207) 624-8452
vanessa.j.sullivan@maine.gov

**Company Licensing (Domestic)**
M. Bree Morin
Managing Examiner
(207) 624-8467
margaret.b.morin@maine.gov

**Company Licensing (Foreign)**
Vanessa Sullivan
Director, Financial Analysis and Examination
(207) 624-8452
vanessa.j.sullivan@maine.gov

**Complaint Examiners**
Sharon Martin
(207) 624-8454
sharon.m.martin@maine.gov

Kim Jalbert
Complaint Examiner
(207) 624-8402
Kimberly.jalbert@maine.gov

Trish Nadeau
(207) 624-8416
trish.a.nadeau@maine.gov

Zach Wanberg
(207) 624-8473
zachary.d.wanberg@maine.gov

**Consumer Complaints and Inquiries**
Shari Gregory
Director, Property & Casualty Division
(207) 624-8421
shari.L.gregory@maine.gov

Joanne Rawlings-Sekunda
Director, Consumer Health Care Division
(207) 624-8472
joanne.rawlings-sekunda@maine.gov

Amanda Colson
Consumer Assistance and Hearing Coordinator
(207) 624-8441
amanda.l.colson@maine.gov

Kim Davis
Deputy Director, Consumer Health Care Division
(207) 624-8550
kim.e.davis@maine.gov

**Department Counsel**
Stacy L. Bergendahl
Senior Staff Attorney
(207) 624-8475
stacy.L.bergendahl@maine.gov

Robert Wake
General Counsel
207-624-8430
robert.a.wake@maine.gov

**Deposits**
Jane Lathrop
Insurance Company Examiner
(207) 624-8492
jane.g.lathrop@maine.gov

**Examinations - Financial**
Vanessa Sullivan
Director, Financial Analysis and Examination
(207) 624-8452
vanessa.j.sullivan@maine.gov

**Examinations - Market Conduct**
Connie Mayette
Market Conduct Division Manager
(207) 624-8474
connie.m.mayette@maine.gov
Joy Y. Hatchette was appointed as Maryland’s Interim Commissioner by Gov. Wes Moore in June 2024.

Interim Commissioner Hatchette serves as the Associate Commissioner for the Consumer Education and Advocacy Unit at the Maryland Insurance Administration (MIA). She oversees outreach efforts to help Maryland consumers better understand their rights and obligations under their insurance policies. Previously, she served as Associate Commissioner for Consumer Complaints at the MIA from September 1997 until July 2004. From 1993 until 1997, she served as an assistant attorney general for the MIA.

From 1988 to 1993, Interim Commissioner Hatchette was an associate at the law firm of Gordon, Feinblatt, Rothman, Hoffberger & Hollander. Before that, she served for two years as a judicial law clerk for the U.S. Fourth Circuit Court of Appeals.

In 2016, Interim Commissioner Hatchette was appointed by then-Gov. Larry Hogan to the Maryland Commission on Aging. As one of 13 members of the commission, she is charged with reviewing programs and activities for older adults and making program recommendations to the Maryland Secretary of Aging.

Interim Commissioner Hatchette is a graduate of the University of Virginia Law School and is a member of the bar associations in Maryland, Virginia, and the District of Columbia.

Main
Maryland Insurance Administration
200 Saint Paul Place
Suite 2700
Baltimore, MD 21202-2272
United States

Email Address
insurance.mia@maryland.gov

Phone Numbers
Main: (410) 468-2000
Insurance Fraud Division: (800) 846-4069
Office of the Commissioner: (410) 468-2471
Toll-Free General: (800) 492-6116
TTY: (800) 735-2258

Fax Numbers
Office of the Chief Actuary: (410) 468-2038
Consumer Ed. & Advocacy Unit: (410) 468-2430
Financial Regulation Division: (410) 468-2112
Ins. Fraud & Producer Enforcement: (410) 347-5350
Life and Health Division: (410) 468-2260
Mkt. Reg. & Prof. Licensing: (410) 468-2245
Office of the Commissioner: (410) 468-2020
Property and Casualty Division: (410) 468-2307

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://insurance.maryland.gov
Make Checks Payable to: Maryland Insurance Administration
Brad Boban
Chief Actuary
(410) 468-2065

Craig Ey
Director of Communications
(410) 468-2488

David Cooney
Associate Commissioner, Life and Health Division
(410) 468-2215

J. Van Lear Dorsey
Principal Counsel and Assistant Attorney General
(410) 468-2023

Jamie Sexton
Director, Legislative and Regulatory Policy
(410) 468-2408

Jessica Blackmon
NAIC Liaison / Administrative Law Clerk
(410) 468-2019

Joy Y. Hatchette
Interim Commissioner
(410) 468-2011

Kathryn Callahan
Director of Policy Initiatives
(410) 468-2113

Mary Kwei
Associate Commissioner, Market Regulation and Professional Licensing Division
(410) 468-2002

Robert Guynn
Associate Commissioner for Insurance Fraud and Producer Enforcement
(410) 468-2258

Tammy Longan
Associate Deputy Commissioner
(410) 468-2353

Terri Smith
Director, Life and Health Complaints
(410) 468-2258

William Fawcett
Associate Commissioner, Property and Casualty Division
(410) 468-2653

Contact Persons

Accident & Health Insurance
Karen Lam
Chief of Health Insurance and Managed Care
(410) 468-2212

Administrative Issues
Joy Y. Hatchette
Interim Commissioner
joy.hatchette@maryland.gov

Annual Statements
Erin Nickles
Director, Company Licensing
(410) 468-2451
erin.nickles@maryland.gov

Antifraud Program
Robert Guynn
Associate Commissioner for Insurance Fraud and Producer Enforcement
robert.guynn@maryland.gov

Company Licensing
Consumer Advocate
Joy Y. Hatchette
Interim Commissioner
joy.hatchette@maryland.gov

Consumer Complaints - Life & Health
Terri Smith
Director, Life and Health Complaints
lhcomplaints.mia@maryland.gov

Consumer Complaints - Property & Casualty
Danilsa Marciniak
Director, Property and Casualty Complaints

Data Protection
Sean McEvoy
Associate Commissioners for Operations
sean.mcevoy2@maryland.gov

Department Counsel
J. Van Lear Dorsey
Principal Counsel and Assistant Attorney General

Deposits/Escrow Accounts
Timothy Hayden
Director of Fiscal Services
timothy.hayden@maryland.gov

Examinations - Agent, Life & Health
Jeff Gross
Chief Enforcement Officer
(410) 468-2256

Examinations - Agent, Property & Casualty
Jeff Gross
Chief Enforcement Officer
(410) 468-2256

Examinations - Financial
Dimitriy Valekha
Chief Insurance Examiner
(410) 468-2149

Examinations - Market Analysis
Gregory Ricci
Chief Financial Analyst
(410) 468-2168
gregory.ricci@maryland.gov

Examinations - Market Conduct, Life & Health
Mary Kwei
Associate Commissioner, Market Regulation and Professional Licensing Division
Vacant
Chief
(410) 468-2113

Examinations - Market Conduct, Property & Casualty
Kyle Lanasa
Acting Chief
(410) 468-2330

Examinations - Title
Maryam David
Enforcement Officer, Title
(410) 468-2384
maryam.david@maryland.gov

Fees
Erin Nickles
Director, Company Licensing
(410) 468-2451
erin.nickles@maryland.gov
Financial Analysis
Lynn Beckner
Associate Commissioner, Financial Regulation Division
(410) 468-2126

Government Relations
Jamie Sexton
Director, Legislative and Regulatory Policy
(410) 468-2408
jamie.sexton@maryland.gov

Guaranty Fund Questions - Life Insurance
David Cooney
Associate Commissioner, Life and Health Division
(410) 468-2215

Guaranty Fund Questions - Property & Casualty
William Fawcett
Associate Commissioner, Property and Casualty Division
(410) 468-2353
william.fawcett@maryland.gov

Health Benefit Plan Rate Filing - Life & Health
Brad Boban
Chief Actuary
(410) 468-2065

InsurTech
Kory Boone
Special Deputy Commissioner for Regulatory Innovation and Technology
(410) 468-2004
kory.boone@maryland.gov

Life Insurance
Nour Benchaaboun
Director, Life, Annuity, and Credit
(410) 468-2222

Market Regulation
Mary Kwei
Associate Commissioner, Market Regulation and Professional Licensing Division
(410) 468-2113

Media Relations/Public Affairs
Craig Ey
Director of Communications
(410) 468-2488

NAIC Liaison
Jessica Blackmon
NAIC Liaison / Administrative Law Clerk
(410) 468-2019
Jessica.blackmon@maryland.gov

Policy and Form Filing - Life & Health
Karen Lam
Chief of Health Insurance and Managed Care
(410) 468-2212

Policy and Form Filing - Property & Casualty
Marsha Hall
Assistant Director of Rates & Forms
marsha.hall@maryland.gov

Premium Tax Collection
Erin Nickles
Director, Company Licensing
(410) 468-2451
erin.nickles@maryland.gov

Producer Licensing
Shelley Taylor-Barnes
Director, Producer Licensing
(410) 468-2347

Property & Casualty - Commercial Lines
Joanna Noppenberger
Property & Casualty Insurance Analyst
(410) 468-2451
joanna.noppenberger@maryland.gov

Property & Casualty - Personal Lines
Marsha Hall
Assistant Director of Rates & Forms marsha.hall@maryland.gov

Regulations
Erica Bailey
Associate Commissioner, Hearings erica.bailey@maryland.gov

Jamie Sexton
Director, Legislative and Regulatory Policy (410) 468-2408 jamie.sexton@maryland.gov

Statistical Reporting - Property & Casualty
Walter Dabrowski
Senior Actuary (410) 468-2113 walter.dabrowski@maryland.gov
Kevin Patrick Beagan assumed the duties of Commissioner of the Massachusetts Division of Insurance on June 10, 2024.

Acting Commissioner Beagan most recently served as the Division’s Deputy Commissioner of the Health Care Access Bureau, where he oversaw the Bureau of Managed Care and Consumer Services Unit. In this role, he also worked to regulate the markets for insured health plans, including the products and rates offered, as well as access to coverage and benefits within those markets. Prior to that, he served the Division as Director of the Bureau of Managed Care and Director of the Health Unit, State Rating Bureau. He previously held senior analyst positions at the Massachusetts State Budget Bureau and Kaiser Foundation Health Plan.

During his extensive career, Acting Commissioner Beagan received the Manuel Carvalho Award for Excellence in Public Service in 2001 and 2008.

Acting Commissioner Beagan earned a master of public policy (MPP) and a master of public health (MPH) from the University of California, Berkley, and a bachelor’s degree in economics and international relations from Brown University (Providence, RI).

The Massachusetts Division of Insurance is responsible for monitoring its licensees in order to promote a healthy insurance marketplace. The Division is committed to providing its consumers with accurate, unbiased information and protecting them from unfair business practices.
Amy Blue  
Licensing Coordinator  
(617) 521-7560  
amy.blue@mass.gov

Company Licensing  
Debra Kaplan  
Director of Financial Surveillance and Company Licensing  
(617) 521-7397  
debra.e.kaplan@mass.gov

Consumer Services  
Gregory Weydt  
Director of Consumer Services  
(617) 521-7413  
gregory.weydt@mass.gov

Deposits  
Nhi Tang  
Insurance Examiner  
(617) 521-7437  
nhi.tang@mass.gov

Financial and Market Regulation  
John Turchi  
Financial and Market Regulation and Deputy Commissioner  
(617) 521-7701  
john.turchi@mass.gov

Financial Examinations  
Jim McCarthy  
Director of Financial Examination and Chief Financial Examiner  
(617) 521-7417  
james.a.mccarthy@mass.gov

Financial Surveillance  
Debra Kaplan  
Director of Financial Surveillance and Company Licensing  
(617) 521-7397  
debra.e.kaplan@mass.gov

Health Care Access Bureau  
Kevin P. Beagan  
Director of Health Care Access Bureau and Deputy Commissioner  
(617) 521-7323  
kevin.beagan@mass.gov

InsurTech  
Jackie Horigan  
Deputy Commissioner, Product Regulation and Innovation  
(617) 521-7461  
jackie.horigan@mass.gov

Legal  
Geoffrey Wood  
Deputy General Counsel  
(617) 521-7360  
geoffrey.wood@mass.gov

Christopher Joyce  
General Counsel and Deputy Commissioner  
(617) 521-7387  
christopher.m.joyce@mass.gov

Market Conduct  
Mary Lou Moran  
Director of Market Conduct  
(617) 521-7311  
marylou.moran@mass.gov

Producer Licensing  
Shauna Pike  
Director of Producer Licensing  
(617) 521-7329  
shauna.pike@mass.gov

Product Regulation  
Jackie Horigan  
Deputy Commissioner, Product Regulation and Innovation  
(617) 521-7461  
jackie.horigan@mass.gov

Rate and Form Filing - Life & Health  
Sheri Cullen  
Director of Policy Form Review  
(617) 521-7481  
sheri.cullen@mass.gov

Rate and Form Filing - Property & Casualty  
Sheri Cullen  
Director of Policy Form Review  
(617) 521-7481  
sheri.cullen@mass.gov

State Rating Bureau
Anita G. Fox was appointed Director of the Department of Insurance and Financial Services (DIFS) by Michigan Governor Gretchen Whitmer effective January 14, 2019.

DIFS is the State of Michigan department responsible for regulating Michigan's financial industries, including banks, credit unions, and insurance and mortgage companies. DIFS provides a focal point for consumer protection, enables efficient and effective regulation, and positions the insurance and financial services sector of Michigan's economy for growth. The agency is staffed by more than 350 professionals dedicated to promoting economic growth and protecting Michigan consumers by ensuring that the companies that it regulates are safe and sound, follow state and federal law, and are entitled to the public confidence.

Ms. Fox has more than three decades of legal experience, including managing complex litigation in federal and state courts in Michigan and nationwide. She is a recognized authority in insurance coverage. She has lectured for Mealy's Insurance in the U.S. and abroad, in addition to teaching Insurance Law at Michigan State University College of Law.

Ms. Fox was inducted into the Federation of Defense and Corporate Counsel. She has also served in a staff advisory role on several U.S. Presidential campaigns and was appointed by Governor Jennifer Granholm to serve as board member and legal counsel for a number of charitable foundations.
Renee Campbell  
Director  
(517) 284-8776  
campbellr2@michigan.gov

Examinations  
Robert Lamberjack  
Manager  
(517) 284-8755  
lamberjackr@michigan.gov

Financial Statement Filing and Analysis - Domestic Insurers, Holding Companies  
Judy Weaver  
Senior Deputy Director  
(517) 284-8768  
weaverj3@michigan.gov

Financial Statement Filing and Analysis - Foreign Insurers  
Judy Weaver  
Senior Deputy Director  
(517) 284-8768  
weaverj3@michigan.gov

General Counsel  
Joseph Garcia  
General Counsel  
(517) 284-8725  
garciaJ7@michigan.gov

Insurance Licensing and Market Conduct  
Michele Riddering  
Director  
(517) 881-2874  
ridderingm@michigan.gov

Insurance Rates and Forms - Life & Health  
Tina Nacy  
Director - Office of Insurance Rate and Forms  
(517) 930-6630  
nacyt@michigan.gov

Insurance Rates and Forms - Property & Casualty  
Tina Nacy  
Director - Office of Insurance Rate and Forms  
(517) 930-6630  
nacyt@michigan.gov

Insurer Licensing  
Linda Martin  
Application Coordinator  
(517) 284-8756  
martinnl@michigan.gov

InsurTech  
Anita G. Fox  
Director  
(517) 284-8661  
Foxa5@michigan.gov

Legislative Liaison  
Karin Gyger  
Chief of Staff  
(517) 284-8685  
gygerk@michigan.gov

Media Relations/Public Information  
Vacant  
Public Information Officer

NAIC Liaison  
Holly Erb  
Senior Executive Management Assistant  
(517) 284-8658  
erbh@michigan.gov

Producer Licensing and Education  
Paige McCully  
Manager  
(517) 284-8648

Receivership  
Vacant  
Director of Receivership

Surplus and Special Lines Taxes  
Sherry Barrett  
Analyst  
(517) 284-8623  
barretts3@michigan.gov
Commissioner Grace Arnold leads the Minnesota Department of Commerce. She was appointed by Governor Walz in April 2021 and reappointed in January 2023.

As overseer of state industries that provide financial security to Minnesotans and energy policy in Minnesota, Commissioner Arnold is committed to ensuring Commerce’s regulated markets are fair and accessible to all Minnesotans, and that Minnesota is a leader in creating a clean energy economy.

Prior to her appointment as Commissioner, she served as Deputy Commissioner of Insurance for the Commerce Department. In that role, she oversaw the life insurance, health insurance, and property and casualty insurance markets in Minnesota, ensuring that Minnesotans’ insurance complies with Minnesota law and that insurance companies are financially strong.

Commissioner Arnold spent nearly a decade at the Center for Consumer Information and Insurance Oversight of the Centers for Medicare and Medicaid Services where she helped lead the technology turnaround of healthcare.gov and led policy development during the implementation of the Affordable Care Act. Before joining the Department, Commissioner Arnold led product development for individual and family plans at Bright Health, a Minneapolis-based health insurer.

Commissioner Arnold enjoys spending time with her family and has a love for being outdoors, gardening and traveling.
Peter Bratsch
Director, Licensing (651) 539-1585 peter.bratsch@state.mn.us

Examinations - Financial
Kathleen Orth (651) 539-1763 kathleen.orth@state.mn.us
Chief Examiner/Insurance Solvency Manager

Examinations - Market Conduct
Vacant (651) 539-1641
Chief Examiner, Market Conduct Exams

Fees
Jenn Gagner (651) 539-1695 jenn.gagner@state.mn.us
Applications Coordinator

Financial Analysis
Barb Carey (651) 539-1757 barbara.carey@state.mn.us
Audit Director, Analysis

Government Relations
Jon Kelly (651) 539-1440 jon.kelly@state.mn.us
Director of Government Affairs

Information Systems
Vacant
Insurance Information Systems Coordinator

InsurTech
Grace Arnold (651) 539-1441 grace.arnold@state.mn.us
Commissioner

Legal
Sara Payne (651) 539-1459 sara.payne@state.mn.us
General Counsel

Media Relations/Public Information
Mo Schriner (651) 539-1463 mo.schriner@state.mn.us
Communications Director

Policy and Form Filing - Life/Accident/Health
Tammy Lohmann (651) 539-1731 tammy.lohmann@state.mn.us
Director, Insurance Product Filings

Policy and Form Filing - Property & Casualty: Commercial and Personal Lines
Tammy Lohmann (651) 539-1731 tammy.lohmann@state.mn.us
Director, Insurance Product Filings

Policy and Form Filing - Workers' Compensation
Tammy Lohmann (651) 539-1731 tammy.lohmann@state.mn.us
Director, Insurance Product Filings

Premium Tax
Jacob Sisterman (651) 556-4917 jacob.sisterman@state.mn.us
Lead Auditor
Mike Chaney, Mississippi’s 11th Commissioner of Insurance and State Fire Marshal, is currently serving his fifth term in office. First elected in 2007, Chaney brought extensive business knowledge and experience to the office combined with 15 years of service in the Mississippi House and Senate.

His priorities in office are focused on consumer protection, healthcare, and fire protection. To that end, Chaney is making strides in healthcare reform; disaster recovery from flood, tornado and hurricane events; bail bond industry reform and reductions in state fire deaths. He has worked tirelessly to stabilize rates since Hurricane Katrina devastated the Mississippi Gulf Coast in 2005.

Chaney has served on two hospital boards – experience that is invaluable given the increased focus on healthcare that the Mississippi Insurance Department has seen in recent years. He has also served on bank and economic boards and worked on local and national Chamber of Commerce events. Insurance touches every aspect of life including the economy. Without insurance, no economic project would be financed and, therefore, no jobs created.

An active member of the NAIC, Chaney has served on numerous committees, task forces and working groups. Among the issues he is involved in addressing are examination oversight, accounting practices, producer licensing, health insurance and managed care, senior issues, catastrophe and property and casualty insurance.

As Commissioner, Chaney was inducted into the Insurance Hall of Fame at his alma mater, Mississippi State University (MSU). He received the Distinguished Service Award from the University of Mississippi Risk Management and Insurance program and its Professional Society. He has been named one of the top insurance professionals by Insurance Business America Magazine, and was named a Healthcare Hero by the Mississippi Business Journal.

Chaney started an oil distribution business in Vicksburg in the 1970s. He eventually moved into the wood preservation business and real estate ventures before his election to the House of Representatives in 1993. After his election to the Senate in 2000, Chaney served on the Insurance Committee. This appointment combined with his business experience provided significant knowledge useful in his service as Insurance Commissioner.

Chaney is a Rotarian and Paul Harris Fellow. He is a veteran of the United States Army, serving in Vietnam. A native of Tupelo, Chaney graduated from MSU in 1966 with a degree in banking and finance. Chaney and his wife, Mary live in Vicksburg. They have three children and eight grandchildren.
Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://www.mid.ms.gov
Make Checks Payable to: Mississippi Insurance Department

David Browning
Deputy Commissioner

(601) 359-9218

Contact Persons

Accident & Health Insurance
Bob Williams
Director, Life and Health Actuarial Division

(601) 359-2012
bob.williams@mid.ms.gov

Agent Licensing
Vanessa Miller
Director, Licensing Division

(601) 359-2132
vanessa.miller@mid.ms.gov

Annual Statements
Vacant
Director, Financial and Market Regulation

(601) 359-2453
andy.case@mid.ms.gov

Consumer Counseling Program for Seniors
Andy Case
Director, Consumer Services Division

Department Counsel
Kim Causey
Special Assistant Attorney General

(601) 359-2460
kim.causey@mid.ms.gov

Deposits
Vacant
Director, Financial and Market Regulation

(601) 359-2993
john.morris@mid.ms.gov

Examinations - Agent
Vacant
Director, Financial and Market Regulation

Examinations - Financial
Vacant
Director, Financial and Market Regulation

(601) 359-2453
andy.case@mid.ms.gov

Examinations - Market Conduct
Vacant
Director, Financial and Market Regulation

Fees
Vacant
Director, Financial and Market Regulation

Information Technology
John Morris
Director, Information Technology Division

(601) 359-2993
john.morris@mid.ms.gov

InsurTech
Andy Case
Director, Consumer Services Division

(601) 359-2453
andy.case@mid.ms.gov

Investigations
John Hornback  
Chief Investigator  
(601) 359-2138  
john.hornback@mid.ms.gov

**Life Insurance**  
Andy Case  
Director, Consumer Services Division  
(601) 359-2453  
andy.case@mid.ms.gov

**Media Relations/Public Information**  
Beth Reiss  
Director, Public Relations  
(601) 359-2403  
beth.reiss@mid.ms.gov

**NAIC Liaison**  
David Browning  
Deputy Commissioner  
(601) 359-9218  
david.browning@mid.ms.gov

**New Company Licensing**  
Vacant  
Director, Financial and Market Regulation

**Policy and Form Filing - Life & Health**  
Bob Williams  
Director, Life and Health Actuarial Division  
(601) 359-2012  
bob.williams@mid.ms.gov

**Policy and Form Filing - Property & Casualty**  
Vacant  
Director, Property and Casualty Rating Division

**Premium Tax (Licensed)**  
Derrick Barnes  
Accountant/Auditor, State Tax Commission, Ins. Premium Taxes  
(601) 923-7083  
derrick.barnes@dor.ms.gov

**Premium Tax (Surplus Lines)**  
Peggy Dronet  
Executive Director, Mississippi Surplus Lines Association  
(601) 713-1111  
pdronet@msla.org

**Property & Casualty - Commercial Lines**  
Vacant  
Director, Property and Casualty Rating Division

**Property & Casualty - Personal Lines**  
Vacant  
Director, Property and Casualty Rating Division

**Receivership**  
Michelle Partridge  
Special Assistant Attorney General  
(601) 359-2133  
michelle.partridge@mid.ms.gov

**Renewal of Company Licensing/Line Changes**  
Vacant  
Director, Financial and Market Regulation

**Surplus Lines**  
Vacant  
Director, Financial and Market Regulation
Chlora Lindley-Myers was appointed director of the Missouri Department of Commerce and Insurance. She was confirmed by the Missouri Senate on April 13, 2017. She leads the department that protects consumers and ensures a strong and stable insurance market through the regulation of professionals and businesses that impact Missourians’ lives daily.

She has served in several senior positions in the legislative, judicial and executive branches of government. She has also served in leadership roles in the regulatory and insurance industries, as well as within the National Association of Insurance Commissioners (NAIC). In addition to Missouri, she has worked for both the Kentucky Department of Insurance and the Tennessee Department of Commerce and Insurance, and for the NAIC.

She holds an undergraduate degree from Mount Holyoke College in Massachusetts and a law degree from the University of Connecticut. Chlora is licensed to practice law in various states, including Missouri. She has received national recognition for her work. As the Deputy Commissioner of Tennessee’s Department of Commerce and Insurance, she was awarded the Robert Dineen Award for Outstanding Service and Contribution to the State Regulation of Insurance. In August of 2020, she received the Al Greer Award for her exceptional dedication, knowledge and support of the field of insurance regulation by the Insurance Examiners Regulatory Society (IRES).

Director Lindley-Myers was the 2023 President of the NAIC. She continues to serve on the Executive (EX) Committee and the Government Relations Leadership Council. Chlora currently also serves in additional leadership roles with the NAIC: Chair of the Reinsurance (E) Task Force, Co-Chair of the Special (EX) Committee on Race and Insurance, and Vice Chair of the Internal Administration (EX1) Subcommittee, as well as serving as a member of many additional NAIC committees.
Grady Martin  
Director, Administration  
(573) 751-7223

Jeana Thomas  
Acting Director, Consumer Affairs  
(573) 751-2640

Jo LeDuc  
Director, Insurance Market Regulation  
(573) 751-2430

John Rehagen  
Director, Insurance Company Regulation  
(573) 526-4877

Lori Croy  
Director, Communications  
(573) 751-2562

Luke Reed  
Director, Legislative Affairs  
(573) 526-3587

Shannon Schmoeger  
Chief Financial Examiner  
(573) 526-4877

Teresa Kroll  
Chief Market Conduct Examiner  
(573) 526-1527

Vacant  
Deputy Director

Vacant  
General Counsel

Vacant  
Budget Officer  
(573) 526-2938

Contact Persons

Agent/Producer Licensing  
Brenda Horstman  
Manager, Regulatory Services  
(573) 751-3518  
licensing@insurance.mo.gov

Annual Statement  
Debbie Doggett  
Chief Financial Analyst  
(573) 526-2944  
Debbie.Doggett@insurance.mo.gov

Captive Insurance  
Sam Komo  
Manager, Captive Program  
(573) 522-9932  
Sam.Komo@insurance.mo.gov

Company Licensing and Fees  
Ashley Minor  
Admissions Specialist  
(573) 751-4362  
apptach@insurance.mo.gov

Deposits  
Melissa Bailey  
Regulatory Auditor  
(573) 751-0794  
Melissa.Bailey@insurance.mo.gov

Examinations - Agent Investigations  
Marjorie Thompson  
Chief Investigator  
(573) 751-1922  
Marjorie.Thompson@insurance.mo.gov

Examinations - Financial
Shannon Schmoeger
Chief Financial Examiner
Shannon.Schmoeger@insurance.mo.gov

Examinations - Market Conduct
Teresa Kroll
Chief Market Conduct Examiner
marketconduct@insurance.mo.gov

Health, Life, and Disabilities Complaints
Jeana Thomas
Acting Director, Consumer Affairs
jeana.thomas@insurance.mo.gov

Information Systems
Preston Feeler
Information Management Officer
Preston.Feeler@dci.mo.gov

InsurTech
Cynthia Amann
NAIC Executive Liaison & Marketplace Coordinator
cynthia.amann@dci.mo.gov

Policy and Form Filing
Camille Anderson-Weddle
Manager, Insurance Product Filings
ProductFilings@insurance.mo.gov

Premium Tax
Noland Stuecken
Senior Regulatory Auditor
Noland.Stuecken@insurance.mo.gov

Property & Casualty Complaints
Jeana Thomas
Acting Director, Consumer Affairs
jeana.thomas@insurance.mo.gov

Receivership
Shelley Forrest
Manager, Receivership
Shelley.Forrest@insurance.mo.gov

Statistical Reporting
Brad Gerling
Manager, Business Analytics and Statistics Section
statistics@insurance.mo.gov

Surplus Lines
Lindsay Tougaw
Regulatory Compliance Manager
Lindsay.Tougaw@insurance.mo.gov

(573) 526-4877
(573) 526-1527
(573) 751-2640
(573) 526-1589
(573) 751-7023
(573) 751-7470
(573) 522-2846
(573) 526-4986
(573) 751-2640
(573) 522-6115
(573) 751-3163
(573) 526-1589
Troy Downing was elected Montana State Auditor in November 2020. As the State Auditor and Commissioner of Securities and Insurance, Downing oversees the criminal justice agency protecting Montana’s consumers by ensuring fairness, transparency, and access for two of the state’s largest industries—securities and insurance. As Commissioner, Downing is committed to consumer education and advocacy, holding bad actors accountable, lowering insurance costs, and reducing unnecessary regulations for Montana businesses. Due to its favorable regulatory environment overseen by Downing, Montana is one of the largest captive domiciles in the United States.

As State Auditor, Downing also serves on the Montana Board of Land Commissioners overseeing management and stewardship of state trust lands for the primary benefit of funding Montana’s public education system.

Downing began his career in education as a research scientist and educator at the Courant Institute of Mathematical Sciences at New York University. In the 1990s, he founded a technology startup company that he successfully merged with Yahoo! Inc. Downing then went on to help other startup companies succeed through seed funding and mentorship. After his career in the tech industry, Downing founded a nationwide commercial insurance company and a nationwide real estate firm that creates, sells, and manages real estate investment securities.

Downing’s strong sense of public service led him to enlist after 9/11 in the U.S. Air Force/Air National Guard, serving eight years in a Combat Search and Rescue squadron and serving two tours of duty in Afghanistan. Today, he continues his service to veterans as an advisory board member to and volunteer for the Warriors and Quiet Waters Foundation, a Montana-based organization that uses fly fishing and Montana’s natural beauty as a simple, but powerfully effective, healing therapy for post-9/11 combat veterans and their families. In response to the Covid-19 pandemic, and as a Montana distillery co-owner, he produced and distributed millions of hand sanitizer bottles across the nation.

Downing and his wife, Heather, have four children and currently live in Helena, MT.

Main
Office of the Commissioner of Securities and Insurance Montana State Auditor
840 Helena Ave.
Helena, MT 59601
United States

Phone Numbers
Main: (406) 444-2040
Toll-Free Number (In-state only): (800) 332-6148

Fax Numbers
Main: (406) 444-3497

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: http://csimt.gov
Make Checks Payable to: Montana State Auditor’s Office
Adam Stoll  
Financial Specialist  
(406) 444-2041

Amber Thorvilson  
Chief Financial Officer  
(406) 444-1867

Frank Cote  
Deputy Insurance Commissioner  
(406) 444-3412

Kari Leonard  
Chief Financial Examiner  
(404) 444-2895

Mary Belcher  
Deputy State Auditor  
(406) 444-5789

Molly Plummer  
Chief of Staff  
(406) 444-2042

Ole Olson  
Chief Legal Counsel  
(406) 444-1295

Troy Downing  
Commissioner of Securities and Insurance, Montana State Auditor  
(406) 444-2040

Vacant  
Policyholder Services Bureau Chief  
(406) 444-2894
**Contact Persons**

**Annual Statements and Company Licensing**
Tavin Mogus  
Exams Compliance Technician
(404) 444-3469  
tmogus@mt.gov

**Communications**
Laura Shirliff  
Communications, Digital & Creative Services Director
(406) 444-0903  
Laura.Shirliff@mt.gov

**Consumer Complaints and Inquiries**
Ted Bidon  
(404) 444-0385  
tbidon@mt.gov

Vacant  
Policyholder Services Bureau Chief
(406) 444-2894

**Deposits**
Tavin Mogus  
Exams Compliance Technician
(404) 444-3469  
tmogus@mt.gov

**Examinations - Financial**
Kari Leonard  
Chief Financial Examiner
(404) 444-2895  
kleonard2@mt.gov

**Human Resources**
Jeff Plum  
Human Resources Manager
(404) 444-5221  
jeff.plum@mt.gov

**InsurTech**
Frank Cote  
Deputy Insurance Commissioner
(406) 444-3412  
frank.cote@mt.gov

**Market Conduct**
David Dachs  
Insurance Services Bureau Chief
(406) 444-9722  
ddachs@mt.gov

**Media Relations/Public Information**
Laura Shirliff  
Communications, Digital & Creative Services Director
(406) 444-0903  
Laura.Shirliff@mt.gov

**NAIC Liaison**
Frank Cote  
Deputy Insurance Commissioner
(406) 444-3412  
frank.cote@mt.gov

**Policy and Form Filing**
David Dachs  
Insurance Services Bureau Chief
(406) 444-9722  
ddachs@mt.gov

**Premium Tax**
Tavin Mogus  
Exams Compliance Technician
(404) 444-3469  
tmogus@mt.gov

**Rate Filing - Life & Health**
Mari L. Kindberg  
Actuary
(406) 444-5220  
mkindberg@mt.gov

**Rate Filing - Property & Casualty**
Mari L. Kindberg  
Actuary
(406) 444-5220  
mkindberg@mt.gov
Governor Jim Pillen appointed Eric Dunning as Director of Insurance effective January 5, 2023. Prior to his appointment, Eric served as Director of Insurance and before that, as the director of government affairs at Blue Cross and Blue Shield of Nebraska. He has over 15 years of experience as an attorney for the Department of Insurance, having advised the agency leadership on legal matters pertaining to insurance regulation from 1998 to 2013.

Eric earned his bachelor of arts in History from the University of Nebraska-Lincoln, where he graduated Phi Beta Kappa, and he holds a Juris Doctor from the University of Notre Dame Law School. Eric currently serves as Treasurer of the Nebraskaland Foundation.

In his spare time, Eric enjoys spending time at his family’s place in Wheeler County, Nebraska. He is happily married with two children.

Main
Nebraska Department of Insurance
P.O. Box 95087
Lincoln, NE 68509-5087
United States

Email Address
doi.insurancecomplaints@nebraska.gov

Phone Numbers
Main: (402) 471-2201
TDD: (800) 833-7352
Insurance Complaint Hotline (In-State Only): 877-564-7323

Fax Numbers
Main: (402) 471-4610

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://doi.nebraska.gov/
Make Checks Payable to: Nebraska Department of Insurance
AJ Raaska
Public Information Officer

Barbara Peterson
Administrator, Consumer Affairs

Connie VanSlyke
Administrator, Property and Casualty

Eric Dunning
Director

Kevin Schlautman
Administrator, Producer Licensing

Kimberly Church
Fraud Division Chief

Martin Swanson
Deputy Director & General Counsel

Vacant
Administrator, Life and Health Policy

Vacant
Chief Actuary

Vacant
Chief Financial Regulator (Chief Examiner)

Contact Persons

Accident/Health Insurance
Maggie Reinert
Administrator, Life and Health Policy

Actuarial
Margaret Garrison
Actuary - Life & Health

Vacant
Actuary - P&C

Vacant
Chief Actuary

Agent Licensing
Kevin Schlautman
Administrator, Producer Licensing

Annual Statements
Andrea Johnson
Deputy Chief Financial Regulator

Tadd Wagener
Assistant Chief Examiner—Field

Company Admissions
Kristy Hadden
Company Administrator
Consumer Complaints and Inquires
Barbara Peterson
Administrator, Consumer Affairs
(531) 500-2349
barbara.peterison@nebraska.gov

Department Counsel
Martin Swanson
Deputy Director & General Counsel
(402) 471-4503
martin.swanson@nebraska.gov

Deposits
Lori Bruss
Securities Officer
(402) 471-4045
lori.bruss@nebraska.gov

Examinations - Agent
Kevin Schlautman
Administrator, Producer Licensing
(402) 471-4707
kevin.schlautman@nebraska.gov

Examinations - Financial
Tadd Wagener
Assistant Chief Examiner—Field
tadd.wagner@nebraska.gov

Andrea Johnson
Deputy Chief Financial Regulator
(402) 471-4641
andrea.Johnson@nebraska.gov

Fees
Tadd Wagener
Assistant Chief Examiner—Field
tadd.wagner@nebraska.gov

Andrea Johnson
Deputy Chief Financial Regulator
(402) 471-4641
andrea.Johnson@nebraska.gov

Insurance Fraud
Kimberly Church
Fraud Division Chief
(402) 471-4999
kimberly.church@nebraska.gov

InsurTech
Eric Dunning
Director
(402) 471-2201
eric.dunning@nebraska.gov

Life Insurance
Vacant
Administrator, Life and Health Policy

Media Relations
AJ Raaska
Public Information Officer
aj.raaska@nebraska.gov

NAIC Liaison
AJ Raaska
Public Information Officer
aj.raaska@nebraska.gov

Policy and Form Filing - Life & Health
Vacant
Administrator, Life and Health Policy

Policy and Form Filing - Property & Casualty
Connie VanSlyke
Administrator, Property and Casualty
(402) 471-4647
connie.vanslyke@nebraska.gov

Premium Tax
Kristy Hadden
Company Administrator
(402) 471-0373
kristy.hadden@nebraska.gov

Property & Casualty - Commercial Lines
Connie VanSlyke
Administrator, Property and Casualty
(402) 471-4647
cinnie.vanslyke@nebraska.gov

Property & Casualty - Personal Lines
Connie VanSlyke
Administrator, Property and Casualty
(402) 471-4647
cinnie.vanslyke@nebraska.gov

Receivership
Martin Swanson
Deputy Director & General Counsel
(402) 471-4503
martin.swanson@nebraska.gov

Statistical Reporting
Connie VanSlyke
Administrator, Property and Casualty
(402) 471-4647
cinnie.vanslyke@nebraska.gov
Scott Kipper was appointed as Nevada’s Insurance Commissioner effective Feb. 27, 2023.

As Commissioner, Kipper is charged with protecting consumers’ rights and the public’s interest in dealings with the insurance industry.

Commissioner Kipper has more than 30 years of experience in the insurance industry, including prior stints as Nevada Insurance Commissioner from 2008 to 2010 and again from 2011 to 2015. He most recently served as the Deputy Commissioner for Operations for the State of Washington Office of the Insurance Commissioner. Prior to that, he founded a private consulting firm providing technical expertise on insurance issues, serving clients nationwide. He also has served as the Insurance Administrator of the Oregon Insurance Division, Deputy Commissioner at the Office of Health Insurance for the Louisiana Department of Insurance (DOI), and Senior Regional Director for State Affairs at America’s Health Insurance Plans (AHIP).

Commissioner Kipper earned a bachelor’s degree in business administration from the University of Wyoming.

The Nevada Division of Insurance, a division of the Nevada Department of Business and Industry, regulates Nevada’s $22 billion insurance industry. It regulates and licenses insurance producers, brokers, and other professionals; sets ethical and financial standards for insurance companies; and reviews rates. It also reviews programs operated by self-insured employers for workers’ compensation and investigates insurance fraud claims.

Main
Nevada Division of Insurance
1818 E. College Parkway
Suite 103
Carson City, NV 89706
United States

Email Address
insinfo@doi.nv.gov

Phone Numbers
Main: (775) 687-0700
Toll-Free Number (In-State Only): (888) 872-3234
Las Vegas Number: (702) 486-4009

Fax Numbers
Main: (775) 687-0787
Las Vegas Number: (702) 486-4007

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://doi.nv.gov/
Make Checks Payable to: Nevada Division of Insurance

David Cassetty
Deputy Commissioner

Todd Rich
Chief Deputy Commissioner

Contact Persons
Accident/Health Insurance
  Mark Garratt
  Chief Insurance Examiner
  (775) 687-0736
  mgarratt@doi.nv.gov

Accounting Services
  Todd Rich
  Chief Deputy Commissioner
  (775) 687-0783
  trich@doi.nv.gov

Administrative
  Todd Rich
  Chief Deputy Commissioner
  (775) 687-0783
  trich@doi.nv.gov

Captives
  Nick Stosic
  Deputy Commissioner
  (775) 687-0758
  nstosic@doi.nv.gov

Company Fees - Licensing
  Imelda Arroyo
  Company Admissions Administrative Assistant 3
  (775) 687-0745
  kthompson@doi.nv.gov

Consumer Complaints and Inquires
  Linda Stratton
  Supervisory Compliance Investigator
  (702) 486-4395
  lstratton@doi.nv.gov

Consumer Complaints and Inquiries
  David Cassetty
  Deputy Commissioner
  (702) 486-4379
  dcassetty@doi.nv.gov

Deposits
  Denise Costello
  Administrative Assistant 4
  (775) 687-0752
  dcostello@doi.nv.gov

Division Counsel
  Alexia Emmermann
  Chief Legal Counsel
  (775) 687-0701
  legal@doi.nv.gov

Enforcement
  Stephanie Canter
  Chief Compliance/Audit Investigator
  (702) 486-4598
  slcanter@doi.nv.gov

  David Cassetty
  Deputy Commissioner
  (702) 486-4379
  dcassetty@doi.nv.gov

Examinations - Market Conduct
  Hermoliva Abejar
  Chief Insurance Examiner
  (775) 687-0741
  habejar@doi.nv.gov

Information Systems
  Dennis McGehee
  IT Professional 3
  (775) 687-0785
  dmcgehee@doi.nv.gov

InsurTech
  Todd Rich
  Chief Deputy Commissioner
  (775) 687-0783
  trich@doi.nv.gov

Life & Health Insurance
  Glenn Shippey
  Chief Insurance Examiner
  (775) 687-0708
  gshippey@doi.nv.gov

Market Regulation
  Nick Stosic
  Deputy Commissioner
  (775) 687-0758
  nstosic@doi.nv.gov
Media Relations/Public Information
John Genard
Administrative Assistant 4
(775) 687-0771
jgenard@doi.nv.gov

Policy and Form Filing - Life & Health
Glenn Shippey
Chief Insurance Examiner
(775) 687-0708
gshippey@doi.nv.gov

Policy and Form Filing - Property & Casualty
Mark Garratt
Chief Insurance Examiner
(775) 687-0736
mgarratt@doi.nv.gov

Producer Licensing
Jacob Roberts
Licensing Manager
(775) 687-0774
jroberts@doi.nv.gov

Product Regulation
Todd Rich
Chief Deputy Commissioner
(775) 687-0783
trich@doi.nv.gov

Property & Casualty - Commercial Lines
Mark Garratt
Chief Insurance Examiner
(775) 687-0736
mgarratt@doi.nv.gov

Property & Casualty - Personal Lines
Mark Garratt
Chief Insurance Examiner
(775) 687-0736
mgarratt@doi.nv.gov

Self-Insured Workers' Compensation
Shirley Choma
Insurance Examiner 2
(775) 657-0776
schoma@doi.nv.gov

Statistical Reporting
Maile Campbell
Lead Actuary
(775) 687-0735
mcampbell@doi.nv.gov

Gennady Stolyarov
Lead Actuary
(775) 687-0766
gstolyarov@doi.nv.gov
David J. (D.J.) Bettencourt was confirmed Commissioner of the New Hampshire Insurance Department effective Sept. 20, 2023. Bettencourt assumed the position of Acting Commissioner, per New Hampshire’s statute, after Commissioner Chris Nicolopoulos did not seek reappointment upon the conclusion of his term.

From 2004 to 2012, Bettencourt served in the New Hampshire House of Representatives, focusing on tax, education, and insurance-related issues. In 2010, he was elected by his colleagues as the youngest majority leader in state history. He was nominated for the position of Deputy Commissioner of the New Hampshire Insurance Department by Commissioner Nicolopoulos and approved by Gov. Christopher T. Sununu (R-NH) in January 2021. Previously, Deputy Commissioner Bettencourt served as Gov. Sununu’s Policy Director from 2017 to 2021, including as the Governor’s liaison to the Insurance Department.

Bettencourt earned two bachelor’s degrees in political science and communication, with a minor in philosophy from the University of New Hampshire (Durham, NH) in 2007. He then earned a Juris Doctor (J.D.) from the University of New Hampshire School of Law in 2015.
Brendhan Harris  
Insurance Fraud Director  
(603) 271-2162

Christian Citarella  
Chief Actuary, Property and Casualty Division  
(603) 271-2113

Douglas Bartlett  
Director, Financial Regulation Division  
(603) 271-2879

James Fox  
Director, Property and Casualty Division  
(603) 271-2502

Jason Aziz  
Director of Health Economics  
(603) 271-4191

Jason Dexter  
Assistant Commissioner  
(603) 271-3041

Jennifer Li  
Chief Actuary, Life and Health Division  
(603) 271-2506

Keith Nyhan  
Deputy Commissioner  
(603) 271-3304

Michelle Heaton  
Director, Life and Health Division  
(603) 271-2399

Robin Tierney  
Director, Consumer Services Division  
(603) 271-3953

Roni Karnis  
General Counsel  
(603) 271-4002

Sandra Barlow  
Assistant to the Commissioner  
(603) 271-2261

Ted Perkins  
Director of Business Operations  
(603) 271-2518

Contact Persons

**Accident & Health Insurance**
Jason Aziz  
Director of Health Economics  
(603) 271-4191

**Annual Statements**
Pat Gosselin  
Chief Financial Analyst, Financial Regulation Division  
(603) 271-2920

**Company Licensing**
Pat Gosselin  
Chief Financial Analyst, Financial Regulation Division  
(603) 271-2920

**Consumer Services**
Robin Tierney  
Director, Consumer Services Division  
(603) 271-3953

**Deposits**
Linda Zalinskie  
Financial Records Auditor, Financial Regulation Division  
(603) 271-2528
Enforcement
Josh Hilliard
Enforcement Counsel (603) 271-2842

Examinations - Financial
Colin Wilkins
Chief Financial Examiner, Financial Regulation Division (603) 271-2374

Examinations - Market Conduct
Maureen Belanger
Chief Examiner, Life and Health Market Regulation (603) 271-2828
Douglas Rees
Chief Examiner, Property & Casualty Market Regulation (603) 271-2686

Fees
Amy Duhaime
Chief Tax Auditor (603) 271-3095

Financial Regulation Division
Douglas Bartlett
Director, Financial Regulation Division (603) 271-2879

General Counsel
Roni Karnis
General Counsel (603) 271-4002

Information Technology
Ted Perkins
Director of Business Operations (603) 271-2518

Insurance Fraud
Brendhan Harris
Insurance Fraud Director (603) 271-2162

Life & Health Division
Jennifer Li
Chief Actuary, Life and Health Division (603) 271-2506
Michelle Heaton
Director, Life and Health Division (603) 271-2399
Victoria Fowler
Compliance Administrator, Life and Health Division (603) 271-4080

Media Relations/Public Information
Andrew Demers
Director, Communications (603) 271-3781

Outreach Coordinator
Adam Kierstead
Outreach Coordinator, Communications (603) 271-3886

Policy and Form Filing - Property & Casualty
LuAnne King
Compliance Administrator, Property and Casualty Division (603) 271-3955

Premium Tax
Amy Duhaime
Chief Tax Auditor (603) 271-3095

Property & Casualty - Commercial Lines
Douglas Rees
Chief Examiner, Property & Casualty Market Regulation

Property & Casualty Insurance
James Fox
Director, Property and Casualty Division

(603) 271-2686

(603) 271-2502
Justin Zimmerman was appointed to lead the New Jersey Department of Banking and Insurance by Governor Phil Murphy in June 2023.

As Acting Commissioner, Zimmerman serves as the chief regulator of New Jersey’s insurance industry, one of the largest in the nation, all state-chartered banks and credit unions, as well as consumer finance licensees. He also leads Get Covered New Jersey, the state’s official health insurance marketplace.

Zimmerman joined the Department in January 2018, serving as the Department’s Chief of Staff, where he oversaw the executive management team and managed all aspects of the department’s policy implementation, under the direction of the Commissioner.

During his tenure as Chief of Staff, the department developed and implemented numerous consumer protections and programs impacting countless New Jerseyans, including New Jersey’s out of network law, student loan protections, mortgage servicers licensing, expanding access to reproductive health care and Get Covered New Jersey. Since its inception in 2020, Get Covered New Jersey transformed New Jersey’s health insurance landscape for consumers in the individual market, ensuring that more New Jerseyans have greater access to quality, affordable health insurance. New Jersey was the first in the nation to open its marketplace with enhanced state subsidies that lower premiums for most enrollees.

Zimmerman also coordinated the Department’s COVID-19 response, working with regulated entities across all sectors to provide relief to New Jersey’s residents during the pandemic, ranging from insurance premium relief and mortgage forbearance to student loan relief and the expansion of telemedicine without cost sharing.

Acting Commissioner Zimmerman has built an extensive career in public service. Prior to joining Governor Murphy’s Administration, Zimmerman served as Chief of Policy and Legislation to the New Jersey State Senate President Pro Tempore, where he focused on expanding access to quality affordable healthcare for New Jerseyans, expansion of voting rights and civil rights. He began his career as a public servant working as a Briefing Aide to Governor Jon Corzine and Director of Legislative and Intergovernmental Affairs for the New Jersey Department of State. Prior to joining government service, he was an organizer in Morris County, New Jersey and Harrisburg, Pennsylvania.

Zimmerman was born and raised in New Jersey, growing up in Essex and Union Counties. He received his Bachelor of Arts from Mary Washington College. He lives in Verona with his wife, Laura, and their two children.
Fax Numbers
Main: (609) 984-5273
Newark Main: (973) 622-6110
Mount Laurel Main: (856) 722-9382

Office Hours: 8:30 a.m.-5:00 p.m., Monday-Friday
Website: https://www.state.nj.us/dobi/index.html
Make Checks Payable to: Department of Banking and Insurance

Bonnie Piacentino
Executive Director, NJ Compensation Rating and Inspection Bureau
(973) 622-6014

Denise Illes
Chief, Office of Regulatory Affairs
(609) 292-7272

Ellen DeRosa
Executive Director, Individual Health Coverage Program and Small Employer Health Benefits Program
(609) 940-7608

Justin Zimmerman
Acting Commissioner
(609) 633-7667

Martin Sumners
Director of Legislative and Regulatory Affairs
(609) 292-7272

Ralph Boeckman
Manager, Market Conduct and Antifraud Compliance
(609) 940-7467

Vacant
Assistant Commissioner, Consumer Protection Services
Vacant
Assistant Commissioner, Property and Casualty

Contact Persons
Agent Licensing
Ruth Jackson
Supervisor, Insurance Producer Licensing
(609) 292-7272 x 50587 ruth.jackson@dobi.nj.gov

Annual Statements
Joann Jones
Technical Assistant II
(609) 292-7272 x 50085 joann.jones@dobi.nj.gov

Nakia Reid
Manager - Solvency Regulation
(609) 940-7613 nakia.reid@dobi.nj.gov

Captive Insurance
Aileen Egan
Chief of Market Development and Stakeholder Relations
(609) 940-7457 aileen.egan@dobi.nj.gov

Company Licensing
Nakia Reid
Manager - Solvency Regulation
(609) 940-7613 nakia.reid@dobi.nj.gov

Consumer Complaints and Inquiries
Vacant
Assistant Commissioner, Consumer Protection Services

Department Counsel
Deposits
Nakia Reid
Manager - Solvency Regulation
(609) 940-7613
nakia.reid@dobi.nj.gov

Examinations - Agent
Vacant
Assistant Commissioner, Consumer Protection Services

Financial Analysis
Paul Lupo
Supervising Insurance Examiner Solvency Regulation
(609) 940-7363
paul.lupo@dobi.nj.gov

Fraud Deterrence Bureau
Richard Besser
Chief of Investigations
(609) 292-7272 x 50693
richard.besser@dobi.nj.gov

Health Insurance
Ellen DeRosa
Executive Director, Individual Health Coverage Program and Small Employer Health Benefits Program
(609) 940-7608
ellen.derosa@dobi.nj.gov

InsurTech
Vacant
Assistant Commissioner, Property and Casualty

Legislative Liaison
Martin Sumners
Director of Legislative and Regulatory Affairs
(609) 292-7272

Life Insurance
Olukemi Sotimehin
Chief, Life Bureau
(609) 940-7597
olukemi.sotimehin@dobi.nj.gov

Market Analysis, Market Conduct Examinations and Antifraud Compliance
Ralph Boeckman
Manager, Market Conduct and Antifraud Compliance
(609) 940-7467
ralph.boeckman@dobi.nj.gov

Policy and Form Filing - Property & Casualty
Vacant
Assistant Commissioner, Property and Casualty

Premium Tax
Tanveer Ahmed
Examiner II
(609) 292-7272 x 50413
tanveer.ahmed@dobi.nj.gov

Property & Casualty - Commercial Lines
Vacant
Assistant Commissioner, Property and Casualty

Property & Casualty - Personal Lines
Vacant
Assistant Commissioner, Property and Casualty

Public Affairs
Trish Graber
Director
(609) 292-5064
trish.graber@dobi.nj.gov

Regulations
Denise Illes
Chief, Office of Regulatory Affairs
(609) 292-7272
legsregs@dobi.nj.gov
Statistical Reporting
Sam Sacky
Actuarial Analyst
(609) 292-7272 x 50360
samual.sacky@dobi.nj.gov

Workers' Compensation
Bonnie Piacentino
Executive Director, NJ Compensation Rating and Inspection Bureau
(973) 622-6014
Alice T. Kane was appointed as Superintendent of Insurance of New Mexico effective June 12, 2023.

Ms. Kane served previously as the Vice President and Senior Adviser to the General Counsel at Guardian Life Insurance Company from March 2020 to October 2022. Ms. Kane focused on insurance regulatory matters, representing clients before the New York State Department of Financial Services and other state insurance departments. Prior to that role, she served as Counsel at Clifford Chance US LLP, where she advised property and casualty, life, and health insurance clients on a wide range of regulatory and transactional matters. Ms. Kane previously served as the group general counsel at two Fortune 100 insurers, Zurich Insurance Group, and New York Life Insurance Company, where she led teams of in-house and outside counsel on complex M&A transactions, settled major government and insurance department investigations, and spearheaded the successful resolution of SEC enforcement actions, among other regulatory and governance matters. She served as executive vice president in charge of asset management for New York Life and as president of the mutual fund business for American General’s Variable Life and Annuity Division. She also founded a woman- and minority-owned institutional asset management business, Blaylock Asset Management.

Over the past several years, she monitored both international and national insurance regulatory reforms at both the International Association of Insurance Supervisors (IAIS) and the National Association of Insurance Commissioners (NAIC). She also represented clients on US health care reform before the Center for Consumer Information and Insurance Oversight (CMS), a division of the U.S. Department of Health and Human Services.
Ursula Almada
Supervisor
(505) 827-4524
ursula.almada@osi.nm.gov

Health Policy and Consumer Education Bureau - Affordable Care Act (ACA)
Vacant
Health Care Policy Manager

Viara Ianakieva
Bureau Chief
(505) 827-4651
viara.ianakieva@osi.nm.gov

Insurance Fraud Bureau
Roberta Baca
Criminal Division Director
(505) 795-1755
roberta.baca@osi.nm.gov

Stop Fraud
(877) 807-4010

InsurTech
Vacant
Chief Actuary - Property & Casualty
(505) 827-4529

Investigations/Compliance
Mark Marquez
Staff Manager
(505) 827-4439
mark.marquez@osi.nm.gov

Life & Health Product Filing Bureau - Form Filing
Viara Ianakieva
Bureau Chief
(505) 827-4651
viara.ianakieva@osi.nm.gov

Vacant
Division Director

Managed Health Care Bureau
Margaret 'Kika' Pena
Division Director
(505) 827-4561
margaret.pena@osi.nm.gov

Gurrattanpal 'Mickey' Singh
Managed Healthcare Supervisor
(505) 231-9013
gurrattanpal.singh1@osi.nm.gov

Premium Tax
NM Taxation and Revenue Department
https://www.tax.newmexico.gov/contact-us
(505) 827-0700

Producer (Agent) Licensing
Vanessa DeJesus
Supervisor
(505) 827-4646
vanessaa.dejesus@osi.nm.gov

Producer Licensing
Victoria Baca
Licensing Director
(505) 827-4554
victoriaa.baca@osi.nm.gov

Statistical Reporting
Vacant
Chief Actuary - Property & Casualty
(505) 827-4529

Title Insurance
Mickey VanCuren
Title Bureau Compliance Officer
(505) 827-4930
mickey.vancuren@osi.nm.gov

Tim Vigil
Title Bureau Chief
Timothy.Vigil@osi.nm.gov

Laura Baca
Title Bureau Compliance Officer
(505) 827-4391
laura.baca@osi.nm.gov
Adrienne A. Harris was nominated to lead the New York State Department of Financial Services (DFS) by Governor Kathy Hochul in August 2021. She was confirmed by the New York State Senate on January 25, 2022.

Superintendent Harris began her career as an Associate at Sullivan and Cromwell LLP in New York City representing a number of U.S. and non-U.S. based corporations in various forms of litigation and regulatory matters, before accepting a position at the United States Department of the Treasury under President Obama.

While at the Treasury Department, Superintendent Harris served as a Senior Advisor to both Acting Deputy Secretary and Under Secretary for Domestic Finance Mary Miller, and Deputy Secretary Sarah Bloom Raskin. Her work ranged from financial reform efforts to identifying solutions to the student loan crisis, analyzing the nexus between foreign investment and national security, and working to promote financial inclusion and health in communities throughout the country.

Following her time at the Treasury Department, Superintendent Harris joined the White House, where she was appointed as Special Assistant to the President for Economic Policy, as part of the National Economic Council. In this role, Superintendent Harris managed the financial services portfolio, which included developing and executing strategies for financial reform and the implementation of Dodd-Frank, consumer protections for the American public, cybersecurity and housing finance reform priorities.

After leaving the White House in January 2017, Superintendent Harris went on to serve as General Counsel and Chief Business Officer at States Title, Inc. (now DOMA), which provides a more simple and affordable closing experience.

Prior to being nominated, Superintendent Harris also served as a Professor and as Faculty Co-Director at the Gerald R. Ford School of Public Policy's Center on Finance, Law and Policy at the University of Michigan, as well as a Senior Advisor at the Brunswick Group in Washington, D.C.
Bhavna Agnihotri  
Insurance - Executive Deputy Superintendent

Harriet Pearson  
Cybersecurity - Executive Deputy Superintendent

Kaitlin Asrow  
Research & Innovation - Executive Deputy Superintendent

Kevin Puvalowski  
Consumer Protection & Financial Enforcement - Acting Executive Deputy Superintendent

Peter Dean  
Office of General Counsel - General Counsel

Rajesh Bhandula  
Climate - Executive Deputy Superintendent

Shirin Emami  
Banking - Executive Deputy Superintendent

Sumit Sud  
Insurance - Senior Deputy Superintendent

(212) 709-5433

(212) 459-7832
North Carolina Insurance Commissioner and State Fire Marshal Mike Causey has been a small businessman, insurance agent, and insurance agency owner with 25 years in the insurance industry.

He’s a native of Guilford County and still lives in the same house on the Causey family farm where he grew up.

Commissioner Causey learned the values of hard work growing up on the family farm. After going off to school and serving the U.S. Army, Mike worked as a field engineer in the construction industry and then began his career in the insurance industry where he learned virtually every facet of the insurance industry - working as an agency manager, as superintendent of agencies and owning his own agency.

Commissioner Causey enjoys serving the citizens of North Carolina as the NC Department of Insurance meets the insurance and safety needs of North Carolina families and businesses.
Contact Persons

Agent Services
Angela Hatchell
Deputy Commissioner
(919) 807-6800
asd@ncdoi.gov

Annual Statement Fees
Jessica Price
Chief Financial Analyst
(919) 807-6169
jessica.price@ncdoi.gov

Antifraud Division
Marty Sumner
Senior Deputy Commissioner, Fraud Control Group
(919) 807-6846
marty.sumner@ncdoi.gov

Captives
Lori Gorman
Deputy Commissioner
(919) 807-6165
lori.gorman@ncdoi.gov

Computer Systems and Telecommunications
John Harrison
Chief Information Officer
(919) 807-6122
john.harrison@ncdoi.gov

Consumer Assistance
Vacant
Senior Deputy Commissioner, Consumer Assistance Group
(919) 814-9874

Consumer Assistance Programs
Seniors’ Health Insurance Information Program (SHIIP), Consumer Services Division, Health Insurance Smart NC
(855) 408-1212

Vacant
Deputy Commissioner, Consumer Services
(919) 814-9875

Melinda Munden
Deputy Commissioner, SHIIP
(919) 814-9942
melinda.munden@ncdoi.gov

Continuing Care - Retirement Centers and Self-Insured Workers’ Compensation Individuals
Nancy Wise
Manager
(919) 807-6178
nancy.wise@ncdoi.gov

Controller’s Office
Jason Fortines
Controller
(919) 807-6036
jason.forlines@ncdoi.gov

Engineering
Carl Martin
Deputy Commissioner
(919) 647-0009
carl.martin@ncdoi.gov

Financial Analysis and Company Licensing
Jessica Price  
Chief Financial Analyst  
(919) 807-6169  
jessica.price@ncdoi.gov

Financial Examinations  
Monique Smith  
Deputy Commissioner  
(919) 807-6605  
monique.smith@ncdoi.gov

Fire and Rescue Commission  
Brian Wade  
Deputy Director, Training and Inspections  
(919) 647-0090  
brian.wade@ncdoi.gov

InsurTech  
John Harrison  
Chief Information Officer  
(919) 807-6122  
john.harrison@ncdoi.gov

Life & Health Insurance  
Ted Hamby  
Deputy Commissioner  
(919) 807-6058  
ted.hamby@ncdoi.gov

Manufactured Building  
Vacant  
Deputy Director

Market Regulation  
Teresa Knowles  
Deputy Commissioner  
(919) 807-6886  
teresa.knowles@ncdoi.gov

Personnel  
Jerry Daniels  
Personnel Officer  
(919) 807-6049  
jerry.daniels@ncdoi.gov

Prevention, Programs, and Grants  
Shannon Bullock  
Deputy Director  
(919) 647-0071  
shannon.bullock@ncdoi.gov

Product Regulation  
Tracy Biehn  
Senior Deputy Commissioner, Product Regulation Group  
(919) 807-6889  
tracy.biehn@ncdoi.gov

Property & Casualty Insurance  
Fred Fuller  
Deputy Commissioner  
(919) 807-6080  
fred.fuller@ncdoi.gov

Public Information  
Jason Tyson  
Director of Communications  
(919) 807-6017  
jason.tyson@ncdoi.gov

Regulatory Actions  
Susan Coble  
Chief Regulatory Specialist  
(919) 807-6156  
susan.coble@ncdoi.gov

Risk Management  
Bryan Heckle  
Deputy Director  
(919) 661-5880  
bryan.heckle@ncdoi.gov

Security Deposits  
Jessica Price  
Chief Financial Analyst  
(919) 807-6169  
jessica.price@ncdoi.gov

State Fire Marshal  
Brian Taylor  
Chief State Fire Marshal, Assistant Commissioner  
(919) 647-0003  
brian.taylor@ncdoi.gov
Jon Godfread was elected North Dakota’s 22nd Insurance Commissioner on November 8, 2016, and re-elected on November 3, 2020.

In service to the citizens of North Dakota, Godfread has prioritized consumer advocacy, ensuring North Dakotans are better aware of the services offered by the Insurance Department beyond industry regulation. He has also worked to restructure the department for efficient, effective use of tax-payer dollars, along with employee satisfaction.

On a national level, Godfread has been an active voice in discussions about insurance regulations including use of technology, air ambulance service, and healthcare reinsurance. He currently serves as NAIC President-Elect and as a member of the Executive (EX) Committee.

Prior to serving as Insurance Commissioner, Godfread was most recently Vice President of Governmental Affairs for the Greater North Dakota Chamber in Bismarck. His background also includes banking and professional athletics. He has held prominent roles in discussions around the federal Affordable Care Act (ACA), across-the-board tax reductions for North Dakotans, creation of the North Dakota Outdoor Heritage Fund, K–12 education efforts and more.

Godfread earned a law degree and a Master of Business Administration (MBA) from the University of North Dakota in 2011. He earned his bachelor’s degree in business with honors from the University of Northern Iowa in 2005.
Susan Daou
Account/Budget Specialist
(701) 328-2930
scdaou@nd.gov

Angie Voegele
Consumer Assistance Analyst
(701) 328-2940
amveogele@nd.gov

Chrystal Bartuska
Life & Health Director/Medicare Division Director
(701) 328-2441
cabartuska@nd.gov

Holly Brockman
Consumer Assistance Analyst
(701) 328-2932
hbrockman@nd.gov

Vacant
Division Director, Property & Casualty

Rachel Kriege
Administrative Division Director
(701) 328-2931
rkriege@nd.gov

Matt Fischer
Chief Examiner and Division Director/Company Licensing and Examinations
(701) 328-9617
mattfischer@nd.gov

Johnny Palsgraaf
General Counsel
(701) 328-2440
jpalsgraaf@nd.gov

Johnny Palsgraaf
General Counsel
(701) 328-2440
jpalsgraaf@nd.gov

Dale Pittman
Fraud Investigation Division Director
(701) 328-2884
jpittman@nd.gov

Rebecca Kopp
Special Investigator
(701) 328-4641
rakopp@nd.gov

Jacob Just
Director of Communications
(701) 328-2684
jjust@nd.gov

John R. Arnold
Deputy Insurance Commissioner
(701) 328-2440
jrarnold@nd.gov

Colton Storseth
Life and Health Actuary
(701) 328-4979
cstorseth@nd.gov

Chrystal Bartuska
Life & Health Director/Medicare Division Director
(701) 328-2441
cabartuska@nd.gov

Policy, Form, and Rate Filings - Property & Casualty
Mike Andring  
Property and Casualty Actuary  

Vacant  
Division Director, Property & Casualty

Premium Tax  
Susan Daou  
Account/Budget Specialist

(701) 328-4937  
mandring@nd.gov

(701) 328-2930  
scdaou@nd.gov

Statistical Reporting  
Jacob Just  
Director of Communications

(701) 328-2684  
jjust@nd.gov
Judith L. French was appointed to serve as Director of the Ohio Department of Insurance on February 8, 2021, by Governor Mike DeWine. French serves as a member of Governor DeWine’s cabinet and is responsible for the overall leadership and direction of the department.

Prior to becoming Director, French served as a justice of the Ohio Supreme Court and was the tenth woman to serve in that role in Ohio’s history. During her eight years on the court, Justice French participated in thousands of decisions and authored more than 100 opinions. In addition, she successfully pursued reforms to improve Ohio’s judiciary and justice system, and was appointed by the U.S. Chief Justice to serve on the Federal Appellate Rules Committee.

For nearly three decades, Director French has served the people of Ohio. Before becoming a justice, she served the state as an appellate judge, chief legal counsel to the governor, an assistant attorney general, and a state government lawyer. As an attorney representing the State of Ohio, she made two arguments before the United States Supreme Court.

Prior to joining the public sector, French worked as an attorney with the Columbus law firm of Porter, Wright, Morris & Arthur, specializing in environmental law. She also served as in-house counsel for a large manufacturing company.

Director French received three degrees from The Ohio State University: a B.A. in political science, an M.A. in history (with a concentration in military history and strategic studies), and a J.D., with honors. She is a member of the Moritz College of Law National Council, and in 2018 was awarded the college’s Distinguished Jurist Award for her work on the bench.

French currently resides in Grandview Heights, near Columbus, with her husband. They have two children and two grandchildren.
Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://insurance.ohio.gov/
Make Checks Payable to: Ohio Treasurer Robert Sprague

Jana Jarrett
Assistant Director, Consumer Services
(614) 644-3378

Laura Miller
Actuarial Services and Product Regulation-Life, Health and Managed Care
(614) 728-1208

Mariah Marcum
Executive Assistant to Director
(614) 728-1059

Matt Peters
Deputy Director
(614) 644-3318

Todd Oberholtzer
Regulatory Compliance Director
(614) 387-1459

Contact Persons
Accident & Health Insurance - HMO Division
Marjorie Ellis
Actuarial Services and Product Regulation-Life, Health and Managed Care
(614) 644-3451
marjorie.ellis@insurance.ohio.gov

Agent Licensing
Karen Vourvopoulos
Licensing-License Division
(614) 728-1249
karen.vourvopoulos@insurance.ohio.gov

Annual Statements
Cameron Piatt
Assistant Chief, Taxes, Admissions, and Foreign Analysis
(614) 728-1074
cameron.piatt@insurance.ohio.gov

Captive Insurance
Tracy Snow
Chief Examiner, Risk Assessment
(614) 728-1263
tracy.snow@insurance.ohio.gov

Company Licensing
Cameron Piatt
Assistant Chief, Taxes, Admissions, and Foreign Analysis
(614) 728-1074
cameron.piatt@insurance.ohio.gov

Consumer Complaints and Inquiries
Jana Jarrett
Assistant Director, Consumer Services
(614) 644-3378
jana.jarrett@insurance.ohio.gov

Consumer Counseling Program for Seniors
Christina Reeg
Consumer Affairs-SHIIP Program Director
(614) 644-3464
christina.reeg@insurance.ohio.gov

Deposits
Melissa Chuvalas
Fiscal Operations
(614) 752-0720
melissa.chuvalas@insurance.ohio.gov

Enforcement
David Barney
Fraud and Enforcement-Enforcement Division
(614) 644-3193
david.barney@insurance.ohio.gov

Examinations - Agent
Karen Vourvopoulos  
Licensing-License Division  
(614) 728-1249  
karen.vourvopoulos@insurance.ohio.gov

Examinations - Financial  
Tracy Snow  
Chief Examiner, Risk Assessment  
(614) 728-1263  
tracy.snow@insurance.ohio.gov

Examinations - Market Conduct  
Todd Oberholtzer  
Regulatory Compliance Director  
(614) 387-1459  
todd.oberholtzer@insurance.ohio.gov

Fees - Agents  
Karen Vourvopoulos  
Licensing-License Division  
(614) 728-1249  
karen.vourvopoulos@insurance.ohio.gov

Fees - Company  
Melissa Chuvalas  
Fiscal Operations  
(614) 752-0720  
melissa.chuvalas@insurance.ohio.gov

Fraud  
Vacant  
Vacant  
FRAUD AND ENFORCEMENT - FRAUD DIVISION

InsurTech  
Matt Walsh  
Attorney  
614-644-2566  
matthew.walsh@insurance.ohio.gov

Media Relations/Public Information  
Leslie Minnich  
Chief, Communications  
(614) 728-1292  
leslie.minnich@insurance.ohio.gov

Policy and Form Filing - Life & Health  
Marjorie Ellis  
Actuarial Services and Product Regulation-Life, Health and Managed Care  
(614) 644-3451  
marjorie.ellis@insurance.ohio.gov

Policy and Form Filing - Property & Casualty  
Maureen Motter  
Actuarial Services and Product Regulation-Property and Casualty  
(614) 644-3361  
maureen.motter@insurance.ohio.gov

Premium Tax  
Cameron Piatt  
Assistant Chief, Taxes, Admissions, and Foreign Analysis  
(614) 728-1074  
cameron.piatt@insurance.ohio.gov

Property & Casualty - Personal and Commercial Lines Rates  
Tom Botsko  
Actuarial Services and Product Regulation-Property and Casualty  
(614) 387-2819  
thomas.botsko@insurance.ohio.gov

Rates - Health  
Laura Miller  
Actuarial Services and Product Regulation-Life, Health and Managed Care  
(614) 728-1208  
laura.miller@insurance.ohio.gov

Rates - Life  
Pete Weber  
Actuarial Services and Product Regulation-Life, Health and Managed Care  
(614) 644-3311  
peter.weber@insurance.ohio.gov

Statistical Reporting  
Maureen Motter  
Actuarial Services and Product Regulation-Property and Casualty  
(614) 644-3361  
maureen.motter@insurance.ohio.gov
Glen Mulready serves as Oklahoma’s 13th insurance commissioner. A former state legislator and longtime insurance professional, he was recently unopposed in his bid for reelection, and will start a second term as insurance commissioner in 2023. Commissioner Mulready was first elected to the state-wide position in 2019.

Commissioner Mulready started his insurance career as a broker in 1984 and later served in executive roles for Oklahoma’s two largest health insurance companies. In 2010, Mulready entered public service and was elected to represent West Tulsa, Jenks, and Glenpool in the Oklahoma House of Representatives. During his tenure in the house, Commissioner Mulready became a policy leader on many transformative insurance issues and held several roles, including, Insurance Committee chair and House Majority Floor Leader. In 2011, Governing Magazine named Mulready one of 17 “GOP Legislators to Watch Nationally.”

As Commissioner, Mulready has led initiatives to increase the number of health insurance carriers available to Oklahomans, bring more attention to consumer education, and remove burdensome regulation in the department’s administrative code. Since 2019, the Oklahoma Insurance Department has recovered over $20 million for Oklahoma consumers. Commissioner Mulready supports efforts to continue to apply best practices, modernize the department and embrace new technology to serve the people of Oklahoma better.

Commissioner Mulready has also been a leader nationally representing Oklahoma as chairman of the NAIC Midwest Zone and chairman of the Health Insurance and Managed Care (B) Committee. As a firm believer in the free market and a longtime advocate for affordable health care for all Oklahomans, Commissioner Mulready believes creating more choices for consumers will help reduce the number of uninsured Oklahomans and improve affordability in the insurance market. When he was first elected, only two plan options were available in the Oklahoma Health Insurance Marketplace. Currently, seven insurers are now offering products to Oklahoma consumers.

Moreover, Commissioner Mulready sponsored the original Insurance Business Transfer (IBT) Act, now law and is recognized as one of the most innovative insurance regulations in the country. Since 2020, the first two IBT transactions in United States history were completed in Oklahoma. In addition, Oklahoma is also focused on recruiting Captive Insurance domiciles. Over one-third of currently licensed captives came to Oklahoma during Commissioner Mulready’s first two years in office.

Commissioner Mulready and Sally, his wife of 34 years, are the proud parents of three college-aged sons: Sam, Jake, and Will. Commissioner Mulready is very active in the community, having served on numerous boards and committees, including Big Brothers Big Sisters, the Juvenile Diabetes Research Fund, March of Dimes, Shepherds Fold Ranch Christian Summer Camp, Crime Commission and Tulsa Tough. Commissioner Mulready and his wife were the recipients of Leadership Tulsa’s Paragon Award for their work with Big Brothers Big Sisters in 2018.
Fax Numbers
Main (Oklahoma City): (405) 521-6635
Main (Tulsa): (918) 994-7916

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://www.ok.gov/oid/
Make Checks Payable to: Oklahoma Insurance Department

Andy Schallhorn
Deputy Commissioner of Financial Regulations and Chief Actuary
(405) 522-4969
andrew.schallhorn@oid.ok.gov

Ashley Scott
Director of PBM Licensing
(405) 521-6616

Ashley Scott
Government and Community Affairs Director
(405) 521-6616

Brian Downs
Chief of Staff; First Deputy Commissioner
(405) 521-6654

Carrie Kem
Executive Assistant to the Commissioner
(405) 522-0891

Denise Figueroa
Chief Technology Officer
(405) 522-4616

Donna Dorr
Director of Consumer Assistance
(405) 521-4524

Erin Wainner
Deputy Commissioner of Licensing Services
(405) 522-0897

Kim Hunter
General Counsel
(405) 522-6335

Kurt Cagle
Director of Rate and Form
(405) 522-3447

Liz Heigle
Chief Communications Officer
(405) 522-0683

Mike Rhoads
Deputy Commissioner of Consumer Services
(918) 295-3702

Ray Walker
Medicare Assistance Program Director
(405) 521-6632

Sherry Marczewski
Comptroller
(405) 522-4581

Contact Persons

Actuarial
Andy Schallhorn
Deputy Commissioner of Financial Regulations and Chief Actuary
(405) 522-4969
andrew.schallhorn@oid.ok.gov

Anti-Fraud Unit
Rick Wagnon
Chief Investigator
(405) 522-6180
rick.wagnon@oid.ok.gov

Captive Insurance
**Producer Licensing**
Courtney Khodabakhsh  
Director of Licensing  
(405) 522-0806  
courtney.khodabakhsh@oid.ok.gov

**Rates and Forms**
Kurt Cagle  
Director of Rate and Form  
(405) 522-3447  
kurt.cagle@oid.ok.gov

Cuc Nguyen  
Chief Rate & Form Analyst  
(405) 522-4608  
cuc.nguyen@oid.ok.gov

**Receivership**
Kim Hunter  
General Counsel  
(405) 522-6335  
kim.hunter@oid.ok.gov

**Workers’ Compensation**
Kim Hunter  
General Counsel  
(405) 522-6335  
kim.hunter@oid.ok.gov
Andrew R. Stolfi was appointed Department of Consumer and Business Services (DCBS) director in April 2020. He is also the state’s insurance commissioner. He began with the department in February 2018 as Division of Financial Regulation administrator and insurance commissioner.

Previously, Stolfi spent six years in Switzerland at the International Association of Insurance Supervisors, most recently serving as chief operating officer and chief counsel. He was responsible for leading the operations, legal, communications, finance, risk management, and human resources functions. He was also a key advisor to the association’s Executive Committee and served as its first communications officer.

Before joining the association, Stolfi served in various senior management roles at the Illinois Department of Insurance, including acting director, chief of staff, and special counsel for policy and legislative affairs. In Illinois, he developed and managed all aspects of the department’s legislative agenda and day-to-day operations.

Stolfi is an active participant at the NAIC, where he currently serves as vice chair of the Western Zone and a member of the Executive (EX) Committee. He also serves as chair of the NAIC/Consumer Liaison Committee, co-vice chair of the Climate and Resiliency (EX) Task Force, and vice chair of the Consumer Participation Board of Trustees.

His legal background includes serving as attorney and policy analyst in the Office of the Governor of the State of Illinois, as judicial law clerk for the Honorable Thomas E. Hoffman in the Illinois Appellate Court, First District, and as a special assistant corporation counsel for the City of Chicago Law Department.

Stolfi received a Bachelor of Science degree from the University of Vermont and a law degree with honors from Chicago-Kent College of Law. He resides in Salem with his wife and two children.
Retaliatory Tax
Gail McFarlin
Shannon O'Shea

(503) 599-9434
ryan.w.keeling@dcbs.oregon.gov

(971) 375-7434
gail.mcfarlin@dcbs.oregon.gov

(503) 856-2225
shannon.oshea@dcbs.oregon.gov

Statistical Reporting
Spencer Peacock
Data Analyst

(971) 345-1129
spencer.c.peacock@dcbs.oregon.gov

Surplus Lines Coordinator
Shannon O'Shea

(503) 856-2225
shannon.oshea@dcbs.oregon.gov
Michael Humphreys was named Acting Insurance Commissioner on February 26, 2022, and confirmed unanimously by the Pennsylvania Senate on June 26, 2023. As commissioner, Humphreys is charged with the responsibility of regulating the Commonwealth’s insurance marketplace, overseeing licensed agents and insurance professionals, monitoring the financial landscape of companies doing business in Pennsylvania, educating consumers, and ensuring residents are treated fairly.

In his role, under the direction of Governor Shapiro, Humphreys has taken immediate steps to make mental health and substance use disorder parity a reality in the Commonwealth. Under Humphreys’ leadership, the Insurance Department has strengthened its review of mental health and substance use disorder coverage in 2024 health plans and launched a new round of market conduct examinations targeting insurer compliance with parity laws. These actions are intended to hold insurers accountable so that benefits are covered fairly.

Humphreys joined the Pennsylvania Insurance Department (PID) as the Department was working closely with Pennie, the state-based health insurance exchange created by Act 42, to ensure a successful roll-out of the new initiative that would become the home for high-quality, affordable health insurance plans in Pennsylvania. The launch of Pennie was a landmark step for health care in the Commonwealth as Pennie continues to be a key source of affordable coverage for hundreds of thousands of Pennsylvanians.

Humphreys also co-chaired the Behavioral Health Commission for Adult Mental Health that recommended to the legislature how to best spend $100 million on adult behavioral health needs.

Prior to being appointed, Humphreys served as the Chief of Staff for the Insurance Department since September 2019, and before joining the PID, Humphreys served as Assistant Commissioner for Insurance at the Tennessee Department of Commerce and Insurance (TDCI). In Tennessee, he oversaw the Insurance Division as it was reaccredited by the National Association of Insurance Commissioners.

Humphreys has a Master’s in Public Administration from Bowling Green State University and a Bachelor of Arts in Political Science from the University at Buffalo.

Pennsylvania is the fifth-largest insurance market in the United States, in terms of premium volume, and the 14th-largest insurance market in the world.
Caroline Beohm  
Policy Director  
(717) 787-0164

David Buono  
Deputy Commissioner  
(717) 772-4335

Karin Rodriguez  
Executive Assistant to Commissioner  
(717) 783-0442

Kathy Speaks  
Chief Counsel  
(717) 787-2567

Ken Kitch  
Manager, Bureau of Information Technology  
(717) 783-2128

Laura Slaymaker  
Deputy Commissioner  
(717) 787-6009

Michael Humphreys  
Commissioner  
(717) 787-0684

Nicole Werner  
Chief Administrative Judge  
(717) 783-2126

Shannen Logue  
Deputy Commissioner  
(717) 787-0872

Vacant  
Director, Legislative Affairs
Contact Persons

Bureau of Life, Accident & Health Insurance
Lindsi Swartz  
Director, Bureau of Life, Accident and Health Insurance  
(717) 783-4335  
linswartz@pa.gov

Consumer Complaints and Inquiries
Jeff Rohaly  
Director, Bureau of Consumer Services  
(717) 783-2157  
wrohaly@pa.gov

Department Counsel
Kathryn Speaks  
Chief Counsel  
(717) 787-2567  
kspeaks@pa.gov

Examinations - Financial
Shannon Hopkins  
Acting Director, Bureau of Financial Examinations  
shhopkins@pa.gov

Examinations - Market Conduct
Gary Jones  
Director, Bureau of Market Actions  
(717) 346-3888  
jogar@pa.gov

Financial Analysis and Company Licensing
Vacant  
Director, Company Licensing & Analysis

InsurTech
Michael Humphreys  
Commissioner  
(717) 787-0684  
mhumphreys@pa.gov

NAIC Liaison
Karin Rodriguez  
Executive Assistant to Commissioner  
(717) 783-0442  
karrodrigu@pa.gov

Property & Casualty - Commercial Lines
Mark Lersch  
Bureau of Property and Casualty Insurance  
(717) 787-4192  
mlersch@pa.gov

Property & Casualty - Personal Lines
Mark Lersch  
Bureau of Property and Casualty Insurance  
(717) 787-4192  
mlersch@pa.gov

Rate and Form Filing - Life, Accident & Health Insurance
Lars Thome  
Director, Bureau of Life, Accident and Health Insurance  
(717) 439-7469  
tthome@pa.gov

Rate and Form Filing - Property & Casualty
Mark Lersch  
Bureau of Property and Casualty Insurance  
(717) 787-4192  
mlersch@pa.gov

Right-to-Know Law Office
Brad Harker  
Right-to-Know Official  
(717) 787-2567  
bharker@pa.gov

Statistical Reporting
Joseph Korman  
Bureau of Administration  
(717) 787-4429  
jkorman@pa.gov
Beth Dwyer was appointed Superintendent of Insurance on Jan. 11, 2016, and named Director of Business Regulation in May 2023. Prior to this appointment, she had been employed by the Rhode Island Department of Business Regulation for 15 years, first as general counsel to the Insurance Division and later as associate director. Prior to government service, Director Dwyer was engaged in private law practice in California and Rhode Island, specializing in litigation and insurance regulation.

Director Dwyer is a member of the NAIC and is the current Secretary/Treasurer. She has served as chair and vice chair of various committees, task forces, and working groups and has served on the Board of Directors of the National Insurance Producer Registry (NIPR) and as an Officer of the Interstate Insurance Product Regulation Commissioner (Compact). She is the NAIC representative to the Financial Stability Oversight Counsel (FSOC). She is also a member of the Executive Committee, the ICS and Comparability Task Force (ICSTF), and the Strategic Plan and Financial Outlook Task Force (SPFOTF) of the International Association of Insurance Supervisors (IAIS).

Director Dwyer is a past president of the Rhode Island Women’s Bar Association. She was awarded the 2010 Rhode Island Attorney General’s Justice Award for Consumer Protection. She completed an Executive Education Program at Harvard University, John F. Kennedy School of Government Executive Education. She was the recipient of the 2023 Raymond G. Farmer Award for Exceptional Leadership from the NAIC.

Director Dwyer holds the designations of Chartered Property Casualty Underwriter (CPCU) from The Institutes, Chartered Life Underwriter (CLU) from The American College, and Senior Professional in Insurance Regulation (SPIR) from the NAIC. She was admitted to practice law in California, Rhode Island, Massachusetts, the Federal District Courts of California, and Rhode Island and the Ninth Circuit Court of Appeals. She earned a JD from Pepperdine University and a BA in Political Science and Public Administration from Providence College.

Main
State of Rhode Island Department of Business Regulation Division of Insurance
1511 Pontiac Avenue
Bldg. 69-2
Cranston, RI 02920
United States

Email Address
dbr.insurance@dbr.ri.gov

Phone Numbers
Main: (401) 462-9520

Fax Numbers
Main: (401) 462-9602

Office Hours: 8:30 a.m. - 4:00 p.m., Monday-Friday
Website: https://dbr.ri.gov/insurance-banking-securities-and-charitable-organizations/insurance
Make Checks Payable to: Premium Taxes: Tax Administrator, State of Rhode Island; Division Fees: General Treasurer, State of Rhode Island
Contact Persons

Deposits
Sarah Tolentino
Accountant
(401) 462-9635
sarah.tolentino@dbr.ri.gov

Examinations-Financial
John Tudino Jr.
Chief Insurance Examiner
(401) 462-9545
John.tudino@dbr.ri.gov

Filings
Beth Vollucci
Chief of Consumer & Filing Services
(401) 462-9610
beth.vollucci@dbr.ri.gov

Health Benefits Plans
Cory King
Acting Health Insurance Commissioner
(401) 462-9658
cory.king@ohic.ri.gov

Emily Maranjian, Esq.
Legal Counsel
(401) 462-9636
emily.maranjian@dbr.ri.gov

InsurTech
Beth Vollucci
Chief of Consumer & Filing Services
(401) 462-9610
beth.vollucci@dbr.ri.gov

Legal
Patrick Smock
Legal Counsel
(401) 462-9616
patrick.smock@dbr.ri.gov

Licensing (Company)
Ted Hurley
Chief Insurance Examiner
(401) 462-9624
ted.hurley@dbr.ri.gov

Licensing (Producer, Adjuster, Appraiser and Surplus Line)
Rachel Chester
Chief of Consumer and Licensing Services
(401) 462-9604
rachel.chester@dbr.ri.gov

Market Conduct
Matthew Gendron
General Counsel & Chief of Market Conduct
(401) 462-9540
matthew.gendron@dbr.ri.gov

NAIC Liaison
Megan Mihara
Principal Program Manager/NAIC Liaison
(401) 462-9552
megan.mihara@dbr.ri.gov

Premium Tax-Division of Taxation
Leo Lebeuf
Chief of Tax Processing, Assessment and Review
(401) 574-8983
Leo.lebeuf@tax.ri.gov
Michael Wise was appointed Director of the South Carolina Department of Insurance in May 2023. A South Carolina native and graduate of Furman University, Wise has spent most of his career fostering a well-functioning insurance market that benefits both consumers and insurers alike through fair and responsive regulation.

Prior to his appointment as Director, he served as Deputy Director of the Actuarial and Market Services Division, responsible for actuarial analyses, policy form and rate reviews, and the monitoring of traditional insurance markets. He has also been an active participant in the National Association of Insurance Commissioners meetings and initiatives.

Wise believes consumer protection is at the heart of insurance regulation and seeks to balance the affordability and availability of insurance products to ensure South Carolina consumers are protected by strong, solvent carriers. He began his career at the Department in 2009 as a rates analyst before moving into various actuarial and management roles. He has sought to guarantee transparency throughout the rate filing process by encouraging open communication with carriers. He believes a competitive marketplace is key to consumers having access to the insurance products they need at prices that are as affordable as possible while ensuring companies are able to pay claims and remain solvent.

Wise holds a bachelor’s degree in mathematics-economics from Furman, is an Associate of the Casualty Actuarial Society, is a member of the American Academy of Actuaries, and is a recent graduate of the South Carolina Executive Institute. Wise is also a recent recipient of the American Academy of Actuaries’ Rising Actuary Award.

Wise resides with his wife, Jennifer, and three children in Richland County in Columbia, SC.
Diane Cooper  
Deputy Director, Product Regulation and Consumer Services  
(803) 737-6148

Geoffrey Bonham  
Deputy Director, Financial Regulation and Solvency  
(803) 737-6219

Gwen Fuller-McGriff  
General Counsel and Deputy Director, Legal, Legislative and External Affairs  
(803) 737-6153

Melissa Manning  
NAIC Liaison  
(803) 737-6204

Tom Watson  
Deputy Director, Administration  
(803) 737-6141

**Contact Persons**

**Accident & Health Insurance**  
Shari Miles  
Life, Accident and Health Insurance Unit Manager  
(803) 737-6096

**Administration**  
Tom Watson  
Deputy Director, Administration  
(803) 737-6141

**Agent Licensing**  
Andrea Bourgoin  
Manager of Licensing and CE Services  
(803) 737-5757

**Captives**  
Joseph McDonald  
Captives Director  
(843) 384-7117

**Company Licensing**  
Geoffrey Bonham  
Deputy Director, Financial Regulation and Solvency  
(803) 737-6219

**Consumer Services**  
Kayla Baker  
Manager, Office of Consumer Services  
(803) 737-6154

**Deposits**  
Geoffrey Bonham  
Deputy Director, Financial Regulation and Solvency  
(803) 737-6219

**Examinations - Financial and Market Conduct**  
Linda G. Haralson  
Chief Financial Examiner  
(803) 737-6116

**Examinations and Continuing Education**  
Andrea Bourgoin  
Manager of Licensing and CE Services  
(803) 737-5757

**Fraud Unit**  
Joshua Underwood  
Director  
(803) 737-7151

**Human Resources**  
Grace Godwin  
Human Resources Manager  
(803) 737-6119
Information Technology
  Derrick Brown
  Information Officer (803) 737-6157

InsurTech
  Geoffrey Bonham
  Deputy Director, Financial Regulation and Solvency (803) 737-6219

Legal
  Gwen Fuller-McGriff
  General Counsel and Deputy Director, Legal, Legislative and
  External Affairs (803) 737-6153
  gmcgriff@doi.sc.gov

Life Insurance
  Shari Miles
  Life, Accident and Health Insurance Unit Manager (803) 737-6096

Liquidation, Rehabilitation
  Geoffrey Bonham
  Deputy Director, Financial Regulation and Solvency (803) 737-6219

Market Conduct
  Gwen Fuller-McGriff
  General Counsel and Deputy Director, Legal, Legislative and
  External Affairs (803) 737-6153
  gmcgriff@doi.sc.gov

Media Relations/Public Information
  Diane Cooper
  Deputy Director, Product Regulation and Consumer Services (803) 737-6148

NAIC Liaison
  Melissa Manning
  NAIC Liaison (803) 737-6204
  mmanning@doi.sc.gov

Policy and Form Filing - Life & Health
  Anamaria Burg
  Assistant Actuary (803) 737-6165
  Shari Miles
  Life, Accident and Health Insurance Unit Manager (803) 737-6096

Policy and Form Filing - Property & Casualty (Personal Lines and Commercial Lines)
  Karl Bitzky
  Property & Casualty Unit Manager (803) 737-6171

Premium Tax
  Sharon Waddell
  Taxation (803) 737-4910

Utilization Review
  Renee Bouye
  Manager, Office of PBM Oversight and Specialty Licensing (803) 737-6129
  rbouye@doi.sc.gov
Larry D. Deiter was appointed Director of the South Dakota Division of Insurance by Department of Labor and Regulation Secretary Marcia Hultman on January 8, 2015. Deiter had served as Assistant Director of Property and Casualty, Market Conduct and Investigations with the department since November 2012.

Deiter has more than 25 years of experience in commercial banking and business management, which includes insurance product sales management. Prior to joining the public sector, he served as vice president/market manager of a publicly traded financial institution.

Deiter earned his bachelor’s degree from South Dakota State University and is active as an officer of various civic and community boards.
Jill Kruger  
Deputy Director, Life and Health  
(605) 773-3563

Johanna Nickelson  
Assistant Director, Solvency and Licensing  
(605) 773-3563

Tony Dorschner  
Assistant Director, Property and Casualty and Producer Licensing  
(605) 773-3563

Travis Jordan  
Assistant Director, Investigations and Registrations  
(605) 773-3563

Contact Persons

Company Licensing and Annual Statements  
Ky Palmer  
Program Assistant  
(605) 773-3563  
ky.palmer@state.sd.us

Compliance  
Haelly Pease  
Compliance Agent  
(605) 773-3563  
haelly.pease@state.sd.us

Tiffany Carr  
Compliance Agent  
(605) 773-3563  
tiffany.carr@state.sd.us

Amy Ondell  
Compliance Agent  
(605) 773-3563  
amy.ondell@state.sd.us

Consumer Complaints and Inquiries  
Kristi Longbrake  
Life/Health Complaint Analyst  
(605) 773-3563  
kristi.longbrake@state.sd.us

Patsy Mehlhaff  
Property/Casualty Complaint Analyst  
(605) 773-3563  
patsy.mehlhaff@state.sd.us

Stacey Carpenter  
Property/Casualty Complaint Analyst  
(605) 773-3563  
stacey.carpenter@state.sd.us

Dulcie Stotts  
Life/Health Complaint Analyst  
(605) 773-3563  
dulcie.stotts@state.sd.us

Continuing Education  
Laurie Nuske  
Continuing Education Coordinator  
(605) 773-3563  
laurie.nuske@state.sd.us

Division Counsel  
Clayton Grueb  
Staff Attorney  
(605) 773-3563  
clayton.grueb@state.sd.us

Lisa Harmon  
Staff Attorney  
(605) 773-3563  
lisa.harmon@state.sd.us

Callie Pospishil  
Staff Attorney  
(605) 773-3563  
callie.pospishil@state.sd.us

Frank Marnell  
Senior Legal Counsel  
(605) 773-3563  
frank.marnell@state.sd.us

Examinations - Financial
Johanna Nickelson  
Assistant Director, Solvency and Licensing  
(605) 773-3563  
johanna.nickelson@state.sd.us

Seth Doyle  
Financial Supervisor  
(605) 773-3563  
seth.doyle@state.sd.us

Samantha Watkins  
Financial Analyst  
605-773-3563  
sam.watkins@state.sd.us

Nicholas Carda  
Senior Financial Analyst  
(605) 773-3563  
nicholas.carda@state.sd.us

Jami Oakland  
Financial Analyst  
(605) 773-3563  
jami.oakland@state.sd.us

Examinations - Market Conduct  
Amanda Feist  
Market Conduct Manager  
(605) 773-3563  
amanda.feist@state.sd.us

InsurTech  
Tony Dorschner  
Assistant Director, Property and Casualty and Producer Licensing  
(605) 773-3563  
tony.dorschner@state.sd.us

Life & Health Policies  
Gretchen Brodkorb  
Senior HealthCare Analyst  
(605) 773-3563  
gretchen.brodkorb@state.sd.us

Candy Holbrook  
Policy Analyst  
(605) 773-5122  
candy.holbrook@state.sd.us

MCC, TPA, DMPO, IRO, CMP, and URO Applications  
Gavin Munson  
Compliance Specialist  
(605) 773-3563  
gavin.munson@state.sd.us

Pharmacy Benefits Manager  
Ashley Severyn  
Pharmacy Consultant  
(605) 773-3563  
ashley.severyn@state.sd.us

Logan Daul  
PBM Compliance Agent  
(605) 773-3563  
logan.daul@state.sd.us

Policy and Form Filing - Life & Health  
Jeff Smith  
Senior Life and Health Analyst  
(605) 773-3563  
jeff.smith@state.sd.us

Ray Klinger  
Life and Health Analyst  
(605) 773-3563  
ray.klinger@state.sd.us

Policy and Form Filing - Property & Casualty (Personal Lines and Commercial Lines)  
Patrick Cushing  
Property and Casualty Rate and Form Analyst  
(605) 773-3563  
patrick.cushing@state.sd.us

Policy and Form Filing - Property & Casualty (Workers' Compensation)  
Patsy Mehlhaff  
Property/Casualty Complaint Analyst  
(605) 773-3563  
patsy.mehlhaff@state.sd.us

Premium Tax  
Ky Palmer  
Program Assistant  
(605) 773-3563  
ky.palmer@state.sd.us

Producer Licensing
Penney Wagoner  
Corporation, MGA, Bail Bonds, Producer and Surplus Lines Broker 
Licensing  
(605) 773-3513  
penney.wagoner@state.sd.us

Receivership  
Johanna Nickelson  
Assistant Director, Solvency and Licensing  
(605) 773-3563  
johanna.nickelson@state.sd.us

Surplus Lines and Risk Retention  
Charlene Squires-Keller  
Surplus Lines Analyst/Solvency/Licensing  
(605) 773-3563  
charlene.squireskeller@state.sd.us
Carter Lawrence serves as the Commissioner of the Tennessee Department of Commerce and Insurance. Appointed by Governor Bill Lee, Lawrence assumed leadership of the department effective November 12, 2020. Before his appointment to Governor Lee’s cabinet, Lawrence served as Chief Deputy Commissioner and Chief Operating Officer at the Department of Commerce and Insurance.

Previously, Lawrence served as Assistant Commissioner for the Regulatory Boards Division at the Department of Commerce and Insurance where he oversaw more than 40 fee reductions while improving measured customer service, modernizing business practices to faster license professionals and successfully removed burdensome regulations. In 2019, Lawrence briefly served as Interim Commissioner for Governor Bill Lee.

As Tennessee’s Commissioner of Commerce and Insurance, Lawrence is the state fire marshal and is responsible for the divisions of insurance, fire prevention, regulatory boards – including twenty-six regulatory entities, TennCare Oversight, and the administratively attached Tennessee Law Enforcement Training Academy, Tennessee Police Officer Standards and Training Commission and Tennessee Emergency Communications Board. In 2020, the department collected approximately $1.25 billion in fees and premium taxes and had expenditures of $225 million.

Lawrence is an attorney who studied law at the University of Tennessee, where he also obtained a Master of Business Administration. For undergraduate studies, Carter obtained a Bachelor of Arts at Wheaton College in Illinois.

Lawrence is a Nashville-area native. He and his wife, Amy, are the proud parents three children – two boys, Alister and Titus, and a girl, Penelope. Together with their old dog, Otto, they are residents of the Nipper’s Corner area of Nashville and attend church at Nashville’s Church of the Redeemer.

Lawrence looks forward to continuing to advance Governor Lee’s agenda as he serves all 6.8 million Tennesseans impacted by the Department of Commerce and Insurance.

Main
Tennessee Department of Commerce and Insurance Insurance Division
Davy Crockett Tower, Twelfth Floor
500 James Robertson Parkway
Nashville, TN 37243-0565
United States

Email Address
firstname.lastname@tn.gov

Phone Numbers
Main: (615) 741-2241
Toll-Free Number (In-State Only): (800) 342-4029
Commissioner: (615) 741-6007

Fax Numbers
Assistant Commissioner and Staff: (615) 741-9006
Commissioner: (615) 532-6934
Legal Staff: (615) 741-4000

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: https://www.tn.gov/commerce/
Make Checks Payable to: Tennessee Department of Commerce and Insurance
Contact Persons

Agent Licensing
  Caroline Randolph
  Director
  (615) 2693
  caroline.randolph@tn.gov

Annual Statements
  Hui Wattanaskolpant
  Lead Analyst
  (615) 2958
  hui.wattanaskolpant@tn.gov

Company Licensing
  Kim Blaylock
  Tax Analyst
  (615) 1670
  kim.blaylock@tn.gov

Consumer Insurance Services
  Vickie Trice
  Director
  (615) 2218
  vickie.trice@tn.gov

Department Counsel
  Michael Driver
  General Counsel
  (615) 2027
  michael.driver@tn.gov

  Maliaka Bass
  Deputy General Counsel
  (615) 9594
  maliaka.bass@tn.gov

Deposits
  Kim Blaylock
  Tax Analyst
  (615) 1670
  kim.blaylock@tn.gov

Financial Affairs
  Trey Hancock
  Director, Financial Affairs
  (615) 1504
  trey.hancock@tn.gov

Fraud Investigations
  Michele Stone
  Director
  (615) 8192
  michele.stone@tn.gov

Insurance Examinations
  E. Joy Little
  Director
  (615) 1869
  joy.little@tn.gov

InsurTech
  Hanley Hammond
  Insurance Financial Examiner, Special Projects
  (615) 6223
  hanley.hammond@tn.gov

Life & Health Insurance
  Stephanie Cope
  Director, Policy Analysis
  (615) 2825
  stephanie.cope@tn.gov

Media Relations/Public Information
  Kevin Walters
  Communications Director
  (615) 8941
  kevin.walters@tn.gov

Premium Tax
  Kim Blaylock
  Tax Analyst
  (615) 1670
  kim.blaylock@tn.gov
Property & Casualty - Personal Lines
   Zachary Crandall
   Manager
   (615) 532-6370
   zachary.crandall@tn.gov

Rate, Rule and Form Filing - All Lines of Business
   Stephanie Cope
   Director, Policy Analysis
   (615) 741-2825
   stephanie.cope@tn.gov

Receivership
   Trey Hancock
   Director, Financial Affairs
   (615) 741-1504
   trey.hancock@tn.gov

Service of Process
   Ashley Ligon
   Service of Process
   (615) 532-5260
   service.process@tn.gov
Cassie Brown was appointed to serve as Texas insurance commissioner by Governor Greg Abbott in September 2021. She is the chief executive of the Texas Department of Insurance (TDI), overseeing the regulation of the second largest insurance market in the nation and the seventh largest in the world. The agency regulates approximately 2,800 companies and more than 700,000 agents and adjusters.

Brown previously served as commissioner of the Division of Workers’ Compensation (DWC), having been appointed to the role by Governor Abbott in 2018 and reappointed in 2019 and 2021. Under her leadership, DWC cut customer service hotline hold times to less than 30 seconds, made it easier for system participants to share documents electronically and more securely, and continued to reduce medical costs and increase the number of injured employees returning to work.

Brown has more than 20 years of public service experience and serves on the Executive Women in Texas Government President’s Advisory Committee. She was TDI’s deputy commissioner for Regulatory Policy where she led the regulation of the forms, rates, and products sold in the Texas insurance market; oversaw the residual markets; assured the adequacy of insurers’ loss control programs; and provided inspections and compliance activities related to the state’s windstorm market.

Earlier in her career, Brown served as a key advisor to Governor Rick Perry on policy and budget issues including insurance, health regulatory, and workers’ compensation. She also served in the administration of Governor George W. Bush.

Brown received a Bachelor of Arts in political science from St. Edward’s University and attended the Governor’s Executive Development Program at The University of Texas LBJ School of Public Affairs.

**Mailing Address**
P.O. Box 12030  
Austin, TX 78711-2030  
United States

**Email Address**  
mediarelations@tdi.texas.gov

**Phone Numbers**
Main: (512) 676-6000  
Toll-Free Number: (800) 578-4677

**Fax Numbers**
Main: (512) 490-1045

**Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday  
**Website:** https://www.tdi.texas.gov/  
**Make Checks Payable to:** Texas Department of Insurance
Contact Persons

Administrative Operations
Amy Maddox
Chief Financial Officer
(512) 676-6193
amy.maddox@tdi.texas.gov

Melissa Burkhart
Deputy Commissioner, Administrative Operations
(512) 676-6609
melissa.burkhart@tdi.texas.gov

Agent Testing
Pearson VUE
Exam Contractor
(888) 754-7667

Annual Statement Copies
Annual Statement Room
(512) 676-6885

Communications
Jennifer Tisdale
Communications Director
(512) 676-6022
jennifer.tisdale@tdi.texas.gov

Complaints Resolution
General Information, Life, Accident, & Health, Property & Casualty
(800) 252-3439

Cindy Wright
Consumer Protection, Director
(512) 676-6258
Cindy.Wright@tdi.texas.gov

Customer Operations
Randall Evans
Deputy Commissioner, Customer Operations
(512) 676-6520
Randall.Evans@tdi.texas.gov

Deposits (Statutory)
Betty Betts
Compliance Analyst
(512) 676-6376
Betty.Betts@tdi.texas.gov
Enforcement
Leah Gillum
Deputy Commissioner, Fraud and Enforcement
(512) 676-6357 Leah.Gillum@tdi.texas.gov

Mandy Meesey
Associate Commissioner
(512) 676-6348 Mandy.Meesey@tdi.texas.gov

Financial Regulation Division
Amy Garcia
Financial Analysis, Associate Commissioner/Chief Analyst
(512) 676-6446 Amy.Garcia@tdi.texas.gov

Vacant
Examinations, Associate Commissioner

Shawn Frederick
Examinations, Chief Examiner - Financial
(512) 676-6832 Shawn.Frederick@tdi.texas.gov

Matthew Tarpley
Examinations, Chief Examiner - Market Conduct
(512) 676-6829 Matthew.Tarpley@tdi.texas.gov

Vane Hugo
Supervisory Interventions, Director
(512) 676-6418 vane.hugo@tdi.texas.gov

Jamie Walker
Deputy Commissioner, Financial Regulation
(512) 676-6367 Jamie.Walker@tdi.texas.gov

General Counsel
Allison Eberhart
Deputy General Counsel
(512) 676-6544 Allison.Eberhart@tdi.texas.gov

Carole Cearley
Legal, Policy Development Counsel, Director
(512) 676-6583 Carole.Cearley@tdi.texas.gov

Margaret Jonon
Legal, Financial Counsel, Director
(512) 676-6565 Margaret.Jonon@tdi.texas.gov

Jessica Barta
General Counsel
(512) 676-6571 jessica.barta@tdi.texas.gov

Government Relations
Dan Paschal
Chief Deputy Commissioner
(512) 676-6022 dan.paschal@tdi.texas.gov

Kenisha Schuster
Associate Commissioner, Government Relations
(512) 676-6958 Kenisha.Schuster@tdi.texas.gov

Human Resources
Cynthia Olivier
Director
(512) 676-6101 Cynthia.Olivier@tdi.texas.gov

Information Technology Services (Data Processing)
Amy Lugo
Director
(512) 676-6031 Amy.Lugo@tdi.texas.gov

Insurance Fraud
Chris Davis
Associate Commissioner
(512) 676-6295 Christopher.Davis@tdi.texas.gov

InsurTech
Rachel Cloyd
Litigation Director
(512) 676-6349 rachel.cloyd@tdi.texas.gov

Life & Health Division
Rachel Bowden
Regulatory Initiatives Office, Director
(512) 676-6616
Rachel.Bowden@tdi.texas.gov

Mindy Carroll
Business Intelligence Office, Director
(512) 676-6643
Mindy.Carroll@tdi.texas.gov

Colleen Anderson
Managed Care Quality Assurance Office, Director
(512) 676-6413
Colleen.Anderson@tdi.texas.gov

Debra Diaz-Lara
Deputy Commissioner, Life & Health
(512) 676-6613
Debra.Diaz-Lara@tdi.texas.gov

NAIC Liaison
Dan Paschal
Chief Deputy Commissioner
(512) 676-6022
dan.paschal@tdi.texas.gov

Premium Tax (Collected by the Comptroller's Office)
Karen Snyder
Comptroller of Public Accounts
(512) 463-4074

Property & Casualty Division
Mark Worman
Deputy Commissioner, Property & Casualty
(512) 676-6671
Mark.Worman@tdi.texas.gov

J'ne Byckovski
Chief Actuary/Director, P&C Division
(512) 676-6694
Jne.Byckovski@tdi.texas.gov

Marianne Baker
Property & Casualty Lines, Director
(512) 676-6714
Marianne.Baker@tdi.texas.gov

SERFF
Sharalyn Taylor
SERFF Project Manager
(512) 676-6738
Sharalyn.Taylor@tdi.texas.gov

State Fire Marshal
Debra Knight
State Fire Marshal
(512) 676-6800
Fire.Marshal@tdi.texas.gov
Jon Pike was named Commissioner of the Utah Insurance Department by Governor Spencer J. Cox and began serving on January 5, 2021.

Pike was raised in Salt Lake City and worked in several positions with Intermountain Healthcare since 1990. Prior to his appointment as Commissioner, he worked as the southwest Utah operations director for SelectHealth, the health insurance division of Intermountain Healthcare. Pike’s career has focused on physician relations and contracting, broker relations, sales management, and government and community liaison.

He serves as chair of the NAIC’s Market Regulation and Consumer Affairs (D) Committee and as a vice chair of the NAIC’s Health Insurance and Managed Care (B) Committee. He was a member of the National Association of Healthcare Underwriters and the Utah Association of Healthcare Underwriters for many years prior to becoming Commissioner.

In 2007, Pike was elected to the St. George City Council and in 2013 he was elected mayor of St. George. He currently serves in his community as vice chair of the Southern Utah Performing Arts Center Foundation board and as a board member of the Southwest Symphony and Encircle Utah (St. George). He previously served on the boards of Utah Tech University, Dixie Technology College, the Washington County Water Conservancy District, and as the president of the Utah League of Cities and Towns.

Pike earned a bachelor’s degree in finance from the University of Utah and an MBA from Westminster College. Pike loves singing, playing the piano, organ, and guitar, as well as water and snow skiing, motorcycling and walking or biking on St. George’s many trails. He and his wife Kristy have five children and six grandchildren (with twins on the way!).
Armand Glick  
Director, Fraud  
(801) 468-0248

Cliff Tomlinson  
Director, Information Technology  
(801) 967-4644

Jake Garn  
Director, Chief Financial Examiner  
(801) 957-9257

Jennifer Heaps  
Executive Assistant to Commissioner  
801-957-9320

Patrick Lee  
Director, Finance & Administrative Services  
(801) 957-9220

Reed Stringham  
Deputy Commissioner  
(801) 957-9325

Ryan Jubber  
Health Actuary  
(801) 957-9294

Shelley Wiseman  
Director, Health and Life Division  
(801) 957-9296

Taji Northrup  
Deputy Commissioner  
(801) 957-9320

Tomasz Serbinowski  
Actuary  
(801) 957-9324

Tracy Klausmeier  
Director, Property and Casualty  
(801) 957-9308

Travis Wegkamp  
Director, Captives  
(801) 957-9235

Contact Persons

Captive  
Travis Wegkamp  
Director, Captives  
(801) 957-9235
twegkamp@utah.gov

Mark Wiedeman  
Audit Manager  
(801) 957-9236mwiedeman@utah.gov

Department Counsel  
Perri Babalis  
Assistant Attorney General  
(801) 718-1270pbabalis@utah.gov

Fees  
Patrick Lee  
Director, Finance & Administrative Services  
(801) 957-9220pwlee@utah.gov

Financial  
Jake Garn  
Director, Chief Financial Examiner  
(801) 957-9257jwgarn@utah.gov

Malis Rasmussen  
Deputy Director Financial Regulation & Licensing  
(801) 957-9263marasmussen@utah.gov

Weimei Ye  
Annual Statements  
(801) 957-9268wye@utah.gov
Karen Gholston
Deposits
(801) 957-9258
kgholston@utah.gov

Fraud
Armand Glick
Director, Fraud
(801) 468-0248
aglick@utah.gov

Health & Life
Heidi Clausen
Assistant Director, Rate and Forms
(801) 957-9278
hclausen@utah.gov

Ryan Jubber
Health Actuary
(801) 957-9294
rjubber@utah.gov

Michelle White
Assistant Director, Consumer Services
(801) 957-9295
mmwhite@utah.gov

Shelley Wiseman
Director, Health and Life Division
(801) 957-9296
swiseman@utah.gov

Information Technology
Cliff Tomlinson
Director, Information Technology
(801) 967-4644
tomlinson@utah.gov

Legislative
Reed Stringham
Deputy Commissioner
(801) 957-9325
rmstringham@utah.gov

Tanji Northrup
Deputy Commissioner
(801) 957-9320
tnorthrup@utah.gov

Licensing
Randy Overstreet
Manager, Producer Licensing
(801) 957-9245
roverstreet@utah.gov

Jay Sueoka
Manager, Company Licensing
(801) 957-9253
jsueoka@utah.gov

Media Relations/Public Information
Steve Gooch
Public Information Officer
(801) 957-9322
sgooch@utah.gov

Premium Tax
Utah State Tax Commission
https://tax.utah.gov
(801) 297-7986

Property & Casualty
Tracy Klausmeier
Director, Property and Casualty
(801) 957-9308
tklausmeier@utah.gov

Title Market Conduct Examiner
Adam Martin
(801) 957-9309
gmartin@utah.gov

Surplus Lines
Sylvia Bruno
Director, Surplus Lines Association of Utah
(801) 944-0114
sbruno@slaut.org

Tax Commission
Tyler McInotsh
Tax Compliance Agent
(801) 297-7705
tcmcintosh@utah.gov
Kevin Gaffney was appointed Commissioner of the Vermont Department of Financial Regulation (DFR) effective July 8, 2022.

Commissioner Gaffney serves as technical expert for the Vermont Insurance Division on a variety of insurance issues, assisting with the development of departmental positions expressed through regulations, bulletins, or filing requirements. He also assists with bill analysis and testimony during the legislative session. He has been a key participant in several legislative summer studies that the DFR conducted, including one on credit for personal insurance and one on workers’ compensation insurance. He also serves on Gov. Phil Scott’s Workers’ Compensation Insurance and Logger Safety Task Force.

Commissioner Gaffney was previously appointed Deputy Commissioner of Insurance by Gov. Scott in March 2019. Prior to that appointment, he worked as Director in the Rates & Forms section of the Vermont Insurance Division for more than 12 years. He has been responsible for rate and form analysis, as well as monitoring competition in the marketplace while leading the Rates & Forms Analysis team. Additionally, he has served as Director of the Producer & Individual Licensing section and as Director of Market Regulation.

Prior to working for Vermont, Commissioner Gaffney spent 23 years in various marketing, underwriting, and product management positions in Connecticut and Vermont. He began his insurance career in Connecticut as a multi-line (property/casualty [P/C] and life and health) insurance agent.

Commissioner Gaffney is a graduate of John Jay College (Manhattan, NY).
Anna VanFleet  
Director of Rates and Forms - Life & Health  
(802) 828-4843

Christine Brown  
Director of Captives  
(802) 863-3831

Dan Petterson  
Director of Captive Financial Examinations  
(802) 828-3304

Emily Brown  
Deputy Commissioner of Insurance  
(802) 828-4871

Emily Kisicki  
Director of Policy  
(802) 828-2904

Karen Ducharme  
Insurance Examinations Director  
(802) 828-1959

Karla Nuissl  
Director of Market Regulation and Consumer Services  
(802) 828-2910

Mary Block  
Director of Insurance Regulation  
(802) 622-4146

Rosemary Raszka  
Director of Rates and Forms - Property & Casualty  
(802) 828-1686

Sandy Bigglestone  
Deputy Commissioner of Captives  
(802) 828-4854

Sheila Grace  
General Counsel  
(802) 828-1425

Vacant
Contact Persons

**Agent and Broker Licensing, Examinations and Fees**
- Calley Rock
  - Assistant Director of Producer Licensing
  - (802) 828-2370

**Annual Statements**
- Lisa Messier
  - Insurance Examiner
  - (802) 828-4844

**Consumer Complaints and Inquiries**
- Brenda Clark
  - Consumer Complaints Administrator
  - (802) 828-4886

**Deposits**
- Mike Pieciak
  - State Treasurer
  - (802) 828-2301

**Fees - Company Licensing**
- Paige Coolbeth
  - Insurance Examiner
  - (802) 828-2470

**Fees - Rate and Form Filing Fees (Life & Health and Property & Casualty)**
- Jessica Sherpa
  - Rates and Forms Analyst
  - (802) 828-2908

**Insurance Rates and Forms - Life & Health**
- Anna VanFleet
  - Director of Rates and Forms - Life & Health
  - (802) 828-4843
  - anna.vanfleet@vermont.gov

**Insurance Rates and Forms - Property & Casualty**
- Rosemary Raszka
  - Director of Rates and Forms - Property & Casualty
  - (802) 828-1686
  - rosemary.raszka@vermont.gov

**InsurTech**
- Emily Brown
  - Deputy Commissioner of Insurance
  - (802) 828-4871
  - emily.brown@vermont.gov

**Market Regulation**
- Karla Nuissl
  - Director of Market Regulation and Consumer Services
  - (802) 828-2910
  - karla.nuissl@vermont.gov

**Media Relations/Public Information**
- Victoria Hudson
  - (802) 828-4872

**NAIC Liaison**
- Thomas Taylor
  - Executive Assistant to the Deputy Commissioner of Insurance
  - (802) 828-4842

**Premium Tax**
- Contact
  - (802) 828-2551

**Receivership**
- Emily Brown
  - Deputy Commissioner of Insurance
  - (802) 828-4871
  - emily.brown@vermont.gov
Lieutenant Governor Tregenza A. Roach is a proud Virgin Islander who has served the people of this Territory in each branch of Government.

He earned a B.A. in Journalism from the University of Missouri and a J.D. from the University of Connecticut School of Law. While attending law school, he clerked in the Office of the Governor’s Legal Counsel, the Office of the U.S. Attorney, and the Territorial Court of the Virgin Islands. Upon graduating, he worked in the Territorial Court’s Civil and Family divisions and in private practice. He has been a member of the Virgin Islands Bar since 1991.

Roach began his career in public service as Legal Counsel to the Commissioner of Education, where he served for more than eight years before being selected as Executive Director of the Board of Education. In 2006, he was selected by the University of the Virgin Islands (UVI) to lead a program of public education in support of the Fifth Constitutional Convention. During this consultancy, he served as the Coordinator/Researcher of the Constitution 2008. He also represented UVI at United Nations (UN) Decolonization Seminars in Grenada and Indonesia. Although the UVI project ended in 2008, the UN qualified Roach as an expert on constitutional development processes in the U.S. territories and invited him on his own merits to a third Decolonization Seminar in St. Kitts in 2009.

He joined the UVI adjunct faculty from 1999 to 2012, teaching courses in the Humanities and a Constitutional Law course in the education graduate program. Other UVI projects, include the Legacy Report of President Emeritus LaVerne E. Ragster, Ph.D., a major environmental project with the U.S. EPA, launch of the Center for the Study of Spirituality and Professionalism, and Editor in Chief of its award-winning international literary journal.

Roach was elected to the 30th-32nd legislatures as a staunch advocate for education, the environment, and the youth and elderly of the Territory. He was nominated to the Education and the Law, Criminal Justice and Public Safety committees of the National Conference of State Legislatures (NCSL) and instrumental in the 2014 adoption of a resolution supporting full citizenship rights for those living in the Territory. In 2016, he presented a similar resolution that resulted in a full NCSL conference session devoted to the affairs of the remaining U.S. territories.

Main
U.S. Virgin Islands Division of Banking, Insurance and Financial Regulation
5049 Kongens Gade
St. Thomas, VI 00802
United States

Phone Numbers
St. Thomas Office: (340) 774-2991
St. Croix Office: (340) 773-6449

Fax Numbers
St. Thomas Office: (340) 774-6953
St. Croix Office: (340) 719-3801

Office Hours: 8:00 a.m.-5:00 p.m. (Atlantic Standard), Monday-Friday
Website: https://ltg.gov.vi/departments/banking
Make Checks Payable to: Government of the U.S. Virgin Islands
Ashton Bertrand  
Chief Other Financial Services (Captives)  
(340) 773-6459

Cheryl Charleswell  
Chief Financial Services Examiner  
(340) 774-7166

Chief of Licensing  
Leonilda Jarvis  
(340) 774-7166

Glendina Matthew  
Assistant Director/Legal Counsel  
(340) 773-6459

Gwendolyn Hall Brady  
Director, Division of Banking, Insurance and Financial Regulation  
(340) 774-7166

Leonilda Jarvis  
Medicare Coordinator and SHIP Director  
(340) 774-7166

Suzette Richards  
Legal Counsel  
(340) 773-6459

Vacant  
Regulatory Analyst  
(340) 773-6459
Contact Persons

Annual Statements
Juliette Daniel
Financial Services Examiner
(340) 774-7166

Beryl Freeman
Administrative Assistant
(340) 774-7166

Vanessa Richards
Financial Services Examiner
(340) 774-7166

Consumer Complaints
Cheryl Charleswell
Chief Financial Services Examiner
(340) 774-7166

Examinations - Financial/Market Conduct
Cheryl Charleswell
Chief Financial Services Examiner
(340) 774-7166

I-SITE DP Coordinator
Lance Mckay
Director, Information Technology
(340) 774-7166

Legal Counsels
Glendina Matthew
Assistant Director/Legal Counsel
(340) 773-6459
glendina.matthew@lgo.vi.gov

Suzette Richards
Legal Counsel
(340) 773-6459

Licensing/Fees
Beryl Freeman
Administrative Assistant
(340) 774-7166

Medicare Supplement
Leonilda Jarvis
Medicare Coordinator and SHIP Director
(340) 774-7166

NAIC Liaison
Gwendolyn Hall Brady
Director, Division of Banking, Insurance and Financial Regulation
(340) 774-7166

Annice F. Canton
Executive Assistant
(340) 693-6194
annice.canton@lgo.vi.gov

Premium Taxes
Vanessa Richards
Financial Services Examiner
(340) 774-7166

Juliette Daniel
Financial Services Examiner
(340) 774-7166

Rate Filing
Martin G. Emanual
Financial Services Examiner
(340) 774-7166

Surplus Lines
Zaire Burns-Olive
Financial Services Examiner
(340) 774-7166
Scott A. White was appointed Commissioner of the Virginia State Corporation Commission’s Bureau of Insurance in 2018. He was elected NAIC Vice President in December 2023.

White joined the Bureau as a research analyst in 1998. From 1999 until 2011, he worked as an attorney advising the Bureau on all major insurance regulatory and compliance matters. In 2011 he became head of the Commission’s financial services legal division, expanding his practice areas to include securities and banking.

At the NAIC, White has chaired the Financial Condition (E) Committee, the Long-Term Care Insurance (EX) Task Force, and the Southeast Zone. He is a member of the International Association of Insurance Supervisors (IAIS) Executive Committee, Macroprudential Committee, and Insurance Capital Standard Task Force.

White earned a Bachelor of Arts degree from the University of Virginia and a law degree from the University of Missouri. He and his wife, Jodi, have two grown daughters.
Contact Persons

Administration
Wanda Evans
Manager, Administration
(804) 371-9098
wanda.evans@scc.virginia.gov

Agent Regulation Division
Juan Rodriguez
Chief, Agent Regulation
(804) 371-9930
Juan.Rodriguez@scc.virginia.gov

Angela Crooker
RESA Manager
(804) 371-9674
angela.crooker@scc.virginia.gov

Richard Tozer
Deputy Commissioner
(804) 786-9525
richard.tozer@scc.virginia.gov

Lee Wietz
Supervisor, P&C Agent Investigations
(804) 371-9593
lee.wietz@scc.virginia.gov

Chuck Marshall
Supervisor, Life & Health Agent Investigations
(804) 371-9990
chuck.marshall@scc.virginia.gov

Automated Systems
Vicki Ayers
Chief, Automated Systems & Revenue Management
(804) 371-9115
vicki.ayers@scc.virginia.gov

Vacant
Manager, Tax

Commissioner’s Office
Jacky Small
Assistant to Commissioner
(804) 371-9787
Jacky.Small@scc.virginia.gov

Vacant
BOI Manager

Consumer Outreach
Marly Santoro
NAIC Liaison/Outreach and Education Manager
(804) 371-9389
consumeroutreach@scc.virginia.gov

Financial Regulation Division
Jennifer Blizzard
Supervisor, Property & Casualty Exams
(804) 371-9167
jennifer.blizzard@scc.virginia.gov

Doug Stolte
Deputy Commissioner
(804) 371-9397
doug.stolte@scc.virginia.gov

Vacant
Chief Financial Analyst

Craig Chupp
Supervisor, Life Actuarial
(804) 371-9131
craig.chupp@scc.virginia.gov

Kevin Knight
Supervisor, HMOs, Prepaid, GSIs & Liability Pool
(804) 371-9175
kevin.knight@scc.virginia.gov
Stephen Thomas  
Manager, Financial Analysis - Non-Domestic  
(804) 371-9161  
stephen.thomas@scc.virginia.gov

Michael S. Smith  
Manager, Company Licensing  
(804) 371-9667  
michael.s.smith@scc.virginia.gov

Connie Duong  
Supervisor, Financial Analysis - Domestic  
(804) 371-9901  
connie.duong@scc.virginia.gov

Greg Chew  
Chief Financial Analyst  
(804) 371-9214  
greg.chew@scc.virginia.gov

Ken Campbell  
Supervisor, Life, Accident & Health Exams  
(804) 371-9226  
ken.campbell@scc.virginia.gov

Daryl Hepler  
Supervisor, Company Licensing Regulatory Compliance  
(804) 371-9999  
daryl.hepler@scc.virginia.gov

General Counsel  
Donnie Kidd  
General Counsel  
(804) 371-9671  
donnie.kidd@scc.virginia.gov

InsurTech  
Rebecca Nichols  
Deputy Commissioner, Strategy, Data & Cyber Initiatives  
(804) 371-9331  
Rebecca.Nichols@scc.virginia.gov

Eric Lowe  
Chief, Data Analytics & Cyber Initiatives  
(804) 371-9628  
eric.lowe@scc.virginia.gov

Life & Health Division  
Elsie Andy  
Manager, Health, Life and Annuity  
(804) 371-9072  
elsie.andy@scc.virginia.gov

Sharon Holston  
Manager, Plan Management & ACA Forms  
(804) 371-9153  
sharon.holston@scc.virginia.gov

Todd Bryant  
Manager, Managed Care Ombudsman  
(804) 371-9760  
ombudsman@scc.virginia.gov

Greg Smith  
Manager, Health Rates  
(804) 371-9348  
greg.smith@scc.virginia.gov

Julie Fairbanks  
Chief, Market Regulation  
(804) 371-9385  
 julie.fairbanks@scc.virginia.gov

Kim Naoroz  
Manager, External Appeals  
(804) 371-9913  
kim.naoroz@scc.virginia.gov

Michelle McNamee  
Manager, Consumer Services  
(804) 371-9194  
michelle.mcnamee@scc.virginia.gov

Julie Blauvelt  
Deputy Commissioner  
(804) 371-9865  
julie.blauvelt@scc.virginia.gov

Bryan Wachter  
Manager, Market Conduct - Health  
(804) 371-9745  
bryan.wachter@scc.virginia.gov

Melissa Gerachis  
Manager, Market Analysis  
(804) 371-9880  
melissa.gerachis@scc.virginia.gov

Jackie Myers  
Chief, Consumer Assistance  
(804) 371-9630  
jackie.myers@scc.virginia.gov
Media Relations
Andy Farmer
Director, Information Resources
(804) 371-9141
andy.farmer@scc.virginia.gov

NAIC Liaison
Marly Santoro
NAIC Liaison/Outreach and Education Manager
(804) 371-9389
consumeroutreach@scc.virginia.gov

Policy Compliance Division
Vacant
Deputy Commissioner
(804) 786-3366

Property & Casualty Division
Zuhairah Tillinghast
Deputy Commissioner
(804) 371-9230
zuhairah.tillinghast@scc.virginia.gov

Vacant
Chief Insurance Market Examiner

William Felvey
Manager, Consumer Services
(804) 371-9732
william.felvey@scc.virginia.gov

Andrea Baytop
Manager, Market Conduct
(804) 371-9547
andrea.baytop@scc.virginia.gov

Jessica Baggarley
Manager, Personal Lines
(804) 371-9190
Jessica.Baggarley@scc.virginia.gov

Lee Ann Robertson
Manager, Commercial Casualty
(804) 371-9003
leeann.robertson@scc.virginia.gov
Mike Kreidler is Washington State’s eighth Insurance Commissioner. He was first elected in November 2000 and re-elected to a sixth term in November 2020. He has earned a reputation as a staunch advocate for consumer protection and a fair and balanced regulator of Washington’s diverse insurance markets.

Kreidler earlier served in the state legislature and the United States Congress. He was a member of the Northwest Power Planning Council and a regional director for the United States Department of Health and Human Services.

A doctor of optometry, Kreidler practiced at Group Health Cooperative of Puget Sound for 20 years. He has a master’s degree in Public Health from UCLA and was a founding director of a community bank. He retired as a lieutenant colonel from the United States Army Reserve in 2003 with 20 years of service.

Of the current NAIC membership, Kreidler is the longest-serving insurance commissioner in the United States. He was honored in 2009 with the “Excellence in Consumer Advocacy Award” presented by consumer advisors to the NAIC, and with the “2010 Leadership Award” by the Statewide Poverty Action Network.
John Kelcher  
Chief Market Analyst  
(360) 725-7216  
john.kelcher@oic.wa.gov

Vacant  
Assistant Chief Examiner

Tarik Subbagh  
Chief Financial Examiner  
(206) 389-2906  
tarik.subbagh@oic.wa.gov

Steve Drutz  
Chief Financial Analyst  
(360) 725-7209  
steve.drutz@oic.wa.gov

Jason Carr  
Company Licensing & Compliance Manager  
(360) 725-7193  
jason.carr@oic.wa.gov

Jeanette Plitt  
Chief Market Conduct Examiner  
(206) 464-6408  
jeanette.plitt@oic.wa.gov

Ron Pastuch  
Holding Company Manager  
(360) 725-7211  
ron.pastuch@oic.wa.gov

John Haworth  
Deputy Commissioner/Company Supervision  
(360) 725-7223  
john.haworth@oic.wa.gov

Consumer Advocacy Program  
(360) 725-7243  
Jeannie.Lockhart@oic.wa.gov

Jeannie Lockhart  
Life & Health

Melissa Kershner  
Consumer Advocacy Manager  
(360) 725-7095  
Melissa.Kershner@oic.wa.gov

Josh Martinsen  
Property & Casualty  
(360) 725-7239  
josh.martinsen@oic.wa.gov

Consumer Protection Division  
(360) 725-7262  
todd.dixon@oic.wa.gov

Todd Dixon  
Deputy Commissioner/Consumer Protection

Jeff Baughman  
Producer Licensing & Oversight Program Manager  
(360) 725-7156  
jeff.baughman@oic.wa.gov

Ari Laguna-Antu  
Continuing Education  
(360) 725-7649  
Ari.LagunaAntu@oic.wa.gov

Criminal Investigations Unit (Anti-fraud)  
(360) 586-2577  
bruce.lantz@oic.wa.gov

Bruce Lantz  
CIU Director

Executive Division  
(360) 725-7106  
michael.wood@oic.wa.gov

Michael Wood  
Chief Deputy Commissioner

Vacant  
Executive Assistant to Commissioner

Katie Bennett  
Human Resources Director  
(360) 725-7013  
katie.bennett@oic.wa.gov

Jenny Kropelnicki  
Executive Assistant to Chief Deputy  
(360) 725-7104  
jenny.kropelnicki@oic.wa.gov

Michael Marchand  
Deputy Commissioner/Public Affairs  
(360) 725-7052  
michael.marchand@oic.wa.gov
Stephanie Marquis
Public Affairs Director
stephanie.marquis@oic.wa.gov

InsurTech
Ned Gaines
Deputy Commissioner, Rates, Forms & Provider Networks
ned.gaines@oic.wa.gov

Legal Affairs and Investigations Division
Charles Malone
Deputy Commissioner/Legal Affairs and Investigations
charles.malone@oic.wa.gov

Tyler Robbins
Investigations Manager
tyler.robbins@oic.wa.gov

NAIC Liaison
Jenny Kropelnicki
Executive Assistant to Chief Deputy
jenny.kropelnicki@oic.wa.gov

Operations Division
Nabila Gomes
Deputy Commissioner/Operations
nabila.gomes@oic.wa.gov

Stacey Warick
Chief Financial Officer
stacey.warick@oic.wa.gov

Paul Gronka
Application Services Manager
paul.gronka@oic.wa.gov

Policy and Legislative Affairs Division
Bryon Welch
Legislative Liaison
bryon.welch@oic.wa.gov

Jay Bruns
Senior Climate Advisor
jay.bruns@oic.wa.gov

Jane Beyer
Senior Health Policy Advisor
jane.beyer@oic.wa.gov

David Forte
Senior Property & Casualty Policy Advisor
david.forte@oic.wa.gov

Bryon Welch
Deputy Commissioner/Policy and Legislative Affairs
bryon.welch@oic.wa.gov

Public Affairs
Michael Marchand
Deputy Commissioner/Public Affairs
michael.marchand@oic.wa.gov

Rates, Forms, and Provider Networks Division
Heather Shimoji
Health Forms Manager
Heather.shimoji@oic.wa.gov

Jennifer Kreitler
Provider Networks Oversight Manager
jennifer.kreitler@oic.wa.gov

Lichiou Lee
Chief Actuary, Actuarial Services, Life & Health
lichiou.lee@oic.wa.gov

Eric Slavich
Actuarial Services, Property & Casualty Manager
eric.slavich@oic.wa.gov

Ned Gaines
Deputy Commissioner, Rates, Forms & Provider Networks
ned.gaines@oic.wa.gov
Allan L. McVey was appointed West Virginia Insurance Commissioner by Governor Jim Justice on March 21, 2017. He was then appointed by the Governor to serve as Cabinet Secretary of the West Virginia Department of Administration in January 2019. He served in that position until his reappointment as West Virginia Insurance Commissioner effective September 22, 2021.

Commissioner McVey is responsible for the regulation of the insurance market, as well as protection of insurance consumers. He believes in the mission of the West Virginia Insurance Commissioner’s office of promoting a competitive and solvent insurance market with adequate consumer protection by fairly and consistently administering the insurance laws of West Virginia.

Prior to his appointment in 2017, Commissioner McVey was a licensed insurance agent who served in several capacities during his long tenure in the insurance industry in West Virginia. His experience includes a position as a medical claims examiner with the West Virginia Workers’ Compensation Fund, underwriter with a large national insurance company and since 1976 a licensed insurance agent and broker with several firms, both local and national. His latest assignment included both sales and management of the West Virginia operations for a large national insurance brokerage firm.

Commissioner McVey earned a Bachelor of Science, Business Administration degree from West Virginia State University and has several post-graduate insurance designations.
Premium Taxes
  Rhonda Hartwell
  Financial Reporting Manager
  (304) 414-8467
  rhonda.c.hartwell@wv.gov

Property & Casualty Insurance
  Ellen Potter
  Director, Property & Casualty
  (304) 414-8480
  Ellen.J.Potter@wv.gov

Statistical Reporting
  Juanita Wimmer
  Insurance Market Analyst
  (304) 414-8491
  juanita.d.wimmer@wv.gov

Workers' Compensation
  Angela Shepherd
  Director, Workers' Compensation Employer Accounts and Claims Services
  (304) 414-7740
  angela.h.shepherd@wv.gov

Workers' Compensation - Board of Review
  Nick Casey
  Chair, Board of Review
  (304) 558-5230
  Nick.Casey@wv.gov
Nathan Houdek was appointed as Wisconsin’s Insurance Commissioner by Gov. Tony Evers in January 2022. He previously served as Deputy Commissioner of Insurance for three years under former Commissioner Mark Afable.

Commissioner Houdek serves as the state’s chief regulator of insurance and oversees the operations of the Office of the Commissioner of Insurance (OCI). He is also chair of the Injured Patients and Families Compensation Fund (IPFCF), which is governed by the Board of Governors. Additionally, he is a member of the Wisconsin Retirement Board and the board of directors for the Wisconsin Insurance Security Fund, the state’s guaranty fund.

Having spent more than 20 years working in state legislative and regulatory affairs, Commissioner Houdek has extensive experience finding solutions to complex public policy and regulatory challenges across all lines of insurance. He has held several senior-level roles in the public and private sectors, including serving as a principal at one of Wisconsin’s largest public affairs and business consulting firms and as chief of staff to a former minority leader in the Wisconsin State Senate.

As a member of the National Association of Insurance Commissioners (NAIC), Commissioner Houdek is chair of the Financial Condition (E) Committee, the Accelerated Underwriting (A) Working Group, and the Health Innovations (B) Working Group. Additionally, he is a member of the Life Insurance and Annuities (A) Committee and various task forces and working groups. He is also vice chair of the Governance Committee of the Interstate Insurance Product Regulation Commission (Compact).

Commissioner Houdek earned a master of business administration and a bachelor’s degree from the University of Wisconsin-Madison (Madison, WI). He is actively involved with the Madison Public Library Foundation.
Contact Persons

Agent Licensing
Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 264-8132 melody.esquivel@wisconsin.gov

Annual Statement and Company Licensing
Mary Sue Gilardi
Records Management Supervisor
(608) 266-0091 marysue.gilardi@wisconsin.gov

Consumer Complaints and Inquiries
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868 christina.keeley@wisconsin.gov

Consumer Counseling Program for Seniors
Vicki Buchholz
Medigap Coordinator
(608) 246-7016 boaltc@wisconsin.gov

Continuing Education
Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 264-8132 melody.esquivel@wisconsin.gov

Department Counsel
Lauren Van Buren
Chief Legal Counsel
(608) 261-8283 lauren.vanburen@wisconsin.gov

Deposits
Mary Sue Gilardi
Records Management Supervisor
(608) 266-0091 marysue.gilardi@wisconsin.gov

Examinations - Agent
Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 264-8132 melody.esquivel@wisconsin.gov

Examinations - Financial
Aaron Kenseth
Chief, Section II, Division of Financial Regulation
(608) 267-4385 aaron.kenseth@wisconsin.gov
Elena Vetrina
Chief, Section III, Division of Financial Regulation
(608) 266-0105 elena.vetrina@wisconsin.gov

Karl Albert
Chief, Section IV, Division of Financial Regulation

Amy J. Malm
Administrator, Division of Financial Regulation
(608) 261-8562 amy.malm@wisconsin.gov

Kristin Forsberg
Chief, Section I, Division of Financial Regulation
(608) 266-9896 kristin.forsberg@wisconsin.gov

Examinations - Market Conduct
Rebecca Rebholz
Administrator, Division of Market Regulation & Enforcement
(608) 264-8111 rebecca.rebholz@wisconsin.gov

Fees - Agents
Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 264-8132 melody.esquivel@wisconsin.gov

Fees - Companies
Suzanne Vinmans
License Permit Program Associate, Support Section
(608) 266-9891 suzanne.vinmans@wisconsin.gov

Health and Life Insurance
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868 christina.keeley@wisconsin.gov

Information Services
Jane Frankiewicz
IT Director, Information Services Section
(608) 266-7392 janef.frankiewicz@wisconsin.gov

InsurTech
Nathan Houdek
Commissioner
(608) 266-2493 nathan.houdek@wisconsin.gov

Life Insurance
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868 christina.keeley@wisconsin.gov

Market Analysis
Darcy Paskey
Chief, Market Analysis Section
(608) 264-6234 darcy.paskey@wisconsin.gov

Media Relations/Public Information
Sarah Smith
Director of Public Affairs
(608) 267-9460 sarah.smith2@wisconsin.gov

NAIC Liaison
Sarah Smith
Director of Public Affairs
(608) 267-9460 sarah.smith2@wisconsin.gov

Jill Kelly
Executive Staff Assistant
(608) 267-1233 jillm.kelly@wisconsin.gov

Premium Tax
John Litweiler
Chief, Division of Financial Regulation
(608) 267-4390 john.litweiler@wisconsin.gov

Property & Casualty - Commercial Lines
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868 christina.keeley@wisconsin.gov
Property & Casualty - Personal Lines
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868
christina.keeley@wisconsin.gov

State Life Insurance Fund
Sarah Wehnes
Insurance Program Manager
(608) 267-4392
sarah.wehnes@wisconsin.gov

Statistical Reporting
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868
christina.keeley@wisconsin.gov

Training Opportunities
Kendra Lazzeroni
Training Coordinator, Office of Administrative Services
(608) 261-8282
kendram.lazzeroni@wisconsin.gov
Jeffrey 'Jeff' Rude was appointed Insurance Commissioner of the Wyoming Department of Insurance by Governor Mark Gordon on September 19, 2019.

Before becoming Insurance Commissioner, Rude spent five years in the Wyoming Department of Insurance as the Deputy Commissioner and one year as the Senior Health Policy and Planning Analyst.

Before working at the Wyoming Department of Insurance, Rude served 24 years in the United States Air Force as a Judge Advocate. He was General Counsel for a number of different organizations, the last being 20th Air Force, Cheyenne, Wyoming. He also specialized in the investigation of aircraft mishaps and retired in the rank of Colonel.

Rude has a Bachelor of Science in Public Administration from George Mason University, a Juris Doctorate from the University of North Dakota, and a Master of Military Operational Art and Science from Air University.

Rude and his wife, Kris, have two children.
Accident & Health Insurance
Lela Ladd
Section Manager, Rate & Form Filings
(307) 777-2448 lela.ladd@wyo.gov

Administration
Kim Gallegos
Business Officer Coordinator
(307) 777-6887 kim.gallegos@wyo.gov

Agent Licensing
Elijah Lowry
Office Support Specialist
307-777-7310 elijah.lowry@wyo.gov

Crystal Munson
Office Support Specialist
307-777-3588 crystal.munson@wyo.gov

Annual Statements
Tammy Rathburn
Auditor
(307) 777-6884 tammy.rathburn@wyo.gov

Company Licensing
Cathy Anderson
Accountant
(307) 777-7318 cathy.anderson1@wyo.gov

Consumer Complaints and Inquiries
Wendy Horton
Consumer Affairs Specialist, Life and Health
(307) 777-6556 wendy.horton1@wyo.gov

Kristi Alma Jose
Consumer Affairs Specialist, Property and Casualty
(307) 777-6557 kristi.almajose@wyo.gov

Department Counsel
Tabetha Wolf
Assistant Attorney General

Deposits
G. Douglas Melvin
Chief Financial Examiner
(307) 777-5619 doug.melvin@wyo.gov

Examinations - Agent
Lisa Hastings
Licensing Administrator
(307) 777-7344 lisa.hastings@wyo.gov

Examinations - Financial
G. Douglas Melvin
Chief Financial Examiner
(307) 777-5619 doug.melvin@wyo.gov

Examinations - Market Conduct
Bryan Stevens
Market Conduct Manager
(307) 777-6870 bryan.stevens@wyo.gov

Fees - Agents
Lisa Hastings
Licensing Administrator
(307) 777-7344 lisa.hastings@wyo.gov

Fees - Companies
G. Douglas Melvin
Chief Financial Examiner
(307) 777-5619 doug.melvin@wyo.gov

Health Policy
Vacant
Health Program Manager
Jill Reinking
Senior Policy and Planning Analyst
(307) 777-7401
Jill.Reinking3@wyo.gov

Information Systems
G. Douglas Melvin
Chief Financial Examiner
(307) 777-5619
doug.melvin@wyo.gov

InsurTech
Tana Howard
Deputy Commissioner
(307) 777-6896
tana.howard@wyo.gov

Life Insurance
JoAnne DeBella
Insurance Standards Consultant
(307) 777-7336
joanne.debella@wyo.gov

NAIC Liaison
G. Douglas Melvin
Chief Financial Examiner
(307) 777-5619
doug.melvin@wyo.gov

Policy and Form Filing - Life & Health
Kelley Shepp
Insurance Standards Consultant
(307) 777-6888
kelley.shepp1@wyo.gov

Lela Ladd
Section Manager, Rate & Form Filings
(307) 777-2448
lela.ladd@wyo.gov

Policy and Form Filing - Property & Casualty
Shamika McDonald
Insurance Standards Consultant
(307) 777-2447
shamika.mcdonald@wyo.gov

Joy Magee
Insurance Standards Consultant
(307) 777-7308
joy.magee@wyo.gov

Premium Tax
Tammy Rathburn
Auditor
(307) 777-6884			
tammy.rathburn@wyo.gov

Property & Casualty - Commercial Lines
Joy Magee
Insurance Standards Consultant
(307) 777-7308
joy.magee@wyo.gov

Property & Casualty - Personal Lines
Shamika McDonald
Insurance Standards Consultant
(307) 777-2447
shamika.mcdonald@wyo.gov

Receivership
G. Douglas Melvin
Chief Financial Examiner
(307) 777-5619
doug.melvin@wyo.gov
Northern Mariana Islands

Biography coming soon!

Remedio C. Mafnas
Acting Secretary of Commerce
Western Zone

Term of Office:
Concurrent with Current
Governor
Appointed: May 10, 2024

Main
Northern Mariana Islands Office of the Insurance Commissioner
P.O. Box 5795 CHRB
Saipan, MP 96950
United States

Email Address
info@commerce.gov.mp

Phone Numbers
Main: (670) 664-3000

Fax Numbers
Main: (670) 664-3067

Office Hours: 7:30 a.m.-4:00 p.m. (Monday-Friday), Closed Holidays
Website: https://www.commerce.gov.mp/
Make Checks Payable to: CNMI Treasurer

Aristona M. Tudela
Banking Examiner II (670) 664-3000

Charlette C. Borja
Insurance Licensing Officer 670-664-8020

Francisco D. Cabrera
Acting Secretary of Commerce

Jenny C. Norita
WCC Officer (670) 664-3000

Mary Ann T. Santos
Banking Examiner II (670) 664-3000
Contact Persons

InsurTech
Charlette C. Borja
Insurance Licensing Officer

670-664-8020
cnmi.insurance@commerce.gov.mp

Commissioner Adams has served in the Puerto Rico Office of the Commissioner of Insurance for more than 10 years, first as a legal adviser and later as deputy commissioner for legal affairs. In these roles, Commissioner Adams gained extensive experience on a wide range of insurance regulatory matters and led policy implementation in diverse areas of the insurance industry, such as financial solvency, market conduct, licensing, credit for reinsurance, holding company regulation, health care plans, and property/casualty (P/C).

Prior to working for the Puerto Rico Office of the Commissioner of Insurance, he served as a law clerk in the Supreme Court of Puerto Rico, where he began his professional career. Additionally, Commissioner Adams has participated in multiple NAIC meetings throughout the years.

Commissioner Adams earned a Juris Doctor (J.D.) and a master’s degree in public administration from the Pontifical Catholic University of Puerto Rico. He also earned a bachelor’s degree in political science from the University of Puerto Rico, Mayaguez Campus.

Alexander S. Adams Vega
Commissioner
Southeast Zone

Term of Office: Indefinite
Appointed: December 20, 2021

Main
Office of the Commissioner of Insurance
361 Calle Calaf
P.O. Box 195415
San Juan, PR 00919
United States

Phone Numbers
Main: (787) 304-8686
Toll-Free: (888) 722-8686

Fax Numbers
Main: (787) 273-6082

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: https://www.ocs.pr.gov/en-us
Make Checks Payable to: Secretary of Treasury, Commonwealth of Puerto Rico
Contact Persons

Agent Licensing
  Itsia Rosario
  Acting Customer Service Director
  (787) 304-8686 x 2301
  irosario@ocs.pr.gov

Annual Statements
  Glorimar Santiago-Rivera
  Deputy Commissioner of Supervision and Compliance
  (787) 304-8686 x 4400
  gsantiago@ocs.pr.gov

Chapter Papers - Filing
  Glorimar Santiago-Rivera
  Deputy Commissioner of Supervision and Compliance
  (787) 304-8686 x 4400
  gsantiago@ocs.pr.gov

Company Authorization
  Glorimar Santiago-Rivera
  Deputy Commissioner of Supervision and Compliance
  (787) 304-8686 x 4400
  gsantiago@ocs.pr.gov

Consumer Complaints and Inquires
  Doris Diaz Diaz
  Director, Consumer Services Division
  (787) 304-8686 x 2400
  ddiaz@osc.pr.gov

Customer Service
  Itsia Rosario
  Acting Customer Service Director
  (787) 304-8686 x 2301
  irosario@ocs.pr.gov

Department Counsel
  Brenda N. Pérez, Esq.
  Deputy Commissioner of Legal Affairs
  (787) 304-8686 x3100
  bperez@ocs.pr.gov

Deposits
  Jaime Adorno
  Acting Finance Director, Finance Division
  (787) 304-8686 x 6200
  jadorno@ocs.pr.gov

Taxes
  Glorimar Santiago-Rivera
  Deputy Commissioner of Supervision and Compliance
  (787) 304-8686 x 4400
  gsantiago@ocs.pr.gov
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.
Consumer Complaints and Inquiries

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

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

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

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

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

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor
(671) 635-1844
alice.cruz@revtax.guam.gov

Deposits

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

Examinations - Financial

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor
(671) 635-1844
alice.cruz@revtax.guam.gov

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

Examinations - Market Conduct

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor
(671) 635-1844
alice.cruz@revtax.guam.gov

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

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

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

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

Fees

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

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

Information Systems

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

Life Insurance

Christina G. Taimanao
Regulatory Examiner I
(671) 635-7668
christina.taimano@revtax.guam.gov
Policy and Form Filing - Life & Health
Nemencio David E. Briones
Regulatory Examiner II
(671) 635-1845
nemencio.briones@revtax.guam.gov

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor
(671) 635-1844
alice.cruz@revtax.guam.gov

Policy and Form Filing - Property & Casualty
Robert D. Tongson
Regulatory Examiner I
(671) 635-1833
robert.tongson@revtax.guam.gov

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

Premium Tax
Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor
(671) 635-1844
alice.cruz@revtax.guam.gov

UCC (Uniform Commercial Code) Filings, Health Insurance Policy Forms and Rates Review
Nemencio David E. Briones
Regulatory Examiner II
(671) 635-1845
nemencio.briones@revtax.guam.gov

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

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

Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor
(671) 635-1844
alice.cruz@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I
(671) 635-7669
johnpaul.duenas@revtax.guam.gov
Peni ‘Ben’ Itula Sapini Teo was appointed Insurance Commissioner by Governor Lemanu Palepoi Sialega Mauga on January 3, 2021.

Teo has vast experience in personnel management, marketing, purchasing, financial management, budgeting, auditing, import and export, finance and accounting. He is currently in term 9 of an online MBA program.

Teo is founder and managing partner of BJ Company Investors LLC (a partnership), doing business in Utah, southern Idaho, western Wyoming and northern Nevada. BJ Company Investors LLC performs validation and valuation inspections for businesses, residential homes and mobile homes for the U.S. Department of Housing and Urban Development (HUD), as well as banks and other financial institutions.

Teo is a U.S. Marine Corps veteran with 23 years of honorable service.