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
Antwionne.dunklin@insurance.alabama.gov

Brian Powell
Director, Strengthen Alabama Homes (334) 241-4118
Brian.powell@insurance.alabama.gov

Jimmy Gunn
Deputy Commissioner (334) 241-4196
Jimmy.gunn@insurance.alabama.gov

Jonathan West
Chief Financial Officer (334) 241-4107
Jonathan.west@insurance.alabama.gov

Larry Chapman
Deputy Commissioner (334) 241-4146
Larry.chapman@insurance.alabama.gov

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

Reyn Norman
Senior General Counsel (334) 241-4119
Reyn.norman@insurance.alabama.gov

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

InsurTech
Eric Wright
Insurance Rate Analyst
334-240-6523
Eric.Wright@insurance.alabama.gov

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

Heather Lowe
General Counsel
(334) 241-7577
Heather.lowe@insurance.alabama.gov

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

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

Premium Tax
LaKisha Hardy  
Senior Accountant  
LaKisha.Hardy@insurance.alabama.gov

(334) 241-4114

Antwione Dunklin  
Producer Licensing Manager  
Antwione.dunklin@insurance.alabama.gov

(334) 241-4126

Rate, Policy & Form Filing - Life & Health  
Sanjeev Chaudhuri  
Chief Actuary  
Sanjeev.chaudhuri@insurance.alabama.gov

(334) 241-4198

Receivership  
Ryan Donaldson  
Chief of Receivership  
Ryan.Donaldson@insurance.alabama.gov

(334) 240-7561

Scott F. Pilgreen  
State Fire Marshal  
Scott.Pilgreen@insurance.alabama.gov

(334) 241-4170

Charles Hale  
Actuary  
Charles.hale@insurance.alabama.gov

(334) 241-4115

Brian Powell  
Director, Strengthen Alabama Homes  
Brian.Powell@insurance.alabama.gov

(334) 241-4118

Strengthen Alabama Homes
Lori K. Wing-Heier was appointed as the Director of the Alaska Division of Insurance on February 25, 2014.

Wing-Heier has approximately 30 years of experience in the insurance industry, which includes experience as a broker and an agent. She most recently served as the director of risk management at a large ANCSA corporation where she designed and implemented a comprehensive enterprise-wide risk management program. Wing-Heier also served as senior vice-president at a national brokerage, working with Alaskan entities throughout the state, and as president of the Alaska Independent Insurance Agents and Brokers, Inc.

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

As Director of the Alaska Division of Insurance, Wing-Heier oversees and enforces the Division's mission to regulate the insurance industry to protect Alaskan consumers.

Wing-Heier is a 30-year resident of Alaska. She makes her home with her family in Anchorage, where the Insurance Director position is located.

<table>
<thead>
<tr>
<th>Main</th>
<th>Juneau</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alaska Division of Insurance</td>
<td>Alaska Division of Insurance</td>
</tr>
<tr>
<td>550 West 7th Avenue</td>
<td>P.O. 110805</td>
</tr>
<tr>
<td>Suite 1560</td>
<td>Juneau, AK 99811-0805</td>
</tr>
<tr>
<td>Anchorage, AK 99501-3567</td>
<td>United States</td>
</tr>
</tbody>
</table>

**Email Address**

insurance@alaska.gov

**Phone Numbers**

- Anchorage (Main): (907) 269-7900
- Toll-Free Number: (800) 467-8725
- Juneau: (907) 465-2515

**Fax Numbers**

- Anchorage (Main): (907) 269-7910
- Juneau: (907) 465-3422
- Licensing: (907) 465-2816
- Department Counsel: (907) 276-8554

**Office Hours:** 8:30 a.m.-5:00 p.m., Monday-Friday

**Website:** https://insurance.alaska.gov

**Make Checks Payable to:** Alaska Division of Insurance

Heather Carpenter  
Deputy Director (Juneau)  
(907) 465-2518

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

Actuarial - Life & Health
Vacant
(Juneau)

Actuarial - Property & Casualty
Vacant
(Juneau)

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

Rebecca Nesheim
(907) 465-2584
Rebecca.Nesheim@alaska.gov
Tax Auditor (Juneau)

Annual Statements/Audits/Premium Tax

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

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

Annual Statements/Audits/Premium Tax

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

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

Agent Licensing
Kayla Erickson
Program Coordinator (Juneau)

Rebecca Nesheim
Tax Auditor (Juneau)

Annual Statements/Audits/Premium Tax

Consumer Services
Shauna Nickel
Supervisor (Anchorage)

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

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

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

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

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

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

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

Health Insurance
Vacant
Healthcare Coordinator (Juneau)

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

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

Legislative Liaison
Heather Carpenter
(907) 465-2518
heather.carpenter@alaska.gov
Deputy Director (Juneau)

Media Relations/Public Information
Lori K. Wing-Heier
(907) 269-7900
Lori.Wing-Heier@alaska.gov
Director (Anchorage)
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
Arizona

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.

Main
Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue
Suite 261
Phoenix, AZ 85007-2630
United States

Email Address
insurance.consumers@difi.az.gov

Phone Numbers
Main: (602) 364-3100

Fax Numbers

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://difi.az.gov
Make Checks Payable to: Arizona Department of Insurance and Financial Institutions

Jon Savary
Deputy Director of Insurance
(602) 364-3764

Shane W. Foster
Deputy Director of Financial Institutions
602-771-2772

Contact Persons

Annual Statement Filings
Cary Cook
Chief Financial Compliance Officer, Financial Affairs Division
(602) 364-3986

Captive Insurer Licensing and Financial Reports
Victoria Fimea  
Chief Captive Analyst  
(602) 364-0023  
victoria.fimea@difi.az.gov

Consumer Complaints and Inquires  
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  
David Lee  
Chief Financial Examiner-Analyst, Financial Affairs Division  
(602) 364-3965

Kurt Regner  
Deputy Assistant Director, Financial Affairs Division  
(602) 364-3963  
kurt.regner@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 Lee  
Chief Financial Examiner-Analyst, Financial Affairs Division  
(602) 364-3965

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  
Erin Klug  
Assistant Director, Product Filing & Compliance Division  
(602) 364-2393  
eklug@azinsurance.gov
Investigations, Enforcement
Deian Ousounov
Assistant Director, Innovation, Enforcement, and Regulatory Policy Division
(602) 364-2499

Ombudsman; Constituent Affairs
Catherine O'Neil
Consumer Affairs Administrator
(602) 364-2485

Policy, Form, Rate and Advertising Filings
Erin Klug
Assistant Director, Product Filing & Compliance Division
(602) 364-2393
eklug@azinsurance.gov

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

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

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

Receivership
Liane Kido
Deputy Receiver
(602) 364-2143

Statistical Reporting
Erin Klug
Assistant Director, Product Filing & Compliance Division
(602) 364-2393
Eklug@azinsurance.gov

Surplus Lines Insurer Qualification
Erica Bowsher
Insurance Analyst, Financial Affairs Division
(602) 364-3450

Technology and Information Systems
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  
meLanderson@arkansas.gov

Company Licensing  
Mel Anderson  
Deputy Commissioner Financial Regulation, Finance  
(501) 371-2665  
meLanderson@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, SHIP (Senior Health Insurance Information Program) (501) 371-2785
carroll.lastin@arkansas.gov

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

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

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

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

Health Insurance Marketplace
   Chantel Allbritton
   Regulatory Health Link (501) 371-2755
chantel.allbritton@arkansas.gov

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

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

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

Media Relations/Public Information
   Vacant
   Communications Director

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

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

Statistical Reporting
   Jimmy Harris
   Manager, Compliance (Life & Health and Property & Casualty) (501) 671-1621
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.
George Mueller
Deputy Commissioner, Enforcement
(213) 346-6499

Julia Juarez
Deputy Commissioner, Community Relations and Outreach
(213) 346-6412

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

Kenneth Schnoll
Deputy Commissioner and General Counsel
(415) 538-4379

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, Financial Surveillance

Contact Persons

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

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

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

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

California Organized Investment Network (COIN)
Sukh Randhawa  
Senior Investment Officer  
sukhbir.randhawa@insurance.ca.gov

Cannabis Insurance  
Vacant  
Deputy Legislative Director, Policy and Legislation

Climate and Sustainability  
Mike Peterson  
Deputy Commissioner, Climate & Sustainability  
mike.peterman@insurance.ca.gov

Communications  
Michael Soller  
Deputy Commissioner, Communications and Press Relations  
michael.soller@insurance.ca.gov

Conservation and Liquidation Office  
Joseph Holloway  
Chief Executive Office, Conservation and Liquidation Office  
hollowayj@cacllo.org

Consumer Complaints and Inquiries  
Consumer Hotline  
Toll-Free  
(800) 927-4357

Consumer Services  
Lucy Jabourian  
Division Chief, Consumer Services  
lucy.jabourian@insurance.ca.gov

Data Calls/Statistical Plans  
Luciano Gobbo  
Division Chief, Data Analytics and Reporting  
luciano.gobbo@insurance.ca.gov

Deposits and Fees  
Carolina Bravo  
Bureau Chief, Accounting Services  
carolina.bravo@insurance.ca.gov

Enforcement Branch  
George Mueller  
Deputy Commissioner, Enforcement  
george.mueller@insurance.ca.gov

Stephen Smith  
Chief, Enforcement Branch Headquarters  
(916) 854-5748

Financial Analysis  
Michelle Lo  
Division Chief, Financial Analysis  
michelle.lo@insurance.ca.gov

Financial Examinations - Insurer Financial Audits  
Laura Clements  
Division Chief, Field Examination  
laura.clements@insurance.ca.gov

Fraud Division  
Eric Charlick  
Division Chief, Fraud  
(559) 440-5922

Shawn Conner  
Assistant Chief, Southern Region  
(858) 693-7108

Kathleen Rooney  
Assistant Chief, Northern Region  
(916) 854-5728

Victoria Martinez  
Assistant Chief, Grant Programs and Enforcement Training Unit  
(323) 278-5062
Health Policy and Reform
   Lan Brown (213) 346-6136
   Chief Health Actuary, Health Actuarial Office lan.brown@insurance.ca.gov

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

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

Human Resources Management Division
   Vacant
   Division Chief, Human Resources Management

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

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

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

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

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

Legal - Enforcement Bureaus
   Vacant
   Assistant Chief Counsel (Oakland)

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

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

Legal - Policy and Form Filing (Life and Disability, Other than Health)
   Leslie Tick (415) 538-4190
   Assistant Chief Counsel leslie.tick@insurance.ca.gov

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

Legal Branch
   Kenneth Schnoll (415) 538-4379
   Deputy Commissioner and General Counsel kenneth.schnoll@insurance.ca.gov

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

Legislation
   Michael Martinez (916) 492-3573
   Senior Deputy Commissioner and Legislative Director, Policy and Legislation michael.martinez@insurance.ca.gov
Life Insurance
Ahmad Kamil
Chief Life Actuary
(213) 346-6147
ahmad.kamil@insurance.ca.gov
Leslie Tick
Assistant Chief Counsel
(415) 538-4190
leslie.tick@insurance.ca.gov

Long-Term Care
Tyler McKinney
Assistant Chief Counsel (Sacramento), Enforcement Bureau
(916) 492-3521
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
Kathryn Taras
Special Project Manager
(916) 492-3675
Kathryn.Taras@insurance.ca.gov
Vacant
NAIC Liaison
(916) 492-3595

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
(800) 967-9331

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

Receivership
Joseph Holloway
Chief Executive Office, Conservation and Liquidation Office
(415) 676-5000
hollowayj@caclo.org

Kenneth Schnoll
Deputy Commissioner and General Counsel
(415) 538-4379
kenneth.schnoll@insurance.ca.gov

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

Reinsurance
Kenneth Schnoll
Deputy Commissioner and General Counsel
(415) 538-4379
kenneth.schnoll@insurance.ca.gov

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

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

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

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

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

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

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

Workers’ Compensation
Mitra Sanandajifar
Senior Casualty Actuary
(213) 346-6686
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

Kate Harris
Chief Deputy, Life and Health Policy
(303) 894-2429

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

Peg Brown
Chief Deputy—Property & Casualty Policy and Operations
(303) 894-7501

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

Department Counsel  
Karl Kaesemeyer  
First Attorney General  
(303) 866-6000  
karl.kaesemeyer@state.co.us

Deposits - Premium Taxes  
Cindy Hathaway  
Director, Corporate Affairs  
(303) 894-7544  
cindy.hathaway@state.co.us

Examinations - Financial  
Carol Matthews  
Chief Financial Examiner  
(303) 894-2236  
carol.matthews@state.co.us

Examinations - Producer  
Pearson VUE  
(800) 275-8247

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

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

Investigations  
Steven Giampaolo  
Director, Producer Licensing and Enforcement  
(303) 894-2241  
steven.giampaolo@state.co.us

Market Regulation  
Tracy Garceau  
Director, Market Regulation  
(303) 894-7803  
tracy.garceau@state.co.us

Media Contact  
Vincent Plymell  
Assistant Commissioner / Communications  
(303) 894-2261  
vincent.plymell@state.co.us

Premium Tax  
Cindy Hathaway  
Director, Corporate Affairs  
(303) 894-7544  
cindy.hathaway@state.co.us

Producer Continuing Education  
Pearson VUE  
(800) 275-8247

Producer Licensing  
Steven Giampaolo  
Director, Producer Licensing and Enforcement  
(303) 894-2241  
steven.giampaolo@state.co.us

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

Rate, Policy & Form Filing - Life & Health  
Sydney Sloan  
Director, Life & Health Rates & Forms  
(303) 894-7540  
sydney.sloan@state.co.us

Rate, Policy & Form Filing - Property & Casualty  
David Martinez  
Director, Property, Casualty & Title Rates & Forms  
(303) 894-2262  
davidj.martinez@state.co.us

Service of Process
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-Elect 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
Tanya Penman-Sterling
Principal Examiner, Licensing Unit
(860) 297-3882

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

Company Licensing
Vacant
Supervising Examiner, Financial Analysis and Compliance

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

Deposits
Vacant
Supervising Examiner, Financial Analysis and Compliance

Examinations - Financial
William Arfanis
Assistant Deputy Commissioner of Financial Exams
(860) 297-3923
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
(860) 297-3968
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  
(860) 297-3866

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 vice 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

Frank Pyle
Special Deputy Commissioner
(302) 674-7353

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

Stephen C. Taylor
Director, Bureau of Captive & Financial Insurance Products
(302) 577-5258

Stuart Snyder
Chief of Staff
(302) 674-7312

Susan Jennette
Director, Insurance Consumer Protection Enforcement
(302) 674-7319

Tanisha Merced
Deputy Insurance Commissioner
(302) 674-7391

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)
nicole.brittingham@delaware.gov

Company Licensing
Sherry Wilson
BERG Office Manager
sherry.wilson@delaware.gov

Department Counsel
Kathleen ‘Kitty’ Makowski
Deputy Attorney General (DAG)
kathleen.makowski@delaware.gov
Jessica Willey
Deputy Attorney General (DAG)
(302) 674-7387
jessica.willey@delaware.gov

Michael A. Capasso
Deputy Attorney General (DAG)
(302) 674-7381
michael.capasso@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
Frank Pyle
Special Deputy Commissioner
(302) 674-7353
frank.pyle@delaware.gov

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

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

Efren Tanhehco
Supervisory Health Actuary
(202) 442-7752
efren.tanhehco@dc.gov

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
Director of Financial Examinations, Risk Finance
(202) 442-8153
sean.o'donnell@dc.gov

Compliance
Sharon Shipp
Deputy Commissioner - Market Compliance
(202) 442-7810
sharon.shipp@dc.gov

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

Consumer Complaints
Philip Edmonds
Director, Compliance & Analysis Division
(202) 733-7913
philip.edmonds@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
Information Systems
  Shankar Vaidyanathan
  Chief Information Officer

InsurTech
  Tamara Zeidan
  Director, Office of Innovation

Policy and Administration
  Katrice Purdie
  Chief of Policy and Administration

Policy and Form Filing
  Howard Liebers
  Insurance Examiner Manager

Premium Tax
  Sam Merlo
  Financial Analyst
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.
Alexis Bakofsky  
Chief of Staff  
(850) 413-5000

Anoush Brangaccio  
General Counsel  
(850) 413-4116

Carolyn Morgan  
Director, Life and Health Financial Oversight  
(850) 413-5233

Deanna Sablan  
Inspector General  
(850) 413-4980

James Dunn  
Director, Life & Health Product Review  
(850) 413-5136

Kevin Jacobs  
Deputy Chief of Staff / Legislative Affairs Director  
(850) 413-5011

Rebecca Smid  
Director, Market Research & Technology  
(850) 413-5021

Samantha Bequer  
Communications Director  
(850) 413-5128

Scott Woods  
Director, Life and Health Market Regulation  
(850) 413-5075

Sheryl Parker  
Deputy Commissioner, Market Regulation  
(850) 413-5086

Vacant  
Deputy Commissioner, Life and Health  
(850) 413-3146

Vacant  
Director, P&C Product Review  
(850) 413-5019

Virginia Christy  
Deputy Commissioner, Property & Casualty  
(850) 413-5019

Contact Persons

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

Annual Statements - Life & Health Filings
Carolyn Morgan  
Director, Life and Health Financial Oversight  
(850) 413-5233  
Carolyn.Morgan@floir.com

Annual Statements - Property & Casualty Filings
Jane Nelson  
Director, Property and Casualty Financial Oversight  
(850) 413-3825  
jane.nelson@floir.com

Company Licensing
Carolyn Morgan  
Director, Life and Health Financial Oversight  
(850) 413-5233  
Carolyn.Morgan@floir.com

Jane Nelson  
Director, Property and Casualty Financial Oversight  
(850) 413-3825  
jane.nelson@floir.com

Consumer Services
Division of Consumer Services
https://myfloridacfo.com/Division/Consumers/contactus.htm
consumer.Services@myfloridacfo.com

Examinations - Financial and Market Investigations
Scott Woods
Director, Life and Health Market Regulation
(850) 413-5075
Scott.Woods@floir.com

Carolyn Morgan
Director, Life and Health Financial Oversight
(850) 413-5233
Carolyn.Morgan@floir.com

Jane Nelson
Director, Property and Casualty Financial Oversight
(850) 413-3825
jane.nelson@floir.com

Alex May
Director, Property & Casualty Market Regulation
(850) 413-3085
alex.may@floir.com

Information Technology
Rebecca Smid
Director, Market Research & Technology
(850) 413-5021
Rebecca.Smid@floir.com

Life Insurance
Carolyn Morgan
Director, Life and Health Financial Oversight
(850) 413-5233
Carolyn.Morgan@floir.com

James Dunn
Director, Life & Health Product Review
(850) 413-5136
James.Dunn@floir.com

Managed Care
Carolyn Morgan
Director, Life and Health Financial Oversight
(850) 413-5233
Carolyn.Morgan@floir.com

NAIC Liaison
Christina Huff
(850) 413-5906
Christina.Huff@floir.com

Premium Tax - Surplus Lines
James Dunn
Director, Property and Casualty Financial Oversight
(850) 413-3825
jane.nelson@floir.com

Property & Casualty - Commercial and Personal Lines
Vacant
Director, P&C Product Review
(850) 413-3146
PCPR@floir.com

Rate and Form Filing - Life & Health
James Dunn
Director, Life & Health Product Review
(850) 413-5136
James.Dunn@floir.com

Rate and Form Filing - Property & Casualty
Vacant
Director, P&C Product Review
(850) 413-3146
PCPR@floir.com

Statistical Reporting
Vacant
Director, P&C Product Review
(850) 413-3146
PCPR@floir.com
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

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

Ray Wenger  
Bureau Chief, Investigations  
(850) 413-5605  
ray.wenger@myfloridacfo.com

David Jones  
Bureau Chief, Licensing  
(850) 413-5460  
david.jones@myfloridacfo.com
Greg Thomas  
Director  
(850) 413-5401  
greg.thomas@myfloridacfo.com

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

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

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

### Treasury Deposits

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

### Workers’ Compensation

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

Tanner Holloman  
Director  
(850) 413-1622  
taner.holloman@myfloridacfo.com

Lisel Laslie  
Bureau Chief, Employee Asst. & Ombudsman Office  
(850) 413-1737  
lisel.laslie@myfloridacfo.com
Andrew Sabolic
Assistant Director
(850) 413-1628
andrew.sabolic@myfloridacfo.com

Leah Gardner
Bureau Chief, Financial Accountability
(850) 413-1705
Leah.Gardner@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

Craig Landolt
State Fire Marshal, Safety Fire Division
(470) 270-6499

Derek Lyman
Director, Criminal Investigations
(404) 656-2070

Gregg Conley
Executive Counsel
(404) 463-0240

Jo Anne Oni
Director, Consumer Services Division
(404) 656-2070

Mark Revenew
Deputy Commissioner of Safety Fire
(404) 655-3542

Martin R. Sullivan, Jr.
Chief of Staff
(404) 651-8588

Melanie Frechette
Agent & Agency Licensing
(470) 747-9873

Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review
(404) 656-2070

Subramanian Muniasamy
Chief Information Officer
(404) 967-6183

**Contact Persons**

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

**Administrative Procedure**
Gregg Conley
Executive Counsel
(404) 463-0240
gconley@oci.ga.gov

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

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

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

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

Computer Services  
Subramanian Muniasamy  
Chief Information Officer  
(404) 967-6183  
smuniasamy@oci.ga.gov

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

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

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

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

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

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

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

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

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

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

Legislative Liaison  
Weston Burleson  
Communications Director  
(404) 232-1388  
wburleson@oci.ga.gov

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

Media Inquiries  
Weston Burleson  
Communications Director  
(404) 232-1388  
wburleson@oci.ga.gov

NAIC Liaison  
Martin R. Sullivan, Jr.  
Chief of Staff  
(404) 651-8588  
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.
Andrew Kurata
Captive Administrator

Company Licensing
Andy Chow
Company Licensing Supervisor

Consumer Complaints and Inquires
Samuel Thomsen
Chief Investigator

Deposits
Andy Chow
Company Licensing Supervisor

Examinations - Agency
Andy Chow
Company Licensing Supervisor

Examinations - Financial
Patrick Lo
Chief Financial Analyst

Fees
Emily Rakieten
Insurance Licensing Assistant

Health Insurance
Arlene Ige
Program Administrator

Insurance Fraud
Colleen Chun
Administrator, Insurance Fraud Investigation Unit

InsurTech
Jerry Bump
Insurance Program Specialist

Life Insurance
Kathleen Nakasone
Rate and Policy Analysis Manager

NAIC Liaison
Vacant
General Counsel

Policy and Form Filing - Life, Accident & Sickness, Property & Casualty
Kathleen Nakasone
Rate and Policy Analysis Manager

Premium Tax
Gale Miyazaki
Insurance Examiner

Producer Licensing
Emily Rakieten
Insurance Licensing Assistant

Property & Casualty - Commercial Lines and Personal Lines
Kathleen Nakasone
Rate and Policy Analysis Manager
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  (208) 334-4337
Examiner Financial Analysis, Supervisor
amber.re@doi.idaho.gov

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

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

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

Department Counsel
Karl Klein  (208) 334-4204
Lead Deputy Attorney General
karl.klein@doi.idaho.gov

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

Examinations - Financial
Jessie Adamson  (208) 334-4338
Deputy Chief Examiner
jessie.adamson@doi.idaho.gov

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

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

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

NAIC Liaison
Kristina Wietstock  (208) 334-4217
Assistant to Director
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
  Terry Easley
  Premium Tax Specialist  
  (208) 334-4282
  terry.easley@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
Dana Popish Severinghaus, Director of the Illinois Department of Insurance, has served since January 2021. She brings extensive legal, policy, government relations and insurance industry-related experience to her role heading a state regulatory agency.

Popish Severinghaus was formerly Legislative and Regulatory Counsel at Allstate Insurance Company where she advised Allstate and its subsidiaries on legal, regulatory and legislative matters across the Midwest. Before that, she served as Senior Policy Advisor at the State of Illinois in Central Management Services where she oversaw the Bureau of Benefits. Prior to that, Popish Severinghaus was the Director of Government Relations for Blue Cross Blue Shield of Illinois.

Popish Severinghaus formerly served on the board of the Illinois Insurance Guaranty Fund and was a member of the Illinois Insurance Association. Currently, she is an Advisory Board Member and Co-Chair of the Government Relations Advisory Council for the Chicago Children’s Advocacy Center, a Women in Law Mentor at Chicago Kent College of Law, and an Auxiliary Board Member of ChildServ.

She also holds committee leadership roles with the National Association of Insurance Commissioners (NAIC), including serving as Co-Vice Chair of the Innovation, Cybersecurity, and Technology (H) Committee and as a member of the International Insurance Relations (G) Committee.

Popish Severinghaus earned her Bachelor of Arts in Communication Studies and Journalism & Mass Communications from the University of Iowa and Juris Doctor from Chicago Kent College of Law.
Andi VanderKolk
Legislative Liaison
(312) 814-5420

Bruce Sartain
Chief Deputy Director of Financial Solvency
(217) 782-1756

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

Daniel Frey
Legislative Affairs
(312) 814-8221

Elizabeth Sill
Executive Assistant to the Director - Springfield office
(217) 558-4022

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 Stralka
Chief of Staff
(312) 814-2117

Linda Bryant
Executive Assistant to the Director-Chicago office
(312) 814-8195

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

Rob Havens
Chief Financial Officer
(217) 782-8638

Ryan Gillespie
Deputy Director, Health Products
(217) 558-2746

Shannon Whalen
Chief Deputy Director of Product Lines
(217) 558-2757

Stephen Underwood
Chief Information Officer
(217) 782-7544

**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
kbal@osdchi.com

Department Counsel
Joanna Coll
Chief General Counsel
(217) 720-7910
joanna.col@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
   Ryan Gillespie
   Deputy Director, Health Products
   (217) 558-2746
   Ryan.Gillespie@illinois.gov

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

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

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

Steven Embree  
Deputy Commissioner  
(317) 234-5881

Kristi Ware  
License Support Coordinator  
(317) 232-0688

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

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

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

Vacant  
Property and Casualty Commercial Analyst  
(317) 232-3496

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

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

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

Lawrence Steinert  
Actuary-Property and Casualty  
(317) 234-6622
<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scott Shover</td>
<td>Chief Actuary</td>
<td>(317) 232-2416</td>
</tr>
<tr>
<td>Stephen Chamblee</td>
<td>Actuary</td>
<td>(317) 234-7993</td>
</tr>
<tr>
<td>Alex Peck</td>
<td>Chief Deputy Commissioner of Compliance and Actuarial Services</td>
<td>(317) 233-9607</td>
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<tr>
<td>Claire Szpara</td>
<td>Health Care Attorney</td>
<td>(317) 232-5312</td>
</tr>
<tr>
<td>Vacant</td>
<td>Deputy Commissioner, Property and Casualty</td>
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<td>Scott Shover</td>
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<td>(317) 232-2416</td>
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<td><strong>Company Records</strong></td>
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<tr>
<td>Britney Tate</td>
<td>Surplus Lines</td>
<td>(317) 233-9998</td>
</tr>
<tr>
<td>Debbie Graves</td>
<td>Tax Auditor</td>
<td>(317) 232-1993</td>
</tr>
<tr>
<td><strong>Consumer Consultants</strong></td>
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<tr>
<td>Carol Sullivan</td>
<td></td>
<td>(317) 234-8279</td>
</tr>
<tr>
<td>Jennifer Goetz</td>
<td></td>
<td>(317) 232-2427</td>
</tr>
<tr>
<td>Lana Richter</td>
<td></td>
<td>(317) 232-2425</td>
</tr>
<tr>
<td>Tony Loy-Howell</td>
<td></td>
<td>(317) 233-9433</td>
</tr>
<tr>
<td>Dawn Parry</td>
<td></td>
<td>(317) 232-2396</td>
</tr>
<tr>
<td><strong>Consumer Services Division</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Terry Bower</td>
<td>Supervisor</td>
<td>(317) 234-5884</td>
</tr>
<tr>
<td><strong>Enforcement Division</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ronda Ankney</td>
<td>Chief Deputy Commissioner, Consumer Protection</td>
<td>(317) 232-0687</td>
</tr>
<tr>
<td><strong>Financial Services Division</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amanda Denton</td>
<td>HealthLife Supervisor</td>
<td>(317) 232-1369</td>
</tr>
<tr>
<td>Pam Walters</td>
<td>Property and Casualty Supervisor</td>
<td>(317) 232-5331</td>
</tr>
<tr>
<td>Connie Wright</td>
<td>Company Admissions TPAs, PPOs, HMOs</td>
<td>(317) 232-1994</td>
</tr>
<tr>
<td>Jerry Ehlers</td>
<td>Examinations Manager</td>
<td>(317) 232-2408</td>
</tr>
<tr>
<td>Vacant</td>
<td>Deposits/Certifications</td>
<td></td>
</tr>
</tbody>
</table>
Heather Pottorf
Administrative Assistant
(317) 232-2390

Annette Gunter
Manager Financial Operations
(317) 232-2428

Julia Conrad
Manager of Internal Analysis
(317) 232-1992

InsurTech
Vacant
Deputy Commissioner, Property and Casualty

Investigators
Melissa Higgins
Enforcement Director
(317) 232-5063
tiharris2@idoi.in.gov

Gina Davies
Senior Investigator
(317) 233-9432

Vacant
Junior Investigator

Tina Harris
Senior Investigator
(317) 233-0129

Phil Holleman
Senior Investigator
(317) 234-5885

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

Legal Services
Andrew Haughey
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

Kim Van Rooy
Healthcare Attorney
(317) 234-7734

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

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

Barb Lohman
CFO
(317) 232-2405

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

Mary Wilson
Director of Dedicated Funds
(317) 232-2401

Angela Kirk
Office Manager
(317) 232-3637

Cheryl St. Clair
State Coordinator
(317) 232-3640

Jessica Gronau
Accounts Payable
(317) 232-3630

La-Tashia Harrison
Junior Examiner
(317) 234-5152

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

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

Senior Health Insurance Information Program (SHIIP)

Toll-Free (In-State)
(800) 452-4800
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  
  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 Advocate**
- Sonya Sellmeyer  
  Consumer Advocate  
  (515) 654-6538

**Consumer Complaints and Inquires**
- Consumer Complaints  
  (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**
- Kim Cross  
  Deputy Commissioner, Supervision  
  (515) 654-6490
Examinations - Market Conduct
Kim Cross
Deputy Commissioner, Supervision

Fraud Bureau
Ben Olejnik
Bureau Chief

InsurTech
Andria Seip
Senior Health Policy Specialist
Travis Grassel
Actuary - Property & Casualty

Premium Tax
Donna Flamm
Insurance Company Examiner Specialist

Producer Licensing
Mathew Cunningham
Assistant Commissioner, Product and Producer Regulation

Securities
Andrew Hartnett
Bureau Chief

Statistical Reporting
Klete Geren
Actuary - Life & Health
Travis Grassel
Actuary - Property & Casualty
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 secretary 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
LeAnn Crow  
Director, Consumer Assistance  
(785) 296-7827
leann.crow@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
**Human Resources**
Bobbi Mariani  
Director, Administrative Operations and Human Resources  
(785) 296-2607  
obobi.mariani@ks.gov

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

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

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

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

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

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

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

**Securities**
Dan Klucas  
Securities Commissioner  
(785) 296-2607  
dan.klucas@ks.gov
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

Abigail Gall
Executive Advisor (502) 564-6026
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
Abigail Gall
Executive Advisor (502) 564-6026
Abigail.Gall@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 Inquires
Rob Roberts
Director, Consumer Protection and Market Conduct (502) 564-6034
Rob.Roberts@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  
Ron Kreiter  
Chief Examiner, Market Conduct  
(502) 564-1936  
Ron.Kreiter@ky.gov

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  
Rob Roberts  
Director, Consumer Protection and Market Conduct  
(502) 564-6034  
Rob.Roberts@ky.gov

Property & Casualty Insurance (including policy and form filing)  
Sue Hicks  
Director, Property and Casualty Division  
(502) 564-6046  
SusanH.Hicks@ky.gov
James J. Donelon has served as Insurance Commissioner for the State of Louisiana since 2006. He has been elected and re-elected five times, making him the longest-serving insurance commissioner in Louisiana history, and currently is the second longest-serving insurance commissioner in the nation.

During Donelon’s 17 years in office, he has overseen Louisiana’s recovery from the devastating hurricanes Katrina and Rita, the implementation of the Affordable Care Act and recently, the state’s worst hurricane season ever with five named storms making landfall in Louisiana. He has sought to improve the effectiveness, efficiency, and transparency of insurance regulation, and to protect consumers by strengthening markets and improving consumer choice. Under his watch, 32 new homeowners insurance companies have started doing business in Louisiana since Hurricane Katrina.

Donelon served as President of the NAIC in 2013, becoming the first commissioner from Louisiana to hold that honor. He remains active in the NAIC and currently serves on its Executive (EX) Committee and as chair of the Surplus Lines (C) Task Force, chair of the Receivership and Insolvency (E) Task Force, and co-vice chair of the Climate and Resiliency (EX) Task Force.

Born in New Orleans, Donelon received his Bachelor of Arts from the University of New Orleans and earned his J.D. from the Loyola University New Orleans College of Law.

Donelon was first elected to public office in 1975 when he became chairman of the Jefferson Parish Council. From 1981 to 2001 he served in the Louisiana House of Representatives, where he rose to the position of Chairman of the Committee on Insurance. Donelon joined the staff of the Louisiana Department of Insurance in 2001, serving as executive counsel and chief deputy commissioner before assuming office as Insurance Commissioner in February 2006. His public service career also includes 33 years in the Louisiana Army National Guard, where he retired with the rank of Colonel and received the prestigious Legion of Merit medal.

He and his wife Merilynn reside in Jefferson Parish. They have four daughters, six granddaughters and two grandsons.
Chuck Myers  
Deputy Commissioner, Property and Casualty  
(225) 342-5203

Danielle Santangelo  
Executive Assistant to the Commissioner  
(225) 342-7275

David Caldwell  
Executive Counsel  
(225) 342-4673

Denise Gardner  
Chief of Staff  
(225) 342-7276

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

Nick Lorusso  
Chief Deputy Commissioner  
(225) 342-9183

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

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

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
Tangela Byrd
Insurance Manager, Company Licensing
(225) 342-5972
tangela.byrd@ldi.la.gov

Lorie Gasior
Insurance Administrator
(225) 342-0800
lorie.gasior@ldi.la.gov
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.mclendon@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  
Charles Hansberry  
Insurance Administrator  
(225) 342-5213  
charles.hansberry@ldi.la.gov

Chuck Myers  
Deputy Commissioner, Property and Casualty  
(225) 342-5203  
Chuck.Myers@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
Acting Superintendent Timothy N. Schott has served as the deputy superintendent of the Maine Bureau of Insurance (Bureau) since 2009. His responsibilities with the Bureau include supervising the Bureau's Consumer Health Care and Property and Casualty Divisions, the Market Conduct Unit, the Licensing Unit and the Research and Statistics Unit.

He is a member of the NAIC's Financial Condition (E) Committee and the Financial Regulation Standards and Accreditation (F) Committee, and participates in several working groups and task forces. Prior to joining the Bureau of Insurance, Schott served as a criminal prosecutor in Iowa for more than 13 years.

Schott is a graduate of Drake University Law School. He also earned a Master’s Degree in Mass Communication from Drake University and a Bachelor's Degree in Business Administration from the University of Southern Maine.
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
Amanda Alley
(207) 624-8455
amanda.alley@maine.gov

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

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

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

Consumer Complaints and Inquiries
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

Vacant
Director, Property & Casualty Division

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

Vacant
Senior Staff Attorney

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

Fees
Thomas Brooks  
Accounting Associate  
(207) 624-8434  
thomas.L.brooks@maine.gov

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

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

**Information Systems**
Keith Fougere  
Supervisor, Research & Statistics  
keith.a.fougere@maine.gov

**InsurTech**
Vacant  
Senior Staff Attorney

**Market Conduct**
Connie Mayette  
Market Conduct Division Manager  
(207) 624-8474  
connie.m.mayette@maine.gov

**Policy and Form Filing - Life & Health**
Kim Davis  
Deputy Director, Consumer Health Care Division  
(207) 624-8550  
kim.e.davis@maine.gov
Julie Gagne  
Senior Insurance Analyst  
(207) 624-8415  
Julie.Gagne@maine.gov

**Policy and Form Filing - Property & Casualty**
Shari Gregory  
Property & Casualty Deputy Director  
(207) 624-8421  
Shari.L.Gregory@maine.gov

**Producer Licensing**
Dawn Kilgore  
Continuing Education  
(207) 624-8411  
dawn.kilgore@maine.gov
Tracy Cunningham  
Supervisor  
(207) 624-8436  
tracy.a.cunningham@maine.gov

**Property & Casualty**
Vacant  
Director, Property & Casualty Division

**Public Information & Consumer Outreach**
Judi Watters  
Public Information & Consumer Outreach Specialist  
(207) 624-8445  
judith.k.watters@maine.gov

**Self-Insurance**
William Alex Bourne  
Examiner-in-Charge  
(207) 624-8447  
william.a.bourne@maine.gov

**Statistical Reporting**
Keith Fougere  
Supervisor, Research & Statistics  
keith.a.fougere@maine.gov

**Workers' Compensation**
Shari Gregory  
Property & Casualty Deputy Director  
(207) 624-8421  
Shari.L.Gregory@maine.gov
Kathleen A. Birrane was appointed Maryland Insurance Commissioner by Governor Larry Hogan in May 2020.

Prior to her appointment, Commissioner Birrane was a partner in the Insurance Sector and Litigation and Regulatory Practice Group at the global law firm of DLA Piper LLP (US), where her practice focused on insurance and reinsurance transactions, regulatory compliance and related litigation. She represented clients with respect to business-conduct and financial investigations and internal audits; acquisition and asset diligence; corporate reorganizations and restructurings; corporate governance and compliance program design; and the analysis of issues related to the use of technology, predictive modeling/big data, and artificial intelligence in the insurance sector. Commissioner Birrane also represented departments of insurance and receivers in connection with delinquency proceedings.

From 2002 until 2007, Commissioner Birrane served in the Maryland Office of the Attorney General in the statutory position of Principal Counsel to the Maryland Insurance Administration. In that role, she managed all of the legal work of the agency, both in its capacity as regulator and as a unit of state government. During her tenure as Principal Counsel, she served on numerous work groups and task forces of the National Association of Insurance Commissioners. After leaving the OAG, and before joining DLA Piper, Commissioner Birrane was a Senior Vice President and General Counsel of portfolio companies owned by major hedge funds that specialized in asset consulting, acquisition, diligence, and the servicing of insurance-linked investments.

In 2019, Governor Hogan appointed Commissioner Birrane to the University of Maryland Medical System Board of Directors, where she served as chair of the Governance and Nominations Committee before resigning upon her appointment as Commissioner. She is a member of numerous community and nonprofit organizations, including the Baltimore Bar Foundation, Baltimore Area Women in Action, Catholic Charities of Baltimore, and the United Way of Central Maryland where she serves on the Executive Committee of Women United.

Commissioner Birrane was named to the Top 100 Women of Maryland by the Daily Record in 2002 and 2019.

She is a graduate of Maryvale Preparatory School, Notre Dame of Maryland University and The University of Maryland School of Law.
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

Alexander Borkowski
Chief of Staff (410) 468-2287

Andrew Tress
Director, Government Relations (410) 468-2465

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

Joe Smith
Acting Associate Commissioner, Insurance Fraud and Producer Enforcement Division (410) 468-2475

Joy Hatchette
Associate Commissioner, CEAU (410) 468-2029

Lisa Larson
Director of Hearings & Regulations (410) 468-2007

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

Robert Baron
Associate Commissioner, Property and Casualty Division (410) 468-2353

Tammy Longan
Acting Deputy Commissioner (410) 468-2002

VACANT
Chief, Life and Health Complaints

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

Administrative Issues
Tammy Longan
Acting Deputy Commissioner
(410) 468-2002
tammy.longan@maryland.gov

Annual Statements
Phil Ermer
Director, Company Licensing
(410) 468-2153

Antifraud Program
Joe Smith
Acting Associate Commissioner, Insurance Fraud and Producer Enforcement Division
(410) 468-2475

Company Licensing
Phil Ermer
Director, Company Licensing
(410) 468-2153

Consumer Advocate
Joy Hatchette
Associate Commissioner, CEAU
(410) 468-2029

Consumer Complaints - Life & Health
VACANT
Chief, Life and Health Complaints
(410) 468-2256

Consumer Complaints - Property & Casualty
Danilsa Marciniak
Director, Property and Casualty Complaints
(410) 468-2119

Data Protection
Paula Kaiser Keen
Director, Management Information Systems
(410) 468-2059

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

Deposits/Escrow Accounts
Gorina Moody
Fiscal Assistant
(410) 468-2106

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
Vacant
Chief

Examinations - Market Conduct, Life & Health
Theresa Morfe
Chief
(410) 468-2237

Examinations - Market Conduct, Property & Casualty
Kyle Lanasa
Acting Chief
(410) 468-2330
Examinations - Title
David Zitterbart
Chief of Title Enforcement
(410) 468-2144

Fees
Phil Ermer
Director, Company Licensing
(410) 468-2153

Financial Analysis
Lynn Beckner
Associate Commissioner, Financial Regulation Division
(410) 468-2126

Government Relations
Andrew Tress
Director, Government Relations
(410) 468-2465

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

Guaranty Fund Questions - Property & Casualty
Robert Baron
Associate Commissioner, Property and Casualty Division
(410) 468-2353
robert.baron@maryland.gov

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

Health Insurance Marketplace
Jamie Sexton
Director, Health Insurance Regulatory Affairs and National Partnerships
(410) 468-2408

InsurTech
Kory Boone
Special Deputy Commissioner of Insurance Regulation and Innovation
(410) 468-2004

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
Alexander Borkowski
Chief of Staff
(410) 468-2287

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

Policy and Form Filing - Property & Casualty
Ronald Coleman
Director, Property and Casualty Rates and Forms
(413) 468-2310
Premium Tax Collection
Phil Ermer
Director, Company Licensing
(410) 468-2153

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

Property & Casualty - Commercial Lines
Ronald Coleman
Director, Property and Casualty Rates and Forms
(413) 468-2310

Property & Casualty - Personal Lines
Ronald Coleman
Director, Property and Casualty Rates and Forms
(413) 468-2310

Regulations
Erica Bailey
Associate Commissioner, Hearings
(410) 468-2113
erica.bailey@maryland.gov

Lisa Larson
Director of Hearings & Regulations
(410) 468-2007

Statistical Reporting - Property & Casualty
Linas Glemza
Actuary
(410) 468-2044
Gary D. Anderson was appointed Commissioner of the Massachusetts Division of Insurance by the governor of Massachusetts on Oct. 31, 2017.

Commissioner Anderson oversees the Massachusetts insurance market, which has historically ranked near the top 10 largest insurance markets in the U.S. and is the 27th largest insurance market globally.

He joined the Massachusetts Division of Insurance as its First Deputy Commissioner in February 2014. His responsibilities included strategic planning and policy development for all aspects of the agency, while assisting in decision-making and policy development in matters involving all lines of insurance and developing and advocating legislative and policy priorities.

His insurance experience began in 1999 with a regional carrier in the northwestern U.S. Prior to his role as the First Deputy, Commissioner Anderson served as a policy advisor and senior counsel in the Massachusetts State Senate President’s office, where he was involved in several policy areas, from the state’s broad efforts to control health care costs to all matters affecting the financial services sector.

Commissioner Anderson serves on the NAIC Government Relations Leadership Council, the Financial Regulation Standards and Accreditation (F) Committee, and the Audit Committee. Additionally, he has chaired the NAIC International Insurance Relations (G) Committee since 2019. He also serves on the International Association of Insurance Supervisors (IAIS) Executive Committee as its vice chair and on the IAIS Policy Development Committee (PDC), which he chaired from 2020 to 2022.

Commissioner Anderson earned a Juris Doctor (J.D.) from Albany Law School of Union University (Albany, NY) and a bachelor’s degree in history from Idaho State University.
Contact Persons

Administration
  Dorothy Raymond
  Director

(617) 521-7362
dorothy.k.raymond@mass.gov

Annual Statement
  Amy Blue
  Licensing Coordinator

(617) 521-7560
amy.blue@mass.gov

Chairperson of Board of Appeal
  Audrey Marinelli
  Chairperson of Board of Appeal

(617) 521-7443
audrey.marinelli@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

General Counsel and Deputy Commissioner
  Christopher Joyce
  General Counsel and Deputy Commissioner

(617) 521-7387
christopher.m.joyce@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
  Rachel Davison
  First Deputy Commissioner

(617) 521-7576
rachel.m.davison@mass.gov

Market Conduct
  Mary Lou Moran
  Director of Market Conduct

(617) 521-7311
marylou.moran@mass.gov

Producer Licensing
  Shana Pike
  Director of Producer Licensing

(617) 521-7329
shana.pike@mass.gov

State Rating Bureau
  Matthew Mancini
  Director

(617) 521-7459
matthew.mancini@mass.gov

Workers' Compensation
  Vacant
  Workers' Compensation
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

Examinations  
Robert Lamberjack  
Manager  
(517) 284-8755

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

Financial Statement Filing and Analysis - Foreign Insurers  
Judy Weaver  
Senior Deputy Director  
(517) 284-8768

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

Insurance Licensing and Market Conduct  
Michele Riddering  
Director  
(517) 284-8625

Insurance Rates and Forms - Life & Health  
Vacant  
Director  
(517) 284-8696

Insurance Rates and Forms - Property & Casualty  
Vacant  
Director  
(517) 284-8696

Insurer Licensing  
Linda Martin  
Application Coordinator  
(517) 284-8756

InsurTech  
Anita G. Fox  
Director  
(517) 284-8661  
Foa5@michigan.gov

Legislative Liaison  
Karin Gyger  
Chief of Staff  
(517) 284-8685

Media Relations/Public Information  
Laura Hall  
Public Information Officer  
(517) 290-3779

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
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.
Grace Arnold
Commissioner
(651) 539-1441

Heidi Retterath
Executive Assistant
(651) 539-1445

Jacqueline Olson
Assistant Commissioner, Enforcement Division
(651)-539-4031

Julia Dreier
Deputy Commissioner of Insurance
(651) 539-1755

Peter Brickwedde
Assistant Commissioner of Government & External Affairs
(651) 539-1443

Vacant
Director of Regulation and Policy Strategy

Contact Persons

Actuary - Health
Julia Lyng
Chief Health Actuary
(651) 539-1758
Julia.Lyng@state.mn.us

Actuary - Life
Frederick Andersen
Chief Life Actuary
(651) 539-1753
frederick.andersen@state.mn.us

Actuary - PBR
John Robinson
PBR Actuary
(651) 539-1750
john.w.robinson@state.mn.us

Actuary - Property and Casualty
Phil Vigliaturo
Property and Casualty Actuary
(651) 539-1762
phil.vigliaturo@state.mn.us

Agent Licensing
Peter Bratsch
Director, Licensing
(651) 539-1585
peter.bratsch@state.mn.us

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

Consumer Complaints and Inquiries
Jacqueline Olson
Assistant Commissioner, Enforcement Division
(651)-539-4031
jacquelineolson@state.mn.us

Martin Fleischhacker
Sr. Financial Fraud Ombudsman
(651) 539-1601
martin.fleischhacker@state.mn.us

Deposits - Check
Sherry Cook
(651) 539-1527
sherry.cook@state.mn.us

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

Examinations - Agent
Peter Bratsch
Director, Licensing
(651) 539-1585
peter.bratsch@state.mn.us

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

Paul Hanson
Chief Examiner, Market Conduct Exams
(651) 539-1641
paul.hanson@state.mn.us

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

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

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

Gabriel Pereira
Insurance Information Systems Coordinator
(651) 539-1693
gabriel.pereira@state.mn.us

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

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

Mo Schriner
Communications Director
(651) 539-1463
mo.schriner@state.mn.us

Tammy Lohmann
Director, Insurance Product Filings
(651) 539-1731						tammylohmann@state.mn.us

Tammy Lohmann
Director, Insurance Product Filings
(651) 539-1731						tammylohmann@state.mn.us

Tammy Lohmann
Director, Insurance Product Filings
(651) 539-1731						tammylohmann@state.mn.us

Jacob Sisterman
Lead Auditor
(651) 556-4917
jacob.sisterman@state.mn.us
Mike Chaney, Mississippi’s 11th Commissioner of Insurance and State Fire Marshal, is currently serving his fourth 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.

Main
Mississippi Insurance Department
P.O. Box 79
Jackson, MS 39205
United States

Phone Numbers
Main: (601) 359-3569
Toll-Free (In-State Only): (800) 562-2957
Gulf Coast Office: (228) 374-2240

Fax Numbers
Commissioner/Legal/Actuarial: (601) 359-2474
Consumer: (601) 359-1077
Licensing: (601) 359-1951
Examination: (601) 579-2568
Rating: (601) 359-9558
Gulf Coast Office: (228) 374-5040
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

Mark Haire
Deputy Commissioner

(601) 359-1514

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
David Browning
Director, Financial and Market Regulation
(601) 359-9218
david.browning@mid.ms.gov

Consumer Counseling Program for Seniors
Andy Case
Director, Consumer Services Division
(601) 359-2453
andy.case@mid.ms.gov

Corporate Changes
David Browning
Director, Financial and Market Regulation
(601) 359-9218
david.browning@mid.ms.gov

Department Counsel
Kim Causey
Special Assistant Attorney General
(601) 359-2460
kim.causey@mid.ms.gov

Deposits
David Browning
Director, Financial and Market Regulation
(601) 359-9218
david.browning@mid.ms.gov

Examinations - Agent
David Browning
Director, Financial and Market Regulation
(601) 359-9218
david.browning@mid.ms.gov

Examinations - Financial
David Browning
Director, Financial and Market Regulation
(601) 359-9218
david.browning@mid.ms.gov

Examinations - Market Conduct
David Browning
Director, Financial and Market Regulation
(601) 359-9218
david.browning@mid.ms.gov

Fees
David Browning
Director, Financial and Market Regulation
(601) 359-9218
david.browning@mid.ms.gov

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  
Mark Haire  
Deputy Commissioner  
(601) 359-1514  
mark.haire@mid.ms.gov

New Company Licensing  
David Browning  
Director, Financial and Market Regulation  
(601) 359-9218  
david.browning@mid.ms.gov

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  
John Wells  
Director, Property and Casualty Rating Division  
(601) 359-3575  
john.wells@mid.ms.gov

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  
John Wells  
Director, Property and Casualty Rating Division  
(601) 359-3575  
john.wells@mid.ms.gov

Property & Casualty - Personal Lines  
John Wells  
Director, Property and Casualty Rating Division  
(601) 359-3575  
john.wells@mid.ms.gov

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

Renewal of Company Licensing/Line Changes  
David Browning  
Director, Financial and Market Regulation  
(601) 359-9218  
david.browning@mid.ms.gov

Surplus Lines  
David Browning  
Director, Financial and Market Regulation  
(601) 359-9218  
david.browning@mid.ms.gov
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 currently serves as 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.
Carrie Couch  
Director, Consumer Affairs  
(573) 751-1922

Garrett Pitts  
Budget Officer  
(573) 526-2938

Grady Martin  
Director, Administration  
(573) 751-7223

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

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

Kristen Paulsmeyer  
Acting Deputy Director  
(573) 751-1927

Kristen Paulsmeyer  
General Counsel  
(573) 751-1927

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

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  
ashley.minor@insurance.mo.gov

Deposits  
Toni Charlton  
Financial Analyst  
(573) 526-4618  
Toni.Charlton@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  
(573) 526-4877  
Shannon.Schmoeger@insurance.mo.gov
Examinations - Market Conduct
Teresa Kroll
Chief Market Conduct Examiner
(573) 526-1527
marketconduct@insurance.mo.gov

Health, Life, and Disabilities Complaints
Jeana Thomas
Manager, Consumer Services Section
(573) 751-2640
jeana.thomas@insurance.mo.gov

Information Systems
Preston Feeler
Information Management Officer
(573) 751-7023
Preston.Feeler@dci.mo.gov

InsurTech
Cynthia Amann
NAIC Executive Liaison & Marketplace Coordinator
573-522-2846
cynthia.amann@dci.mo.gov

Policy and Form Filing
Camille Anderson-Weddlle
Manager, Insurance Product Filings
(573) 751-7470
Camille.Anderson@insurance.mo.gov

Premium Tax
Noland Stuecken
Senior Regulatory Auditor
(573) 526-4986
Noland.Stuecken@insurance.mo.gov

Property & Casualty Complaints
Jeana Thomas
Manager, Consumer Services Section
(573) 751-2640
jeana.thomas@insurance.mo.gov

Receivership
Shelley Forrest
Manager, Receivership
(573) 522-6115
Shelley.Forrest@insurance.mo.gov

Statistical Reporting
Brad Gerling
Manager, Business Analytics and Statistics Section
(573) 751-3163
statistics@insurance.mo.gov

Surplus Lines
Lindsay Tougaw
Regulatory Compliance Manager
(573) 526-1589
Lindsay.Tougaw@insurance.mo.gov
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.
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

Sam Loveridge  
Communications Director  
(406) 444-3152

Sharon Richetti  
Policyholder Services Bureau Chief  
(406) 444-2894

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

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

Consumer Complaints and Inquiries
  Sharon Richetti
  Policyholder Services Bureau Chief
  (406) 444-2894
srichetti@mt.gov
  Ted Bidon
  (404) 444-0385
tbidon@mt.gov

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
  Sam Loveridge
  Communications Director
  (406) 444-3152
sam.loveridge@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 Wheler County, Nebraska. He is happily married with two children.

Eric Dunning  
Director  
Midwest Zone

Term of Office:  
At the Pleasure of the Governor  
Appointed: April 19, 2021  
Reappointed: January 5, 2023

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

Lindsay Crawford  
Chief Financial Regulator (Chief Examiner)

Martin Swanson  
Deputy Director & General Counsel

Michael Muldoon  
Chief Actuary

Vacant  
Administrator, Life and Health Policy

**Contact Persons**

**Accident/Health Insurance**
Maggie Reinert  
Administrator, Life and Health Policy

**Actuarial**
Vacant  
Actuary - P&C

Michael Muldoon  
Chief Actuary

Margaret Garrison  
Actuary - Life & Health

**Agent Licensing**
Kevin Schlautman  
Administrator, Producer Licensing

**Annual Statements**
Tadd Wagener  
Assistant Chief Examiner—Field

Andrea Johnson  
Deputy Chief Financial Regulator

**Company Admissions**
Kristy Hadden  
Company Administrator

**Telephone Numbers**

(531) 500-2349
(402) 471-4647
(402) 471-2201
(402) 471-4707
(402) 471-4999
(402) 471-4734
(402) 471-4503
(402) 471-1433
(402) 471-4635
(402) 471-1433
(402) 471-4631
(402) 471-4707
(402) 471-4641
(402) 471-0373
Consumer Complaints and Inquiries  
Barbara Peterson  
Administrator, Consumer Affairs  
(531) 500-2349  
barbara.peterson@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  
(402) 471-4641  
tadd.wagner@nebraska.gov

Fees  
Tadd Wagener  
Assistant Chief Examiner—Field  
(402) 471-4641  
tadd.wagner@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  
(402) 471-2201  
aj.raaska@nebraska.gov

NAIC Liaison  
AJ Raaska  
Public Information Officer  
(402) 471-2201  
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  
connie.vanslyke@nebraska.gov

Property & Casualty - Personal Lines  
Connie VanSlyke  
Administrator, Property and Casualty  
(402) 471-4647  
connie.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  
connie.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.
Producer Licensing
  Jacob Roberts
  Program Officer III
  (775) 687-0774
  jroberts@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
  Vacant
  Insurance Examiner

Statistical Reporting
  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.
Examinations - Financial
Colin Wilkins
Chief Financial Examiner, Financial Regulation Division

Examinations - Market Conduct
Douglas Rees
Life and Annuity Examiner

Maureen Belanger
Chief Examiner, Life and Health Market Regulation

Fees
Amy Duhaime
Tax and Revenue Administrator

General Counsel
Heather Silverstein
General Counsel

Information Technology
Ted Perkins
Director of Business Operations

Insurance Fraud
Heather Silverstein
General Counsel

InsurTech
DJ Bettencourt
Commissioner
david.j.bettencourt@ins.nh.gov

Media Relations/Public Information
Andrew Demers
Director, Communications

NAIC Liaison
Christie Rice
Assistant Commissioner

Outreach Coordinator
Adam Kierstead
Outreach Coordinator, Communications

Policy and Form Filing - Life, Accident & Health
Jason Dexter
Director, Life and Health Division

Policy and Form Filing - Property & Casualty
Frank Cardamone
Compliance Administrator, Property and Casualty Division

Premium Tax
Amy Duhaime
Tax and Revenue Administrator

Property & Casualty - Commercial Lines
Douglas Rees
Life and Annuity Examiner

Property & Casualty Insurance
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.

Mailing Address
New Jersey Department of Banking and Insurance
P.O. Box 325
Trenton, NJ 08625-0325
United States

Email Address
ombudsman@dobi.nj.gov

Phone Numbers
Main: (609) 292-7272
Satellite Consumer Center, Newark: (973) 648-4713
Toll-Free Number: (800) 446-7467
Newark Main: (973) 622-6014
Mount Laurel Main: (856) 722-0030
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

Carl Sornson
Assistant Commissioner, Property and Casualty
(609) 292-7272 x 50392

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

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

Captive Insurance
Vacant
Assistant Commissioner

Company Licensing
Vacant
Supervising Insurance Examiner

Consumer Complaints and Inquiries
Vacant
Assistant Commissioner, Consumer Protection Services

Department Counsel
James A. Carey, Jr., DAG, Office of the New Jersey Attorney General
Section Chief
(609) 984-8469
james.carey@dol.lps.state.nj.us

Deposits
Vacant
Supervising Insurance Examiner

Examinations - Agent
Vacant
Assistant Commissioner, Consumer Protection Services

Financial Analysis
John Sirotetz
Supervising Insurance Examiner Solvency Regulation
(609) 292-7272 x 50095
john.sirotetz@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
Carl Sornson
Assistant Commissioner, Property and Casualty
(609) 292-7272 x 50392
carl.sornson@dobi.nj.gov

Legislative Liaison
Martin Summers
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
Carl Sornson
Assistant Commissioner, Property and Casualty
(609) 292-7272 x 50392
carl.sornson@dobi.nj.gov

Premium Tax
Tanveer Ahmed
Examiner II
(609) 292-7272 x 50413
tanveer.ahmed@dobi.nj.gov

Property & Casualty - Commercial Lines
Carl Sornson
Assistant Commissioner, Property and Casualty
(609) 292-7272 x 50392
carl.sornson@dobi.nj.gov

Property & Casualty - Personal Lines
Carl Sornson
Assistant Commissioner, Property and Casualty
(609) 292-7272 x 50392
carl.sornson@dobi.nj.gov

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
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.
Anna Krylova  
Chief Actuary - Property & Casualty  
(505) 827-4529

Bogdanka Kurahovic  
(505) 827-4557

Gurrattanpal 'Mickey' Singh  
Managed Healthcare Supervisor  
(505) 231-9013

Margaret 'Kika' Pena  
Division Director  
(505) 827-4561

Mark Marquez  
Staff Manager  
(505) 827-4439

Mickey VanCuren  
Title Bureau Compliance Officer  
(505) 827-4930

NM Taxation and Revenue Department  
https://www.tax.newmexico.gov/contact-us  
(505) 827-0700

Paige Duhamel  
Health Care Policy Manager  
(505) 660-7108

Roberta Baca  
Criminal Division Director  
(505) 795-1755

Stop Fraud  
(877) 807-4010

Ursula Almada  
Supervisor  
(505) 827-4524

Vacant  
Deputy Superintendent  
(505) 827-4646

Vanessa DeJesus  
Supervisor  
(505) 827-4651

Viara Ianakieva  
Bureau Chief  
(505) 827-4554

Victoria Baca  
Bureau Chief  
(505) 827-4554

Contact Persons

Assigned Risk Pool - Workers' Compensation  
Bogdanka Kurahovic  
(505) 827-4557  
bogdanka.kurahovic@osi.nm.gov

Company Licensing  
Ursula Almada  
Supervisor  
(505) 827-4524  
ursula.almada@osi.nm.gov

Victoria Baca  
Bureau Chief  
(505) 827-4554  
victoriaa.baca@osi.nm.gov

Consumer Complaints and Inquiries  
Margaret 'Kika' Pena  
Division Director  
(505) 827-4561  
margaret.pena@osi.nm.gov

Deposits and Fees
Ursula Almada  
Supervisor  
(505) 827-4524  
ursula.almada@osi.nm.gov

Health Policy and Consumer Education Bureau - Affordable Care Act (ACA)  
Paige Duhamel  
Health Care Policy Manager  
(505) 827-4651  
paige.duhamel@osi.nm.gov

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  
Anna Krylova  
Chief Actuary - Property & Casualty  
(505) 827-4529  
anna.krylova@osi.nm.gov

Investigations/Compliance  
Mark Marquez  
Staff Manager  
(505) 827-4439  
mark.marquez@osi.nm.gov

Life & Health Product Filing Bureau - Form Filing  
Vacant  
Division Director  
(505) 827-4651  
viara.ianakieva@osi.nm.gov

Viara Ianakieva  
Bureau Chief  
(505) 827-4651  
viara.ianakieva@osi.nm.gov

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  
Victoria Baca  
Bureau Chief  
(505) 827-4554  
victoriaa.baca@osi.nm.gov

Vanessa DeJesus  
Supervisor  
(505) 827-4646  
vansessa.dejesus@osi.nm.gov

Statistical Reporting  
Anna Krylova  
Chief Actuary - Property & Casualty  
(505) 827-4529  
anna.krylova@osi.nm.gov

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.
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avani Shah</td>
<td>Deputy Superintendent for Insurance</td>
<td>(212) 459-7935</td>
</tr>
<tr>
<td>John Finston</td>
<td>Executive Deputy Superintendent for Insurance</td>
<td>(212) 837-7320</td>
</tr>
<tr>
<td>Kevin Bishop</td>
<td>Executive Deputy General Counsel</td>
<td>(212) 480-5286</td>
</tr>
<tr>
<td>Nate Turnbull</td>
<td>Executive Deputy Superintendent, External Affairs and Strategy Division</td>
<td>(212) 480-2299</td>
</tr>
<tr>
<td>Shirin Emami</td>
<td>Executive Deputy Superintendent, Banking Division</td>
<td>(212) 709-5433</td>
</tr>
<tr>
<td>Sumit Sud</td>
<td>Senior Deputy Superintendent for Insurance</td>
<td>(212) 459-7832</td>
</tr>
<tr>
<td>Vacant</td>
<td>Executive Deputy Superintendent, Capital Markets</td>
<td></td>
</tr>
<tr>
<td>Vacant</td>
<td>Executive Deputy Superintendent, Cybersecurity</td>
<td></td>
</tr>
</tbody>
</table>

**Contact Persons**

**InsurTech**

Vacant

Executive Deputy Superintendent, Cybersecurity
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
Kathy Shortt
Senior Deputy Commissioner, Consumer Assistance Group
(919) 814-9874
kathy.shortt@ncdoi.gov

Consumer Assistance Programs
Seniors’ Health Insurance Information Program (SHIIP), Consumer Services Division, Health Insurance Smart NC
(855) 408-1212

Joyce Johnson
Deputy Commissioner, Consumer Services
(919) 814-9875
joyce.johnson@ncdoi.gov

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 Fortlines
Controller
(919) 807-6036
jason.fortlines@ncdoi.gov

Engineering
Carl Martin
Deputy Commissioner
(919) 647-0009
carl.martin@ncdoi.gov

Financial Analysis and Company Licensing
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 Vice President and as a member of the Executive (EX) Committee, in addition to serving as chair of the Audit Committee and co-vice chair of the Special (EX) Committee on Race and Insurance.

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.
Budget
Jess Davis
Accountant
(701) 328-2930
jessdavis@nd.gov

Consumer Complaints and Inquires - Life & Health
Chrystal Bartuska
Life & Health Director/Medicare Division Director
(701) 328-2441
cabartuska@nd.gov

Angie Voegele
Consumer Assistance Analyst
(701) 328-2940
amvoegele@nd.gov

Consumer Complaints and Inquires - Property & Casualty
Janelle Middlestead
P&C Director/Producer Licensing Division Director
(701) 328-4460
jlmiddlestead@nd.gov

Holly Brockman
Consumer Assistance Analyst
(701) 328-2932
hbrockman@nd.gov

Deposits
Rachel Kriege
Administrative Division Director
(701) 328-2931
rkriege@nd.gov

Examinations - Financial
Matt Fischer
Chief Examiner and Division Director/Company Licensing and Examinations
(701) 328-9617
mattfischer@nd.gov

Examinations - Market Conduct
Johnny Palsgraaf
General Counsel
(701) 328-2440
jpalsgraaf@nd.gov

General Counsel
Johnny Palsgraaf
General Counsel
(701) 328-2440
jpalsgraaf@nd.gov

InsurTech
Johnny Palsgraaf
General Counsel
(701) 328-2440
jpalsgraaf@nd.gov

Investigations and Fraud
Dale Pittman
Fraud Investigation Division Director
(701) 328-2884
jpittman@nd.gov

Rebecca Kopp
Special Investigator
(701) 328-4641
rakopp@nd.gov

Media Relations/Public Information
Jacob Just
Director of Communications
(701) 328-2684
jjust@nd.gov

NAIC Liaison
John R. Arnold
Deputy Insurance Commissioner
(701) 328-2440
jrarnold@nd.gov

Policy and Form Filings - Life & Health
Chrystal Bartuska
Life & Health Director/Medicare Division Director
(701) 328-2441
cabartuska@nd.gov

Colton Storseth
Life and Health Actuary
(701) 328-4979
cstorseth@nd.gov

Policy, Form, and Rate Filings - Property & Casualty
Janelle Middlestead
P&C Director/Producer Licensing Division Director
(701) 328-4460
jlmiddlestead@nd.gov

Mike Andring
Property and Casualty Actuary
(701) 328-4937
mandring@nd.gov

Premium Tax
Jess Davis
Accountant
(701) 328-2930
jessdavis@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

Christopher Brock
Assistant Director, Public Affairs
(614) 728-1539

Dwight Radel
Assistant Director, Risk Assessment
(614) 644-3337

Jana Jarrett
Assistant Director, Consumer Services
(614) 644-3378

Jessica Schuster
Assistant Director, Human Resources
(614) 728-1012

Jianming Xia
Assistant Director, Fiscal Operations
(614) 644-3263

Laura Miller
Actuarial Services and Product Regulation-Life, Health and Managed Care
(614) 728-1208

Mariah Marcum
Executive Assistant to Director
(614) 728-1059

Marlene Moore
Executive Administrative Assistant, Communications/Legislative
(614) 728-1015

Matt Peters
Chief of Staff
(614) 644-3318

Meredith Alexander
Assistant Director, Legislative Affairs
(614) 728-0070

Sara Donlon
Assistant Director, Communications
(614) 644-3306

Tina Chubb
Interim Assistant Director, Information Technology
(614) 728-1044

Todd Oberholtzer
Regulatory Compliance Director
(614) 387-1459

Tynesia Dorsey
Chief Administrative Officer and Director of Consumer Relations
(614) 728-1111

Vacant
Deputy Director

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
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
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
Government and Community Affairs Director
(405) 521-6616

Brian Downs
Chief of Staff; First Deputy Commissioner
(405) 521-6654

Carrie Kerns
Executive Assistant to the Commissioner
(405) 522-0891

Cuc Nguyen
Director of Rate & Form
(405) 522-4608

Donna Dorr
Director of Consumer Assistance
(405) 521-4524

Erin Wainner
Deputy Commissioner of Licensing Services
(405) 522-0897

Joshua Shoffner
Chief Technology Officer
(405) 522-4616

Kelli Price
Director of PBM Compliance and Enforcement Division
(405) 522-6350

Kim Hunter
General Counsel
(405) 522-6335

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
Policy, Form, Rate and Manual Rule
Cuc Nguyen
Director of Rate & Form
(405) 522-4608
cuc.nguyen@oid.ok.gov

Producer Licensing
Courtney Khodabakhsh
Director of Licensing
(405) 522-0806
courtney.khodabakhsh@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 secretary 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.

Main
Oregon Department of Consumer and Business Services Division of
Financial Regulation
P.O. Box 14480
Salem, OR 97309-0405
United States

Email Address
DFR.InsuranceHelp@dcbs.oregon.gov

Phone Numbers
Main: (503) 947-7980
Toll-free: (888) 877-4894

Fax Numbers
Main: (503) 947-0088

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://dfr.oregon.gov
Make Checks Payable to: Department of Consumer and Business Services
<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deputy Administrator</td>
<td>Alex Cheng</td>
<td>(971) 283-1958</td>
<td><a href="mailto:alex.cheng@dcbs.oregon.gov">alex.cheng@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Deputy Administrator</td>
<td>Kirsten Anderson</td>
<td>(503) 507-7881</td>
<td><a href="mailto:kirsten.l.anderson@dcbs.oregon.gov">kirsten.l.anderson@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Administrator, Division of Financial Regulation</td>
<td>TK Keen</td>
<td>(503) 586-8143</td>
<td></td>
</tr>
<tr>
<td>Contact Persons</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative Rules</td>
<td>Alex Cheng</td>
<td>(971) 283-1958</td>
<td><a href="mailto:alex.cheng@dcbs.oregon.gov">alex.cheng@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Annual Statements</td>
<td>Ryan Keeling</td>
<td>(503) 947-7271</td>
<td><a href="mailto:ryan.w.keeling@dcbs.oregon.gov">ryan.w.keeling@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Company Licensing</td>
<td>Ryan Keeling</td>
<td>(503) 947-7271</td>
<td><a href="mailto:ryan.w.keeling@dcbs.oregon.gov">ryan.w.keeling@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Consumer Advocacy</td>
<td>Tricia Goldsmith</td>
<td>(503) 947-7275</td>
<td><a href="mailto:tricia.a.goldsmith@dcbs.oregon.gov">tricia.a.goldsmith@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Consumer Outreach</td>
<td>Tricia Goldsmith</td>
<td>(503) 947-7275</td>
<td><a href="mailto:tricia.a.goldsmith@dcbs.oregon.gov">tricia.a.goldsmith@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Department Counsel</td>
<td>Ted Falk</td>
<td>(503) 947-4430</td>
<td><a href="mailto:theodore.falk@doj.state.or.us">theodore.falk@doj.state.or.us</a></td>
</tr>
<tr>
<td>Deposits</td>
<td>Jason Haynes</td>
<td>(503) 947-7259</td>
<td><a href="mailto:jason.haynes@dcbs.oregon.gov">jason.haynes@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Examination-Producer</td>
<td>Vacant</td>
<td>(503) 983-4656</td>
<td></td>
</tr>
<tr>
<td>Examinations-Financial</td>
<td>Vacant</td>
<td>(503) 983-4656</td>
<td></td>
</tr>
<tr>
<td>Fees-Company</td>
<td>Ryan Keeling</td>
<td>(503) 947-7271</td>
<td><a href="mailto:ryan.w.keeling@dcbs.oregon.gov">ryan.w.keeling@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Fees-Licensing</td>
<td>Vacant</td>
<td>(503) 983-4656</td>
<td></td>
</tr>
</tbody>
</table>
Eric Cutler  
Manager, Insurance Licensing & Retaliatory Tax  
971-375-7468  
Eric.Cutler@dcbs.oregon.gov

Ryan Keeling  
Assistant Manager/Chief Analyst  
(503) 947-7271  
ryan.w.keeling@dcbs.oregon.gov

Kirsten Anderson  
Deputy Administrator  
(503) 507-7881  
kirsten.l.anderson@dcbs.oregon.gov

Vacant  
Senior Manager, Compliance

Vacant  
Senior Policy Analyst and Innovation Liaison

Dorothy Bean  
Chief of Enforcement  
(503) 947-7485  
dorothy.bean@dcbs.oregon.gov

Alex Cheng  
Deputy Administrator  
(971) 283-1958  
alex.cheng@dcbs.oregon.gov

Drew Bux  
Actuary, Life/Health  
(503) 476-5746  
andrew.bux@dcbs.oregon.gov

Michael Sink  
Actuary, Life/Health  
(971) 673-2031  
michael.d.sink@dcbs.oregon.gov

Tim Hinkel  
Actuary, Life/Health  
(503) 947-7219  
timothy.r.hinkel@dcbs.oregon.gov

Leah Andrews  
Communications Director  
(503) 302-8966  
leah.k.andrews@dcbs.oregon.gov

Alex Cheng  
Deputy Administrator  
(971) 283-1958  
alex.cheng@dcbs.oregon.gov

Eric Cutler  
Manager, Insurance Licensing & Retaliatory Tax  
971-375-7468  
Eric.Cutler@dcbs.oregon.gov

Vacant  
Acting Manager, Licensing  
(503) 983-4656

Tashia Sizemore  
Insurance Product Regulation and Compliance Manager (Life & Health)  
(971) 283-0102  
tashia.sizemore@dcbs.oregon.gov

Dave Dahl  
Actuary, Life/Health  
(503) 947-7252  
david.f.dahl@dcbs.oregon.gov

Rates and Forms
Receivership
Ryan Keeling
Assistant Manager/Chief Analyst
(503) 947-7271
ryan.w.keeling@dcbs.oregon.gov

Retaliatory Tax
Shannon O’Shea
(503) 947-7046
shannon.oshea@dcbs.oregon.gov

Gail McFarlin
(503) 947-7218
gail.mcfarlin@dcbs.oregon.gov

Statistical Reporting
Spencer Peacock
Data Analyst
(503) 947-7201
spencer.c.peacock@dcbs.oregon.gov

Surplus Lines Coordinator
Shannon O’Shea
(503) 947-7046
shannon.oshea@dcbs.oregon.gov

Tashia Sizemore
Insurance Product Regulation and Compliance Manager (Life & Health)
(971) 283-0102
tashia.sizemore@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.
Abdoul Barry
Director, Legislative Affairs
(717) 783-3501

David Buono
Deputy Commissioner
(717) 772-4335

Karin Rodriguez
Executive Assistant to Commissioner
(717) 783-0442

Kathy Speaks
Chief Counsel
(717) 787-2567

Katie Merritt
Policy Office
(717) 783-0652

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
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
sshopkins@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 January 11, 2016. 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, Superintendent Dwyer was engaged in private law practice in California and Rhode Island specializing in litigation and insurance regulation.

Superintendent Dwyer is a member of the NAIC and has served as chair and vice chair of various committees, task forces, and working groups. She is the NAIC representative to the Financial Stability Oversight Counsel. She currently serves as chair of the Financial Condition (E) Committee, chair of the Big Data and Artificial Intelligence (H) Working Group, co-chair of the Restructuring Mechanisms (E) Working Group, secretary/treasurer of the National Insurance Producer Registry (NIPR) Board of Directors, and immediate past president of the Interstate Insurance Product Regulation Commissioner (Compact). She is also a member of the Executive Committee and the vice chair of the Climate Risk Steering Group of the International Association of Insurance Supervisors (IAIS).

Superintendent 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.

Superintendent 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.
Beth Vollucci  
Chief of Consumer & Filing Services  
(401) 462-9610

Elizabeth Kelleher Dwyer  
Superintendent  
(401) 462-9615

John Tudino Jr.  
Chief Insurance Examiner  
(401) 462-9545

Matthew Gendron  
General Counsel & Chief of Market Conduct  
(401) 462-9540

Megan Mihara  
Principal Program Manager/NAIC Liaison  
(401) 462-9552

Patrick Smock  
Legal Counsel  
(401) 462-9616

Rachel Chester  
Chief of Consumer and Licensing Services  
(401) 462-9604

Ted Hurley  
Chief Insurance Examiner  
(401) 462-9624
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 two children in Richland County in Columbia, SC.
Diane Cooper            (803) 737-6148
Deputy Director, Licensing and Consumer Services

Gwen Fuller-McGriff    (803) 737-6153
General Counsel and Deputy Director

Melissa Manning        (803) 737-6204
NAIC Liaison

Tom Watson             (803) 737-6141
Deputy Director, Administration

Vacant                 (803) 737-6141
Deputy Director, Financial Regulation and Solvency

Contact Persons

Accident & Health Insurance
  Shari Miles            (803) 737-6096
  Life, Accident and Health Insurance Unit Manager

Administration
  Tom Watson             (803) 737-6141
  Deputy Director, Administration

Agent Licensing
  Andrea Bourgoin       (803) 737-5757
  Manager of Licensing and CE Services

Captives
  Joseph McDonald       (843) 384-7117
  Captives Director

Company Licensing
  Vacant                (803) 737-6148
  Deputy Director, Financial Regulation and Solvency

Consumer Services
  Diane Cooper          (803) 737-6148
  Deputy Director, Licensing and Consumer Services

Deposits
  Vacant                (803) 737-6148
  Deputy Director, Financial Regulation and Solvency

Examinations - Financial and Market Conduct
  Linda G. Haralson     (803) 737-6116
  Chief Financial Examiner

Examinations and Continuing Education
  Andrea Bourgoin       (803) 737-5757
  Manager of Licensing and CE Services

Fraud Unit
  Joshua Underwood     (803) 737-7151
  Director

Human Resources
  Grace Godwin          (803) 737-6119
  Human Resources Manager
Information Technology

Derrick Brown
Information Officer

(803) 737-6157

InsurTech

Vacant
Deputy Director, Financial Regulation and Solvency

Legal

Gwen Fuller-McGriff
General Counsel and Deputy Director

(803) 737-6153
gmcgriff@doi.sc.gov

Licensing

Diane Cooper
Deputy Director, Licensing and Consumer Services

(803) 737-6148

Life Insurance

Shari Miles
Life, Accident and Health Insurance Unit Manager

(803) 737-6096

Liquidation, Rehabilitation

Vacant
Deputy Director, Financial Regulation and Solvency

Geoffrey Bonham
Associate General Counsel

(803) 737-6219

Market Conduct

Gwen Fuller-McGriff
General Counsel and Deputy Director

(803) 737-6153
gmcgriff@doi.sc.gov

Media Relations/Public Information

Katie Geer
Public Information Officer

(803) 737-5913

NAIC Liaison

Melissa Manning
NAIC Liaison

(803) 737-6204
mmanning@doi.sc.gov

Policy and Form Filing - Life & Health

Shari Miles
Life, Accident and Health Insurance Unit Manager

(803) 737-6096

Anamaria Burg
Assistant Actuary

(803) 737-6165

Policy and Form Filing - Property & Casualty (Personal Lines and Commercial Lines)

Vacant
Deputy Director, Actuarial and Market Services

Premium Tax

Sharon Waddell
Taxation

(803) 737-4910

Utilization Review

Katrina Rodon
Specialty Licensing and PBM Manager

(803) 737-6129
krodon@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.

Larry D. Deiter
Director
Midwest Zone

Term of Office:
At the Pleasure of the Secretary of the Department of Labor and Regulation
Appointed: January 8, 2015

Main
South Dakota Department of Labor and Regulation Division of Insurance
124 S. Euclid Avenue
2nd Floor
Pierre, SD 57501
United States

Email Address
insurance@state.sd.us

Phone Numbers
Main: (605) 773-3563
Fraud Unit: (605) 773-3331

Fax Numbers
Main: (605) 773-5369
Fraud Unit: (605) 773-4629

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://dlr.sd.gov/insurance
Make Checks Payable to: South Dakota Division of Insurance
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  
Patsy Madsen  
Program Assistant  
(605) 773-3563  
patsy.madsen@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  
Teddie Norman  
Property/Casualty Complaint Analyst  
(605) 773-3563  
teddie.norman@state.sd.us

Consumer Complaints and Inquiries  
Vacant  
Life/Health Complaint Analyst  
(605) 773-3563

Patsy Mehlhaff  
Property/Casualty Complaint Analyst  
(605) 773-3563  
patsy.mehlhaff@state.sd.us

Melissa Vance  
Life/Health Complaint Analyst  
(605) 773-3563  
melissa.vance@state.sd.us

Continuing Education  
Laurie Nuske  
Continuing Education Coordinator  
(605) 773-3563  
laurie.nuske@state.sd.us

Division Counsel  
Frank Marnell  
Senior Legal Counsel  
(605) 773-3563  
frank.marnell@state.sd.us

Vacant  
Staff Attorney  
(605) 773-3563

Clayton Grueb  
Staff Attorney  
(605) 773-3563  
clayton.grueb@state.sd.us

Lisa Harmon  
Staff Attorney  
(605) 773-3563  
lisa.harmon@state.sd.us

Examinations - Financial
Nicholas Carda  
Senior Financial Analyst  
(605) 773-3563  
nicholas.carda@state.sd.us

Venk Ramkumar  
Financial Analyst  
(605) 773-3563  
venk.ramkumar@state.sd.us

Samantha Watkins  
Financial Analyst  
605-773-3563  
sam.watkins@state.sd.us

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

Examinations - Market Conduct  
Vacant  
Market Conduct Manager

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

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  
Patsy Madsen  
Program Assistant  
(605) 773-3563  
patsy.madsen@state.sd.us

Producer Licensing  
Penney Wagoner  
Corporation, MGA, Bail Bonds, Producer and Surplus Lines Broker Licensing  
(605) 773-3563  
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
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.
Contact Persons

Agent Licensing - Continuing Education
Vacant
Director

Annual Statements
Hui Wattanaskolpant
Lead Analyst

(615) 253-2958
hui.wattanaskolpant@tn.gov

Company Licensing
Kim Blaylock
Tax Analyst

(615) 741-1633
kim.blaylock@tn.gov

Consumer Insurance Services
Vickie Trice
Director

(615) 741-2218
vickie.trice@tn.gov

Department Counsel
Michael Driver
General Counsel

(615) 253-2027
michael.driver@tn.gov

Maliaka Bass
Deputy General Counsel

(615) 741-9594
maliaka.bass@tn.gov

Deposits
Ethel Mims
Administrative Assistant

(615) 532-1239
ethel.mims@tn.gov

Financial Affairs
Trey Hancock
Director, Financial Affairs

(615) 741-1504
trey.hancock@tn.gov

Fraud Investigations
Michele Stone
Director

(615) 741-8192
michele.stone@tn.gov

Insurance Examinations
E. Joy Little
Director

(615) 741-1869
joy.little@tn.gov

InsurTech
Hanley Hammond
Insurance Financial Examiner, Special Projects

(615) 253-6223
hanley.hammond@tn.gov

Life & Health Insurance
Vacant
Director, Policy Analysis

Media Relations/Public Information
Kevin Walters
Communications Director

(615) 253-8941
kevin.walters@tn.gov

Premium Tax
Kim Blaylock
Tax Analyst

(615) 741-1633
kim.blaylock@tn.gov
Property & Casualty - Personal Lines
Robyn Bain
Manager
(615) 532-9125
robyn.bain@tn.gov

Rate, Rule and Form Filing - All Lines of Business
Vacant
Director, Policy Analysis

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
Jessica Barta
General Counsel
512-676-6571

Dan Paschal
Chief Deputy Commissioner
(512) 676-6022

Debra Diaz-Lara
Deputy Commissioner, Life & Health
(512) 676-6613

Jamie Walker
Deputy Commissioner, Financial Regulation
(512) 676-6367

Leah Gillum
Deputy Commissioner, Fraud and Enforcement
(512) 676-6357

Mark Worman
Deputy Commissioner, Property & Casualty
(512) 676-6671

Melissa Burkhart
Deputy Commissioner, Administrative Operations
(512) 676-6609

Orlando Hernandez
State Fire Marshal
(512) 676-6900

Randall Evans
Deputy Commissioner, Customer Operations
(512) 676-6520

Contact Persons

Administrative Operations
Anthony Infantini
Chief Financial Officer
(512) 676-7618
Anthony.Infantini@tdi.texas.gov

Melissa Burkhart
Deputy Commissioner, Administrative Operations
(512) 676-6609
melissa.burkhart@tdi.texas.gov

Agency Affairs
Kenisha Schuster
Associate Commissioner/Director of Government Relations
(512) 676-6958
Kenisha.Schuster@tdi.texas.gov

Agent Testing
Pearson VUE
Exam Contractor
(888) 754-7667

Annual Statement Copies
Annual Statement Room
(512) 676-6885

Commissioner’s Administration
Vacant
Chief of Staff

Communications
Dan Paschal
Chief Deputy Commissioner
(512) 676-6022
dan.paschal@tdi.texas.gov

Complaints Resolution
Vacant
Complaints Processing, Director

General Information, Life, Accident, & Health, Property & Casualty
(800) 252-3439
Customer Operations
Cindy Wright  (512) 676-6258  Cindy.Wright@tdi.texas.gov
Consumer Protection & Services Office, Director

Randall Evans  (512) 676-6520  Randall.Evans@tdi.texas.gov
Deputy Commissioner, Customer Operations

Deposits (Statutory)
David Carbajal  (512) 676-6390  David.Carbajal@tdi.texas.gov
Accountant III

Enforcement
Leah Gillum  (512) 676-6357  Leah.Gillum@tdi.texas.gov
Deputy Commissioner, Fraud and Enforcement

Mandy Meesey  (512) 676-6348  Mandy.Meesey@tdi.texas.gov
Associate Commissioner

Financial Regulation Division
John Alexander  (512) 676-6418  John.Alexander@tdi.texas.gov
Supervisory Interventions, Director

Jamie Walker  (512) 676-6367  Jamie.Walker@tdi.texas.gov
Deputy Commissioner, Financial Regulation

Amy Garcia  (512) 676-6446  Amy.Garcia@tdi.texas.gov
Financial Analysis, Associate Commissioner/Chief Analyst

Andy Shuttleworth  (512) 676-6835  Andy.Shuttleworth@tdi.texas.gov
Examinations, Associate Commissioner

Shawn Frederick  (512) 676-6832  Shawn.Frederick@tdi.texas.gov
Examinations, Chief Examiner - Financial

Matthew Tarpley  (512) 676-6829  Matthew.Tarpley@tdi.texas.gov
Examinations, Chief Examiner - Market Conduct

General Counsel
Margaret Jonon  (512) 676-6565  Margaret.Jonon@tdi.texas.gov
Legal, Financial Counsel, Director

Jessica Barta  512-676-6571  jessica.barta@tdi.texas.gov
General Counsel

Allison Eberhart  (512) 676-6544  Allison.Eberhart@tdi.texas.gov
Deputy General Counsel

Carole Cearley  (512) 676-6583  Carole.Cearley@tdi.texas.gov
Legal, Policy Development Counsel, Director

Government Relations
Dan Paschal  (512) 676-6022  dan.paschal@tdi.texas.gov
Chief Deputy Commissioner

Human Resources
Cynthia Olivier  (512) 676-6101  Cynthia.Olivier@tdi.texas.gov
Director

Information Technology Services (Data Processing)
Amy Lugo  (512) 676-6031  Amy.Lugo@tdi.texas.gov
Director

Insurance Fraud
InsurTech
Rachel Cloyd
Litigation Director
(512) 676-6349
rachel.cloyd@tdi.texas.gov

Chris Davis
Associate Commissioner
(512) 676-6295
Christopher.Davis@tdi.texas.gov

Life & Health Division
Debra Diaz-Lara
Deputy Commissioner, Life & Health
(512) 676-6613
Debra.Diaz-Lara@tdi.texas.gov

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

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
Marianne Baker
Property & Casualty Lines, Director
(512) 676-6714
Marianne.Baker@tdi.texas.gov

Mark Worman
Deputy Commissioner, Property & Casualty
(512) 676-6671
Mark.Worman@tdi.texas.gov

J'ne Byckovski
Property & Casualty Actuarial, Director/Chief Actuary
(512) 676-6694
J'ne.Byckovski@tdi.texas.gov

SERFF
Sharalyn Taylor
SERFF Project Manager
(512) 676-6738
Sharalyn.Taylor@tdi.texas.gov

State Fire Marshal
Orlando Hernandez
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!).

__Main__

Utah Insurance Department
4315 S. 2700 West
Suite 2300
Taylorsville, UT 84129
United States

**Phone Numbers**
Main: (801) 957-9200
Toll-Free Number (In-state only): (800) 439-3805
Fraud: (801) 468-0233

**Fax Numbers**
Main: (385) 465-6047
Fraud: (801) 538-2878

**Office Hours:** 8:00 a.m. - 5:00 p.m., Monday-Friday
**Website:** https://insurance.utah.gov/

**Make Checks Payable to:** Premium Taxes: State Tax Commission; Department Fees: Utah Insurance Department
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

Tanzi 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) 957-9236  
mwiedeman@utah.gov

Department Counsel  
Perri Babalis  
Assistant Attorney General  
(801) 718-1270  
pbabalis@utah.gov

Fees  
Patrick Lee  
Director, Finance & Administrative Services  
(801) 957-9220  
pwlee@utah.gov

Financial  
Malis Rasmussen  
Deputy Director Financial Regulation & Licensing  
(801) 957-9263  
marasmussen@utah.gov

Weimei Ye  
Annual Statements  
(801) 957-9268  
wye@utah.gov

Karen Gholston  
Deposits  
(801) 957-9258  
kgholston@utah.gov
Jake Garn  
Director, Chief Financial Examiner  
(801) 957-9257  
jwgarn@utah.gov

Fraud  
Armand Glick  
Director, Fraud  
(801) 468-0248  
aglick@utah.gov

Health & Life  
Shelley Wiseman  
Director, Health and Life Division  
(801) 957-9296  
swiseman@utah.gov

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

Information Technology  
Cliff Tomlinson  
Director, Information Technology  
(801) 967-4644  
ctomlinson@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

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

Gavin Boyles
General Counsel
(802) 828-1425

Karen Ducharme
Insurance Examinations Director
(802) 828-1959

Karla Nuissl
Director of Market Regulation and Consumer Services
(802) 828-2963

Rosemary Raszka
Director of Rates and Forms - Property & Casualty
(802) 828-1686

Sandra Bigglestone
Director of Captives
(802) 828-4854

Vacant
Deputy Commissioner of Captives
(802) 828-1464

Vacant
Director of Insurance Regulation
Contact Persons
Agent and Broker Licensing, Examinations and Fees
   Calley Rock
   Executive Assistant, 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
   Beth Pearce
   State Treasurer
(802) 828-1452

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) 828-2963
   karla.nuissl@vermont.gov

Media Relations/Public Information
   Stephanie Brackin
(802) 828-4872

NAIC Liaison
   Thomas Taylor
   Executive Assistant to the Deputy Commissioner of Insurance
(802) 828-4842

Premium Tax
   Contact
   Department of Taxes
(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.
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
Beryl Freeman
Administrative Assistant
(340) 774-7166

Vanessa Richards
Financial Services Examiner
(340) 774-7166

Juliette Daniel
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 Insurance of the Virginia State Corporation Commission’s Bureau of Insurance in 2018. He was elected NAIC Secretary-Treasurer in December 2022.

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.

White has chaired the Financial Condition (E) Committee, the Long-Term Care Insurance (EX) Task Force, and the Southeast Zone. He currently serves as a member of the IAIS Macroprudential Committee.

White received 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.
Jacky Small  
Assistant to Commissioner  
(804) 371-9787

Van Tompkins  
NAIC Liaison, BOI Manager  
(804) 371-9802

Contact Persons

Administration  
Wanda Evans  
Manager, Administration  
(804) 371-9098  
wanda.evans@scc.virginia.gov

Agent Regulation Division  
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

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

Automated Systems  
Darien Carter  
Manager, Tax  
(804) 371-9333  
darien.carter@scc.virginia.gov

Vicki Ayers  
Chief, Automated Systems & Revenue Management  
(804) 371-9115  
vicki.ayers@scc.virginia.gov

Commissioner's Office  
Jacky Small  
Assistant to Commissioner  
(804) 371-9787  
Jacky.Small@scc.virginia.gov

Van Tompkins  
NAIC Liaison, BOI Manager  
(804) 371-9802  
van.tompkins@scc.virginia.gov

Consumer Outreach  
Marly Santoro  
Outreach Coordinator  
(804) 371-9389  
consumeroutreach@scc.virginia.gov

Financial Regulation Division  
Craig Chupp  
Supervisor, Life Actuarial  
(804) 371-9131  
craig.chupp@scc.virginia.gov

Stephen Thomas  
Manager, Financial Analysis - Non-Domestic  
(804) 371-9161  
stephen.thomas@scc.virginia.gov

Doug Stolte  
Deputy Commissioner  
(804) 371-9397  
doug.stolte@scc.virginia.gov

Greg Chew  
Chief Financial Analyst  
(804) 371-9214  
greg.chew@scc.virginia.gov

David Smith  
Chief Financial Analyst  
(804) 371-9061  
david.smith@scc.virginia.gov
Vacant
Chief Financial Analyst

Kevin Knight  
Supervisor, HMOs, Prepaid, GSIAs & Liability Pool  
(804) 371-9175  
kevin.knight@scc.virginia.gov

Connie Duong  
Supervisor, Financial Analysis - Domestic  
(804) 371-9901  
connie.duong@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

Jennifer Blizzard  
Supervisor, Property & Casualty Exams  
(804) 371-9167  
jennifer.blizzard@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  
Julie Blauvelt  
Deputy Commissioner  
(804) 371-9865  
julie.blauvelt@scc.virginia.gov

Vacant  
Assistant Deputy Commissioner, Market Regulation

Jackie Myers  
Chief, Consumer Assistance  
(804) 371-9630  
jackie.myers@scc.virginia.gov

Greg Smith  
Manager, Health Rates  
(804) 371-9348  
greg.smith@scc.virginia.gov

Elsie Andy  
Manager, Health, Life and Annuity  
(804) 371-9072  
elsie.andy@scc.virginia.gov

Todd Bryant  
Manager, Managed Care Ombudsman  
(804) 371-9760  
ombudsman@scc.virginia.gov

Julie Fairbanks  
Chief, Market Regulation  
(804) 371-9385  
 julie.fairbanks@scc.virginia.gov

Bryan Wachter  
Manager, Market Conduct - Health  
(804) 371-9745  
bryan.wachter@scc.virginia.gov

Sharon Holston  
Manager, Plan Management & ACA Forms  
(804) 371-9153  
 sharon.holston@scc.virginia.gov

Kim Naoroz  
Manager, External Appeals  
(804) 371-9913  
kim.naoroz@scc.virginia.gov

Melissa Gerachis  
Manager, Market Analysis  
(804) 371-9880  
melissa.gerachis@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.
InsurTech
Ned Gaines
Acting Deputy Commissioner, Rates, Forms & Provider Networks
(360) 725-7126
ned.gaines@oic.wa.gov

Legal Affairs and Investigations Division
Charles Malone
Deputy Commissioner/Legal Affairs and Investigations
(360) 725-7050
charles.malone@oic.wa.gov

Tyler Robbins
Investigations Manager
(360) 725-7044
tyler.robbins@oic.wa.gov

NAIC Liaison
Jenny Kropelnicki
Executive Assistant to Chief Deputy
(360) 725-7104
jenny.kropelnicki@oic.wa.gov

Operations Division
Paul Gronka
Application Services Manager
(360) 725-7017
paul.gronka@oic.wa.gov

Nabila Gomes
Deputy Commissioner/Operations
(360) 725-7007
nabila.gomes@oic.wa.gov

Stacey Warick
Chief Financial Officer
(360) 725-7030
stacey.warick@oic.wa.gov

Policy and Legislative Affairs Division
Bryon Welch
Deputy Commissioner/Policy and Legislative Affairs
(360) 725-7037
bryon.welch@oic.wa.gov

Bryon Welch
Legislative Liaison
(360) 725-7037
bryon.welch@oic.wa.gov

Jay Bruns
Senior Climate Advisor
(360) 725-9651
jay.bruns@oic.wa.gov

Jane Beyer
Senior Health Policy Advisor
(360) 725-7043
jane.beyer@oic.wa.gov

David Forte
Senior Property & Casualty Policy Advisor
(360) 725-7268
david.forte@oic.wa.gov

Rates, Forms, and Provider Networks Division
Eric Slavich
Actuarial Services, Property & Casualty Manager
(360) 725-7137
eric.slavich@oic.wa.gov

Ned Gaines
Acting Deputy Commissioner, Rates, Forms & Provider Networks
(360) 725-7126
ned.gaines@oic.wa.gov

Vacant
Health Forms Manager

Jennifer Kreitler
Provider Networks Oversight Manager
(360) 725-7127
jennifer.kreitler@oic.wa.gov

Lichiou Lee
Chief Actuary, Actuarial Services, Life & Health
(360) 725-7128
lichiou.lee@oic.wa.gov

Statewide Health Insurance Benefits Advisors (SHIBA) Program
Tim Smolen
SHIBA Manager
(360) 725-7091
tim.smolen@oic.wa.gov
Allan L. McVey was first appointed West Virginia Insurance Commissioner by Governor Jim Justice 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.

As West Virginia Insurance Commissioner, Mr. McVey is responsible for the regulation of the insurance market, as well as protection of insurance consumers. He believes in the mission of the WV 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 as West Virginia Insurance Commissioner, Mr. 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.

Mr. McVey earned a Bachelor of Science, Business Administration degree from West Virginia State University and has several post-graduate insurance designations.

Main
West Virginia Offices of the Insurance Commissioner
P.O. Box 50540
Charleston, WV 25305-0540
United States

Email Address
OICConsumerServices@wv.gov

Phone Numbers
Main: (304) 558-3354
Toll-Free Number (In-state only): (888) 879-9842

Fax Numbers
Main: (304) 558-0412

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://www.wvinsurance.gov/
Make Checks Payable to: Premium Taxes and Dept. Fees: WV Insurance Commissioner

Debbie Hughes
Director, Administrative Services

Erin Hunter
General Counsel

Janice Hemmelgarn
Executive Assistant

Melinda Kiss
Assistant Commissioner - Finance

(304) 414-8400
(304) 414-8400
(304) 414-8486
(304) 414-8488
Accounting Services
Cheri Harpold
Chief Financial Officer
(304) 414-8470 cheri.a.harpold@wv.gov

Administrative Services
Debbie Hughes
Director, Administrative Services
(304) 414-8400 debbie.m.hughes@wv.gov

Consumer Advocacy
Dennis Garrison
Director, Consumer Advocacy
(304) 414-8040 dennis.garrisonIII@wv.gov

Consumer Services
Consumer Services & Inquiries
(304) 558-3386 OICConsumerServices@wv.gov

Executive Division
Melinda Kiss
Assistant Commissioner - Finance
(304) 414-8888 melinda.a.kiss@wv.gov

Information Systems/Record Management
Mike Farren
Information Systems Manager III
(304) 414-5333 mike.k.farren@wv.gov

Insurance Inspector General
Kirby Stickler
Insurance Inspector General
(304) 414-8444 kirby.s.stickler@wv.gov

InsurTech
Joylynn Fix
Director, Life & Health
(304) 414-8035 joylynn.fix@wv.gov

Legal Division
Gregory A. Elam
Associate Counsel-Fraud Prosecution
(304) 414-8024 greg.a.elam@wv.gov

Jeff Black
Associate Counsel, Attorney Supervisor, Compliance and Enforcement
(304) 558-0401 jeffrey.c.black@wv.gov

Victor Mullins
Associate Counsel-Legislation/Rules
(304) 558-0401 victor.a.mullins@wv.gov

Licensing and Education (Agent/Agency Licensing, Education and Fees)
Rob Grishaber
Director, Agents Licensing and Education
(304) 558-0610 robert.e.grishaber@wv.gov

Life & Health Insurance
Joylynn Fix
Director, Life & Health
(304) 414-8035 joylynn.fix@wv.gov

Media Relations/Public Information
Erin Hunter
General Counsel
(304) 414-8400 erin.k.hunter@wv.gov

NAIC Liaison
Janice Hemmelgarn
Executive Assistant
(304) 414-8486 janice.Lhemmelgarn@wv.gov

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 has served as Commissioner of Insurance for the State of Wisconsin since his appointment by Governor 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. He is also chair of the Injured Patients and Families Compensation Fund Board of Governors and a member of the Wisconsin Retirement Board and the Wisconsin Insurance Security Fund (the state’s guaranty fund) Board of Directors.

As a member of the NAIC, Commissioner Houdek currently serves as vice chair of the Financial Condition (E) Committee, chair of the Accelerated Underwriting (A) Working Group and the Health Innovations (B) Working Group, vice chair of the Financial Stability (E) Task Force, and as 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 Compact Commission.

Having spent over 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.

Commissioner Houdek grew up in northern Wisconsin and earned his BA and MBA degrees from the University of Wisconsin-Madison. He is actively involved with the Madison Public Library Foundation.
Amy J. Malm  
Administrator, Division of Financial Regulation  
(608) 261-8562

Jesse Patchak  
Director, Office of Operational Management  
(608) 267-5198

Kristina Thole  
Director, Office of Administrative Services  
(608) 261-8566

Lauren Van Buren  
Chief Legal Counsel  
(608) 261-8283

Nathan Houdek  
Commissioner  
(608) 266-2493

Rachel Cissne Carabell  
Deputy Commissioner  
(608) 264-8126

Rebecca Rebholz  
Administrator, Division of Market Regulation & Enforcement  
(608) 264-8111

Sarah Smith  
Director of Public Affairs  
(608) 267-9460

Contact Persons

Agent Licensing
  Melody Esquivel  
  Insurance Program Manager, Agent Licensing Section  
  (608) 267-8132  
  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) 267-8132  
  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) 267-8132  
  melody.esquivel@wisconsin.gov

Examinations - Financial
  Kristin Forsberg  
  Chief, Section I, Bureau of Financial Analysis and Examinations  
  (608) 266-9896  
  krisitin.forsberg@wisconsin.gov
Levi Olson  
Chief, Section II, Bureau of Financial Analysis and Examinations  
(608) 264-8125  
levi.olson@wisconsin.gov

Elena Vetrina  
Chief, Section III, Bureau of Financial Analysis and Examinations  
(608) 266-0105  
elena.vetrina@wisconsin.gov

Vacant  
Chief, Section IV, Bureau of Financial Analysis and Examinations

Amy J. Malm  
Administrator, Division of Financial Regulation  
(608) 261-8562  
amy.malm@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) 267-8132  
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  
Bonnie Tiedt  
IT Director, Information Services Section  
(608) 266-7392  
bonnied.tiedt@wisconsin.gov

Injured Patients and Families Compensation Fund  
Brynn Bruijn-Hansen  
Insurance Program Manager  
(608) 264-8118  
brynn-bruijn-hansen@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

Local Government Property Fund  
Brynn Bruijn-Hansen  
Insurance Program Manager  
(608) 264-8118  
brynn-bruijn-hansen@wisconsin.gov

Market Analysis  
Vacant  
Chief, Market Analysis Section

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, Bureau of Financial Analysis and Examinations
(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
Open
Insurance Administrator, Funds and Program Management
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
Crystal Munson
Office Support Specialist
307-777-3588
crystal.munson@wyo.gov

Tammy Rathburn
Office Support Specialist
307-777-6884
tammy.rathburn@wyo.gov

Annual Statements
Tammy Higgins
Auditor
(307) 777-6884	
tammy.higgins@wyo.gov

Company Licensing
Cathy Anderson
Accountant
(307) 777-7318
cathy.anderson1@wyo.gov

Consumer Complaints and Inquires
Ruth M. Case
Consumer Affairs Specialist, Life and Health
(307) 777-6556
ruth.case@wyo.gov

Kristi Alma Jose
Consumer Affairs Specialist, Property and Casualty
(307) 777-6557
kristi.almajose@wyo.gov

Department Counsel
Vacant
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
Jill Reinking
Senior Policy and Planning Analyst
(307) 777-7401
jill.reinking3@wyo.gov

Information Systems
Northern Mariana Islands

Francisco D. Cabrera
Acting Secretary of Commerce
Western Zone

Term of Office:
Concurrent with Current Governor
Appointed: April 26, 2023

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

Frances B. Pangelinan
Insurance Licensing Specialist
(670) 664-3000

Francisco D. Cabrera
Workers' Compensation Manager
(670) 664-3000

Jenny C. Norita
WCC Officer
(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.
Brenda N. Pérez, Esq.  
Deputy Commissioner of Legal Affairs  
(787) 304-8686 x3100

Glorimar Santiago Rivera  
Deputy Commissioner of Supervision and Compliance  
(787) 304-8686

Jessica Medina  
Administrative Assistant  
(787) 304-8686

Johanna Mulero Barreto  
Special Aide  
(787) 304-8686 x1000

María S. Morcelo Vázquez  
Special Aide  
(787) 304-8686

Marin Marin Colon  
Deputy Commissioner of Services  
(787) 304-8686

Mireysa S. Paz Rodríguez  
Deputy Commissioner of Administration  
(787) 304-8686

Vacant  
Legal Advisor  
(787) 304-8686
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.
Anita M. Superales  
Regulatory Examiner I  
(671) 635-7664  
anita.superales@revtax.guam.gov

**Consumer Complaints and Inquiries**  
Christina G. Taimanao  
Regulatory Examiner I  
(671) 635-7668  
christina.taimano@revtax.guam.gov

Robert D. Tongson  
Regulatory Examiner I  
(671) 635-1833  
robert.tongson@revtax.guam.gov

Nemencio David E. Briones  
Regulatory Examiner II  
(671) 635-1845  
nemencio.briones@revtax.guam.gov

John Paul G. Duenas  
Regulatory Examiner I  
(671) 635-7669  
johnpaul.duenas@revtax.guam.gov

Alice P. Sebastian-Cruz  
Regulatory Examiner Supervisor  
(671) 635-1844  
alice.cruz@revtax.guam.gov

Anita M. Superales  
Regulatory Examiner I  
(671) 635-7664  
anita.superales@revtax.guam.gov

**Deposits**  
Anita M. Superales  
Regulatory Examiner I  
(671) 635-7664  
anita.superales@revtax.guam.gov

**Examinations - Financial**  
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

**Examinations - Market Conduct**  
Christina G. Taimanao  
Regulatory Examiner I  
(671) 635-7668  
christina.taimano@revtax.guam.gov

Robert D. Tongson  
Regulatory Examiner I  
(671) 635-1833  
robert.tongson@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

Alice P. Sebastian-Cruz  
Regulatory Examiner Supervisor  
(671) 635-1844  
alice.cruz@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**  
Anita M. Superales  
Regulatory Examiner I  
(671) 635-7664  
anita.superales@revtax.guam.gov
Policy and Form Filing - Life & Health
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

Policy and Form Filing - Property & Casualty
Anita M. Superales
Regulatory Examiner I
(671) 635-7664
anita.superales@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner I
(671) 635-1833
robert.tongson@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

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

Robert D. Tongson
Regulatory Examiner I
(671) 635-1833
robert.tongson@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I
(671) 635-7669
johnpaul.duenas@revtax.guam.gov

Policy and Form Filing - Life & Health
Christina G. Taimanao
Regulatory Examiner I
(671) 635-7668
christina.taimano@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner I
(671) 635-1833
robert.tongson@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
Peni 'Ben' Itula Sapini Teo was appointed Insurance Commissioner by Governor Lemanu Palepoi Siale 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.

Peni ‘Ben’ Itula Sapini Teo
Commissioner
Western Zone

Term of Office:
At the Pleasure of the Governor
Appointed: January 3, 2021

Main
Office of the Governor American Samoa Government
A P Lutali Executive Office Building
Pago Pago, AS 96799
United States

Phone Numbers
Main: (684) 633-4116

Fax Numbers
Main: (684) 633-2269

Office Hours:
Website: https://www.americansamoa.gov/insurance
Make Checks Payable to: American Samoa Office of the Insurance Commissioner

Peni ‘Ben’ Itula Sapini Teo
Commissioner

Contact Persons

Administrative
Elizabeth ‘Liz’ Perri
Deputy Commissioner

011 (684) 633-4116 x 297
elizabeth.perri@go.as.gov