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  (334) 241-4126
Producer Licensing Manager

Jimmy Gunn  (334) 241-4196
Deputy Commissioner

Jonathan West  (334) 241-4107
Chief Financial Officer

Larry Chapman  (334) 241-4146
Deputy Commissioner

Michelle Hendrix  (334) 240-4417
Personnel Manager

Reyn Norman  (334) 241-4119
Senior General Counsel

Rodney Zeigler  (334) 241-4112
Information Technology Manager

Ryan Donaldson  (334) 240-7561
Chief of Receivership

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

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

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

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

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

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

Fees - Agents
Antwionne Dunklin
Producer Licensing Manager
(334) 241-4126
Antwionne.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

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

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

Office of Risk and Resilience
Travis Taylor
Acting Director, Office of Risk and Resilience
(334) 240-7565
travis.taylor@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
(334) 241-4114
LaKisha.Hardy@insurance.alabama.gov
Producer Licensing
Antwione Dunklin
Producer Licensing Manager
(334) 241-4126
Antwione.dunklin@insurance.alabama.gov

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

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

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

Statistical Reporting
Charles Hale
Actuary
(334) 241-4115
Charles.hale@insurance.alabama.gov
Lori K. Wing-Heier was appointed as Director of the Alaska Division of Insurance on Feb. 25, 2014, by then-Gov. Sean Parnell. She has served as the Director in three different administrations and was reappointed as Director in 2018 by Gov. Mike Dunleavy.

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

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

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

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

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

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

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

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

Division Counsel
Susan Mitchell
Attorney (Fairbanks)
(907) 451-2855
Susan.Mitchell@alaska.gov

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

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

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

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

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

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

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

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

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

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

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

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

Workers' Compensation
Chad Bennett (907) 269-7911 Chad.Bennett@alaska.gov
Insurance Specialist (Juneau)
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.
Consumer Complaints and Inquiries
Noelani Rosato
Supervisor, Market Regulation & Consumer Services Division
(602) 364-2499

Department Counsel
Attorney General
Office
(602) 542-3702

Deposits
Cary Cook
Chief Financial Compliance Officer, Financial Affairs Division
(602) 364-3986

Examinations - Financial
David Lee
Chief Financial Examiner - Analyst
david.lee@difi.az.gov
(602) 364-3965
Kurt Regner
Deputy Assistant Director, Financial Affairs Division
kurt.regner@difi.az.gov
(602) 364-3963

Examinations - Market Conduct
Maria Ailor
Assistant Director, Market Regulation and Consumer Services Division
maria.ailor@difi.az.gov
(602) 364-4922

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

Fees/Assessments
Mary Jordan
Supervisor, Business Services Section, Administrative Services Division
(602) 364-2459

Financial Analysis
David Lathrop
Chief Financial Analyst, Financial Affairs Division
dave.lathrop@difi.az.gov
(602) 364-3996
Kurt Regner
Deputy Assistant Director, Financial Affairs Division
kurt.regner@difi.az.gov
(602) 364-3963

Fraud Unit
Paul Hill
Assistant Director, Fraud Investigations Division
(602) 364-2140

Guaranty Funds
Lori Nestor
Executive Director, Guaranty Fund Office
(602) 364-3863

Health Care Appeals
Audrey Franklin
Supervisor, Health Care Appeals Office
(602) 364-2399

Insurer Licensing, Mergers/Acquisitions, Redomestications Withdrawals
Cary Cook
Chief Financial Compliance Officer, Financial Affairs Division
(602) 364-3986

InsurTech
Gioconda Espinosa
Assistant Director, Product Filing & Compliance
gio.espinosa@difi.az.gov
Kurt Regner  
Deputy Assistant Director, Financial Affairs Division  
(602) 364-3963  
kurt.regner@difi.az.gov

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

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

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

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

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

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

Liane Kido  
Deputy Receiver  
(602) 364-2143

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

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

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

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

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

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

Chantel Allbritton  
Regulatory Health Link  
(501) 371-2755

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

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

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

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

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

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

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

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

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

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

Russ Galbraith  
Chief Deputy Commissioner  
(501) 371-2620

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

Vacant  
Communications Director

Contact Persons

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

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

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

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

Department Counsel
Booth Rand
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.
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>George Mueller</td>
<td>Deputy Commissioner, Enforcement</td>
<td>(213) 346-6499</td>
</tr>
<tr>
<td>Julia Juarez</td>
<td>Deputy Commissioner, Community Relations and Outreach</td>
<td>(213) 346-6412</td>
</tr>
<tr>
<td>Ken Allen</td>
<td>Deputy Commissioner, Rate Regulation</td>
<td>(213) 346-6783</td>
</tr>
<tr>
<td>Laurie Menchaca</td>
<td>Deputy Commissioner, Administration and Licensing Services</td>
<td>(916) 492-3315</td>
</tr>
<tr>
<td>Lucy Wang</td>
<td>Deputy Commissioner and Special Counsel</td>
<td>(415) 538-4377</td>
</tr>
<tr>
<td>Michael Martinez</td>
<td>Senior Deputy Commissioner and Legislative Director, Policy and Legislation</td>
<td>(916) 492-3573</td>
</tr>
<tr>
<td>Michael Soller</td>
<td>Deputy Commissioner, Communications and Press Relations</td>
<td>(916) 492-3542</td>
</tr>
<tr>
<td>Mike Peterson</td>
<td>Deputy Commissioner, Climate &amp; Sustainability</td>
<td>(916) 492-3673</td>
</tr>
<tr>
<td>Teresa Campbell</td>
<td>Deputy General Counsel, Regulatory and Legal Services</td>
<td>(415) 538-4126</td>
</tr>
<tr>
<td>Tony Cignarale</td>
<td>Deputy Commissioner, Consumer Services and Market Conduct</td>
<td>(213) 346-6360</td>
</tr>
<tr>
<td>Vacant</td>
<td>Chief Deputy Commissioner</td>
<td></td>
</tr>
<tr>
<td>Vacant</td>
<td>Deputy Commissioner, Financial Surveillance</td>
<td></td>
</tr>
<tr>
<td>Vacant</td>
<td>Deputy Commissioner and General Counsel</td>
<td>(415) 538-4379</td>
</tr>
</tbody>
</table>

**Contact Persons**

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

**Actuarial Office**
- Thomas Reedy
  Chief Systems Actuary
  (213) 346-6493
  thomas.reedy@insurance.ca.gov
- Ahmad Kamil
  Chief Life Actuary
  (213) 346-6147
  ahmad.kamil@insurance.ca.gov
- Lan Brown
  Chief Health Actuary, Health Actuarial Office
  (213) 346-6136
  lan.brown@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  
(916) 492-3529  
sukhbir.randhawa@insurance.ca.gov

Cannabis Insurance  
Vacant  
Deputy Legislative Director, Policy and Legislation

Climate and Sustainability  
Mike Peterson  
Deputy Commissioner, Climate & Sustainability  
(916) 492-3673  
mike.peteron@insurance.ca.gov

Communications  
Michael Soller  
Deputy Commissioner, Communications and Press Relations  
(916) 492-3542  
michael.soller@insurance.ca.gov

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

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

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

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

Deposits and Fees  
Carolina Bravo  
Bureau Chief, Accounting Services  
(916) 492-3645  
carolina.bravo@insurance.ca.gov

Enforcement Branch  
George Mueller  
Deputy Commissioner, Enforcement  
(213) 346-6499  
george.mueller@insurance.ca.gov

Stephen Smith  
Chief, Enforcement Branch Headquarters  
(916) 854-5748  
stephen.smith@insurance.ca.gov

Financial Analysis  
Michelle Lo  
Division Chief, Financial Analysis  
(213) 346-6334  
michelle.lo@insurance.ca.gov

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

Fraud Division  
Victoria Martinez  
Assistant Chief, Grant Programs and Enforcement Training Unit  
(323) 278-5062  
victoria.martinez@insurance.ca.gov

Eric Charlick  
Division Chief, Fraud  
(559) 440-5922  
eric.charlick@insurance.ca.gov

Shawn Conner  
Assistant Chief, Southern Region  
(858) 693-7108  
shawn.conner@insurance.ca.gov

Kathleen Rooney  
Assistant Chief, Northern Region  
(916) 854-5728  
kathleen.rooney@insurance.ca.gov
<table>
<thead>
<tr>
<th>Division</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Policy and Reform</td>
<td>Lan Brown</td>
<td>(213) 346-6136</td>
<td><a href="mailto:lan.brown@insurance.ca.gov">lan.brown@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Chief Health Actuary, Health Actuarial Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Stesha Hodges</td>
<td>(916) 492-3544</td>
<td><a href="mailto:stesha.hodges@insurance.ca.gov">stesha.hodges@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Assistant Chief Counsel, Health Equity and Access Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Christopher Citko</td>
<td>(916) 492-3187</td>
<td><a href="mailto:christopher.citko@insurance.ca.gov">christopher.citko@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Assistant Chief Counsel, Health Policy Approval Bureau</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human Resources Management Division</td>
<td>Vacant</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Division Chief, Human Resources Management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information Technology Division</td>
<td>David Noronha</td>
<td>(916) 492-3294</td>
<td><a href="mailto:david.noronha@insurance.ca.gov">david.noronha@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Chief Information Officer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>InsurTech</td>
<td>Lucy Jabourian</td>
<td>(213) 346-6899</td>
<td><a href="mailto:lucy.jabourian@insurance.ca.gov">lucy.jabourian@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Division Chief, Consumer Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investigation Division</td>
<td>Lewis Deslauriers</td>
<td>(661) 253-7505</td>
<td><a href="mailto:lewis.deslauriers@insurance.ca.gov">lewis.deslauriers@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Division Chief, Investigations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal - Company Licensing, Corporate Affairs Bureaus I and II</td>
<td>Vacant</td>
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<tr>
<td></td>
<td>Assistant Chief Counsel</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Valerie Sarfaty</td>
<td>(415) 538-4459</td>
<td><a href="mailto:valerie.sarfaty@insurance.ca.gov">valerie.sarfaty@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Assistant Chief Counsel</td>
<td></td>
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<tr>
<td>Legal - Enforcement Bureaus</td>
<td>Vacant</td>
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<tr>
<td></td>
<td>Assistant Chief Counsel (Oakland)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tyler McKinney</td>
<td>(916) 492-3521</td>
<td><a href="mailto:tyler.mckinney@insurance.ca.gov">tyler.mckinney@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Assistant Chief Counsel (Sacramento), Enforcement Bureau</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Michael Tancredi</td>
<td>(213) 346-6637</td>
<td><a href="mailto:michael.tancredi@insurance.ca.gov">michael.tancredi@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Assistant Chief Counsel, Auto (Los Angeles)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal - Policy and Form Filing (Life and Disability, Other than Health)</td>
<td>Vacant</td>
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<td></td>
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<tr>
<td></td>
<td>Assistant Chief Counsel</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal - Rate Enforcement</td>
<td>Alec Stone</td>
<td>(415) 538-4174</td>
<td><a href="mailto:alec.stone@insurance.ca.gov">alec.stone@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Assistant Chief Counsel (Oakland)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal Branch</td>
<td>Teresa Campbell</td>
<td>(415) 538-4126</td>
<td><a href="mailto:teresa.campbell@insurance.ca.gov">teresa.campbell@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Deputy General Counsel, Regulatory and Legal Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Vacant</td>
<td>(415) 538-4379</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Deputy Commissioner and General Counsel</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legislation</td>
<td>Michael Martinez</td>
<td>(916) 492-3573</td>
<td><a href="mailto:michael.martinez@insurance.ca.gov">michael.martinez@insurance.ca.gov</a></td>
</tr>
<tr>
<td></td>
<td>Senior Deputy Commissioner and Legislative Director, Policy and Legislation</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Life Insurance
Ahmad Kamil
Chief Life Actuary
(213) 346-6147
ahmad.kamil@insurance.ca.gov

Vacant
Assistant Chief Counsel
(415) 538-4190

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
Licensing Hotline
Toll-Free
(800) 967-9331

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

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

Receivership
Vacant
Deputy Commissioner and General Counsel

Joseph Holloway
Chief Executive Office, Conservation and Liquidation Office

(415) 538-4379
hollowayj@caclo.org

Regulations

Lucy Wang
Deputy Commissioner and Special Counsel

(415) 538-4377
lucy.wang@insurance.ca.gov

Reinsurance

Vacant
Deputy Commissioner and General Counsel

(415) 538-4379

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

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

Kate Harris
Chief Deputy Commissioner
(303) 894-2429

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

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

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

Contact Persons

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

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

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

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

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

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

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

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

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

Consumer Counseling Program for Seniors
Brandon Davis
Director, SHIP/SMP Program
(303) 894-7552 brandon.d.davis@state.co.us
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
Christine Gonzales-Ferrer
Compliance Assistant
(303) 894-2157
christine.gonzales-ferrer@state.co.us

Statistical Reporting
Andrew N. Mais was nominated by Governor Ned Lamont to be Connecticut’s 33rd Insurance Commissioner on March 4, 2019.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Christina Haas
Senior Advisor
(302) 674-7303

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

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

Joseph Maddox
Controller
(302) 674-7382

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

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

Nicolette 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)
(302) 674-7335
nicole.brittingham@delaware.gov

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

Department Counsel
Michael A. Capasso
Deputy Attorney General (DAG)
(302) 674-7381
michael.capasso@delaware.gov

Kathleen 'Kitty' Makowski
Deputy Attorney General (DAG)
(302) 674-7326
kathleen.makowski@delaware.gov
Jessica Willey
Deputy Attorney General (DAG)
(302) 674-7387
jessica.willey@delaware.gov

Email by Division
Delaware Medical Assistance Bureau
Email
DMAB@delaware.gov

Fraud Prevention
Email
fraud@delaware.gov

Workplace Safety
Email
safety@delaware.gov

Producer Licensing
Email
licensing@delaware.gov

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

Consumer Services
Email
consumer@delaware.gov

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Dolly Turner  
Chief of Staff  
(202) 545-7492

Lilah Blackstone  
Acting General Counsel  
(202) 442-7750

Nicole West  
Policy Advisor  
(202) 442-4239

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

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

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

Vacant  
Supervisory Health Actuary

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

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

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

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

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

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

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

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

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

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

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

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

Premium Tax
Sam Merlo  
Financial Analyst  
(202) 442-7833  
sam.merlo@dc.gov
Florida

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.

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

Email Address
InsuranceCommissioner@floir.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.floir.com/
Make Checks Payable to: Office of Insurance Regulation
**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  
Carolyn.Morgan@floir.com

**Annual Statements - Property & Casualty Filings**
Jane Nelson  
Director, Property and Casualty Financial Oversight  
jane.nelson@floir.com

**Company Licensing**
Jane Nelson  
Director, Property and Casualty Financial Oversight  
jane.nelson@floir.com

Carolyn Morgan  
Director, Life and Health Financial Oversight  
Carolyn.Morgan@floir.com

**Consumer Services**
Division of Consumer Services  
https://myfloridacfo.com/Division/Consumers/contactus.htm  
(850) 413-3089  
consumer.Services@myfloridacfo.com

**Examinations - Financial**
Jane Nelson  
Director, Property and Casualty Financial Oversight  
jane.nelson@floir.com

Carolyn Morgan  
Director, Life and Health Financial Oversight  
Carolyn.Morgan@floir.com

**Examinations - Market Regulation**
Samantha Heyn  
Director, Life and Health Market Regulation  
Samantha.Heyn@floir.com

Alex May  
Director, Property & Casualty Market Regulation  
alex.may@floir.com

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

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

James Dunn  
Director, Life & Health Product Review  
James.Dunn@floir.com

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

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

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

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

Greg Thomas  
Director  
(850) 413-5401  
greg.thomas@myfloridacfo.com
Ray Wenger  
Bureau Chief, Investigations  
(850) 413-5605  
ray.wenger@myfloridacfo.com

David Jones  
Bureau Chief, Licensing  
(850) 413-5460  
david.jones@myfloridacfo.com

**Investigative and Forensic Services**

Col. Simon Blank  
Director  
(850) 413-4001  
simon.blank@myfloridacfo.com

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

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

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

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

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

**Licensing Examinations - Agents**

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

**Media Relations/Public Information**

Devin Galetta  
Director, Communications  
(850) 413-2870  
Devin.Galetta@myfloridacfo.com

**Risk Management**

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

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

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

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

**Treasury Deposits**

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

**Workers' Compensation**

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

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

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

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

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

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

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

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

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

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

Fax Numbers
Main: (404) 657-8542

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

Clark Groce
Chief Information Officer
(470) 218-7534

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

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

Jeremy Betts
Executive Counsel
(470) 715-3277

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

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

Tony Pritchett
Deputy Commissioner of Safety Fire
(404) 655-2189

Contact Persons

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

Administrative Procedure
Jeremy Betts
Executive Counsel
(470) 715-3277
jbetts@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
Clark Groce
Chief Information Officer
(470) 218-7534 cgroce@oci.ga.gov

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

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

Media Inquiries
Ethan Stiles
Director of Communications and Legislative Affairs
(404) 232-1388 estiles@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.
Patrick Lo  
Captive Insurance Examiner  
(808) 587-6739  
pplo@dcca.hawaii.gov

Andrew Kurata  
Captive Administrator  
(808) 586-0981

**Company Licensing**

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

**Consumer Complaints and Inquires**

Samuel Thomsen  
Chief Investigator  
(808) 586-2790

**Deposits**

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

**Examinations - Agency**

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

**Examinations - Financial**

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

**Fees**

Emily Rakieten  
Insurance Licensing Assistant  
(808) 586-2788

**Health Insurance**

Arlene Ige  
Program Administrator  
(808) 586-2804

**Insurance Fraud**

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

**InsurTech**

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

**Life Insurance**

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

**NAIC Liaison**

Vacant  
General Counsel

**Policy and Form Filing - Life, Accident & Sickness, Property & Casualty**

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

**Premium Tax**

Gale Miyazaki  
Insurance Examiner  
(808) 587-6741

**Producer Licensing**

Emily Rakieten  
Insurance Licensing Assistant  
(808) 586-2788

**Property & Casualty - Commercial Lines and Personal Lines**
Kathleen Nakasone
Rate and Policy Analysis Manager

(808) 586-2809

Statistical Reporting
Kathleen Nakasone
Rate and Policy Analysis Manager

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

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

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

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

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

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

Cameron was born in Burley, ID, and served a church mission to Portugal. Cameron and his wife, Linda, have three married children and seven grandchildren.
Contact Persons

Annual Statements
Amber Re
Examiner Financial Analysis, Supervisor
amber.re@doi.idaho.gov

Company Licensing
Michele Munoz
Technical Records Specialist
michele.munoz@doi.idaho.gov

Consumer Complaints and Inquires
Amy Lambrecht
 Supervisor, Consumer Affairs
amy.lambrecht@doi.idaho.gov

Consumer Counseling Program for Seniors
Colleen Clark
Supervisor, Sr. Health Insurance Benefit Advisor (SHIBA)
collen.clark@doi.idaho.gov

Department Counsel
John Keenan
Lead Deputy Attorney General
john.keenan@doi.idaho.gov

Deposits
Michele Munoz
Technical Records Specialist
michele.munoz@doi.idaho.gov

Examinations - Financial
James Anderson
Deputy Chief Examiner
james.anderson@doi.idaho.gov

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

Financial Analysis
Amber Re
Examiner Financial Analysis, Supervisor
amber.re@doi.idaho.gov

InsurTech
Weston Trexler
Deputy Director
weston.trexler@doi.idaho.gov

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

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

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

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

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

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

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

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

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

Daniel Frey  
Legislative Affairs  
(312) 814-8221

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

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

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

KC Stralka  
Chief of Staff  
(312) 814-2117

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

Rob Havens  
Chief Financial Officer  
(217) 782-8638

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

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

Stephen Underwood  
Chief Information Officer  
(217) 782-7544

Vacant  
Deputy Director of Health Products  
(312) 814-8195

Contact Persons

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

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

Annual Statements - Property & Casualty  
Vacant  
Analysis Supervisor

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Dawn Bopp  
Executive Assistant  
(317) 232-3520

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

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

Meggan Brumbaugh  
General Counsel  
(317) 234-6476

Roy Eft  
Chief Financial Examiner  
(317) 232-1991

Contact Persons

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

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

Company Compliance
Claire Szpara  
Health Care Attorney  
(317) 232-5312

Vacant  
Property and Casualty Commercial Analyst  
(317) 232-2416

Scott Shover  
Chief Actuary  
(317) 232-3496

Linda Grant  
Property and Casualty Personal Lines Analyst  
(317) 233-9607

Alex Peck  
Chief Deputy Commissioner of Compliance and Actuarial Services  
(317) 232-5859

Tom Faust  
Rate and Policy Analyst-Personal/Commercial Lines  
(317) 232-0688

Vacant  
Deputy Commissioner, Property and Casualty
Mihir Nag  
Rate and Policy Analyst-Life Filings  (317) 232-2420

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

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

Stephen Chamblee  
Actuary  (317) 234-7993

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

Britney Tate  
Surplus Lines  (317) 233-9998

Debbie Graves  
Tax Auditor  (317) 232-1993

Company Records  

Jennifer Goetz  
(317) 232-2422

Lana Richter  
(317) 232-2425

Tony Loy-Howell  
(317) 233-9433

Dawn Parry  
(317) 232-2396

Carol Sullivan  
(317) 234-8279

Consumer Consultants  

Terry Bower  
Supervisor  (317) 234-5884

Consumer Services  

(800) 622-4461

Enforcement Division  

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

Vacant  
Deposits/Certifications  (317) 232-2390

Annette Gunter  
Manager Financial Operations  (317) 232-2428

Vacant  
Manager of Internal Analysis  (317) 232-1992

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

Pam Walters  
Property and Casualty Supervisor  (317) 232-5331
Connie Wright  
Company Admissions TPAs, PPOs, HMOs  
(317) 232-1994

Jerry Ehlers  
Examinations Manager  
(317) 232-2408

Roy Eft  
Chief Financial Examiner  
(317) 232-1991

**InsurTech**  
Vacant  
Deputy Commissioner, Property and Casualty

**Investigators**  
Melissa Higgins  
Enforcement Director  
(317) 232-5063

Gina Davies  
Senior Investigator  
(317) 233-9432

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

Vacant  
Junior Investigator

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

Phil Holleman  
Senior Investigator  
(317) 234-5885

**Legal Services**  
Meggan Brumbaugh  
General Counsel  
(317) 234-6476

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

Kim Van Rooy  
Healthcare Attorney  
(317) 234-7734

Ed Fujawa  
Deputy General Counsel  
(317) 234-6064

Vacant  
Attorney, Financial Division  
(317) 232-2417

Victoria Hastings  
Attorney  
(317) 234-2101

Samantha Aldridge  
CPU Attorney  
(317) 234-5887

Simone Redwood  
Paralegal  
(317) 234-6098

**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

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

Jessica Gronau
Accounts Payable
(317) 232-3630

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

Angela Kirk
Office Manager
(317) 232-3637

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

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

Vacant
Title Director

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

Doug Ommen
Commissioner
Midwest Zone

Term of Office:
At the Pleasure of the Governor
Appointed: January 30, 2017

Main
Iowa Insurance Division
1963 Bell Avenue
Suite 100
Des Moines, IA 50315
United States

Email Address
insurance@iid.iowa.gov

Phone Numbers
Main: (515) 654-6600
Toll-Free Number (In-State Only): (877) 955-1212

Fax Numbers
Fax: (515) 654-6500

Office Hours: 8:00 a.m. - 4:30 p.m., Monday-Friday
Website: https://iid.iowa.gov/
Make Checks Payable to: Department Fees: Commissioner of Insurance; Premium Taxes: Director of Department of Revenue
Andrew Hartnett
Bureau Chief  (515) 654-6470

Andria Seip
Senior Health Policy Specialist  (515) 654-6575

Angela Burke Boston
Assistant Commissioner, Law and Policy  (515) 654-6543

Chance McElhaney
Communications Director and Legislative Liaison  (515) 654-6547

Elizabeth Simpson
Executive Assistant to Commissioner  515-654-6542

Jared Kirby
Deputy Commissioner  (515) 654-6459

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

Mike Yanacheak
Chief Actuary  (515) 654-6535

Vacant
Bureau Chief  (515) 654-6553

Contact Persons

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

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

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

Consumer Advocacy
Sonya Sellmeyer  (515) 654-6538
Consumer Advocacy Officer
sonya.sellmeyer@iid.iowa.gov

Heather Kriener  515-654-6506
Financial Literacy Director
heather.kriener@iid.iowa.gov

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

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

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

Examinations - Financial
Kim Cross
Deputy Commissioner, Supervision

Examinations - Market Conduct
Kim Cross
Deputy Commissioner, Supervision

Fraud Bureau
Vacant
Bureau Chief

InsurTech
Travis Grassel
Actuary - Property & Casualty

Andria Seip
Senior Health Policy Specialist

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
Travis Grassel
Actuary - Property & Casualty

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

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

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

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

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

Dan Klucas  
Securities Commissioner  
(785) 296-2607

Justin McFarland  
General Counsel  
(785) 296-7847

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

Mandy Roe  
Chief of Staff  
(785) 296-7807

Contact Persons

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

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

Company Admissions  
Vacant  
Admissions Coordinator

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

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

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

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

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

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

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

Government Relations and Public Policy  
Eric Turek  
Director of Government & Public Affairs  
785-296-2461  
eric.L.turek@ks.gov
<table>
<thead>
<tr>
<th>Department</th>
<th>Name</th>
<th>Title</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health and Life Insurance - Policy Rule, Rate &amp; Form Filing</td>
<td>Julie Holmes</td>
<td>Director, Rate &amp; Form Compliance</td>
<td><em>(785) 296-6410</em></td>
<td><a href="mailto:julie.holmes@ks.gov">julie.holmes@ks.gov</a></td>
</tr>
<tr>
<td>Human Resources</td>
<td>Bobbi Mariani</td>
<td>Director, Administrative Operations and Human Resources</td>
<td><em>(785) 296-2607</em></td>
<td><a href="mailto:bobbi.mariani@ks.gov">bobbi.mariani@ks.gov</a></td>
</tr>
<tr>
<td>Information Technology</td>
<td>Linda Scott</td>
<td>Director, Information Technology</td>
<td><em>(785) 368-6527</em></td>
<td><a href="mailto:linda.scott@ks.gov">linda.scott@ks.gov</a></td>
</tr>
<tr>
<td>InsurTech</td>
<td>Julie Holmes</td>
<td>Director, Rate &amp; Form Compliance</td>
<td><em>(785) 296-6410</em></td>
<td><a href="mailto:julie.holmes@ks.gov">julie.holmes@ks.gov</a></td>
</tr>
<tr>
<td>NAIC Liaison</td>
<td>Mandy Roe</td>
<td>Chief of Staff</td>
<td><em>(785) 296-7807</em></td>
<td><a href="mailto:mandy.roe@ks.gov">mandy.roe@ks.gov</a></td>
</tr>
<tr>
<td>Producer Licensing</td>
<td>Monicka Richmeier</td>
<td>Director, Licensing Division</td>
<td><em>(785) 296-5185</em></td>
<td><a href="mailto:monicka.richmeier@ks.gov">monicka.richmeier@ks.gov</a></td>
</tr>
<tr>
<td>Property &amp; Casualty - Annual Statements/Policy Rule, Rate &amp; Form Filing, Commercial Multi-Peril &amp; Casualty Lines</td>
<td>Julie Holmes</td>
<td>Director, Rate &amp; Form Compliance</td>
<td><em>(785) 296-6410</em></td>
<td><a href="mailto:julie.holmes@ks.gov">julie.holmes@ks.gov</a></td>
</tr>
<tr>
<td>Property &amp; Casualty - Homeowners, Personal and Commercial Lines Auto</td>
<td>Julie Holmes</td>
<td>Director, Rate &amp; Form Compliance</td>
<td><em>(785) 296-6410</em></td>
<td><a href="mailto:julie.holmes@ks.gov">julie.holmes@ks.gov</a></td>
</tr>
<tr>
<td>Receivership</td>
<td>Justin McFarland</td>
<td>General Counsel</td>
<td><em>(785) 296-7847</em></td>
<td><a href="mailto:justin.L.mcfarland@ks.gov">justin.L.mcfarland@ks.gov</a></td>
</tr>
<tr>
<td>Securities</td>
<td>Dan Klucas</td>
<td>Securities Commissioner</td>
<td><em>(785) 296-2607</em></td>
<td><a href="mailto:dan.klucas@ks.gov">dan.klucas@ks.gov</a></td>
</tr>
</tbody>
</table>
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 Inquiries
Debbie Stamper
Director, Consumer Protection and Market Conduct (502) 564-6034
Debbie.Stamper@ky.gov

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

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

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

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

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

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

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

Chris Cerniauskas
Chief of Staff
(225) 342-7276

Christi Impastato
Assistant to the Commissioner
225-342-9204

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

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

David Caldwell
Executive Counsel
(225) 342-4673

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

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

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

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

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

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

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

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

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

Contact Persons

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

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

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

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

Nina Hunter
Deputy Commissioner, Consumer Services
(225) 342-0819
Nina.Hunter@ldi.la.gov

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

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

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

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

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

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

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

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

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

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

Emily Lala
Insurance Manager, Producer Licensing
(225) 219-7784
Emily.Lala@ldi.la.gov
<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management and Finance</td>
<td>Lance Herrin</td>
<td>(225) 342-3981</td>
<td><a href="mailto:lance.herrin@ldi.la.gov">lance.herrin@ldi.la.gov</a></td>
</tr>
<tr>
<td></td>
<td>Stacie Evans</td>
<td>(225) 342-0119</td>
<td><a href="mailto:stacie.evans@ldi.la.gov">stacie.evans@ldi.la.gov</a></td>
</tr>
<tr>
<td>Media Relations/Public Information</td>
<td>John Ford</td>
<td>(225) 342-4950</td>
<td><a href="mailto:john.ford@ldi.la.gov">john.ford@ldi.la.gov</a></td>
</tr>
<tr>
<td></td>
<td>Adam Patrick</td>
<td>(225) 342-5140</td>
<td><a href="mailto:adam.patrick@ldi.la.gov">adam.patrick@ldi.la.gov</a></td>
</tr>
<tr>
<td></td>
<td>Jerri McClendon</td>
<td>(225) 219-9526</td>
<td><a href="mailto:jerri.mcclendon@ldi.la.gov">jerri.mcclendon@ldi.la.gov</a></td>
</tr>
<tr>
<td></td>
<td>Joelle Craft</td>
<td>(225) 219-0633</td>
<td><a href="mailto:Joelle.Craft@ldi.la.gov">Joelle.Craft@ldi.la.gov</a></td>
</tr>
<tr>
<td></td>
<td>Rachelle Carter</td>
<td>(225) 219-5093</td>
<td><a href="mailto:rachelle.carter@ldi.la.gov">rachelle.carter@ldi.la.gov</a></td>
</tr>
<tr>
<td></td>
<td>Chuck Myers</td>
<td>(225) 342-5203</td>
<td><a href="mailto:Chuck.Myers@ldi.la.gov">Chuck.Myers@ldi.la.gov</a></td>
</tr>
<tr>
<td></td>
<td>Charles Hansberry</td>
<td>(225) 342-5213</td>
<td><a href="mailto:charles.hansberry@ldi.la.gov">charles.hansberry@ldi.la.gov</a></td>
</tr>
<tr>
<td>Rate Filing - Property &amp;Casualty</td>
<td>Jason Furlong</td>
<td>(225) 219-7836</td>
<td><a href="mailto:Jason.Furlong@ldi.la.gov">Jason.Furlong@ldi.la.gov</a></td>
</tr>
<tr>
<td>Receivership</td>
<td>Walt Corey</td>
<td>(225) 219-0605</td>
<td><a href="mailto:walt.corey@ldi.la.gov">walt.corey@ldi.la.gov</a></td>
</tr>
<tr>
<td>Senior Health Insurance Information Program (SHIIP)</td>
<td>Vicki Dufrene</td>
<td>(225) 219-7731</td>
<td><a href="mailto:vicki.dufrene@ldi.la.gov">vicki.dufrene@ldi.la.gov</a></td>
</tr>
<tr>
<td>Statistical Reporting</td>
<td>Bernadine Jones</td>
<td>(225) 342-5825</td>
<td><a href="mailto:bernadine.jones1@ldi.la.gov">bernadine.jones1@ldi.la.gov</a></td>
</tr>
<tr>
<td></td>
<td>Ashley Murphy</td>
<td>(225) 342-1259</td>
<td><a href="mailto:ashley.murphy@ldi.la.gov">ashley.murphy@ldi.la.gov</a></td>
</tr>
<tr>
<td>Surplus Lines</td>
<td>Tom Travis</td>
<td>(225) 342-2136</td>
<td><a href="mailto:thomas.travis@ldi.la.gov">thomas.travis@ldi.la.gov</a></td>
</tr>
</tbody>
</table>
Taxes - Premium & Surplus Lines
Tommy Coco
Compliance Examiner Deputy Chief, Premium Tax
(225) 342-1012
tommy.coco@ldi.la.gov
Robert L. “Bob” Carey was nominated as Maine’s Superintendent of the Maine Bureau of Insurance by Gov. Janet Mills and confirmed by the state senate in February 2024.

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

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

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

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

The Bureau of Insurance is an independent regulatory agency within the Department of Professional and Financial Regulation responsible for regulating the insurance industry to protect and serve the people of Maine.
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
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

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

Consumer Complaints and Inquiries
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

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

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

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

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

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

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

Examinations - Market Conduct
Connie Mayette
Market Conduct Division Manager
(207) 624-8474
connie.m.mayette@maine.gov
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
(207) 624-8432
keith.a.fougere@maine.gov

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

Market Conduct
Connie Mayette
Market Conduct Division Manager
(207) 624-8447
connie.m.mayette@maine.gov

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

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

Producer Licensing
Tracy Cunningham
Supervisor
(207) 624-8436
tracy.a.cunningham@maine.gov

Dawn Kilgore
Continuing Education
(207) 624-8411
dawn.kilgore@maine.gov

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

Public Information & Consumer Outreach
Karma Lombard
Public Information & Consumer Outreach Specialist
207-624-8540
karma.y.lombard@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
(207) 624-8432
keith.a.fougere@maine.gov

Workers' Compensation
Shari Gregory
Property & Casualty Division 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

Brad Boban
Chief Actuary (410) 468-2065

Craig Ey
Director of Communications (410) 468-2488

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

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

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

Jessica Blackmon
Administrative Law Clerk (410) 468-2019

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

Kathryn Callahan
Director of Policy Initiatives (410) 468-2011

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

Matthew Weiss
NAIC Relations and Policy Coordination Manager (410) 468-2287

Tammy Longan
Acting Deputy Commissioner (410) 468-2002

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

Vacant
Associate Commissioner, Insurance Fraud and Producer Enforcement Division

William Fawcett
Associate Commissioner, Property and Casualty Division (410) 468-2353

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

Antifraud Program
Vacant
Associate Commissioner, Insurance Fraud and Producer Enforcement Division

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

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

Consumer Complaints - Life & Health
Terri Smith
Director, Life and Health Complaints
(410) 468-2258
lhcomplaints.mia@maryland.gov

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

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

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

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

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

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

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

InsurTech
Kory Boone
Special Deputy Commissioner 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
Matthew Weiss
NAIC Relations and Policy Coordination Manager
(410) 468-2287
matthew.weiss1@maryland.gov

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

Policy and Form Filing - Property & Casualty
Ronald Coleman
Director, Property and Casualty Rates and Forms
(413) 468-2310

Premium Tax Collection
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

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

Statistical Reporting - Property & Casualty
Linas Glemza
Actuary
(410) 468-2044
Rachel M. Davison assumed the duties of Commissioner of the Massachusetts Division of Insurance on April 14, 2024. The Division oversees and regulates the insurance industry in Massachusetts by administering and enforcing the laws of the Commonwealth for the protection of consumers.

Acting Commissioner Davison joined the Division in November 2015 as Deputy Commissioner and General Counsel. In March 2020, she became First Deputy Commissioner. As First Deputy Commissioner, she served as the senior advisor on strategic planning and policy development for the Massachusetts insurance market and oversaw agency operations. As General Counsel, she provided legal advice to the Commissioner and Division staff, oversaw the development and drafting of legal interpretations and regulatory guidance, supervised adjudicatory and administrative hearings, and helped address questions from consumers and other areas of government about Massachusetts insurance laws and regulations.

Since 2019, Acting Commissioner Davison supported the implementation and development of policy related to international insurance regulatory standards, both domestically through the National Association of Insurance Commissioners (NAIC) and internationally through the International Association of Insurance Supervisors (IAIS). She is a member of the IAIS FinTech Forum and has spoken on reimagining regulation for innovation and the use of innovative technology in insurance supervision (SupTech).

Prior to joining the Division, Acting Commissioner Davison was a partner at Morrison Mahoney LLP and Lewis Brisbois Bisgaard and Smith LLP. She also co-authored “Contribution Between Insurers” published as 13 New Appleman on Insurance Law Library Ed. §166 (2015).

Acting Commissioner Davison is a graduate of Suffolk University Law School (Boston, MA) and Rutgers College (NJ), and she is a member of the Massachusetts bar.
Annual Statement
Amy Blue
Licensing Coordinator
(617) 521-7560
amy.blue@mass.gov

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Rate and Form Filing - Property & Casualty
Sheri Cullen
Director of Policy Form Review
(617) 521-7481
sher.cullen@mass.gov
Anita G. Fox was appointed Director of the Department of Insurance and Financial Services (DIFS) by Michigan Governor Gretchen Whitmer effective January 14, 2019.

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

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

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

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

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

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

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

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

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

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

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

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

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

Media Relations/Public Information
Laura Hall
Public Information Officer
(517) 290-3779
halll17@michigan.gov

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

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

Receivership
Vacant
Director of Receivership

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

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

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

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

Commissioner Arnold enjoys spending time with her family and has a love for being outdoors, gardening and traveling.
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

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

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

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

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

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

Information Systems  
Vacant  
Insurance Information Systems Coordinator

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

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

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

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

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

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

Premium Tax  
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 fifth term in office. First elected in 2007, Chaney brought extensive business knowledge and experience to the office combined with 15 years of service in the Mississippi House and Senate.

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

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

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

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

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

Chaney is a Rotarian and Paul Harris Fellow. He is a veteran of the United States Army, serving in Vietnam. A native of Tupelo, Chaney graduated from MSU in 1966 with a degree in banking and finance. Chaney and his wife, Mary live in Vicksburg. They have three children and eight grandchildren.

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

David Browning
Deputy Commissioner (601) 359-9218

Contact Persons

Accident & Health Insurance
Bob Williams (601) 359-2012
Director, Life and Health Actuarial Division
bob.williams@mid.ms.gov

Agent Licensing
Vanessa Miller (601) 359-2132
Director, Licensing Division
vanessa.miller@mid.ms.gov

Annual Statements
Vacant
Director, Financial and Market Regulation

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

Corporate Changes
Vacant
Director, Financial and Market Regulation

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

Deposits
Vacant
Director, Financial and Market Regulation

Examinations - Agent
Vacant
Director, Financial and Market Regulation

Examinations - Financial
Vacant
Director, Financial and Market Regulation

Examinations - Market Conduct
Vacant
Director, Financial and Market Regulation

Fees
Vacant
Director, Financial and Market Regulation

Information Technology
John Morris (601) 359-2993
Director, Information Technology Division
john.morris@mid.ms.gov

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

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

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

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

New Company Licensing
  Vacant
  Director, Financial and Market Regulation

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

Policy and Form Filing - Property & Casualty
  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
  Vacant
  Director, Financial and Market Regulation

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

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

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

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

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

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

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

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

Vacant  
Budget Officer  
(573) 526-2938

Contact Persons

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

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

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

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

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

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

Examinations - Financial
Examinations - Market Conduct
  Teresa Kroll
  Chief Market Conduct Examiner
  (573) 526-1527
  marketconduct@insurance.mo.gov

Health, Life, and Disabilities Complaints
  Jeana Thomas
  Acting Director, Consumer Affairs
  (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-Weddle
  Manager, Insurance Product Filings
  (573) 751-7470
  ProductFilings@insurance.mo.gov

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

Property & Casualty Complaints
  Jeana Thomas
  Acting Director, Consumer Affairs
  (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
Montana

Troy Downing was elected Montana State Auditor in November 2020. As the State Auditor and Commissioner of Securities and Insurance, Downing oversees the criminal justice agency protecting Montana’s consumers by ensuring fairness, transparency, and access for two of the state’s largest industries—securities and insurance. As Commissioner, Downing is committed to consumer education and advocacy, holding bad actors accountable, lowering insurance costs, and reducing unnecessary regulations for Montana businesses. Due to its favorable regulatory environment overseen by Downing, Montana is one of the largest captive domiciles in the United States.

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

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

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

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

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

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

Fax Numbers
Main: (406) 444-3497

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

Amber Thorvilson  
Chief Financial Officer  
(406) 444-1867

Frank Cote  
Deputy Insurance Commissioner  
(406) 444-3412

Kari Leonard  
Chief Financial Examiner  
(404) 444-2895

Mary Belcher  
Deputy State Auditor  
(406) 444-5789

Molly Plummer  
Chief of Staff  
(406) 444-2042

Ole Olson  
Chief Legal Counsel  
(406) 444-1295

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

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

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

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

Consumer Complaints and Inquiries
  Vacant
  (406) 444-2894

Policyholder Services Bureau Chief
  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
  Laura Shirtliff
  Communications, Digital & Creative Services Director
  (406) 444-0903
Laura.Shirtliff@mt.gov

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

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

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

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

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

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

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

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

Actuarial
Margaret Garrison
Actuary - Life & Health

Vacant
Actuary - P&C

Michael Muldoon
Chief Actuary

Agent Licensing
Kevin Schlautman
Administrator, Producer Licensing

Annual Statements
Andrea Johnson
Deputy Chief Financial Regulator

Tadd Wagener
Assistant Chief Examiner—Field

Company Admissions
Kristy Hadden
Company Administrator
Consumer Complaints and Inquires
Barbara Peterson  
Administrator, Consumer Affairs  
(531) 500-2349  
barbara.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

Andrea Johnson  
Deputy Chief Financial Regulator  
(402) 471-4641  
andrea.johnson@nebraska.gov

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

Andrea Johnson  
Deputy Chief Financial Regulator  
(402) 471-4641  
andrea.johnson@nebraska.gov

Insurance Fraud
Kimberly Church  
Fraud Division Chief  
(402) 471-4999  
kimberly.church@nebraska.gov

InsurTech
Eric Dunning  
Director  
(402) 471-2201  
eric.dunning@nebraska.gov

Life Insurance
Vacant  
Administrator, Life and Health Policy

Media Relations
AJ Raaska  
Public Information Officer  
(402) 471-2201  
aj.raaska@nebraska.gov

NAIC Liaison
AJ Raaska  
Public Information Officer  
aj.raaska@nebraska.gov

Policy and Form Filing - Life & Health
Vacant  
Administrator, Life and Health Policy

Policy and Form Filing - Property & Casualty
Connie VanSlyke  
Administrator, Property and Casualty  
(402) 471-4647  
connie.vanslyke@nebraska.gov

Premium Tax
Kristy Hadden  
Company Administrator  
(402) 471-0373  
kristy.hadden@nebraska.gov

Property & Casualty - Commercial Lines
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.
Accident/Health Insurance  
Mark Garratt  
Chief Insurance Examiner  
(775) 687-0736  
mgarratt@doi.nv.gov

Accounting Services  
Todd Rich  
Chief Deputy Commissioner  
(775) 687-0783  
trich@doi.nv.gov

Administrative  
Todd Rich  
Chief Deputy Commissioner  
(775) 687-0783  
trich@doi.nv.gov

Captives  
Nick Stosic  
Deputy Commissioner  
(775) 687-0758  
nstosic@doi.nv.gov

Company Fees - Licensing  
Imelda Arroyo  
Company Admissions Administrative Assistant 3  
(775) 687-0745  
kthompson@doi.nv.gov

Consumer Complaints and Inquiries  
Linda Stratton  
Supervisory Compliance Investigator  
(702) 486-4395  
listratton@doi.nv.gov

Consumer Complaints and Inquiries  
David Cassetty  
Deputy Commissioner  
(702) 486-4379  
dcassetty@doi.nv.gov

Deposits  
Denise Costello  
Administrative Assistant 4  
(775) 687-0752  
dcostello@doi.nv.gov

Division Counsel  
Alexia Emmermann  
Chief Legal Counsel  
(775) 687-0701  
legal@doi.nv.gov

Enforcement  
David Cassetty  
Deputy Commissioner  
(702) 486-4379  
dcassetty@doi.nv.gov

Examinations - Market Conduct  
Hermoliva Abejar  
Chief Insurance Examiner  
(775) 687-0741  
habejar@doi.nv.gov

Information Systems  
Dennis McGehee  
IT Professional 3  
(775) 687-0785  
dmcgehee@doi.nv.gov

InsurTech  
Todd Rich  
Chief Deputy Commissioner  
(775) 687-0783  
trich@doi.nv.gov

Life & Health Insurance  
Glenn Shippey  
Chief Insurance Examiner  
(775) 687-0708  
gshippey@doi.nv.gov

Market Regulation  
Hermoliva Abejar  
Chief Insurance Examiner  
(775) 687-0741  
habejar@doi.nv.gov
Nick Stosic  (775) 687-0758
Deputy Commissioner
nstosic@doi.nv.gov

Peggy Willard-Ross  (775) 687-0760
Assistant Chief Insurance Examiner
pwillard@doi.nv.gov

Media Relations/Public Information  (775) 687-0771
John Genard
Administrative Assistant 4
jgenard@doi.nv.gov

Policy and Form Filing - Life & Health  (775) 687-0708
Glenn Shippey
Chief Insurance Examiner
gshippey@doi.nv.gov

Policy and Form Filing - Property & Casualty  (775) 687-0736
Mark Garratt
Chief Insurance Examiner
mgarratt@doi.nv.gov

Producer Licensing  (775) 687-0774
Jacob Roberts
Licensing Manager
jroberts@doi.nv.gov

Product Regulation  (775) 687-0783
Todd Rich
Chief Deputy Commissioner
trich@doi.nv.gov

Property & Casualty - Commercial Lines  (775) 687-0736
Mark Garratt
Chief Insurance Examiner
mgarratt@doi.nv.gov

Property & Casualty - Personal Lines  (775) 687-0736
Mark Garratt
Chief Insurance Examiner
mgarratt@doi.nv.gov

Self-Insured Workers' Compensation  (775) 657-0776
Shirley Choma
Insurance Examiner 2
schoma@doi.nv.gov

Statistical Reporting  (775) 687-0735
Maile Campbell
Lead Actuary
mcampbell@doi.nv.gov

Gennady Stolyarov  (775) 687-0766
Lead Actuary
gstolyarov@doi.nv.gov
David J. (D.J.) Bettencourt was confirmed Commissioner of the New Hampshire Insurance Department effective Sept. 20, 2023. Bettencourt assumed the position of Acting Commissioner, per New Hampshire’s statute, after Commissioner Chris Nicolopoulos did not seek reappointment upon the conclusion of his term.

From 2004 to 2012, Bettencourt served in the New Hampshire House of Representatives, focusing on tax, education, and insurance-related issues. In 2010, he was elected by his colleagues as the youngest majority leader in state history. He was nominated for the position of Deputy Commissioner of the New Hampshire Insurance Department by Commissioner Nicolopoulos and approved by Gov. Christopher T. Sununu (R-NH) in January 2021. Previously, Deputy Commissioner Bettencourt served as Gov. Sununu’s Policy Director from 2017 to 2021, including as the Governor’s liaison to the Insurance Department.

Bettencourt earned two bachelor’s degrees in political science and communication, with a minor in philosophy from the University of New Hampshire (Durham, NH) in 2007. He then earned a Juris Doctor (J.D.) from the University of New Hampshire School of Law in 2015.
Brendhan Harris
Insurance Fraud Director
(603) 271-2162

Christian Citarella
Chief Actuary, Property and Casualty Division
(603) 271-2113

Douglas Bartlett
Director, Financial Regulation Division
(603) 271-2879

James Fox
Director, Property and Casualty Division
(603) 271-2502

Jason Aziz
Director of Health Economics
(603) 271-4191

Jason Dexter
Assistant Commissioner
(603) 271-3041

Jennifer Li
Chief Actuary, Life and Health Division
(603) 271-2506

Keith Nyhan
Deputy Commissioner
(603) 271-3304

Michelle Heaton
Director, Life and Health Division
(603) 271-2399

Robin Tierney
Director, Consumer Services Division
(603) 271-3953

Roni Karnis
General Counsel
(603) 271-4002

Sandra Barlow
Assistant to the Commissioner
(603) 271-2261

Ted Perkins
Director of Business Operations
(603) 271-2518

Contact Persons

Accident & Health Insurance
Jason Aziz
Director of Health Economics (603) 271-4191

Annual Statements
Pat Gosselin
Chief Financial Analyst, Financial Regulation Division (603) 271-2920

Company Licensing
Pat Gosselin
Chief Financial Analyst, Financial Regulation Division (603) 271-2920

Consumer Services
Robin Tierney
Director, Consumer Services Division (603) 271-3953

Deposits
Linda Zalinskie
Financial Records Auditor, Financial Regulation Division (603) 271-2528
Enforcement
Josh Hilliard
Enforcement Counsel (603) 271-2842

Examinations - Financial
Colin Wilkins
Chief Financial Examiner, Financial Regulation Division (603) 271-2374

Examinations - Market Conduct
Maureen Belanger
Chief Examiner, Life and Health Market Regulation (603) 271-2828
Douglas Rees
Chief Examiner, Property & Casualty Market Regulation (603) 271-2686

Fees
Amy Duhaime
Chief Tax Auditor (603) 271-3095

Financial Regulation Division
Douglas Bartlett
Director, Financial Regulation Division (603) 271-2879

General Counsel
Roni Karnis
General Counsel (603) 271-4002

Information Technology
Ted Perkins
Director of Business Operations (603) 271-2518

Insurance Fraud
Brendhan Harris
Insurance Fraud Director (603) 271-2162

Life & Health Division
Victoria Fowler
Compliance Administrator, Life and Health Division (603) 271-4080
Jennifer Li
Chief Actuary, Life and Health Division (603) 271-2506
Michelle Heaton
Director, Life and Health Division (603) 271-2399

Media Relations/Public Information
Andrew Demers
Director, Communications (603) 271-3781

Outreach Coordinator
Adam Kierstead
Outreach Coordinator, Communications (603) 271-3886

Policy and Form Filing - Property & Casualty
LuAnne King
Compliance Administrator, Property and Casualty Division (603) 271-3955

Premium Tax
Amy Duhaime
Chief Tax Auditor (603) 271-3095

Property & Casualty - Commercial Lines
Douglas Rees
Chief Examiner, Property & Casualty Market Regulation

Property & Casualty Insurance
James Fox
Director, Property and Casualty Division

(603) 271-2686
(603) 271-2502
Justin Zimmerman was appointed to lead the New Jersey Department of Banking and Insurance by Governor Phil Murphy in June 2023.

As Acting Commissioner, Zimmerman serves as the chief regulator of New Jersey’s insurance industry, one of the largest in the nation, all state-chartered banks and credit unions, as well as consumer finance licensees. He also leads Get Covered New Jersey, the state’s official health insurance marketplace.

Zimmerman joined the Department in January 2018, serving as the Department’s Chief of Staff, where he oversaw the executive management team and managed all aspects of the department’s policy implementation, under the direction of the Commissioner.

During his tenure as Chief of Staff, the department developed and implemented numerous consumer protections and programs impacting countless New Jerseyans, including New Jersey’s out of network law, student loan protections, mortgage servicers licensing, expanding access to reproductive health care and Get Covered New Jersey. Since its inception in 2020, Get Covered New Jersey transformed New Jersey’s health insurance landscape for consumers in the individual market, ensuring that more New Jerseyans have greater access to quality, affordable health insurance. New Jersey was the first in the nation to open its marketplace with enhanced state subsidies that lower premiums for most enrollees.

Zimmerman also coordinated the Department’s COVID-19 response, working with regulated entities across all sectors to provide relief to New Jersey’s residents during the pandemic, ranging from insurance premium relief and mortgage forbearance to student loan relief and the expansion of telemedicine without cost sharing.

Acting Commissioner Zimmerman has built an extensive career in public service. Prior to joining Governor Murphy’s Administration, Zimmerman served as Chief of Policy and Legislation to the New Jersey State Senate President Pro Tempore, where he focused on expanding access to quality affordable healthcare for New Jerseyans, expansion of voting rights and civil rights. He began his career as a public servant working as a Briefing Aide to Governor Jon Corzine and Director of Legislative and Intergovernmental Affairs for the New Jersey Department of State. Prior to joining government service, he was an organizer in Morris County, New Jersey and Harrisburg, Pennsylvania.

Zimmerman was born and raised in New Jersey, growing up in Essex and Union Counties. He received his Bachelor of Arts from Mary Washington College. He lives in Verona with his wife, Laura, and their two children.

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

**Email Address**
omбудсман@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  (973) 622-6014
Executive Director, NJ Compensation Rating and Inspection Bureau

Denise Illes  (609) 292-7272
Chief, Office of Regulatory Affairs

Ellen DeRosa  (609) 940-7608
Executive Director, Individual Health Coverage Program and Small Employer Health Benefits Program

Justin Zimmerman  (609) 633-7667
Acting Commissioner

Martin Sumners  (609) 292-7272
Director of Legislative and Regulatory Affairs

Ralph Boeckman  (609) 940-7467
Manager, Market Conduct and Antifraud Compliance

Vacant
Assistant Commissioner, Consumer Protection Services

Vacant
Assistant Commissioner, Property and Casualty

Contact Persons
Agent Licensing
Ruth Jackson  (609) 292-7272 x 50587
Supervisor, Insurance Producer Licensing
ruth.jackson@dobi.nj.gov

Annual Statements
Joann Jones  (609) 292-7272 x 50085
Technical Assistant II
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 Sirovetz
Supervising Insurance Examiner Solvency Regulation
(609) 292-7272 x 50095 john.sirovetz@dobi.nj.gov

Fraud Deterrence Bureau
Richard Besser
Chief of Investigations
(609) 292-7272 x 50693 richard.besser@dobi.nj.gov

Health Insurance
Ellen DeRosa
Executive Director, Individual Health Coverage Program and Small Employer Health Benefits Program
(609) 940-7608 ellen.derosa@dobi.nj.gov

InsurTech
Vacant
Assistant Commissioner, Property and Casualty

Legislative Liaison
Martin 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
Vacant
Assistant Commissioner, Property and Casualty

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

Property & Casualty - Commercial Lines
Vacant
Assistant Commissioner, Property and Casualty

Property & Casualty - Personal Lines
Vacant
Assistant Commissioner, Property and Casualty

Public Affairs
Trish Graber
Director
(609) 292-5064 trish.graber@dobi.nj.gov

Regulations
Denise Illes
Chief, Office of Regulatory Affairs
(609) 292-7272 legsregs@dobi.nj.gov

Statistical Reporting
Sam Sacky
Actuarial Analyst
(609) 292-7272 x 50360 samual.sacky@dobi.nj.gov
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.

Main
Office of Superintendent of Insurance (OSI)
P.O. Box 1689
Santa Fe, NM 87504-1689
United States

Phone Numbers
Main (Santa Fe): (505) 827-4601
Toll-Free Number (In-State Only): (855) 427-5674

Fax Numbers
Main (Santa Fe): (505) 827-7434

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://www.osi.state.nm.us/
Make Checks Payable to: Office of Superintendent of Insurance
Colin Baillio  
Deputy Superintendent

Gurrattanpal 'Mickey' Singh  
Managed Healthcare Supervisor

Margaret 'Kika' Pena  
Division Director

Mark Marquez  
Staff Manager

Mickey VanCuren  
Title Bureau Compliance Officer

NM Taxation and Revenue Department  
https://www.tax.newmexico.gov/contact-us

Roberta Baca  
Criminal Division Director

Stop Fraud  
(877) 807-4010

Vanessa DeJesus  
Supervisor

Ursula Almada  
Bureau Chief

Victoria Baca  
Licensing Director

Contact Persons

Assigned Risk Pool - Workers' Compensation  
Vacant

Company Licensing  
Victoria Baca  
Licensing Director

Consumer Complaints and Inquiries  
Margaret 'Kika' Pena  
Division Director

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

Health Policy and Consumer Education Bureau - Affordable Care Act (ACA)
Viara Ianakieva
Bureau Chief
(505) 827-4651
viara.ianakieva@osi.nm.gov

Vacant
Health Care Policy Manager

Insurance Fraud Bureau
Stop Fraud
(877) 807-4010

Roberta Baca
Criminal Division Director
(505) 795-1755
roberta.baca@osi.nm.gov

InsurTech
Vacant
Chief Actuary - Property & Casualty
(505) 827-4529

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

Life & Health Product Filing Bureau - Form Filing
Vacant
Division Director
(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
Vanessa DeJesus
Supervisor
(505) 827-4646
vanessa.dejesus@osi.nm.gov

Producer Licensing
Victoria Baca
Licensing Director
(505) 827-4554
victoriaa.baca@osi.nm.gov

Statistical Reporting
Vacant
Chief Actuary - Property & Casualty
(505) 827-4529

Title Insurance
Mickey VanCuren
Title Bureau Compliance Officer
(505) 827-4930
mickey.vancuren@osi.nm.gov

Tim Vigil
Title Bureau Chief
(505) 827-4391
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.
Avani Shah
Insurance - Acting Executive Deputy Superintendent
(212) 459-7935

Harriet Pearson
Cybersecurity - Executive Deputy Superintendent

Kaitlin Asrow
Research & Innovation - Executive Deputy Superintendent

Kevin Puvalowski
Consumer Protection & Financial Enforcement - Acting Executive Deputy Superintendent

Peter Dean
Office of General Counsel - General Counsel

Rajesh Bhandula
Climate - Executive Deputy Superintendent
(212) 709-5433

Shirin Emami
Banking - Executive Deputy Superintendent

Sumit Sud
Insurance - Senior Deputy Superintendent
(212) 459-7832

Contact Persons
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 (919) 807-6169
Chief Financial Analyst jessica.price@ncdoi.gov

Antifraud Division
Marty Sumner (919) 807-6846
Senior Deputy Commissioner, Fraud Control Group marty.sumner@ncdoi.gov

Captives
Lori Gorman (919) 807-6165
Deputy Commissioner lori.gorman@ncdoi.gov

Computer Systems and Telecommunications
John Harrison (919) 807-6122
Chief Information Officer john.harrison@ncdoi.gov

Consumer Assistance
Vacant (919) 814-9874
Senior Deputy Commissioner, Consumer Assistance Group

Consumer Assistance Programs
Vacant (919) 814-9875
Deputy Commissioner, Consumer Services

Melinda Munden (919) 814-9942
Deputy Commissioner, SHIIP melinda.munden@ncdoi.gov

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

Continuing Care - Retirement Centers and Self-Insured Workers' Compensation Individuals
Nancy Wise (919) 807-6178
Manager nancy.wise@ncdoi.gov

Controller's Office
Jason Fortlines (919) 807-6036
Controller jason.fortlines@ncdoi.gov

Engineering
Carl Martin (919) 647-0009
deputy.commissioner carl.martin@ncdoi.gov

Financial Analysis and Company Licensing
Financial Examinations
Monique Smith
Deputy Commissioner
(919) 807-6605
monique.smith@ncdoi.gov

Fire and Rescue Commission
Brian Wade
Deputy Director, Training and Inspections
(919) 647-0090
brian.wade@ncdoi.gov

InsurTech
John Harrison
Chief Information Officer
(919) 807-6122
john.harrison@ncdoi.gov

Life & Health Insurance
Ted Hamby
Deputy Commissioner
(919) 807-6058
ted.hamby@ncdoi.gov

Manufactured Building
Vacant
Deputy Director

Market Regulation
Teresa Knowles
Deputy Commissioner
(919) 807-6886
teresa.knowles@ncdoi.gov

Personnel
Jerry Daniels
Personnel Officer
(919) 807-6049
jerry.daniels@ncdoi.gov

Prevention, Programs, and Grants
Shannon Bullock
Deputy Director
(919) 647-0071
shannon.bullock@ncdoi.gov

Product Regulation
Tracy Biehn
Senior Deputy Commissioner, Product Regulation Group
(919) 807-6889
tracy.biehn@ncdoi.gov

Property & Casualty Insurance
Fred Fuller
Deputy Commissioner
(919) 807-6080
fred.fuller@ncdoi.gov

Public Information
Jason Tyson
Director of Communications
(919) 807-6017
jason.tyson@ncdoi.gov

Regulatory Actions
Susan Coble
Chief Regulatory Specialist
(919) 807-6156
susan.coble@ncdoi.gov

Risk Management
Bryan Heckle
Deputy Director
(919) 661-5880
bryan.heckle@ncdoi.gov

Security Deposits
Jessica Price
Chief Financial Analyst
(919) 807-6169
jessica.price@ncdoi.gov

State Fire Marshal
Brian Taylor
Chief State Fire Marshal, Assistant Commissioner
(919) 647-0003
brian.taylor@ncdoi.gov
Jon Godfread was elected North Dakota’s 22nd Insurance Commissioner on November 8, 2016, and re-elected on November 3, 2020.

In service to the citizens of North Dakota, Godfread has prioritized consumer advocacy, ensuring North Dakotans are better aware of the services offered by the Insurance Department beyond industry regulation. He has also worked to restructure the department for efficient, effective use of tax-payer dollars, along with employee satisfaction.

On a national level, Godfread has been an active voice in discussions about insurance regulations including use of technology, air ambulance service, and healthcare reinsurance. He currently serves as NAIC President-Elect and as a member of the Executive (EX) Committee.

Prior to serving as Insurance Commissioner, Godfread was most recently Vice President of Governmental Affairs for the Greater North Dakota Chamber in Bismarck. His background also includes banking and professional athletics. He has held prominent roles in discussions around the federal Affordable Care Act (ACA), across-the-board tax reductions for North Dakotans, creation of the North Dakota Outdoor Heritage Fund, K–12 education efforts and more.

Godfread earned a law degree and a Master of Business Administration (MBA) from the University of North Dakota in 2011. He earned his bachelor’s degree in business with honors from the University of Northern Iowa in 2005.
Budget
Susan Daou
Account/Budget Specialist
(701) 328-2930
scdaou@nd.gov

Consumer Complaints and Inquires - Life & Health
Angie Voegele
Consumer Assistance Analyst
(701) 328-2940
amvoegele@nd.gov

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

Consumer Complaints and Inquires - Property & Casualty
Vacant
Division Director, Property & Casualty

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

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

Policy, Form, and Rate Filings - Property & Casualty
Mike Andring  
Property and Casualty Actuary  

Vacant  
Division Director, Property & Casualty

**Premium Tax**

Susan Daou  
Account/Budget Specialist

**Statistical Reporting**

Jacob Just  
Director of Communications
Judith L. French was appointed to serve as Director of the Ohio Department of Insurance on February 8, 2021, by Governor Mike DeWine. French serves as a member of Governor DeWine’s cabinet and is responsible for the overall leadership and direction of the department.

Prior to becoming Director, French served as a justice of the Ohio Supreme Court and was the tenth woman to serve in that role in Ohio’s history. During her eight years on the court, Justice French participated in thousands of decisions and authored more than 100 opinions. In addition, she successfully pursued reforms to improve Ohio’s judiciary and justice system, and was appointed by the U.S. Chief Justice to serve on the Federal Appellate Rules Committee.

For nearly three decades, Director French has served the people of Ohio. Before becoming a justice, she served the state as an appellate judge, chief legal counsel to the governor, an assistant attorney general, and a state government lawyer. As an attorney representing the State of Ohio, she made two arguments before the United States Supreme Court.

Prior to joining the public sector, French worked as an attorney with the Columbus law firm of Porter, Wright, Morris & Arthur, specializing in environmental law. She also served as in-house counsel for a large manufacturing company.

Director French received three degrees from The Ohio State University: a B.A. in political science, an M.A. in history (with a concentration in military history and strategic studies), and a J.D., with honors. She is a member of the Moritz College of Law National Council, and in 2018 was awarded the college’s Distinguished Jurist Award for her work on the bench.

French currently resides in Grandview Heights, near Columbus, with her husband. They have two children and two grandchildren.
Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://insurance.ohio.gov/
Make Checks Payable to: Ohio Treasurer Robert Sprague

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

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

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

Matt Peters
Deputy Director
(614) 644-3318

Todd Oberholtzer
Regulatory Compliance Director
(614) 387-1459

Contact Persons

Accident & Health Insurance - HMO Division
Marjorie Ellis
Actuarial Services and Product Regulation-Life, Health and Managed Care
(614) 644-3451
marjorie.ellis@insurance.ohio.gov

Agent Licensing
Karen Vourvopoulos
Licensing-License Division
(614) 728-1249
karen.vourvopoulos@insurance.ohio.gov

Annual Statements
Cameron Piatt
Assistant Chief, Taxes, Admissions, and Foreign Analysis
(614) 728-1074
cameron.piatt@insurance.ohio.gov

Captive Insurance
Tracy Snow
Chief Examiner, Risk Assessment
(614) 728-1263
tracy.snow@insurance.ohio.gov

Company Licensing
Cameron Piatt
Assistant Chief, Taxes, Admissions, and Foreign Analysis
(614) 728-1074
cameron.piatt@insurance.ohio.gov

Consumer Complaints and Inquiries
Jana Jarrett
Assistant Director, Consumer Services
(614) 644-3378
jana.jarrett@insurance.ohio.gov

Consumer Counseling Program for Seniors
Christina Reeg
Consumer Affairs-SHIIP Program Director
(614) 644-3464
christina.reeg@insurance.ohio.gov

Deposits
Melissa Chuvalas
Fiscal Operations
(614) 752-0720
melissa.chuvalas@insurance.ohio.gov

Enforcement
David Barney
Fraud and Enforcement-Enforcement Division
(614) 644-3193
david.barney@insurance.ohio.gov

Examinations - Agent
Karen Vourvopoulos  
Licensing-License Division  
(614) 728-1249  
karen.vourvopoulos@insurance.ohio.gov

Examinations - Financial
  Tracy Snow
  Chief Examiner, Risk Assessment  
(614) 728-1263  
tracy.snow@insurance.ohio.gov

Examinations - Market Conduct
  Todd Oberholtzer
  Regulatory Compliance Director  
(614) 387-1459  
toddoberholtzer@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
  Marjorie Ellis
  Actuarial Services and Product Regulation-Life, Health and Managed Care  
(614) 644-3451  
marjorie.ellis@insurance.ohio.gov

Policy and Form Filing - Property & Casualty
  Maureen Motter
  Actuarial Services and Product Regulation-Property and Casualty  
(614) 644-3361  
maureen.motter@insurance.ohio.gov

Premium Tax
  Cameron Piatt
  Assistant Chief, Taxes, Admissions, and Foreign Analysis  
(614) 728-1074  
cameron.piatt@insurance.ohio.gov

Property & Casualty - Personal and Commercial Lines Rates
  Tom Botsko
  Actuarial Services and Product Regulation-Property and Casualty  
(614) 387-2819  
thomas.botsko@insurance.ohio.gov

Rates - Health
  Laura Miller
  Actuarial Services and Product Regulation-Life, Health and Managed Care  
(614) 728-1208  
lauramil@insurance.ohio.gov

Rates - Life
  Pete Weber
  Actuarial Services and Product Regulation-Life, Health and Managed Care  
(614) 644-3311  
peter.weber@insurance.ohio.gov

Statistical Reporting
  Maureen Motter
  Actuarial Services and Product Regulation-Property and Casualty  
(614) 644-3361  
maureen.motter@insurance.ohio.gov
Glen Mulready serves as Oklahoma’s 13th insurance commissioner. A former state legislator and longtime insurance professional, he was recently unopposed in his bid for reelection, and will start a second term as insurance commissioner in 2023. Commissioner Mulready was first elected to the state-wide position in 2019.

Commissioner Mulready started his insurance career as a broker in 1984 and later served in executive roles for Oklahoma’s two largest health insurance companies. In 2010, Mulready entered public service and was elected to represent West Tulsa, Jenks, and Glenpool in the Oklahoma House of Representatives. During his tenure in the house, Commissioner Mulready became a policy leader on many transformative insurance issues and held several roles, including, Insurance Committee chair and House Majority Floor Leader. In 2011, Governing Magazine named Mulready one of 17 “GOP Legislators to Watch Nationally.”

As Commissioner, Mulready has led initiatives to increase the number of health insurance carriers available to Oklahomans, bring more attention to consumer education, and remove burdensome regulation in the department’s administrative code. Since 2019, the Oklahoma Insurance Department has recovered over $20 million for Oklahoma consumers. Commissioner Mulready supports efforts to continue to apply best practices, modernize the department and embrace new technology to serve the people of Oklahoma better.

Commissioner Mulready has also been a leader nationally representing Oklahoma as chairman of the NAIC Midwest Zone and chairman of the Health Insurance and Managed Care (B) Committee. As a firm believer in the free market and a longtime advocate for affordable health care for all Oklahomans, Commissioner Mulready believes creating more choices for consumers will help reduce the number of uninsured Oklahomans and improve affordability in the insurance market. When he was first elected, only two plan options were available in the Oklahoma Health Insurance Marketplace. Currently, seven insurers are now offering products to Oklahoma consumers.

Moreover, Commissioner Mulready sponsored the original Insurance Business Transfer (IBT) Act, now law and is recognized as one of the most innovative insurance regulations in the country. Since 2020, the first two IBT transactions in United States history were completed in Oklahoma. In addition, Oklahoma is also focused on recruiting Captive Insurance domiciles. Over one-third of currently licensed captives came to Oklahoma during Commissioner Mulready’s first two years in office.

Commissioner Mulready and Sally, his wife of 34 years, are the proud parents of three college-aged sons: Sam, Jake, and Will. Commissioner Mulready is very active in the community, having served on numerous boards and committees, including Big Brothers Big Sisters, the Juvenile Diabetes Research Fund, March of Dimes, Shepherds Fold Ranch Christian Summer Camp, Crime Commission and Tulsa Tough. Commissioner Mulready and his wife were the recipients of Leadership Tulsa’s Paragon Award for their work with Big Brothers Big Sisters in 2018.
Fax Numbers
Main (Oklahoma City): (405) 521-6635
Main (Tulsa): (918) 994-7916

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://www.ok.gov/oid/
Make Checks Payable to: Oklahoma Insurance Department

Andy Schallhorn
Deputy Commissioner of Financial Regulations and Chief Actuary
(405) 522-4969
andrew.schallhorn@oid.ok.gov

Ashley Scott
Director of PBM Licensing
(405) 521-6616

Ashley Scott
Government and Community Affairs Director
(405) 521-6616

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

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

Denise Figueroa
Chief Technology Officer
(405) 522-4616

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

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

Kim Hunter
General Counsel
(405) 522-6335

Kurt Cagle
Director of Rate and Form
(405) 522-3447

Liz Heigle
Chief Communications Officer
(405) 522-0683

Mike Rhoads
Deputy Commissioner of Consumer Services
(918) 295-3702

Ray Walker
Medicare Assistance Program Director
(405) 521-6632

Sherry Marczewski
Comptroller
(405) 522-4581

Contact Persons

Actuarial
Andy Schallhorn
Deputy Commissioner of Financial Regulations and Chief Actuary
(405) 522-4969
andrew.schallhorn@oid.ok.gov

Anti-Fraud Unit
Rick Wagnon
Chief Investigator
(405) 522-6180
rick.wagnon@oid.ok.gov

Captive Insurance
Steve Kinion  
Captive Director  
(405) 522-2374  
steve.kinion.ctr@oid.ok.gov

Community Outreach  
Ashley Scott  
Government and Community Affairs Director  
(405) 521-6616  
ashley.scott@oid.ok.gov

Comptroller  
Sherry Marczewski  
Comptroller  
(405) 522-4581  
sherry.marczewski@oid.ok.gov

Consumer Assistance  
Donna Dorr  
Director of Consumer Assistance  
(405) 521-4524  
donna.dorr@oid.ok.gov

Consumer Counseling Program for Seniors  
Ray Walker  
Medicare Assistance Program Director  
(405) 521-6632  
ray.walker@oid.ok.gov

Continuing Education  
Erin Wainner  
Deputy Commissioner of Licensing Services  
(405) 522-0897  
erin.wainner@oid.ok.gov

Financial Analysis  
Diane Carter  
Chief Financial Analyst  
(405) 522-6337  
diane.carter@oid.ok.gov

Financial Examinations  
Eli Snowbarger  
Chief Financial Examiner  
(405) 522-6179  
eli.snowbarger@oid.ok.gov

Government Relations and Public Policy  
Ashley Scott  
Government and Community Affairs Director  
(405) 521-6616  
ashley.scott@oid.ok.gov

Health Policy  
Mike Rhoads  
Deputy Commissioner of Consumer Services  
(918) 295-3702  
mike.rhoads@oid.ok.gov

Human Resources  
Angie Powers  
Human Resources Director  
(405) 522-0207  
angie.powers@oid.ok.gov

InsurTech  
Teresa Green  
Senior Counsel  
405-521-6654  
teresa.green@oid.ok.gov

Legal  
Kim Hunter  
General Counsel  
(405) 522-6335  
kim.hunter@oid.ok.gov

Market Regulation  
Landon Hubbart  
Chief of Market Regulation  
(405) 521-2379  
landon.hubbart@oid.ok.gov

Media Relations  
Liz Heigle  
Chief Communications Officer  
(405) 522-0683  
liz.heigle@oid.ok.gov

Pharmacy Benefits Manager  
Ashley Scott  
Director of PBM Licensing  
(405) 521-6616  
ashley.scott@oid.ok.gov
Producer Licensing
  Courtney Khodabakhsh (Director of Licensing)
  (405) 522-0806
courtney.khodabakhsh@oid.ok.gov

Rates and Forms
  Kurt Cagle (Director of Rate and Form)
  (405) 522-3447
  kurt.cagle@oid.ok.gov
  Cuc Nguyen (Chief Rate & Form Analyst)
  (405) 522-4608
cuc.nguyen@oid.ok.gov

Receivership
  Kim Hunter (General Counsel)
  (405) 522-6335
  kim.hunter@oid.ok.gov

Workers' Compensation
  Kim Hunter (General Counsel)
  (405) 522-6335
  kim.hunter@oid.ok.gov
Andrew R. Stolfi was appointed Department of Consumer and Business Services (DCBS) director in April 2020. He is also the state's insurance commissioner. He began with the department in February 2018 as Division of Financial Regulation administrator and insurance commissioner.

Previously, Stolfi spent six years in Switzerland at the International Association of Insurance Supervisors, most recently serving as chief operating officer and chief counsel. He was responsible for leading the operations, legal, communications, finance, risk management, and human resources functions. He was also a key advisor to the association’s Executive Committee and served as its first communications officer.

Before joining the association, Stolfi served in various senior management roles at the Illinois Department of Insurance, including acting director, chief of staff, and special counsel for policy and legislative affairs. In Illinois, he developed and managed all aspects of the department’s legislative agenda and day-to-day operations.

Stolfi is an active participant at the NAIC, where he currently serves as vice chair of the Western Zone and a member of the Executive (EX) Committee. He also serves as chair of the NAIC/Consumer Liaison Committee, co-vice chair of the Climate and Resiliency (EX) Task Force, and vice chair of the Consumer Participation Board of Trustees.

His legal background includes serving as attorney and policy analyst in the Office of the Governor of the State of Illinois, as judicial law clerk for the Honorable Thomas E. Hoffman in the Illinois Appellate Court, First District, and as a special assistant corporation counsel for the City of Chicago Law Department.

Stolfi received a Bachelor of Science degree from the University of Vermont and a law degree with honors from Chicago-Kent College of Law. He resides in Salem with his wife and two children.
Alex Cheng  
Deputy Administrator  
(971) 283-1958

Kirsten Anderson  
Deputy Administrator  
(503) 507-2454

TK Keen  
Administrator, Division of Financial Regulation  
(503) 586-8143

**Contact Persons**

**Administrative Rules**  
Jesse O’Brien  
Manager, Policy  
(971) 707-3670  
jesse.e.obrien@dcbs.oregon.gov

**Annual Statements**  
Ryan Keeling  
Senior Financial Analyst  
(503) 599-9434  
ryan.w.keeling@dcbs.oregon.gov

**Company Licensing**  
Ryan Keeling  
Senior Financial Analyst  
(503) 599-9434  
ryan.w.keeling@dcbs.oregon.gov

**Consumer Advocacy**  
Tricia Goldsmith  
Manager, Consumer Advocacy  
(503) 947-7275  
tricia.a.goldsmith@dcbs.oregon.gov

**Consumer Outreach**  
Karla Martinez  
Manager, Consumer Education  
(503) 947-7885  
karla.p.martinez@dcbs.oregon.gov

**Department Counsel**  
Jake Gill  
General Counsel, Assistant Attorney General  
(503) 947-4540  
jacob.gill@doj.state.or.us

Pramela Reddi  
General Counsel, Sr. Assistant Attorney General  
(503) 947-4540  
pramela.reddi@doj.oregon.gov

**Deposits**  
Ellie Warrington  
Security Deposit Analyst  
(503) 947-7259  
web.inscomp@oregon.gov

**Examinations - Financial**  
Teresa Borrowman  
Chief Financial Examiner  
(971) 701-0557  
teresa.l.borrowman@dcbs.oregon.gov

**Examinations - Producer**  
Eric Cutler  
Manager, Insurance Licensing & Retaliatory Tax  
(971) 375-7468  
Eric.Cutler@dcbs.oregon.gov

**Fees - Company**  
Ryan Keeling  
Senior Financial Analyst  
(503) 599-9434  
ryan.w.keeling@dcbs.oregon.gov

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

**Financial Analysis**
<table>
<thead>
<tr>
<th>Retaliatory Tax</th>
<th>Shannon O’Shea</th>
<th>(503) 856-2225</th>
<th><a href="mailto:shannon.oshea@dcbs.oregon.gov">shannon.oshea@dcbs.oregon.gov</a></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gail McFarlin</td>
<td>(971) 375-7434</td>
<td><a href="mailto:gail.mcfarlin@dcbs.oregon.gov">gail.mcfarlin@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td>Statistical Reporting</td>
<td>Spencer Peacock</td>
<td>(971) 345-1129</td>
<td><a href="mailto:spencer.c.peacock@dcbs.oregon.gov">spencer.c.peacock@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td></td>
<td>Data Analyst</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus Lines Coordinator</td>
<td>Shannon O’Shea</td>
<td>(503) 856-2225</td>
<td><a href="mailto:shannon.oshea@dcbs.oregon.gov">shannon.oshea@dcbs.oregon.gov</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
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.

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**Main**
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
United States

**Phone Numbers**
Main: (717) 787-7000
Consumer Service Office - Hotline: (877) 881-6388
Consumer Service Office - Harrisburg: (717) 787-2317

**Fax Numbers**
Main: (717) 772-1969

**Office Hours:** 8:30 a.m.–5:00 p.m., Monday-Friday
**Website:** https://www.insurance.pa.gov
**Make Checks Payable to:** Commonwealth of Pennsylvania
Caroline Beohm  
Policy Director  
(717) 787-0164

David Buono  
Deputy Commissioner  
(717) 772-4335

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

Kathy Speaks  
Chief Counsel  
(717) 787-2567

Ken Kitch  
Manager, Bureau of Information Technology  
(717) 783-2128

Laura Slaymaker  
Deputy Commissioner  
(717) 787-6009

Michael Humphreys  
Commissioner  
(717) 787-0684

Nicole Werner  
Chief Administrative Judge  
(717) 783-2126

Shannen Logue  
Deputy Commissioner  
(717) 787-0872

Vacant  
Director, Legislative Affairs
Contact Persons

Bureau of Life, Accident & Health Insurance
Lindsi Swartz  
Director, Bureau of Life, Accident and Health Insurance  
(717) 783-4335  
linswartz@pa.gov

Consumer Complaints and Inquiries
Jeff Rohaly  
Director, Bureau of Consumer Services  
(717) 783-2157  
wohaly@pa.gov

Department Counsel
Kathryn Speaks  
Chief Counsel  
(717) 787-2567  
kspeaks@pa.gov

Examinations - Financial
Shannon Hopkins  
Acting Director, Bureau of Financial Examinations  
shhopkins@pa.gov

Examinations - Market Conduct
Gary Jones  
Director, Bureau of Market Actions  
(717) 346-3888  
jogar@pa.gov

Financial Analysis and Company Licensing
Vacant  
Director, Company Licensing & Analysis

InsurTech
Michael Humphreys  
Commissioner  
(717) 787-0684  
mhumphreys@pa.gov

NAIC Liaison
Karin Rodriguez  
Executive Assistant to Commissioner  
(717) 783-0442  
karrodrigu@pa.gov

Property & Casualty - Commercial Lines
Mark Lersch  
Bureau of Property and Casualty Insurance  
(717) 787-4192  
mlersch@pa.gov

Property & Casualty - Personal Lines
Mark Lersch  
Bureau of Property and Casualty Insurance  
(717) 787-4192  
mlersch@pa.gov

Rate and Form Filing - Life, Accident & Health Insurance
Lars Thome  
Director, Bureau of Life, Accident and Health Insurance  
(717) 439-7469  
tthome@pa.gov

Rate and Form Filing - Property & Casualty
Mark Lersch  
Bureau of Property and Casualty Insurance  
(717) 787-4192  
mlersch@pa.gov

Right-to-Know Law Office
Brad Harker  
Right-to-Know Official  
(717) 787-2567  
bharker@pa.gov

Statistical Reporting
Joseph Korman  
Bureau of Administration  
(717) 787-4429  
jkorman@pa.gov
Beth Dwyer was appointed Superintendent of Insurance on Jan. 11, 2016, and named Director of Business Regulation in May 2023. Prior to this appointment, she had been employed by the Rhode Island Department of Business Regulation for 15 years, first as general counsel to the Insurance Division and later as associate director. Prior to government service, Director Dwyer was engaged in private law practice in California and Rhode Island, specializing in litigation and insurance regulation.

Director Dwyer is a member of the NAIC and is the current Secretary/Treasurer. She has served as chair and vice chair of various committees, task forces, and working groups and has served on the Board of Directors of the National Insurance Producer Registry (NIPR) and as an Officer of the Interstate Insurance Product Regulation Commissioner (Compact). She is the NAIC representative to the Financial Stability Oversight Counsel (FSOC). She is also a member of the Executive Committee, the ICS and Comparability Task Force (ICSTF), and the Strategic Plan and Financial Outlook Task Force (SPFOTF) of the International Association of Insurance Supervisors (IAIS).

Director Dwyer is a past president of the Rhode Island Women’s Bar Association. She was awarded the 2010 Rhode Island Attorney General’s Justice Award for Consumer Protection. She completed an Executive Education Program at Harvard University, John F. Kennedy School of Government Executive Education. She was the recipient of the 2023 Raymond G. Farmer Award for Exceptional Leadership from the NAIC.

Director Dwyer holds the designations of Chartered Property Casualty Underwriter (CPCU) from The Institutes, Chartered Life Underwriter (CLU) from The American College, and Senior Professional in Insurance Regulation (SPIR) from the NAIC. She was admitted to practice law in California, Rhode Island, Massachusetts, the Federal District Courts of California, and Rhode Island and the Ninth Circuit Court of Appeals. She earned a JD from Pepperdine University and a BA in Political Science and Public Administration from Providence College.

Main
State of Rhode Island Department of Business Regulation Division of Insurance
1511 Pontiac Avenue
Bldg. 69-2
Cranston, RI 02920
United States

Email Address
dbr.insurance@dbr.ri.gov

Phone Numbers
Main: (401) 462-9520

Fax Numbers
Main: (401) 462-9602

Office Hours: 8:30 a.m. - 4:00 p.m., Monday-Friday
Website: https://dbr.ri.gov/insurance-banking-securities-and-charitable-organizations/insurance
Make Checks Payable to: Premium Taxes: Tax Administrator, State of Rhode Island; Division Fees: General Treasurer, State of Rhode Island
Beth Vollucci  
Chief of Consumer & Filing Services  
(401) 462-9610

Elizabeth Kelleher Dwyer  
Director, Department of Business Regulation  
(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  
Deputy Director, Licensing and Consumer Services  
(803) 737-6148

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

Melissa Manning  
NAIC Liaison  
(803) 737-6204

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

Vacant  
Deputy Director, Financial Regulation and Solvency

Contact Persons

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

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

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

Captives  
Joseph McDonald  
Captives Director  
(843) 384-7117

Company Licensing  
Vacant  
Deputy Director, Financial Regulation and Solvency

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

Deposits  
Vacant  
Deputy Director, Financial Regulation and Solvency

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

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

Fraud Unit  
Joshua Underwood  
Director  
(803) 737-7151

Human Resources  
Grace Godwin  
Human Resources Manager  
(803) 737-6119
Information Technology
  Derrick Brown
  Information Officer
  (803) 737-6157

InsurTech
  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
  Geoffrey Bonham
  Associate General Counsel
  (803) 737-6219

  Vacant
  Deputy Director, Financial Regulation and Solvency

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
  Renee Bouye
  Manager, Office of PBM Oversight and Specialty Licensing
  (803) 737-6129
rbouye@doi.sc.gov
Larry D. Deiter was appointed Director of the South Dakota Division of Insurance by Department of Labor and Regulation Secretary Marcia Hultman on January 8, 2015. Deiter had served as Assistant Director of Property and Casualty, Market Conduct and Investigations with the department since November 2012.

Deiter has more than 25 years of experience in commercial banking and business management, which includes insurance product sales management. Prior to joining the public sector, he served as vice president/market manager of a publicly traded financial institution.

Deiter earned his bachelor's degree from South Dakota State University and is active as an officer of various civic and community boards.

---

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

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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
Tiffany Carr
Compliance Agent
(605) 773-3563
tiffany.carr@state.sd.us

Amy Ondell
Compliance Agent
(605) 773-3563
amy.ondell@state.sd.us

Haely Pease
Compliance Agent
(605) 773-3563
haely.pease@state.sd.us

Consumer Complaints and Inquiries
Teddie Norman
Property/Casualty Complaint Analyst
(605) 773-3563
teddie.norman@state.sd.us

Kristi Longbrake
Life/Health Complaint Analyst
(605) 773-3563
kristi.longbrake@state.sd.us

Dulcie Stotts
Life/Health Complaint Analyst
(605) 773-3563
dulcie.stotts@state.sd.us

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

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

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

Callie Pospishil
Staff Attorney
(605) 773-3563
callie.pospishil@state.sd.us

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

Jami Oakland
Financial Analyst
(605) 773-3563
jami.oakland@state.sd.us

Johanna Nickelson
Assistant Director, Solvency and Licensing
(605) 773-3563
johanna.nickelson@state.sd.us

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

Seth Doyle
Financial Supervisor
(605) 773-3563
seth.doyle@state.sd.us

Examinations - Market Conduct
Amanda Feist
Market Conduct Manager
(605) 773-3563
amanda.feist@state.sd.us

InsurTech
Tony Dorschner
Assistant Director, Property and Casualty and Producer Licensing
(605) 773-3563
tony.dorschner@state.sd.us

Life & Health Policies
Gretchen Brodkorb
Senior HealthCare Analyst
(605) 773-3563
gretchen.brodkorb@state.sd.us

Candy Holbrook
Policy Analyst
(605) 773-5122
candy.holbrook@state.sd.us

MCC, TPA, DMPO, IRO, CMP, and URO Applications
Gavin Munson
Compliance Specialist
(605) 773-3563
gavin.munson@state.sd.us

Pharmacy Benefits Manager
Ashley Severyn
Pharmacy Consultant
(605) 773-3563
ashley.severyn@state.sd.us

Logan Daul
PBM Compliance Agent
(605) 773-3563
logan.daul@state.sd.us

Policy and Form Filing - Life & Health
Jeff Smith
Senior Life and Health Analyst
(605) 773-3563
jeff.smith@state.sd.us

Ray Klinger
Life and Health Analyst
(605) 773-3563
ray.klinger@state.sd.us

Policy and Form Filing - Property & Casualty (Personal Lines and Commercial Lines)
Patrick Cushing
Property and Casualty Rate and Form Analyst
(605) 773-3563
patrick.cushing@state.sd.us

Policy and Form Filing - Property & Casualty (Workers’ Compensation)
Patsy Mehlhaff
Property/Casualty Complaint Analyst
(605) 773-3563
patsy.mehlhaff@state.sd.us

Premium Tax
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) 773-3513  
penney.wagoner@state.sd.us

Johanna Nickelson  
Assistant Director, Solvency and Licensing  
(605) 773-3563  
johanna.nickelson@state.sd.us

Charlene Squires-Keller  
Surplus Lines Analyst/Solvency/Licensing  
(605) 773-3563  
charlene.squireskeller@state.sd.us

Receivership
Johanna Nickelson
Assistant Director, Solvency and Licensing  
(605) 773-3563  
johanna.nickelson@state.sd.us

Surplus Lines and Risk Retention
Charlene Squires-Keller  
Surplus Lines Analyst/Solvency/Licensing  
(605) 773-3563  
charlene.squireskeller@state.sd.us
Carter Lawrence serves as the Commissioner of the Tennessee Department of Commerce and Insurance. Appointed by Governor Bill Lee, Lawrence assumed leadership of the department effective November 12, 2020. Before his appointment to Governor Lee’s cabinet, Lawrence served as Chief Deputy Commissioner and Chief Operating Officer at the Department of Commerce and Insurance.

Previously, Lawrence served as Assistant Commissioner for the Regulatory Boards Division at the Department of Commerce and Insurance where he oversaw more than 40 fee reductions while improving measured customer service, modernizing business practices to faster license professionals and successfully removed burdensome regulations. In 2019, Lawrence briefly served as Interim Commissioner for Governor Bill Lee.

As Tennessee’s Commissioner of Commerce and Insurance, Lawrence is the state fire marshal and is responsible for the divisions of insurance, fire prevention, regulatory boards – including twenty-six regulatory entities, TennCare Oversight, and the administratively attached Tennessee Law Enforcement Training Academy, Tennessee Police Officer Standards and Training Commission and Tennessee Emergency Communications Board. In 2020, the department collected approximately $1.25 billion in fees and premium taxes and had expenditures of $225 million.

Lawrence is an attorney who studied law at the University of Tennessee, where he also obtained a Master of Business Administration. For undergraduate studies, Carter obtained a Bachelor of Arts at Wheaton College in Illinois.

Lawrence is a Nashville-area native. He and his wife, Amy, are the proud parents three children – two boys, Alister and Titus, and a girl, Penelope. Together with their old dog, Otto, they are residents of the Nipper’s Corner area of Nashville and attend church at Nashville’s Church of the Redeemer.

Lawrence looks forward to continuing to advance Governor Lee’s agenda as he serves all 6.8 million Tennesseans impacted by the Department of Commerce and Insurance.

Main
Tennessee Department of Commerce and Insurance Insurance Division
Davy Crockett Tower, Twelfth Floor
500 James Robertson Parkway
Nashville, TN 37243-0565
United States

Email Address
firstname.lastname@tn.gov

Phone Numbers
Main: (615) 741-2241
Toll-Free Number (In-State Only): (800) 342-4029
Commissioner: (615) 741-6007

Fax Numbers
Assistant Commissioner and Staff: (615) 741-9006
Commissioner: (615) 532-6934
Legal Staff: (615) 741-4000

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: https://www.tn.gov/commerce/
Make Checks Payable to: Tennessee Department of Commerce and Insurance
Contact Persons

Agent Licensing
- Caroline Randolph
  Director
  (615) 741-2693
caroline.randolph@tn.gov

Annual Statements
- Hui Wattanaskolpant
  Lead Analyst
  (615) 253-2958
hui.wattanaskolpant@tn.gov

Company Licensing
- Kim Blaylock
  Tax Analyst
  (615) 741-1670
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
- Kim Blaylock
  Tax Analyst
  (615) 741-1670
kim.blaylock@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
- Stephanie Cope
  Director, Policy Analysis
  (615) 741-2825
stephanie.cope@tn.gov

Media Relations/Public Information
- Kevin Walters
  Communications Director
  (615) 253-8941
kevin.walters@tn.gov

Premium Tax
- Kim Blaylock
  Tax Analyst
  (615) 741-1670
kim.blaylock@tn.gov
Property & Casualty - Personal Lines
   Zachary Crandall  
   Manager  
   (615) 532-6370  
zachary.crandall@tn.gov

Rate, Rule and Form Filing - All Lines of Business
   Stephanie Cope  
   Director, Policy Analysis  
   (615) 741-2825  
stephanie.cope@tn.gov

Receivership
   Trey Hancock  
   Director, Financial Affairs  
   (615) 741-1504  
trey.h 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.
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

Debra Knight  
State Fire Marshal  
(512) 676-6800

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

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

Contact Persons

Administrative Operations  
Amy Maddox  
Chief Financial Officer  
(512) 676-6193  
amy.maddox@tdi.texas.gov

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

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

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

Communications  
Jennifer Tisdale  
Communications Director  
(512) 676-6022  
jennifer.tisdale@tdi.texas.gov

Complaints Resolution  
General Information, Life, Accident, & Health, Property & Casualty  
(800) 252-3439

Cindy Wright  
Consumer Protection, Director  
(512) 676-6258  
cindy.wright@tdi.texas.gov

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

Deposits (Statutory)  
Betty Betts  
Compliance Analyst  
(512) 676-6376  
betty.betts@tdi.texas.gov
Enforcement
Mandy Meesey
Associate Commissioner
Mandy.Meesey@tdi.texas.gov
(512) 676-6348
Leah Gillum
Deputy Commissioner, Fraud and Enforcement
Leah.Gillum@tdi.texas.gov
(512) 676-6357

Financial Regulation Division
Vane Hugo
Supervisory Interventions, Director
vane.hugo@tdi.texas.gov
(512) 676-6418
Jamie Walker
Deputy Commissioner, Financial Regulation
Jamie.Walker@tdi.texas.gov
(512) 676-6367
Amy Garcia
Financial Analysis, Associate Commissioner/Chief Analyst
Amy.Garcia@tdi.texas.gov
(512) 676-6446
Andy Shuttleworth
Examinations, Associate Commissioner
Andy.Shuttleworth@tdi.texas.gov
(512) 676-6835
Shawn Frederick
Examinations, Chief Examiner - Financial
Shawn.Frederick@tdi.texas.gov
(512) 676-6832
Matthew Tarpley
Examinations, Chief Examiner - Market Conduct
Matthew.Tarpley@tdi.texas.gov
(512) 676-6829

General Counsel
Jessica Barta
General Counsel
Jessica.Barta@tdi.texas.gov
(512) 676-6571
Allison Eberhart
Deputy General Counsel
Allison.Eberhart@tdi.texas.gov
(512) 676-6544
Carole Cearley
Legal, Policy Development Counsel, Director
Carole.Cearley@tdi.texas.gov
(512) 676-6583
Margaret Jonon
Legal, Financial Counsel, Director
Margaret.Jonon@tdi.texas.gov
(512) 676-6565

Government Relations
Dan Paschal
Chief Deputy Commissioner
dan.paschal@tdi.texas.gov
(512) 676-6022
Kenisha Schuster
Associate Commissioner, Government Relations
Kenisha.Schuster@tdi.texas.gov
(512) 676-6958

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

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

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

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

Life & Health Division
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  
mrasmussen@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
ejwgarn@utah.gov

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

Health & Life
Ryan Jubber
Health Actuary
(801) 957-9294
rjubber@utah.gov

Michelle White
Assistant Director, Consumer Services
(801) 957-9295
mmwhite@utah.gov

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

Heidi Clausen
Assistant Director, Rate and Forms
(801) 957-9278
hclausen@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
Jay Sueoka
Manager, Company Licensing
(801) 957-9253
jsueoka@utah.gov

Randy Overstreet
Manager, Producer Licensing
(801) 957-9245
roverstreet@utah.gov

Media Relations/Public Information
Steve Gooch
Public Information Officer
(801) 957-9322
sgooch@utah.gov

Premium Tax
Utah State Tax Commission
https://tax.utah.gov
(801) 297-7986

Property & Casualty
Tracy Klausmeier
Director, Property and Casualty
(801) 957-9308
tklausmeier@utah.gov

Title Market Conduct Examiner
Adam Martin
(801) 957-9309
gmartin@utah.gov

Surplus Lines
Sylvia Bruno
Director, Surplus Lines Association of Utah
(801) 944-0114
sbruno@slaut.org

Tax Commission
Tyler McInotsh
Tax Compliance Agent
(801) 297-7705
tcmcintosh@utah.gov
Kevin Gaffney was appointed Commissioner of the Vermont Department of Financial Regulation (DFR) effective July 8, 2022.

Commissioner Gaffney serves as technical expert for the Vermont Insurance Division on a variety of insurance issues, assisting with the development of departmental positions expressed through regulations, bulletins, or filing requirements. He also assists with bill analysis and testimony during the legislative session. He has been a key participant in several legislative summer studies that the DFR conducted, including one on credit for personal insurance and one on workers' compensation insurance. He also serves on Gov. Phil Scott’s Workers’ Compensation Insurance and Logger Safety Task Force.

Commissioner Gaffney was previously appointed Deputy Commissioner of Insurance by Gov. Scott in March 2019. Prior to that appointment, he worked as Director in the Rates & Forms section of the Vermont Insurance Division for more than 12 years. He has been responsible for rate and form analysis, as well as monitoring competition in the marketplace while leading the Rates & Forms Analysis team. Additionally, he has served as Director of the Producer & Individual Licensing section and as Director of Market Regulation.

Prior to working for Vermont, Commissioner Gaffney spent 23 years in various marketing, underwriting, and product management positions in Connecticut and Vermont. He began his insurance career in Connecticut as a multi-line (property/casualty [P/C] and life and health) insurance agent.

Commissioner Gaffney is a graduate of John Jay College (Manhattan, NY).
Anna VanFleet  
Director of Rates and Forms - Life & Health  
(802) 828-4843

Christine Brown  
Director of Captives  
(802) 863-3831

Dan Petterson  
Director of Captive Financial Examinations  
(802) 828-3304

Emily Brown  
Deputy Commissioner of Insurance  
(802) 828-4871

Emily Kisicki  
Director of Policy  
(802) 828-2904

Karen Ducharme  
Insurance Examinations Director  
(802) 828-1959

Karla Nuissl  
Director of Market Regulation and Consumer Services  
(802) 828-2910

Mary Block  
Director of Insurance Regulation  
(802) 622-4146

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

Sandy Bigglestone  
Deputy Commissioner of Captives  
(802) 828-4854

Sheila Grace  
General Counsel  
(802) 828-1425

Vacant
Contact Persons

Agent and Broker Licensing, Examinations and Fees
  Cailey Rock
  Assistant Director of Producer Licensing
  (802) 828-2370

Annual Statements
  Lisa Messier
  Insurance Examiner
  (802) 828-4844

Consumer Complaints and Inquires
  Brenda Clark
  Consumer Complaints Administrator
  (802) 828-4886

Deposits
  Mike Pieciak
  State Treasurer
  (802) 828-2301

Fees - Company Licensing
  Paige Coolbeth
  Insurance Examiner
  (802) 828-2470

Fees - Rate and Form Filing Fees (Life & Health and Property & Casualty)
  Jessica Sherpa
  Rates and Forms Analyst
  (802) 828-2908

Insurance Rates and Forms - Life & Health
  Anna VanFleet
  Director of Rates and Forms - Life & Health
  (802) 828-4843
  anna.vanfleet@vermont.gov

Insurance Rates and Forms - Property & Casualty
  Rosemary Raszka
  Director of Rates and Forms - Property & Casualty
  (802) 828-1686
  rosemary.raszka@vermont.gov

InsurTech
  Emily Brown
  Deputy Commissioner of Insurance
  (802) 828-4871
  emily.brown@vermont.gov

Market Regulation
  Karla Nuissl
  Director of Market Regulation and Consumer Services
  (802) 828-2910
  karla.nuissl@vermont.gov

Media Relations/Public Information
  Victoria Hudson
  (802) 828-4872

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

Premium Tax
  Contact
  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

Vanessa Richards
Financial Services Examiner

Juliette Daniel
Financial Services Examiner

Consumer Complaints
Cheryl Charleswell
Chief Financial Services Examiner

Examinations - Financial/Market Conduct
Cheryl Charleswell
Chief Financial Services Examiner

I-SITE DP Coordinator
Lance Mckay
Director, Information Technology

Legal Counsels
Glendina Matthew
Assistant Director/Legal Counsel

Suzette Richards
Legal Counsel

Licensing/Fees
Beryl Freeman
Administrative Assistant

Medicare Supplement
Leonilda Jarvis
Medicare Coordinator and SHIP Director

NAIC Liaison
Gwendolyn Hall Brady
Director, Division of Banking, Insurance and Financial Regulation

Premium Taxes
Juliette Daniel
Financial Services Examiner

Vanessa Richards
Financial Services Examiner

Rate Filing
Martin G. Emanual
Financial Services Examiner

Surplus Lines
Zaire Burns-Olive
Financial Services Examiner
Scott A. White was appointed Commissioner of Insurance of the Virginia State Corporation Commission’s Bureau of Insurance in 2018. He was elected NAIC Vice President in December 2023.

White joined the Bureau as a research analyst in 1998. From 1999 until 2011, he worked as an attorney advising the Bureau on all major insurance regulatory and compliance matters. In 2011 he became head of the Commission’s financial services legal division, expanding his practice areas to include securities and banking.

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.
Contact Persons

Administration

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

Lee Wietz
Supervisor, P&C Agent Investigations
(804) 371-9593
lee.wietz@scc.virginia.gov

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

Vacant
Manager, Tax

Commissioner’s Office

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

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

Vacant
Manager, Tax

Consumer Outreach

Marly Santoro
NAIC Liaison/Outreach and Education Manager
(804) 371-9389
consumeroutreach@scc.virginia.gov

Financial Regulation Division

Daryl Hepler
Supervisor, Company Licensing Regulatory Compliance
(804) 371-9999
daryl.hepler@scc.virginia.gov

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

Jennifer Blizzard
Supervisor, Property & Casualty Exams
(804) 371-9167
jennifer.blizzard@scc.virginia.gov

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

Stephen Thomas
Manager, Financial Analysis - Non-Domestic
(804) 371-9161
stephen.thomas@scc.virginia.gov
Michael S. Smith  
Manager, Company Licensing  
(804) 371-9667  
michaels.smith@scc.virginia.gov

Vacant  
Chief Financial Analyst

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

Kevin Knight  
Supervisor, HMOs, Prepaid, GSIs & 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

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

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

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

Melissa Gerachis  
Manager, Market Analysis  
(804) 371-9880  
melissa.gerachis@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

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

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

Michelle McNamee  
Manager, Consumer Services  
(804) 371-9194  
michelle.mcnamee@scc.virginia.gov

Julie Blauvelt  
Deputy Commissioner  
(804) 371-9865  
 julie.blauvelt@scc.virginia.gov

Jackie Myers  
Chief, Consumer Assistance  
(804) 371-9630  
jackie.myers@scc.virginia.gov
Media Relations
Andy Farmer
Director, Information Resources
(804) 371-9141
andy.farmer@scc.virginia.gov

NAIC Liaison
Marly Santoro
NAIC Liaison/Outreach and Education Manager
(804) 371-9389
consumeroutreach@scc.virginia.gov

Policy Compliance Division
Vacant
(804) 786-3366

Property & Casualty Division
Zuhairah Tillinghast
Deputy Commissioner
(804) 371-9230
zuhairah.tillinghast@scc.virginia.gov

Vacant
Chief Insurance Market Examiner

Andrea Baytop
Manager, Market Conduct
(804) 371-9547
andrea.baytop@scc.virginia.gov

Jessica Baggarley
Manager, Personal Lines
(804) 371-9190
Jessica.Baggarley@scc.virginia.gov

William Felvey
Manager, Consumer Services
(804) 371-9732
william.felvey@scc.virginia.gov

Lee Ann Robertson
Manager, Commercial Casualty
(804) 371-9003
leeann.robertson@scc.virginia.gov
Mike Kreidler is Washington State’s eighth Insurance Commissioner. He was first elected in November 2000 and re-elected to a sixth term in November 2020. He has earned a reputation as a staunch advocate for consumer protection and a fair and balanced regulator of Washington’s diverse insurance markets.

Kreidler earlier served in the state legislature and the United States Congress. He was a member of the Northwest Power Planning Council and a regional director for the United States Department of Health and Human Services.

A doctor of optometry, Kreidler practiced at Group Health Cooperative of Puget Sound for 20 years. He has a master’s degree in Public Health from UCLA and was a founding director of a community bank. He retired as a lieutenant colonel from the United States Army Reserve in 2003 with 20 years of service.

Of the current NAIC membership, Kreidler is the longest-serving insurance commissioner in the United States. He was honored in 2009 with the “Excellence in Consumer Advocacy Award” presented by consumer advisors to the NAIC, and with the “2010 Leadership Award” by the Statewide Poverty Action Network.

Main
Washington State Office of the Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255
United States

Phone Numbers
Main: (360) 725-7000
Insurance Consumer Hotline: (800) 562-6900
Tumwater Office: (360) 725-7000
Seattle Office: (206) 464-6263
Olympia Office: (360) 725-7100
Criminal Investigations (Anti-fraud): (360) 586-2566

Fax Numbers
Main: (360) 586-3535
Tumwater Office: (360) 664-2782
Seattle Office: (206) 587-4244
Olympia Office: (360) 586-3535
Criminal Investigations (Anti-fraud): (360) 586-2574

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

Contact Persons
Company Supervision Division
Stephanie Marquis  
Public Affairs Director  
(360) 725-7051  
stephanie.marquis@oic.wa.gov

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

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

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

Policy and Legislative Affairs Division  
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

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

Public Affairs  
Michael Marchand  
Deputy Commissioner/Public Affairs  
(360) 725-7052  
michael.marchand@oic.wa.gov

Rates, Forms, and Provider Networks Division  
Heather Shimoji  
Health Forms Manager  
(360) 725-7119  
heather.shimoji@oic.wa.gov

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

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

Eric Slavich  
Actuarial Services, Property & Casualty Manager  
(360) 725-7137  
eric.slavich@oic.wa.gov

Ned Gaines  
Deputy Commissioner, Rates, Forms & Provider Networks  
(360) 725-7126  
ned.gaines@oic.wa.gov
Allan L. McVey was appointed West Virginia Insurance Commissioner by Governor Jim Justice on March 21, 2017. He was then appointed by the Governor to serve as Cabinet Secretary of the West Virginia Department of Administration in January 2019. He served in that position until his reappointment as West Virginia Insurance Commissioner effective September 22, 2021.

Commissioner McVey is responsible for the regulation of the insurance market, as well as protection of insurance consumers. He believes in the mission of the West Virginia Insurance Commissioner’s office of promoting a competitive and solvent insurance market with adequate consumer protection by fairly and consistently administering the insurance laws of West Virginia.

Prior to his appointment in 2017, Commissioner McVey was a licensed insurance agent who served in several capacities during his long tenure in the insurance industry in West Virginia. His experience includes a position as a medical claims examiner with the West Virginia Workers’ Compensation Fund, underwriter with a large national insurance company and since 1976 a licensed insurance agent and broker with several firms, both local and national. His latest assignment included both sales and management of the West Virginia operations for a large national insurance brokerage firm.

Commissioner McVey earned a Bachelor of Science, Business Administration degree from West Virginia State University and has several post-graduate insurance designations.
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) 414-8488
melinda.a.kiss@wv.gov

Financial Examinations
Mary Jo Lewis
Director, Financial Conditions Unit and Chief Examiner
(304) 414-8010
mary.j.lewis@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
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

Gregory A. Elam
Associate Counsel-Fraud Prosecution
(304) 414-8024
greg.a.elam@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.l.hemmelgarn@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 was appointed as Wisconsin’s Insurance Commissioner by Gov. Tony Evers in January 2022. He previously served as Deputy Commissioner of Insurance for three years under former Commissioner Mark Afable.

Commissioner Houdek serves as the state’s chief regulator of insurance and oversees the operations of the Office of the Commissioner of Insurance (OCI). He is also chair of the Injured Patients and Families Compensation Fund (IPFCF), which is governed by the Board of Governors. Additionally, he is a member of the Wisconsin Retirement Board and the board of directors for the Wisconsin Insurance Security Fund, the state’s guaranty fund.

Having spent more than 20 years working in state legislative and regulatory affairs, Commissioner Houdek has extensive experience finding solutions to complex public policy and regulatory challenges across all lines of insurance. He has held several senior-level roles in the public and private sectors, including serving as a principal at one of Wisconsin’s largest public affairs and business consulting firms and as chief of staff to a former minority leader in the Wisconsin State Senate.

As a member of the National Association of Insurance Commissioners (NAIC), Commissioner Houdek is chair of the Financial Condition (E) Committee, the Accelerated Underwriting (A) Working Group, and the Health Innovations (B) Working Group. Additionally, he is a member of the Life Insurance and Annuities (A) Committee and various task forces and working groups. He is also vice chair of the Governance Committee of the Interstate Insurance Product Regulation Commission (Compact).

Commissioner Houdek earned a master of business administration and a bachelor’s degree from the University of Wisconsin-Madison (Madison, WI). He is actively involved with the Madison Public Library Foundation.

Main
Wisconsin Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873
United States

Email Address
ocicomplaints@wisconsin.gov

Phone Numbers
Main: (608) 266-3586
Toll-Free Number (In-state only): (800) 236-8517
State Life Insurance Fraud: (800) 562-5558
Hearing/Speech Impaired: (608) 226-3586

Fax Numbers
Main: (608) 266-9935

Mailing Address for Agent Licensing
Wisconsin Office of the Commissioner of Insurance
P.O. Box 7872
Madison, WI 53707-7872
United States

Office Hours: 7:45 a.m.-4:30 p.m., Monday-Friday
Website: https://oci.wi.gov
Make Checks Payable to: State of Wisconsin, Commissioner of Insurance
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

Rebecca Easland  
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) 264-8132  
melody.esquivel@wisconsin.gov

Annual Statement and Company Licensing  
Mary Sue Gilardi  
Records Management Supervisor  
(608) 266-0091  
marysue.gilardi@wisconsin.gov

Consumer Complaints and Inquiries  
Christina Keeley  
Chief, Consumer Affairs Section  
(608) 267-3868  
christina.keeley@wisconsin.gov

Consumer Counseling Program for Seniors  
Vicki Buchholz  
Medigap Coordinator  
(608) 246-7016  
boaltc@wisconsin.gov

Continuing Education  
Melody Esquivel  
Insurance Program Manager, Agent Licensing Section  
(608) 264-8132  
melody.esquivel@wisconsin.gov

Department Counsel  
Lauren Van Buren  
Chief Legal Counsel  
(608) 261-8283  
lauran.vanburen@wisconsin.gov

Deposits  
Mary Sue Gilardi  
Records Management Supervisor  
(608) 266-0091  
marysue.gilardi@wisconsin.gov

Examinations - Agent  
Melody Esquivel  
Insurance Program Manager, Agent Licensing Section  
(608) 264-8132  
melody.esquivel@wisconsin.gov

Examinations - Financial  
Kristin Forsberg  
Chief, Section I, Division of Financial Regulation  
(608) 266-9896  
kristin.forsberg@wisconsin.gov
Examinations - Market Conduct
Rebecca Rebholz
Administrator, Division of Market Regulation & Enforcement
(608) 264-8111
rebecca.rebholz@wisconsin.gov

Fees - Agents
Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 264-8132
melody.esquivel@wisconsin.gov

Fees - Companies
Suzanne Vinmans
License Permit Program Associate, Support Section
(608) 266-9891
suzanne.vinmans@wisconsin.gov

Health and Life Insurance
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868
christina.keeley@wisconsin.gov

Information Services
Jane Frankiewicz
IT Director, Information Services Section
(608) 266-7392
janef frankiewicz@wisconsin.gov

InsurTech
Nathan Houdek
Commissioner
(608) 266-2493
nathan.houdek@wisconsin.gov

Life Insurance
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868
christina.keeley@wisconsin.gov

Market Analysis
Darcy Paskey
Chief, Market Analysis Section
(608) 264-6234
darcy.paskey@wisconsin.gov

Media Relations/Public Information
Sarah Smith
Director of Public Affairs
(608) 267-9460
sarah.smith2@wisconsin.gov

NAIC Liaison
Jill Kelly
Executive Staff Assistant
(608) 267-1233
jillm.kelly@wisconsin.gov
Sarah Smith
Director of Public Affairs
(608) 267-9460
sarah.smith2@wisconsin.gov

Premium Tax
John Litweiler
Chief, Division of Financial Regulation
(608) 267-4390
john.litweiler@wisconsin.gov

Property & Casualty - Commercial Lines
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868
christina.keeley@wisconsin.gov
**Property & Casualty - Personal Lines**
Christina Keeley
Chief, Consumer Affairs Section

**State Life Insurance Fund**
Sarah Wehnes
Insurance Program Manager

**Statistical Reporting**
Christina Keeley
Chief, Consumer Affairs Section

**Training Opportunities**
Kendra Lazzeroni
Training Coordinator, Office of Administrative Services

(608) 267-3868  christina.keeley@wisconsin.gov

(608) 267-4392  sarah.wehnes@wisconsin.gov

(608) 267-3868  christina.keeley@wisconsin.gov

(608) 261-8282  kendra.lazzeroni@wisconsin.gov
Jeffrey 'Jeff' Rude was appointed Insurance Commissioner of the Wyoming Department of Insurance by Governor Mark Gordon on September 19, 2019.

Before becoming Insurance Commissioner, Rude spent five years in the Wyoming Department of Insurance as the Deputy Commissioner and one year as the Senior Health Policy and Planning Analyst.

Before working at the Wyoming Department of Insurance, Rude served 24 years in the United States Air Force as a Judge Advocate. He was General Counsel for a number of different organizations, the last being 20th Air Force, Cheyenne, Wyoming. He also specialized in the investigation of aircraft mishaps and retired in the rank of Colonel.

Rude has a Bachelor of Science in Public Administration from George Mason University, a Juris Doctorate from the University of North Dakota, and a Master of Military Operational Art and Science from Air University.

Rude and his wife, Kris, have two children.
Accident & Health Insurance

Lela Ladd
Section Manager, Rate & Form Filings
(307) 777-2448
lela.ladd@wyo.gov

Administration

Kim Gallegos
Business Officer Coordinator
(307) 777-6887
kim.gallegos@wyo.gov

Agent Licensing

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

Jennifer DiNino
Health Program Manager
(307) 777-7404
jennifer.dinino@wyo.gov
Information Systems
G. Douglas Melvin
Chief Financial Examiner

(307) 777-5619
doug.melvin@wyo.gov

InsurTech
Tana Howard
Deputy Commissioner

(307) 777-6896
tana.howard@wyo.gov

Life Insurance
JoAnne DeBella
Insurance Standards Consultant

(307) 777-7336
joanne.debella@wyo.gov

NAIC Liaison
G. Douglas Melvin
Chief Financial Examiner

(307) 777-5619
doug.melvin@wyo.gov

Policy and Form Filing - Life & Health
Kelley Shepp
Insurance Standards Consultant

(307) 777-6888
kelley.shepp1@wyo.gov

Lela Ladd
Section Manager, Rate & Form Filings

(307) 777-2448
lela.ladd@wyo.gov

Policy and Form Filing - Property & Casualty
Shamika McDonald
Insurance Standards Consultant

307-777-2447
shamika.mcdonald@wyo.gov

Joy Magee
Insurance Standards Consultant

(307) 777-7308
joy.magee@wyo.gov

Premium Tax
Tammy Higgins
Auditor

(307) 777-6884
tammy.higgins@wyo.gov

Property & Casualty - Commercial Lines
Joy Magee
Insurance Standards Consultant

(307) 777-7308
joy.magee@wyo.gov

Property & Casualty - Personal Lines
Shamika McDonald
Insurance Standards Consultant

307-777-2447
shamika.mcdonald@wyo.gov

Receivership
G. Douglas Melvin
Chief Financial Examiner

(307) 777-5619
doug.melvin@wyo.gov
Remedio C. Mafnas
Acting Secretary of Commerce
Western Zone

Term of Office:
Concurrent with Current Governor
Appointed: May 10, 2024

Main
Northern Mariana Islands Office of the Insurance Commissioner
P.O. Box 5795 CHRB
Saipan, MP 96950
United States

Email Address
info@commerce.gov.mp

Phone Numbers
Main: (670) 664-3000

Fax Numbers
Main: (670) 664-3067

Office Hours: 7:30 a.m.-4:00 p.m. (Monday-Friday), Closed Holidays
Website: https://www.commerce.gov.mp/
Make Checks Payable to: CNMI Treasurer

Aristona M. Tudela
Banking Examiner II

Charlette C. Borja
Insurance Licensing Officer

Francisco D. Cabrera
Acting Secretary of Commerce

Jenny C. Norita
WCC Officer

Mary Ann T. Santos
Banking Examiner II

(670) 664-3000

670-664-8020

(670) 664-3000

(670) 664-3000

Biography coming soon!
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.

Main Office of the Commissioner of Insurance
361 Calle Calaf
P.O. Box 195415
San Juan, PR 00919
United States

Phone Numbers
Main: (787) 304-8686
Toll-Free: (888) 722-8686

Fax Numbers
Main: (787) 273-6082

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: https://ocs.pr.gov/English/Our%20Office/Pages/default.aspx
Make Checks Payable to: Secretary of Treasury, Commonwealth of Puerto Rico
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 Rodriguez
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.
Contact Persons

Accident & Health Insurance

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

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

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

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

Michele Marie R. Rabago  
Regulatory Examiner I  
(671) 635-1846  
michele.rabago@revtax.guam.gov

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

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

Agent Licensing

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

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

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

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

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

Annual Statements

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

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

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

Company Licensing

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

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

Christina G. Taimanao  
Regulatory Examiner I  
(671) 635-7668  
christina.taimano@revtax.guam.gov
John Paul G. Duenas  
Regulatory Examiner I  
(671) 635-7669  
johnpaul.duenas@revtax.guam.gov

**Consumer Complaints and Inquiries**

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

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

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

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

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

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

**Deposits**

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

**Examinations - Financial**

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

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

**Examinations - Market Conduct**

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

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

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

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

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

**Fees**

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

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

**Information Systems**

Christina M. San Agustin  
Programmer/Analyst Supervisor  
(671) 635-1810  
christina.sanagustin@revtax.guam.gov

**Life Insurance**

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

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

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

Policy and Form Filing - Life & Health
Nemencio David E. Briones  
Regulatory Examiner II  
(671) 635-1845
nemencio.briones@revtax.guam.gov

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

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

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

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

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

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