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

As chief administrator for the Alabama Department of Insurance (DOI), Acting 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.

Acting 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. Acting 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, Acting 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.

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

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

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

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

Wing-Heier is a 30-year resident of Alaska. She makes her home with her family in Anchorage, where the Insurance Director position is located.
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Evan G. Daniels was appointed director of the Arizona Department of Insurance and Financial Institutions on July 10, 2020, effective July 18, 2020. Before his appointment, he served as Chief Counsel of the Technology, Innovation and Privacy Unit at the Office of Arizona Attorney General.

Director Daniels has extensive experience in innovation policy, fintech, consumer protection, government affairs, and data privacy. At the Attorney General's Office, Director Daniels managed several teams engaged in litigation, investigations, and in providing subject matter expertise, including oversight of Arizona's first-in-the-nation regulatory “sandbox” for fintech, which since has been recognized as a national model that several other states have enacted.

Director Daniels’ previous experience also includes serving in the Arizona Attorney General's Office as Chief Counsel of the Government Accountability Unit, Assistant Attorney General in the Government Accountability and Special Litigation Unit, and Assistant Attorney General in the Consumer Fraud Litigation Unit. Following law school, Director Daniels began his career as a judicial law clerk at the Arizona Court of Appeals.

Director Daniels earned a Bachelor of Arts in History, magna cum laude, from Arizona State University, a Master of Arts in Diplomacy from Norwich University, and a Juris Doctor from the University of Tennessee College of Law.
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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.
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Randy Robinson
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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Lindsay Harp</td>
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</tr>
<tr>
<td>Manager, Consumer Services</td>
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<thead>
<tr>
<th>Consumer Counseling Program for Seniors</th>
<th>(501) 371-2785</th>
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<tr>
<td>Carroll Astin</td>
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</tr>
<tr>
<td>Manager, SHIIP (Senior Health Insurance Information Program)</td>
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<tr>
<th>Department Counsel</th>
<th>(501) 371-2820</th>
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<tbody>
<tr>
<td>Booth Rand</td>
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<td>Legal</td>
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<th>Examinations - Agent</th>
<th>(501) 371-2760</th>
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<tr>
<td>Peggy Dunlap</td>
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</tr>
<tr>
<td>Insurance Licensing Manager, Agent Licensing</td>
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<tr>
<th>Examinations - Financial/Market Conduct</th>
<th>(501) 371-2665</th>
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<tbody>
<tr>
<td>Mel Anderson</td>
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<td>Deputy Commissioner Financial Regulation, Finance</td>
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<tr>
<th>Guaranty Funds</th>
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<tr>
<td>Michael Surguine</td>
<td><a href="mailto:michael.surguine@arkansas.gov">michael.surguine@arkansas.gov</a></td>
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<tr>
<td>Deputy Receiver, Liquidation Division</td>
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<tr>
<th>Health Insurance Marketplace</th>
<th>(501) 371-2755</th>
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<tr>
<td>Chantel Allbritton</td>
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<td>Regulatory Health Link</td>
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<tr>
<th>InsurTech</th>
<th>(501) 371-2620</th>
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<tr>
<td>Russ Galbraith</td>
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</tr>
<tr>
<td>Chief Deputy Commissioner</td>
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<thead>
<tr>
<th>Life &amp; Health and Property &amp; Casualty Insurance</th>
<th>(501) 671-1621</th>
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<tr>
<td>Jimmy Harris</td>
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</tr>
<tr>
<td>Manager, Compliance (Life &amp; Health and Property &amp; Casualty)</td>
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<tr>
<th>Market Conduct</th>
<th>(501) 371-2841</th>
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<tr>
<td>Crystal Phelps</td>
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<td>Market Analysis</td>
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<tr>
<th>Media Relations/Public Information</th>
<th>(501) 371-2622</th>
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<tr>
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</tr>
<tr>
<td>Communications Director</td>
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<tr>
<th>Policy and Form Filing - Life &amp; Health and Property &amp; Casualty</th>
<th>(501) 671-1621</th>
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<tbody>
<tr>
<td>Jimmy Harris</td>
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</tr>
<tr>
<td>Manager, Compliance (Life &amp; Health and Property &amp; Casualty)</td>
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<thead>
<tr>
<th>Premium Tax</th>
<th>(501) 682-7678</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
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<td></td>
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<tr>
<th>Statistical Reporting</th>
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<tr>
<td>Jimmy Harris</td>
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</tr>
<tr>
<td>Manager, Compliance (Life &amp; Health and Property &amp; Casualty)</td>
<td></td>
</tr>
</tbody>
</table>
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.
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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.
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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 Vice 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.

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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 secretary 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.
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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.
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David Altmaier was appointed as the Florida Insurance Commissioner in April 2016 by the Financial Services Commission. He leads the Office of Insurance Regulation (OIR) and has oversight of one of the largest insurance markets in the world. Under Altmaier’s leadership, OIR has worked to cultivate a market in Florida in which insurance products are reliable, available, and affordable.

Altmaier began his public service at OIR in 2008, serving in a number of roles including Chief Analyst of the Property and Casualty Financial Oversight unit and Deputy Commissioner of Property and Casualty Insurance.

Commissioner Altmaier is the immediate past President of the National Association of Insurance Commissioners (NAIC), after serving as President in 2021, President-Elect in 2020 and Vice President in 2019. Commissioner Altmaier also currently serves as a Vice Chair of the Executive Committee for the International Association of Insurance Supervisors (IAIS), representing insurance regulators and supervisors of more than 200 jurisdictions worldwide.

Commissioner Altmaier was appointed by Governor Ron DeSantis to serve as a member of Florida’s Blockchain Task Force and during the COVID-19 pandemic, selected as a member of the Governor’s Re-Open Florida Task Force Industry Working Group on Agriculture, Finance, Government, Healthcare, Management and Professional Services.

Prior to joining OIR, Altmaier worked as a Florida licensed 2-20 and 2-14 insurance agent and as a high school math teacher. Altmaier graduated from Western Kentucky University in 2004 with a bachelor’s degree in mathematics.

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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.
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John F. King was sworn in as Georgia's Insurance Commissioner by Governor Brian Kemp on July 1, 2019. He previously was the Chief of Police for the City of Doraville since October 2002. King served in many capacities with the Doraville Police Department, including Deputy Chief over enforcement operations. He began his employment with the City of Doraville in 1993 as a Detective. Prior to that, King was an Atlanta police officer beginning his career in 1985. While at the Atlanta Police Department, King worked various assignments including Red Dog, Organized Crime/Intelligence. King's career includes assignments to both the FBI and DEA as a Task Force Agent. In 1987, while at the Atlanta Police Department, he received the Chief's Blue Star for being injured in the line of duty as a result of criminal attack with a firearm.

A native of Mexico, King has created meaningful impact by building bridges among Doraville's diverse populations and implementing youth education and crime-prevention programs. Recognizing Doraville's international composition, 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. His initiatives include Anti-Gang education programs for elementary school students and parents. King 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 on Buford Highway to reduce the number of pedestrian fatalities. King is also a member of Leadership DeKalb.

In addition to his role as Doraville's Chief of Police, King serves as a Major General in the U.S. Army National Guard assigned to NORAD and U.S. Northern Command. He was the former Commander of the 48th Infantry Brigade Combat Team and has deployed to Bosnia-Herzegovina, Iraq and Afghanistan. He served as the Military Advisor to the Deputy Minister of Interior for Security for Afghanistan, an agency of over 96,000 police officers. He has won many awards for military and public service including the Bronze Star Medal and Combat Infantry Badge, meritorious service medals, and a NATO award for his service in both Bosnia and Afghanistan, among others. He also received the El Salvador gold medal for achievement in 2006.

King earned a Bachelor's 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 was a graduate of class #229 in the FBI National Academy in Quantico, VA, and a graduate of the Georgia International Law Enforcement Exchange program to Israel (GILEE). King is also fluent in Spanish.
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Colin M. Hayashida was named Insurance Commissioner for the Hawaii Insurance Division by the Department of Commerce and Consumer Affairs (DCCA) Director Catherine P. Awakuni Colón and was appointed by Governor David Ige on January 1, 2019.

The Hawaii Insurance Division regulates the Hawaii insurance industry, issues licenses, examines the fiscal condition of Hawaii-based companies, reviews rate and policy filings, and investigates insurance related complaints. As head of the Insurance Division, Hayashida will oversee the insurance industry in the State of Hawaii, which writes $19.8 billion in premiums, and includes 1,551 insurance companies and over 73,000 insurance producers.

Prior to his appointment as Insurance Commissioner, Hayashida worked in various analytical capacities within the Hawaii Insurance Division beginning in 2000. Most recently, he served as the insurance rate and policy analysis manager since 2011.

Hayashida received a bachelor’s degree in political science from the University of Hawaii.

Colin M. Hayashida
Commissioner
Western Zone

Term of Office:
At the Pleasure of the Governor
Appointed: January 1, 2019

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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.
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Dana Popish Severinghaus, Director of the Illinois Department of Insurance, has served since January 2021. She brings extensive legal, policy, government relations and insurance industry-related experience to her role heading a state regulatory agency.

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

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

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

Popish Severinghaus earned her Bachelor of Arts in Communication Studies and Journalism & Mass Communications from the University of Iowa and Juris Doctor from Chicago Kent College of Law.
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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.
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Doug Ommen began his service as Iowa Insurance Commissioner in December 2016. Ommen has a strong public service background. Ommen’s dedication and desire to serve the public began in the Missouri Attorney General’s Office, where as an assistant attorney general, he prosecuted criminal frauds and led the fight to protect consumers over the course of three decades.

Ommen served as Deputy Insurance Commissioner at the Iowa Insurance Division from August 2013 to December 2016. Ommen has also served as Missouri’s Insurance Director and as Missouri’s Securities Commissioner.

Ommen obtained his law degree in 1985 from the Saint Louis University School of Law, and is licensed to practice law. Ommen and his wife, Sharon, have two married children and six grandchildren.

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Vicki Schmidt is a lifelong Kansan and Republican, born and raised in Wichita. She and her high school sweetheart, Dr. Michael Schmidt, MD, have been married 46 years. Vicki 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 three.

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

On November 6, 2018, she was elected as Kansas Insurance Commissioner, with the largest vote total statewide. When she was sworn-in on January 14, 2019, she became the first pharmacist to serve as Kansas Insurance Commissioner and is the only pharmacist in America to hold a statewide office.

Since joining the NAIC, she has served on the Life Insurance and Annuities (A) Committee, the Health Insurance and Managed Care (B) Committee, the Property and Casualty Insurance (C) Committee, and the Market Regulation and Consumer Affairs (D) Committee. She currently serves as chair of the Regulatory Framework (B) Task Force and co-vice chair of the Financial Regulation Standards and Accreditation (F) Committee. She also serves as a member of the National Insurance Producer Registry (NIPR) Board of Directors and the NAIC System for Electronic Rates and Forms Filing (SERFF) Advisory Board.
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Sharon P. Clark, a veteran of Kentucky state government, was appointed Commissioner of the Department of Insurance (DOI) on January 6, 2020. She had previously served as Commissioner of the DOI from July 2008 to January 2016.

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 also a member of the Kentucky Group Health Insurance Board.

In the past, Commissioner Clark served as an officer of the NAIC and chair of the NAIC’s Market Regulation and Consumer Affairs (D) Committee. She was also an officer for the NAIC’s Southeast Zone and a past secretary-treasurer for the National Insurance Producer Registry (NIPR) Board of Directors. She currently serves as co-vice chair of the Financial Regulation Standards and Accreditation (F) Committee, vice chair of the Regulatory Framework (B) Task Force, vice chair of the Producer Licensing (D) Task Force, a member of the Government Relations (EX) Leadership Council, and a member of the 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.
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Louisiana

James J. Donelon has served as Insurance Commissioner for the State of Louisiana since 2006. He has been elected and re-elected five times, making him the longest-serving insurance commissioner in Louisiana history, and currently is the second longest-serving insurance commissioner in the nation.

During Donelon’s 15 years in office, he has overseen Louisiana’s recovery from the devastating hurricanes Katrina and Rita, the implementation of the Affordable Care Act and recently, the state’s worst hurricane season ever with five named storms making landfall in Louisiana. He has sought to improve the effectiveness, efficiency, and transparency of insurance regulation, and to protect consumers by strengthening markets and improving consumer choice. Under his watch, 32 new homeowners insurance companies have started doing business in Louisiana since Hurricane Katrina.

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

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

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

He and his wife Merilynn reside in Jefferson Parish. They have four daughters, six granddaughters and two grandsons.
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NAIC Liaison
Timothy N. Schott began serving as Maine’s Acting Superintendent on April 1, 2022. He has served as the Deputy Superintendent of the Maine Bureau of Insurance since 2009.

Acting Superintendent Schott’s responsibilities with the Bureau include supervising its Consumer Health Care and Property/Casualty (P/C) Divisions, the Market Conduct Unit, the Licensing Unit, and the Research and Statistics Unit. He participates in several NAIC working groups, including the Market Actions (D) Working Group, the Market Analysis Procedures (D) Working Group, and the Advisory Organization (D) Working Group.

Prior to joining the Bureau, Acting Superintendent Schott served as a criminal prosecutor in Fort Dodge, IA, for more than 13 years. He prosecuted all levels of crime, including felony drug cases, felony assaults, murder, kidnapping, and sexual abuse cases.

Acting Superintendent Schott has taught college courses at Iowa Central Community College and at Buena Vista University’s Fort Dodge Center (Fort Dodge, IA), including criminal law, mass communication law, business law, and police administration and procedure. He is a licensed attorney in the states of Maine and Iowa.

Acting Superintendent Schott graduated with honors from Drake University Law School. He also earned a master’s degree in mass communication from Drake University (Des Moines, IA) and a bachelor’s degree in business administration from the University of Southern Maine, where he graduated cum laude.

The Bureau regulates the insurance industry to protect and to serve the public. The Bureau’s duties include: licensing insurance producers and companies; performing examinations and conducting audits; reviewing rates and coverage forms; investigating complaints; educating consumers about their rights and responsibilities under state laws; and sponsoring programs that enhance awareness of and compliance with state laws.

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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.
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Gary D. Anderson was appointed Commissioner of the Massachusetts Division of Insurance by the Governor of Massachusetts on October 31, 2017. He has oversight of the Massachusetts insurance market, which has historically ranked near the top ten largest insurance markets in the US and is the 27th largest insurance market in the world.

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

His insurance experience began in 1999 with a regional carrier in the northwestern United States. Just prior to his role as the First Deputy, Commissioner Anderson served as a Policy Advisor and Senior Counsel in the Massachusetts State Senate President’s office, where he was involved in a number of policy areas, from the state’s broad efforts to control healthcare costs to all matters affecting the financial services sector.

Commissioner Anderson serves on the NAIC’s Executive (EX) Committee, the Audit Committee, the Internal Administration (EX1) Subcommittee, the Government Relations (EX) Leadership Council, the Special (EX) Committee and Race and Insurance, and the Financial Regulation Standards and Accreditation (F) Committee. He has chaired the International Insurance Relations (G) Committee since 2019. Commissioner Anderson also serves on the International Association of Insurance Supervisors (IAIS) Executive Committee and chairs the IAIS Policy Development Committee (PDC).

Commissioner Anderson is a graduate of Idaho State University and Albany Law School at Union University.
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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.
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Manager

Financial Statement Filing and Analysis - Domestic Insurers, Holding Companies
Judy Weaver
Senior Deputy Director

Financial Statement Filing and Analysis - Foreign Insurers
Judy Weaver
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General Counsel
Randall Gregg
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Insurance Licensing and Market Conduct
Michele Riddering
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Governor Tim Walz appointed Grace Arnold as Commissioner of the Minnesota Department of Commerce effective April 15, 2021. Arnold was appointed Temporary Commissioner on September 11, 2020.

Previously, Arnold served as Deputy Commissioner of Insurance. In this role, she oversaw solvency, policy form approval, rate review and review of insurance transactions for life insurance, health insurance and property & casualty insurance business conducted in Minnesota.

Before joining the Department, Arnold led the development of individual and family plans at Bright Health, a Minneapolis-based health insurance carrier. Prior to her time at Bright Health, Arnold held a variety of positions at the Center for Consumer Information and Insurance Oversight of the Centers for Medicare and Medicaid Services, most recently as Chief of Staff to the Chief Technology Officer. In that role, she helped lead the technology turnaround of healthcare.gov. Prior to her role in the Office of the CTO, she led risk adjustment policy making.

Arnold has a master’s degree in public health from George Washington University and holds an undergraduate degree in biology from Macalester College.
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Mike Chaney, Mississippi’s 11th Commissioner of Insurance and State Fire Marshal, is currently serving his third term in office. First elected in 2007, he brought extensive business knowledge and experience to the office combined with 15 years of service in the Mississippi House of Representatives and Senate. His priorities throughout his terms in office remain steadfastly committed to consumer protection and application of technology for efficiency of the department to serve the state and consumers. He is leading the department in making strides in health care reform; disaster recovery from flood, tornado and hurricane events; bail bond industry reform; and reductions in state fire deaths.

An active member of the NAIC, Chaney serves 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, he was inducted into the Insurance Hall of Fame at his alma mater, Mississippi State University. 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 has served on numerous community development entities and corporate boards.

Chaney is also a Rotarian and Paul Harris Fellow. He is a veteran of the United States Army, serving in Vietnam. Chaney and his wife, Mary, have three children and eight grandchildren.
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Chlora Lindley-Myers was appointed director of the Missouri Department of Commerce and Insurance. She was confirmed by the Missouri Senate on April 13, 2017. She leads the department that protects consumers and ensures a strong and stable insurance market through the regulation of professionals and businesses that impact Missourians' lives daily.

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

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

Director Lindley-Myers currently serves as President-Elect 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, 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.
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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 powerful, 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.
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Eric Dunning was appointed Director of Insurance by Governor Pete Ricketts effective April 19, 2021.

Prior to his appointment, Eric served 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. His professional career began as an attorney for the Colorado General Assembly.

Dunning 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. He’s a member of the Nebraska Bar Association. Dunning currently serves as Treasurer of the Nebraskaland Foundation.

In his spare time, Dunning enjoys working on his family farm. He is happily married with two children.

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TDD: *(800) 833-7352*  
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Barbara D. Richardson assumed the role of Insurance Commissioner for the great state of Nevada in March 2016.

Prior to accepting that role, Richardson had been the New Hampshire Insurance Department’s Director of Operations and Fraud for 12 years. Before that, she worked at various times in her career for CNA, Kemper Financial, the Federal Reserve Bank in Chicago, and Putnam Securities.

Richardson has been an active member on the NAIC’s various committees, task forces, and working groups. She currently serves as chair of the NAIC System for Electronic Rates and Forms Filing (SERFF) Advisory Board and co-vice chair of the Climate and Resiliency (EX) Task Force.

Richardson is a graduate of Vassar College and has a law degree from the University of New Hampshire School of Law and an MBA from Loyola University in Chicago. Barbara has three grown sons whom she is very proud of and who live throughout the United States.
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Chris Nicolopoulos is Commissioner of the New Hampshire Insurance Department. He was nominated by Governor Chris T. Sununu and unanimously approved by the New Hampshire Executive Council.

Previously, Commissioner Nicolopoulos served as the President and CEO of the New Hampshire Association of Insurance Agents for five years. Prior to leading the New Hampshire Association of Insurance Agents, he was an associate at Preti, Flaherty, Beliveau & Pachios PLLP, and Government Affairs Director at the New Hampshire Association of Realtors.

Commissioner Nicolopoulos earned his J.D. from New England Law School and his Bachelor of Arts in History from the University of New Hampshire. Since 2002, Nicolopoulos has been licensed to practice law in New Hampshire and Massachusetts. He lives in Bow, New Hampshire.
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Marlene Caride took the oath of office as Commissioner of Banking and Insurance on June 27, 2018. She was named Acting Commissioner by Governor Phil Murphy and began serving on January 16, 2018. Caride is the first Hispanic to head the department, where she oversees New Jersey’s insurance, banking and real estate industries.

Prior to joining the department, Caride was a member of the New Jersey General Assembly representing the 36th Legislative District. During her three terms in the Assembly, Caride served on the Assembly Financial Institutions and Insurance Committee, the Assembly Appropriations Committee and the New Jersey Legislative Select Committee on Investigation. She also chaired the Assembly Education Committee and was vice-chair of the Assembly Transportation and Independent Authorities Committee.

Caride was a partner in the Union City, NJ, law firm of Gonzalez & Caride. She also served as the municipal prosecutor for the Ridgefield Municipal Court and Zoning Board attorney for the municipalities of South Hackensack, NJ, and Saddle Brook, NJ.

Earlier in her career, Caride served as legal counselor to the West New York Parking Authority and the alcoholic beverage control (ABC) prosecutor for the city of West New York, NJ. She also served as a special civil part mediator for the Hudson County Superior Court Law Division.

Caride is a member of the Bar of the Supreme Court of the United States, the New Jersey State Bar Association, the Hudson County Bar Association and the Hispanic Bar Association of New Jersey.

Caride earned a law degree from California Western School of Law and a bachelor's degree in education from Fairleigh Dickinson University. She resides in Ridgefield, NJ.
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On January 1, 2020, Russell Toal became the New Mexico Superintendent of Insurance, having been chosen unanimously by the state Nominating Committee. The Office of the Superintendent of Insurance (OSI) serves all aspects of the insurance world in New Mexico and includes some notable special operations such as the Auto Theft Prevention program and the Patient Compensation Fund for malpractice actions. Prior to becoming Superintendent he served as a Deputy Secretary of the Human Services Department, leading several significant initiatives, including the innovative Enterprise HHS 2020 project that is designed to service multiple state agencies. In 2014, Toal began his work in New Mexico as the Deputy Director of the Human Services Department’s Division of Medical Assistance.

Before relocating to New Mexico in 2014, Toal served in several public service roles in Georgia, including Director of the State Cancer program, Commissioner of the Georgia Department of Community Health, which was responsible for the state Medicaid, PeachCare, State Health Planning, and Indigent Care Trust Fund programs, as well as the State Health Benefit Plan offering health benefits to all state and school personnel. Prior to creation of the Department of Community Health, for 11 years, Toal was both a Commissioner and Deputy Commissioner of the Georgia Department of Medical Assistance. In those roles, he was responsible for planning, management, and administration of the Georgia Medicaid program, which had a budget of $3.2 billion and paid health benefits on behalf of more than 950,000 recipients to nearly 40,000 providers. His last role with Georgia was serving as the Director of the Georgia Southern University College of Public Health’s Center for Rural Health and Research.

Toal received his Master of Public Health degree in Health Administration from the University of North Carolina at Chapel Hill and his undergraduate degree from the University of Illinois at Champaign-Urbana. He is a member of the New Mexico Public Health Association and an alumnus of the National Association of Medicaid Directors. He resides in Santa Fe, NM.
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.
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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.
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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 secretary-treasurer and as a member of the Executive (EX) Committee, in addition to serving as chair of the Audit Committee and co-vice chair of the Special (EX) Committee on Race and Insurance.

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

Godfread earned a law degree and a Master of Business Administration (MBA) from the University of North Dakota in 2011. He earned his bachelor’s degree in business with honors from the University of Northern Iowa in 2005.
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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.
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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 the removal of burdensome regulation in the department’s administrative code. Since 2019, the Oklahoma Insurance Department has recovered over $18 million for Oklahoma consumers. Commissioner Mulready supports efforts to continue to apply best practices, modernize the department and embrace new technology to better serve the people of Oklahoma.

Commissioner Mulready has also been a leader nationally representing Oklahoma as chairman of the National Association of Insurance Commissioners 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, eight insurers are now offering products to Oklahoma consumers.

Moreover, Commissioner Mulready sponsored the original Insurance Business Transfer (IBT) Act, which is 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. More than one third of the current 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 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.
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Andrew R. Stolfi was appointed Department of Consumer and Business Services (DCBS) director in April 2020. He is also the state’s insurance commissioner. He began with the department in February 2018 as Division of Financial Regulation administrator and insurance commissioner.

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

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

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

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

Stolfi received a Bachelor of Science degree from the University of Vermont and a law degree with honors from Chicago-Kent College of Law. He resides in Salem with his wife and two children.
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Michael Humphreys was named Acting Insurance Commissioner effective February 26, 2022. In this position, 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. Prior to being appointed, Humphreys served as the Chief of Staff for the Insurance Department since September 2019.

Humphreys joined 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.

Acting Commissioner Humphreys continues the work of his predecessor in implementing the federal No Surprises Act in Pennsylvania. The No Surprises Act went into effect January 1, 2022 and protects patients from surprise medical bills. In December 2021, Governor Tom Wolf signed an Executive Order designating the Pennsylvania Insurance Department as the lead agency to coordinate the implementation of the No Surprises Act in the commonwealth. As Acting Commissioner, Humphreys oversees a dedicated consumer complaints team that works to investigate surprise medical bills submitted by patients, with the primary goal of ensuring the protections of the No Surprises Act are being met.

Before joining the Insurance Department, 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 previously worked for the National Council of Insurance Legislators (NCOIL), serving as the legislative organization’s Director of State-Federal Relations from 2007 until 2012.

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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<table>
<thead>
<tr>
<th><strong>Property &amp; Casualty - Personal Lines</strong></th>
</tr>
</thead>
<tbody>
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<thead>
<tr>
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<thead>
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<tr>
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<thead>
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Beth Dwyer was appointed Superintendent of Insurance on January 11, 2016.

Prior to this appointment she had been employed by the Rhode Island Department of Business Regulation for fifteen years, first as General Counsel to the Insurance Division and later as Associate Director. Prior to government service, Ms. Dwyer was engaged in private law practice in California and Rhode Island specializing in litigation and insurance regulation.

Ms. Dwyer is a member of the NAIC and has served as chair and vice chair of various committees, task forces and working groups. Ms. Dwyer is the NAIC representative to the Financial Stability Oversight Counsel and a member of the Federal Advisory Committee on Insurance. She currently serves as vice chair of the Financial Condition (E) Committee and the Big Data and Artificial Intelligence (H) Working Group, co-chair of the Restructuring Mechanisms (E) Working Group, co-chair of the Climate and Resiliency (EX) Task Force, and secretary/treasurer of the National Insurance Producers Registry (NIPR) Board of Directors.

Ms. 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 the Senior Executives in State and Local Government Program at Harvard University, John F. Kennedy School of Government Executive Education.

Ms. Dwyer holds the designations of Chartered Life Underwriter (CLU) from The American College and Senior Professional in Insurance Regulation (SPIR) from the NAIC. Ms. Dwyer 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 received a JD from Pepperdine University and a BA in Political Science and Public Administration from Providence College.

Elizabeth Kelleher Dwyer
Superintendent
Northeast Zone

Term of Office:
At the Discretion of the Director of Business Regulation
Appointed: January 11, 2016

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Michael Wise was appointed Acting Director of the SCDOI in April 2022 and will remain in place until such time the governor appoints a new director, and they are confirmed by the South Carolina Senate.

Director Wise has been with the Department since 2009 and serves as Deputy Director of Actuarial and Market Services.

A South Carolina native and graduate of Furman University, Director Wise resides with his wife and children in Richland County in Columbia, SC.
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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.
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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.
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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.
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Jon Pike took the oath of office as Commissioner of the Utah Insurance Department on February 4, 2021. He was named Acting Commissioner by Gov. Spencer J. Cox and began serving on January 5, 2021.

Pike was raised in Salt Lake City and has worked in several positions with Intermountain Healthcare since 1990 and since 1995 in St. George. 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 has been a member of the National Association of Healthcare Underwriters and the Utah Association of Healthcare Underwriters for many years.

In 2007, Pike was elected to the St. George City Council and in 2013 he was elected mayor of St. George. He serves on the boards of Dixie State University, Dixie Technology College, the Washington County Water Conservancy District, Encircle St. George, and previously as the president of the Utah League of Cities and Towns. He has served as the chair of the Rural Matters group for the Cox-Henderson Transition Team.

Pike received 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 four grandchildren.
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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).
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Lieutenant Governor Tregenza A. Roach is a proud Virgin Islander who has served the people of this Territory in each branch of Government. He recently completed his third term as a Senator in the Virgin Islands Legislature.

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.
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Scott A. White was appointed Commissioner of Insurance in January 2018. He first joined the Virginia Bureau of Insurance in 1998 as a Research Analyst in the Bureau of Insurance's Property and Casualty Division.

In 1999, he moved to the State Corporation Commission’s Office of General Counsel, where he provided legal advice and representation to the Bureau, primarily on property and casualty and agent enforcement/licensing matters. His responsibilities later expanded to include representing the Bureau on life and health and financial regulation matters.

In 2011, White became Deputy General Counsel for Financial Services in the Office of General Counsel. In this position, he managed a group of attorneys who provide legal advice and representation to those divisions within the Commission that regulate insurance, securities, and financial institutions.

White received a Bachelor of Arts degree from the University of Virginia and a law degree from the University of Missouri.
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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.
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Allan L. McVey was first appointed West Virginia Insurance Commissioner by Governor Jim Justice March 21, 2017. He was then appointed by the governor to serve as cabinet secretary of the West Virginia Department of Administration in January 2019. He served in that position until his reappointment as West Virginia Insurance Commissioner effective September 22, 2021.

As West Virginia Insurance Commissioner, Mr. McVey is responsible for the regulation of the insurance market, as well as protection of insurance consumers. He believes in the mission of the WV Insurance Commissioner’s office of promoting a competitive and solvent insurance market with adequate consumer protection by fairly and consistently administering the insurance laws of West Virginia.

Prior to his appointment in 2017 as West Virginia Insurance Commissioner, Mr. McVey was a licensed insurance agent who served in several capacities during his long tenure in the insurance industry in West Virginia. His experience includes a position as a Medical Claims Examiner with the West Virginia Workers’ Compensation Fund, underwriter with a large national insurance company and since 1976 a licensed insurance agent and broker with several firms, both local and national. His latest assignment included both sales and management of the West Virginia operations for a large national insurance brokerage firm.

Mr. McVey earned a Bachelor of Science, Business Administration degree from West Virginia State University and has several post-graduate insurance designations.
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Commissioner Houdek serves as the state’s chief regulator of insurance and oversees the operations of the Office of the Commissioner of Insurance. He is also chair of the Injured Patients and Families Compensation Fund Board of Governors, vice chair of the state Group Insurance Board, and chair of the Governor’s Task Force on Reducing Prescription Drug Prices.

Having spent over twenty years working in state legislative and regulatory affairs, Commissioner Houdek has extensive experience in dealing with issues across all lines of insurance and engaging with a variety of stakeholders to find solutions to complex public policy and regulatory challenges. 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 the former minority leader in the Wisconsin State Senate.

Commissioner Houdek grew up in northern Wisconsin and earned his BA and MBA degrees from the University of Wisconsin-Madison.
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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.
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Northern Mariana Islands

Commonwealth of the Northern Mariana Islands Governor Ralph DLG. Torres and Lt. Arnold I. Palacios designated Mr. Edward M. Deleon Guerrero as Acting Secretary for the Department of Commerce effective March 28, 2021.

On July 8, 2021, Edward M. Deleon Guerrero was confirmed as Secretary of Commerce by the Senate of the 22nd Northern Marianas Commonwealth Legislature.

As part of his duties as the Secretary of Commerce, Mr. Deleon Guerrero automatically became the Insurance Commissioner, Workers' Compensation Commissioner, and the Banking Director for the Commonwealth of the Northern Mariana Islands.

Mr. Deleon Guerrero has extensive experience of more than 47 years of service in the government sector. These experiences are in the various areas of leadership roles.

Edward M. Deleon Guerrero
Secretary of Commerce
Western Zone

Term of Office:
Concurrent with Current Governor
Appointed: March 28, 2021
Confirmed: July 8, 2021

Main
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Website: https://www.commerce.gov.mp/
Make Checks Payable to: CNMI Treasurer
Contact Persons

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Charlette C. Borja
Insurance Licensing Officer
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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.
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.
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Peni 'Ben' Itula Sapini Teo was appointed Insurance Commissioner by Governor Lemanu Palepoi Sialea Mauga on January 3, 2021.

Teo has vast experience in personnel management, marketing, purchasing, financial management, budgeting, auditing, import and export, finance and accounting. He is currently in term 9 of an online MBA program.

Teo is founder and managing partner of BJ Company Investors LLC (a partnership), doing business in Utah, southern Idaho, western Wyoming and northern Nevada. BJ Company Investors LLC performs validation and valuation inspections for businesses, residential homes and mobile homes for the U.S. Department of Housing and Urban Development (HUD), as well as banks and other financial institutions.

Teo is a U.S. Marine Corps veteran with 23 years of honorable service.

Peni ‘Ben’ Itula Sapini Teo  
Commissioner  
Western Zone

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

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