

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

**Alaska**



Sian Ng-Ashcraft  
Insurance Specialist III  
Alaska Division of Insurance

**Alabama**



Sheila Travis  
Chief Examiner  
Alabama Department of Insurance

**Arizona**



Maria G. Ailor  
Assistant Director  
Market Regulation and Consumer Services Division  
Arizona Department of Insurance and Financial Institutions

**Arkansas**



Crystal Phelps  
Market Analysis Chief and Collaborative Action Designee  
Market Conduct Associate Counsel  
Arkansas Insurance Department

**California**

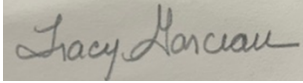


Pam O'Connell  
Market Conduct Division Chief  
California Department of Insurance

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

**Colorado**



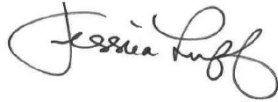
Tracy Garceau  
Market Regulation Director  
Market Regulation Section  
Colorado Division of Insurance

**Connecticut**



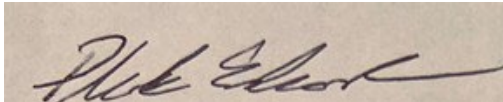
Steve DeAngelis  
Principal Examiner  
Market Conduct Division  
Connecticut Insurance Department

**Delaware**



Jessica R. Luff  
Deputy Director, Consumer Services & Investigations  
Delaware Insurance Department

**District of Columbia**



Philip Edmonds  
Director, Compliance & Analysis Division  
Government of the District of Columbia  
Department of Insurance, Securities and Banking

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

**Florida**



Pamela Lovell  
Investigation Manager  
Market Investigations  
Florida Office of Insurance Regulation

**Georgia**



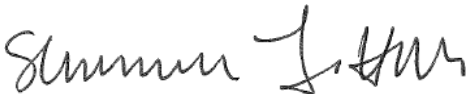
John F. King  
Commissioner  
Georgia Department of Insurance

**Hawaii**



Lance Hirano  
Market Conduct Examiner  
State of Hawaii Insurance Division

**Idaho**



Shannon Hohl  
Market Oversight Bureau Chief  
Idaho Department of Insurance

**Illinois**



Erica Weyhenmeyer, CPCU, PIR,  
MCM, and AIE  
Chief Market Conduct Examiner  
Illinois Department of Insurance

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

**Indiana**



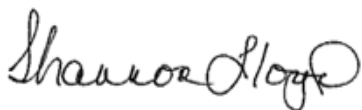
Holly Williams Lambert, MCM  
Chief of Staff  
Indiana Department of Insurance

**Iowa**



Daniel Mathis  
Chief Examiner  
Iowa Insurance Division

**Kansas**



Shannon Lloyd, CPCU, FLMI, PIR, AIC, AIS, AINS, MCM, CIE  
Market Regulation Chief  
Kansas Insurance Department

**Kentucky**



Lori Cunningham, PIR, MCM  
Internal Analyst  
Market Regulation  
Kentucky Department of Insurance

**Louisiana**



Nina S. Hunter  
Deputy Commissioner  
Office of Consumer Services  
Louisiana Department of Insurance

The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter


---

**Maine**



Timothy N. Schott, Esq.  
Deputy Superintendent  
Maine Bureau of Insurance

**Maryland**



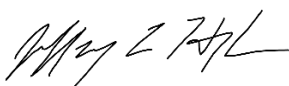
Raymond Guzman, MBA, MCM, APIR  
Market Analysis Chief  
Market Regulation and Professional Licensing Unit  
Maryland Insurance Administration

**Massachusetts**



Mary Lou Moran, Esq.  
Director of Market Conduct  
Market Conduct Unit  
Commonwealth of Massachusetts Division of Insurance

**Michigan**



Jeffrey Hayden, MCM  
Company Market Regulation Manager  
Office of Insurance Financial and  
Market Regulation  
Michigan Department of Insurance and Financial Services

**Minnesota**



John Fritzbeg-Glover  
Management Analyst II  
Minnesota Department of Commerce

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

## **Mississippi**



Chad T. Bridges, CFE  
Chief Examiner, Financial & Market Regulation  
Mississippi Insurance Department

## **Missouri**



Teresa Kroll  
Chief Examiner, Market Conduct  
Division of Market Regulation  
Missouri Department of Commerce and Insurance

## **Montana**



David A. Dachs  
Insurance Services Bureau Chief  
The Office of the Commissioner of Securities and Insurance Montana State Auditor

## **Nebraska**



Eric Dunning  
Director  
Nebraska Department of Insurance

## **Nevada**



Hermoliva B. Abejar, CFE, MCM  
Chief of Financial and Market Regulation  
Nevada Division of Insurance

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

**New Hampshire**



Douglas Rees, CPCU  
Chief Market Conduct Examiner  
New Hampshire Insurance Department

**New Jersey**



Ralph J. Boeckman  
Manager, Market Conduct and Market Analysis  
New Jersey Department of Banking and Insurance

**New Mexico**



Colin Baillio  
Deputy Superintendent  
Office of Superintendent of Insurance  
New Mexico Department of Insurance

**North Carolina**



Shane K. Quinlan  
Market Analysis Manager  
Market Regulation Division  
North Carolina Department of Insurance

**Ohio**



Todd L. Oberholtzer Regulatory  
Chief Compliance Officer  
Ohio Department of Insurance

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

**Oklahoma**



Landon Hubbard  
Chief of Market Regulation  
Oklahoma Insurance Department

**Oregon**



**Tashia Sizemore** – Product Regulation & Compliance L&H Manager  
Annuity  
Disability Income  
Health  
Life  
Long-Term Care



**Cassandra Soucy** – Product Regulation & Compliance P&C Manager  
Homeowners  
Lender-Placed Home and Auto  
Private Passenger Auto

**Pennsylvania**



Karen A. Veronikis MCM  
Chief, Division of Market Analysis  
Pennsylvania Insurance Department | Bureau of Market Actions



**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

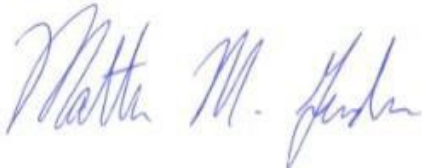
**Puerto Rico**



Carlos Vallés-Méndez  
Special Aide I  
Actuarial Analysis Division  
Office of the Commissioner of Insurance of Puerto Rico

**Rhode Island**

*Property, Casualty, Life, Annuity, Long Term Care*



Matthew Gendron, Esq.  
Financial Services General Counsel & Head of Market Conduct  
Rhode Island Insurance Division

*Health*



Emily Maranjian  
Legal Counsel  
State of Rhode Island  
Office of the Health Insurance Commissioner

**South Carolina**



Rachel Moore, PIR, CISR, MCM  
Market Analysis Coordinator  
South Carolina Department of Insurance

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

**South Dakota**



Amanda Feist  
Market Conduct Manager  
South Dakota Department of Labor and Regulation

**Tennessee**

*Property, Casualty, Life and Annuity*



E. Joy Little, CPA, CFE, MCM  
Insurance Company Examinations Director/Chief Examiner  
Insurance Division Tennessee Department of Commerce & Insurance

**Texas**



Matthew Tarpley, MPAff, MCM  
Chief Market Conduct Examiner  
Texas Department of Insurance

**Utah**

*Health, Life*



William Stimpson  
Market Conduct Examiner  
Utah Insurance Department

**Vermont**



Karla Nuissl  
Director of Market Regulation and Producer Licensing  
Vermont Department of Financial Regulation

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

**Virginia**

*Property, Casualty*



William Felvey, CPCU, AIAF, ARe  
Senior Insurance Market Analyst  
Market Conduct Section  
Property & Casualty Division  
Virginia Bureau of Insurance

*Life, Annuity and Health*



Melissa Gerachis, FLMI, MCM, AIRC, AIE  
Principal Insurance Market Examiner  
Market Conduct Section-Life and Health Division  
Virginia Bureau of Insurance

**Washington**



John Kelcher  
Chief Market Analyst | Company Supervision  
Washington State Office of Insurance Commissioner

**West Virginia**



Tom Whitener  
CPCU, SPIR, FLMI, CCP, CIE, AFSB, AMCM  
Market Conduct Director  
WV Offices of the Insurance Commissioner

**The Signatories Have Executed the 2023  
Market Conduct Annual Statement Call Letter**

---

**Wisconsin**



Rebecca L. Rebholz  
Administrator, Division of Market Regulation & Enforcement  
Wisconsin Office of the Commissioner of Insurance

**Wyoming**



Becky S. McFarland  
Staff Attorney  
Wyoming Department of Insurance