

Alabama



Mark Fowler
Commissioner
Southeast Zone

Term of Office:

At the Pleasure of the Governor

Appointed: July 1, 2022

Reappointed: January 16, 2023

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

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

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

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

Commissioner Fowler earned a master's degree in political science from Auburn University at Montgomery and a bachelor's degree in broadcast communications from Auburn University (Auburn, AL).

Main

Alabama Department of Insurance
P.O. Box 303351
Montgomery, AL 36130-3351
United States

Email Address

insdept@insurance.alabama.gov

Phone Numbers

Main: **(334) 269-3550**
Accounting Division: **(334) 241-4107**
Commissioner's Office: **(334) 241-4101**
Financial Division: **(334) 241-4151**
Fire Marshal's Office: **(334) 241-4166**
Fraud Division: **(334) 241-4166**
Information Technology Division: **(334) 241-4112**
Legal Division: **(334) 241-4117**
Consumer Services Division: **(334) 241-4141**
Market Conduct Division: **(334) 241-4151**
Producer Licensing: **(334) 241-4126**
Rates and Forms Division: **(334) 241-4145**
Receivership Division: **(334) 241-7560**
Strengthen Alabama Homes: **(800) 433-3966**
Toll-Free Number (In-State Only): **(800) 433-3966**

Fax Numbers

Main: **(334) 241-4192**
Accounting: **(334) 241-4110**
Examiners: **(334) 240-3194**
Financial: **(334) 240-3194**
IT Division: **(334) 241-4192**
Legal: **(334) 240-7581**
Fraud: **(334) 241-4158**
Market Conduct Division: **(334) 240-3194**
Producer Licensing: **(334) 240-3282**
Consumer Services: **(334) 956-7932**
Receivership Division: **(334) 240-7562**
State Fire Marshal: **(334) 241-4158**
Strengthen Alabama Homes: **(334) 956-7962**

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

Website: <http://www.aldoi.gov>

Make Checks Payable to: Commissioner of Insurance

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Larry Chapman Deputy Commissioner	(334) 241-4146
Michelle Hendrix Personnel Manager	(334) 240-4417
Reyn Norman Senior General Counsel	(334) 241-4119
Rodney Zeigler Information Technology Manager	(334) 241-4112
Ryan Donaldson Chief of Receivership	(334) 240-7561
Scott F. Pilgreen State Fire Marshal	(334) 241-4170
Travis Taylor Acting Director, Office of Risk and Resilience	(334) 240-7565

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Rate, Policy & Form Filing - Life & Health

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Alaska



Lori K. Wing-Heier
Director
Western Zone

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

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

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

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

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

Term of Office:

At the Pleasure of the
Commissioner of Commerce,
Community, and Economic
Development

Appointed: February 25, 2014

Main

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Fax Numbers

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Juneau: **(907) 465-3422**
Licensing: **(907) 465-2816**
Department Counsel: **(907) 276-8554**

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

Website: <https://insurance.alaska.gov>

Make Checks Payable to: Alaska Division of Insurance

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Director (Anchorage)

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Molly Nollette
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Arizona



Barbara D. Richardson
Cabinet Executive Officer
Western Zone

Term of Office:
At the Will of the Governor
Appointed: March 6, 2023

Barbara D. Richardson joined the Arizona Department of Insurance and Financial Institutions (DIFI) as Cabinet Executive Officer (CEO) effective March 6, 2023.

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

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

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

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

Main

Arizona Department of Insurance and Financial Institutions
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Email Address

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Phone Numbers

Main: **(602) 364-3100**

Fax Numbers

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

Website: <https://difi.az.gov>

Make Checks Payable to: Arizona Department of Insurance and Financial Institutions

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Vacant
Deputy Director of Financial Institutions

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Contact Persons

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Office

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Examinations - Market Conduct

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Examinations - Producer (Pre-license)

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Health Care Appeals

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Insurer Licensing, Mergers/Acquisitions, Redomestications Withdrawals

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InsurTech

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Investigations, Enforcement

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Ombudsman; Constituent Affairs

Catherine O'Neil
Consumer Affairs Administrator

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Policy, Form, Rate and Advertising Filings

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Premium Taxes

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Producer Licensing

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Receivership

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Deputy Receiver

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Surplus Lines Insurer Qualification

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Insurance Analyst, Financial Affairs Division

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Technology and Information Systems

Bud Leiner
Chief Information Officer, Information Technology Division

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Arkansas



Alan McClain
Commissioner
Secretary, Southeast Zone

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.

Term of Office:

At the Pleasure of the Governor

Appointed: April 3, 2020

Main

Arkansas Department of Commerce Arkansas Insurance Department
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Little Rock, AR 72202-2087
United States

Email Address

insurance.consumers@arkansas.gov

Phone Numbers

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Commissioner: **(501) 371-2620**
Consumer: **(800) 852-5494**
Fraud Only: **(866) 660-0888**
Public Employee Claims: **(866) 278-8066**
Seniors Only: **(800) 224-6330**

Fax Numbers

Main: **(501) 371-2618**
Consumer Services: **(501) 371-2749**
Finance: **(501) 371-2747**
Human Resources: **(501) 371-2817**
Ins. Criminal Investigation: **(501) 371-2799**
Legal: **(501) 371-2639**
License: **(501) 683-2604**
Liquidation: **(501) 371-2774**
Public Employee Claims: **(501) 371-2724**
Risk Management: **(501) 371-2842**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <https://insurance.arkansas.gov/>

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Nathan Culp Director, Public Employee Claims	(501) 371-2708
Paul "Blue" Keller Director, Criminal Investigation Division	(501) 371-2790
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Randy Robinson Director, Risk Management	(501) 371-2690
Russ Galbraith Chief Deputy Commissioner	(501) 371-2620
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Vacant Communications Director	

Contact Persons

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Annual Statements

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Company Licensing

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Consumer Counseling Program for Seniors

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California



Ricardo Lara
Commissioner
Western Zone

Term of Office:
Four Years

Elected:
November 6, 2018
Re-elected: November 8, 2022

Main

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Oakland Office: **(415) 538-4010**
Los Angeles Office: **(213) 346-6464**

Fax Numbers

Sacramento Office: **(916) 445-5280**
Main: **(916) 445-5280**
Oakland Office: **(510) 238-7829**
Los Angeles Office: **(213) 897-9051**

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

Website: <http://www.insurance.ca.gov/>

Make Checks Payable to: Premium taxes State Controller / Department fees California Department of Insurance

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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Consumer Complaints and Inquires

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Colorado



Michael Conway
Commissioner
Chair, Western Zone

Term of Office:

At the Pleasure of the Governor

Appointed: December 21, 2018

Confirmed: January 22, 2019

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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Connecticut



Andrew N. Mais
Commissioner
NAIC President
Northeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: March 4, 2019
Reappointed: December 29,
2022

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

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

Mais also serves on the International Association of Insurance Supervisors (IAIS) Macroeprudential 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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Delaware



Trinidad Navarro
Commissioner
Chair, Northeast Zone

Term of Office:
Four Years

Elected:
November 8, 2016
Re-elected: November 3, 2020

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

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

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

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

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

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

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

Commissioner Navarro has two daughters, Kylie and Hannah, and one son, Jordan. He resides in Bear, DE with his wife Melissa and youngest daughter Hannah.

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District of Columbia



Karima M. Woods
Commissioner
Northeast Zone

Term of Office:

At the Pleasure of the Mayor

Appointed: January 21, 2020

Confirmed: July 28, 2020

Karima M. Woods was appointed Acting Commissioner of the District of Columbia Department of Insurance, Securities and Banking on January 21, 2020. The Council of the District of Columbia confirmed Woods as Commissioner on July 28, 2020.

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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Florida



Michael Yaworsky
Commissioner
Southeast Zone

Term of Office:
At the Pleasure of the Financial
Services Commission
Appointed: February 13, 2023
Confirmed: March 13, 2023

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Website: <https://www.floiir.com/>

Make Checks Payable to: Office of Insurance Regulation

Michael Yaworsky was appointed as Florida's Insurance Commissioner by the Financial Services Commission, effective March 13, 2023, after serving as Interim Commissioner for one month.

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

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

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

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

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

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Kevin Jacobs Deputy Chief of Staff / Legislative Affairs Director	(850) 413-5011
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Samantha Bequer Communications Director	(850) 413-5128
Samantha Heyn Director, Life and Health Market Regulation	(850) 413-2628
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Florida



Jimmy Patronis
Chief Financial Officer
Southeast Zone

Term of Office:
Four Years

Elected:
November 6, 2018
Re-elected: November 8, 2022
Appointed: June 30, 2017

Jimmy Patronis is a native Floridian born and raised in Panama City. He earned his associate degree in restaurant management from Gulf Coast Community College and a bachelor's degree in political science from Florida State University. He is a partner in a family-owned seafood restaurant called Captain Anderson's, which celebrated its 50th anniversary in 2017.

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

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

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

Mailing Address

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Main

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Georgia



John F. King
Commissioner
Southeast Zone

Term of Office:
Four Years

Elected:
November 8, 2022

John F. King was sworn in as Georgia's Insurance and Safety Fire Commissioner by Governor Brian Kemp on July 1, 2019, becoming the first Hispanic statewide official in state history. He was elected to a full four-year term on November 8, 2022.

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

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

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

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

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

Commissioner King is also fluent in Spanish.

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Hawaii



Gordon I. Ito
Commissioner
Western Zone

Term of Office:

At the Pleasure of the Governor
Appointed: December 16, 2022

Hawaii Governor Josh Green, M.D., appointed Gordon I. Ito as Insurance Commissioner effective December 16, 2022.

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

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

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

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

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

Main

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Make Checks Payable to: Department of Commerce and Consumer Affairs, State of Hawaii

Gordon I. Ito
Commissioner

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Vacant
General Counsel

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Rate and Policy Analysis Manager

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Idaho



Dean L. Cameron
Director
NAIC Past President
Western Zone

Term of Office:
Four years (subject to earlier
removal by the Governor)
Appointed: June 15, 2015
Reappointed: March 19, 2019

Main

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P.O. Box 83720
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Make Checks Payable to: Idaho Department of Insurance

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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Examinations - Market Conduct

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Financial Analysis

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InsurTech

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Policy and Form Filing - Property & Casualty

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Title Insurance

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Illinois



Ann Gillespie
Acting Director
Midwest Zone

Term of Office:
At the Pleasure of the Governor
Appointed: April 15, 2024

Ann Gillespie was appointed as Acting Director of the Illinois Department of Insurance (DOI) in April 2024 by Gov. JB Pritzker.

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

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

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

Acting Director Gillespie earned a Juris Doctor (J.D.) from DePaul University College of Law (Chicago, IL) and a bachelor's degree from the University of Illinois at Urbana-Champaign.

Main

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United States

Phone Numbers

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Springfield TDD: **(217) 524-4872**
Office of Consumer Health Insurance: **(877) 527-9431**
Chicago Main: **(312) 814-2420**
Conservations, Liquid. & Receivership: **(312) 836-9500**

Fax Numbers

Springfield Office: **(217) 782-5020**
Chicago Office: **(312) 814-5416**

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

Website: <http://insurance.illinois.gov>

Make Checks Payable to: Director of Insurance

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Daniel Frey Legislative Affairs	(312) 814-8221
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Julie Rachford Deputy Director, Property and Casualty Products	(217) 782-4572
Justin Hammersmith Deputy Director, Investigations	(312) 814-1767
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Patrice Dziire Deputy Director, Consumer Education & Protection	(312) 814-1835
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Annual Statements - All Companies

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Annual Statements - Life, Accident & Health/HMO

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Annual Statements - Property & Casualty

Vacant
Analysis Supervisor

Company Licensing - Health Maintenance Organization (HMO)/Life, Accident & Health

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Company Licensing - Property & Casualty

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<p>Conservation, Rehabilitations - Liquidations <p>Kevin Baldwin Office of Special Deputy Receiver</p> </p>	<p>(312) 836-9529 kbaldwin@osdchi.com</p>
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<p>Deposits <p>Lindsey Merriman Accountant Supervisor, Tax & Audit</p> </p>	<p>217-782-9760 Lindsey.F.Merriman@illinois.gov</p>
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<p>Examinations - Financial (Property & Casualty) <p>Cindy Andersen Chief Examiner</p> </p>	<p>(312) 814-2423 cindy.andersen@illinois.gov</p>
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<p>Examinations - Producer (Agent) <p>Sara Stanberry Assistant Deputy Director - Licensing, Education and Testing</p> </p>	<p>(217) 782-5415 Sara.Stanberry@illinois.gov</p>
<p>Fees - Companies (Life, Accident & Health/Property & Casualty) <p>Marcy Savage Deputy Director, Corporate Regulatory Section</p> </p>	<p>(217) 524-0016 Marcy.Savage@illinois.gov</p>
<p>Fraud - Insurance Company <p>Justin Hammersmith Deputy Director, Investigations</p> </p>	<p>(312) 814-1767 Justin.Hammersmith@illinois.gov</p>
<p>Guaranty Funds - Inquiries <p>Marcy Savage Deputy Director, Corporate Regulatory Section</p> </p>	<p>(217) 524-0016 Marcy.Savage@illinois.gov</p>
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National Health Care/Policy and Form Filing - Health and HMOs

Vacant

Deputy Director of Health Products

Policy and Form Filing - Life & Annuities

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Producer (Agent) Licensing

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Indiana



Amy L. Beard
Commissioner
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: June 2, 2021

Main

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Fax Numbers

Main: **(317) 232-5251**

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Website: <https://www.in.gov/idoi/>

Make Checks Payable to: Indiana Department of Insurance

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

Stephen Chamblee Actuary	(317) 234-7993
Bobbi Henn A&H Analyst	(317) 232-5693
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Connie Wright Company Admissions TPAs, PPOs, HMOs	(317) 232-1994
Annette Gunter Manager Financial Operations	(317) 232-2428
Jerry Ehlers Examinations Manager	(317) 232-2408

Vacant Manager of Internal Analysis	(317) 232-1992
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Mine Subsidence Insurance Fund (Suite 300)	

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

Iowa



Doug Ommen
Commissioner
Midwest Zone

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

Main

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United States

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Phone Numbers

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Toll-Free Number (In-State Only): **(877) 955-1212**

Fax Numbers

Fax: **(515) 654-6500**

Office Hours: 8:00 a.m. - 4:30 p.m., Monday-Friday

Website: <https://iid.iowa.gov/>

Make Checks Payable to: Department Fees: Commissioner of Insurance; Premium Taxes: Director of Department of Revenue

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

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

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

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

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Andria Seip Senior Health Policy Specialist	(515) 654-6575
Angela Burke Boston Assistant Commissioner, Law and Policy	(515) 654-6543
Chance McElhaney Communications Director and Legislative Liaison	(515) 654-6547
Elizabeth Simpson Executive Assistant to Commissioner	515-654-6542
Jared Kirby Deputy Commissioner	(515) 654-6459
Kim Cross Deputy Commissioner, Supervision	(515) 654-6490
Mike Yanacheak Chief Actuary	(515) 654-6535
Vacant Bureau Chief	(515) 654-6553

Contact Persons

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--	--

Annual Statements

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

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

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--	--

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

Consumer Complaints and Inquires

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

Consumer Counseling Program for Seniors

Kristin Griffith Director, Senior Health Insurance Information Program (SHIIP)	(515) 654-6585
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Deposits

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

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Kim Cross
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Examinations - Market Conduct

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Fraud Bureau

Vacant
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InsurTech

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Securities

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Klete Geren
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Kansas



Vicki Schmidt
Commissioner
Vice Chair, Midwest Zone

Term of Office:
Four years

Elected:
November 6, 2018
Re-elected: November 8, 2022

Main

Kansas Insurance Department
1300 SW Arrowhead Road
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United States

Email Address

kid.commissioner@ks.gov

Phone Numbers

Main: **(785) 296-3071**
Toll-Free (In-State Only): **(800) 432-2484**
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Comptroller, IT, Health & Life: **(785) 296-2537**
Property and Casualty: **(785) 291-3673**
Human Resources: **(785) 296-8848**

Fax Numbers

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Consumer Assistance: **(785) 296-5806**

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

Website: <https://insurance.kansas.gov/>

Make Checks Payable to: Commissioner of Insurance

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

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

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

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

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

Barbara Rankin (785) 296-2752
Assistant Commissioner

Dan Klucas (785) 296-2607
Securities Commissioner

Justin McFarland (785) 296-7847
General Counsel

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

Mandy Roe (785) 296-7807
Chief of Staff

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Vacant
Admissions Coordinator

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Property & Casualty - Homeowners, Personal and Commercial Lines Auto

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Securities Commissioner

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Kentucky



Sharon P. Clark
Commissioner
Vice Chair, Southeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: January 6, 2020

Sharon P. Clark, a veteran of Kentucky state government, was appointed Commissioner of the Department of Insurance (DOI) on January 6, 2020. She previously served as Commissioner of the DOI from July 2008 to January 2016 and has the longest tenure as Kentucky's Commissioner since the Department was established in May 1870.

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

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

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

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

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

Clark and her husband have two daughters and four grandchildren.

Main

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United States

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Commissioner: **(502) 564-6026**
TTY: **(800) 648-6056**

Fax Numbers

Administrative Services: (502) 564-1650
Agent Licensing: (502) 564-6030
Commissioner: (502) 564-1453
Consumer Protection: (502) 564-6090
Financial Standards & Examination: (502) 564-4604
Fraud Investigation: (502) 564-1464
Information Technology: (502) 564-1650
Health and Life: (502) 564-2728
Legal: (502) 564-1456
Market Regulation: (502) 564-6090
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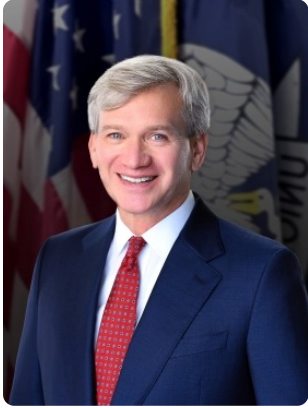
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Louisiana



Timothy J. Temple
Commissioner
Southeast Zone

Term of Office:
Four Years

Elected:
November 18, 2023

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Timothy J. Temple was elected as Louisiana's Insurance Commissioner in 2023.

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

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

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

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Matthew Stewart Deputy Commissioner, Licensing	(225) 219-5941
Nathan Strebeck Deputy Commissioner, Fraud	(225) 219-5819
Nina Hunter Deputy Commissioner, Consumer Services	(225) 342-0819
Ron Henderson Deputy Commissioner, Consumer Advocacy and Diversity	(225) 219-4771
Stewart Guerin Deputy Commissioner, Financial Solvency	(225) 219-3929
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Maine



Robert L. Carey
Superintendent
Northeast Zone

Term of Office:
Five Years

Appointed: February 8, 2024

Confirmed: February 27, 2024

Robert L. "Bob" Carey was nominated as Maine's Superintendent of the Maine Bureau of Insurance by Gov. Janet Mills and confirmed by the state senate in February 2024.

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

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

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

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

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

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Maryland



Kathleen A. Birrane
Commissioner
Northeast Zone

Term of Office:
Four Years, at the Pleasure of
the Governor
Appointed: May 18, 2020

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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Massachusetts



Rachel M. Davison
Acting Commissioner
Northeast Zone

Term of Office:
At the Discretion of the
Governor
Appointed: April 15, 2024

Rachel M. Davison assumed the duties of Commissioner of the Massachusetts Division of Insurance on April 14, 2024. The Division oversees and regulates the insurance industry in Massachusetts by administering and enforcing the laws of the Commonwealth for the protection of consumers.

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

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

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

Acting Commissioner Davison is a graduate of Suffolk University Law School (Boston, MA) and Rutgers College (NJ), and she is a member of the Massachusetts bar.

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Vacant
First Deputy Commissioner

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Financial and Market Regulation

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Financial Surveillance

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Health Care Access Bureau

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InsurTech

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Rate and Form Filing - Property & Casualty

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State Rating Bureau

Matthew Mancini

Director

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Michigan



Anita G. Fox
Director
Chair, Midwest Zone

Term of Office:
Four-Year Term, At the Pleasure
of the Governor
Appointed: January 14, 2019

Main

Department of Insurance and Financial Services
P.O. Box 30220
Lansing, MI 48909-7720
United States

Email Address

DIFSInfo@michigan.gov

Phone Numbers

Main: **(517) 284-8800**
Director's Office: **(517) 284-8658**

Fax Numbers

Main: **(517) 284-8837**
Director's Office Fax : **(517) 284-8844**

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Director

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Consumer Services

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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Financial Statement Filing and Analysis - Foreign Insurers

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Insurance Rates and Forms - Property & Casualty

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Receivership

Vacant
Director of Receivership

Surplus and Special Lines Taxes

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Minnesota



Grace Arnold
Commissioner
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: April 15, 2021

Reappointed: Jan. 2, 2023

Confirmed: Feb. 16, 2023

Main

Minnesota Department of Commerce
85 7th Place East
Suite 280
St. Paul, MN 55101
United States

Email Address

consumer.protection@state.mn.us

Phone Numbers

Main: **(651) 539-1500**

Fax Numbers

Main: **(651) 539-1547**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <http://mn.gov/commerce>

Make Checks Payable to: Minnesota Department of Commerce

Commissioner Grace Arnold leads the Minnesota Department of Commerce. She was appointed by Governor Walz in April 2021 and reappointed in January 2023.

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

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

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

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

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Heidi Retterath Executive Assistant	(651) 539-1445
Jacqueline Olson Assistant Commissioner, Enforcement Division	651-539-4031
Julia Dreier Deputy Commissioner of Insurance	(651) 539-1755
Peter Brickwedde Assistant Commissioner of Government & External Affairs	(651) 539-1443
Vacant Director of Regulation and Policy Strategy	

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Actuary - Life

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Actuary - PBR

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

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Annual Statements

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Deposits - Check

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

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Examinations - Market Conduct Vacant Chief Examiner, Market Conduct Exams	(651) 539-1641
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InsurTech Grace Arnold Commissioner	(651) 539-1441 grace.arnold@state.mn.us
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Policy and Form Filing - Property & Casualty: Commercial and Personal Lines Tammy Lohmann Director, Insurance Product Filings	(651) 539-1731 tammy.lohmann@state.mn.us
Policy and Form Filing - Workers' Compensation Tammy Lohmann Director, Insurance Product Filings	(651) 539-1731 tammy.lohmann@state.mn.us
Premium Tax Jacob Sisterman Lead Auditor	(651) 556-4917 jacob.sisterman@state.mn.us

Mississippi



Mike Chaney
Commissioner
Southeast Zone

Term of Office:
Four years

Elected:
November 6, 2007
Re-elected: November 8, 2011,
November 3, 2015, November 5,
2019, November 7, 2023

Mike Chaney, Mississippi's 11th Commissioner of Insurance and State Fire Marshal, is currently serving his fifth term in office. First elected in 2007, Chaney brought extensive business knowledge and experience to the office combined with 15 years of service in the Mississippi House and Senate.

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

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

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

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

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

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

Main

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

Phone Numbers

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

Fax Numbers

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

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

Website: <https://www.mid.ms.gov>

Make Checks Payable to: Mississippi Insurance Department

David Browning
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Deposits

Vacant
Director, Financial and Market Regulation

Examinations - Agent

Vacant
Director, Financial and Market Regulation

Examinations - Financial

Vacant
Director, Financial and Market Regulation

Examinations - Market Conduct

Vacant
Director, Financial and Market Regulation

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New Company Licensing

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Renewal of Company Licensing/Line Changes

Vacant
Director, Financial and Market Regulation

Surplus Lines

Vacant
Director, Financial and Market Regulation

Missouri



Chlora Lindley-Myers
Director
NAIC Most Recent Past
President
Midwest Zone

Term of Office:
At the Pleasure of the Governor
Appointed: March 6, 2017
Confirmed: April 13, 2017

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

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

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

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

Main

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consumeraffairs@insurance.mo.gov

Phone Numbers

Main: **(573) 751-4126**
Producer Licensing: **(573) 751-3518**

Fax Numbers

Producer Licensing: **(573) 526-3416**
Financial Examinations: **(573) 526-2092**
Insurance Product Filings: **(573) 751-5888**

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Kristen Paulsmeyer General Counsel	(573) 751-1927
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Shannon Schmoeger Chief Financial Examiner	(573) 526-4877
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Vacant Director, Consumer Affairs	

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Montana



Troy Downing
Commissioner of Securities and Insurance, Montana State Auditor
Western Zone

Term of Office:
Four Years

Elected:
November 3, 2020

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

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

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

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

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

Main

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Toll-Free Number (In-state only): **(800) 332-6148**

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Main: **(406) 444-3497**

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Kari Leonard Chief Financial Examiner	(404) 444-2895
Mary Belcher Deputy State Auditor	(406) 444-5789
Molly Plummer Chief of Staff	(406) 444-2042
Ole Olson Chief Legal Counsel	(406) 444-1295
Troy Downing Commissioner of Securities and Insurance, Montana State Auditor	(406) 444-2040
Vacant Policyholder Services Bureau Chief	(406) 444-2894

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Vacant
Policyholder Services Bureau Chief

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Nebraska



Eric Dunning
Director
Secretary, Midwest Zone

Governor Jim Pillen appointed Eric Dunning as Director of Insurance effective January 5, 2023. Prior to his appointment, Eric served as Director of Insurance and before that, as the director of government affairs at Blue Cross and Blue Shield of Nebraska. He has over 15 years of experience as an attorney for the Department of Insurance, having advised the agency leadership on legal matters pertaining to insurance regulation from 1998 to 2013.

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

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

Term of Office:

At the Pleasure of the Governor

Appointed: April 19, 2021

Reappointed: January 5, 2023

Main

Nebraska Department of Insurance
P.O. Box 95087
Lincoln, NE 68509-5087
United States

Email Address

doi.insurancecomplaints@nebraska.gov

Phone Numbers

Main: **(402) 471-2201**

TDD: **(800) 833-7352**

Insurance Complaint Hotline (In-State Only): **877-564-7323**

Fax Numbers

Main: **(402) 471-4610**

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

Website: <https://doi.nebraska.gov/>

Make Checks Payable to: Nebraska Department of Insurance

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Connie VanSlyke (402) 471-4647
Administrator, Property and Casualty

Eric Dunning (402) 471-2201
Director

Kevin Schlautman (402) 471-4707
Administrator, Producer Licensing

Kimberly Church (402) 471-4999
Fraud Division Chief

Lindsay Crawford 402-471-4734
Chief Financial Regulator (Chief Examiner)

Martin Swanson (402) 471-4503
Deputy Director & General Counsel

Michael Muldoon (402) 471-1433
Chief Actuary

Vacant
Administrator, Life and Health Policy

Contact Persons

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Nevada



Scott Kipper
Commissioner
Western Zone

Term of Office:

At the Pleasure of the Director
of the Department of Business
and Industry

Appointed: February 27, 2023

Main

Nevada Division of Insurance
1818 E. College Parkway
Suite 103
Carson City, NV 89706
United States

Email Address

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Phone Numbers

Main: **(775) 687-0700**

Toll-Free Number (In-State Only): **(888) 872-3234**

Las Vegas Number: **(702) 486-4009**

Fax Numbers

Main: **(775) 687-0787**

Las Vegas Number: **(702) 486-4007**

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

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Make Checks Payable to: Nevada Division of Insurance

David Cassetty
Deputy Commissioner

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Todd Rich
Chief Deputy Commissioner

(775) 687-0783

Contact Persons

Scott Kipper was appointed as Nevada's Insurance Commissioner effective Feb. 27, 2023.

As Commissioner, Kipper is charged with protecting consumers' rights and the public's interest in dealings with the insurance industry.

Commissioner Kipper has more than 30 years of experience in the insurance industry, including prior stints as Nevada Insurance Commissioner from 2008 to 2010 and again from 2011 to 2015. He most recently served as the Deputy Commissioner for Operations for the State of Washington Office of the Insurance Commissioner. Prior to that, he founded a private consulting firm providing technical expertise on insurance issues, serving clients nationwide. He also has served as the Insurance Administrator of the Oregon Insurance Division, Deputy Commissioner at the Office of Health Insurance for the Louisiana Department of Insurance (DOI), and Senior Regional Director for State Affairs at America's Health Insurance Plans (AHIP).

Commissioner Kipper earned a bachelor's degree in business administration from the University of Wyoming.

The Nevada Division of Insurance, a division of the Nevada Department of Business and Industry, regulates Nevada's \$22 billion insurance industry. It regulates and licenses insurance producers, brokers, and other professionals; sets ethical and financial standards for insurance companies; and reviews rates. It also reviews programs operated by self-insured employers for workers' compensation and investigates insurance fraud claims.

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Administrative

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Hermoliva Abejar
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Lead Actuary

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New Hampshire



D.J. Bettencourt
Commissioner
Northeast Zone

David J. (D.J.) Bettencourt was confirmed Commissioner of the New Hampshire Insurance Department effective Sept. 20, 2023. Bettencourt assumed the position of Acting Commissioner, per New Hampshire's statute, after Commissioner Chris Nicolopoulos did not seek reappointment upon the conclusion of his term.

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

Bettencourt earned two bachelor's degrees in political science and communication, with a minor in philosophy from the University of New Hampshire (Durham, NH) in 2007. He then earned a Juris Doctor (J.D.) from the University of New Hampshire School of Law in 2015.

Term of Office:

Five Years (Ends June 9, 2028)

Appointed: July 5, 2023

Confirmed: September 20, 2023

Main

New Hampshire Insurance Department
21 South Fruit Street
Suite 14
Concord, NH 03301
United States

Email Address

consumerservices@ins.nh.gov

Phone Numbers

Main: **(603) 271-2261**

Toll-free: **(800) 852-3416**

Fax Numbers

Main: **(603) 271-1406**

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday

Website: <https://www.nh.gov/insurance/>

Make Checks Payable to: Treasurer, State of New Hampshire

Brendhan Harris Insurance Fraud Director	(603) 271-2162
Christian Citarella Chief Actuary, Property and Casualty Division	(603) 271-2113
Douglas Bartlett Director, Financial Regulation Division	(603) 271-2879
James Fox Director, Property and Casualty Division	(603) 271-2502
Jason Aziz Director of Health Economics	(603) 271-4191
Jason Dexter Assistant Commissioner	(603) 271-3041
Jennifer Li Chief Actuary, Life and Health Division	(603) 271-2506
Keith Nyhan Deputy Commissioner	(603) 271-3304
Michelle Heaton Director, Life and Health Division	(603) 271-2399
Robin Tierney Director, Consumer Services Division	(603) 271-3953
Roni Karnis General Counsel	(603) 271-4002
Sandra Barlow Assistant to the Commissioner	(603) 271-2261
Ted Perkins Director of Business Operations	(603) 271-2518

Contact Persons

Accident & Health Insurance

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

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Company Licensing

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Robin Tierney Director, Consumer Services Division	(603) 271-3953
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Chief Financial Examiner, Financial Regulation Division	
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Chief Examiner, Life and Health Market Regulation	
Fees	
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Chief Tax Auditor	
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Director, Financial Regulation Division	
General Counsel	
Roni Karnis	(603) 271-4002
General Counsel	
Information Technology	
Ted Perkins	(603) 271-2518
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Douglas Rees
Chief Examiner, Property & Casualty Market Regulation

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Property & Casualty Insurance

James Fox
Director, Property and Casualty Division

(603) 271-2502

New Jersey



Justin Zimmerman
Acting Commissioner
Northeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: June 27, 2023

Justin Zimmerman was appointed to lead the New Jersey Department of Banking and Insurance by Governor Phil Murphy in June 2023.

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

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

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

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

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

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

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Toll-Free Number: **(800) 446-7467**
Newark Main: **(973) 622-6014**
Mount Laurel Main: **(856) 722-0030**

Fax NumbersMain: **(609) 984-5273**Newark Main: **(973) 622-6110**Mount Laurel Main: **(856) 722-9382****Office Hours:** 8:30 a.m.-5:00 p.m., Monday-Friday**Website:** <https://www.state.nj.us/dobi/index.html>**Make Checks Payable to:** Department of Banking and Insurance

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Justin Zimmerman Acting Commissioner	(609) 633-7667
Martin Sumners Director of Legislative and Regulatory Affairs	(609) 292-7272
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Vacant Assistant Commissioner, Consumer Protection Services	
Vacant Assistant Commissioner, Property and Casualty	

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Vacant
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Executive Director, NJ Compensation Rating and Inspection Bureau

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New Mexico



Alice T. Kane
Superintendent
Western Zone

Term of Office:

Four years

Appointed: June 12, 2023

Alice T. Kane was appointed as Superintendent of Insurance of New Mexico effective June 12, 2023.

Ms. Kane served previously as the Vice President and Senior Adviser to the General Counsel at Guardian Life Insurance Company from March 2020 to October 2022. Ms. Kane focused on insurance regulatory matters, representing clients before the New York State Department of Financial Services and other state insurance departments. Prior to that role, she served as Counsel at Clifford Chance US LLP, where she advised property and casualty, life, and health insurance clients on a wide range of regulatory and transactional matters. Ms. Kane previously served as the group general counsel at two Fortune 100 insurers, Zurich Insurance Group, and New York Life Insurance Company, where she led teams of in-house and outside counsel on complex M&A transactions, settled major government and insurance department investigations, and spearheaded the successful resolution of SEC enforcement actions, among other regulatory and governance matters. She served as executive vice president in charge of asset management for New York Life and as president of the mutual fund business for American General's Variable Life and Annuity Division. She also founded a woman- and minority-owned institutional asset management business, Blaylock Asset Management.

Over the past several years, she monitored both international and national insurance regulatory reforms at both the International Association of Insurance Supervisors (IAIS) and the National Association of Insurance Commissioners (NAIC). She also represented clients on US health care reform before the Center for Consumer Information and Insurance Oversight (CMS), a division of the U.S. Department of Health and Human Services.

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Tim Vigil Title Bureau Chief	Timothy.Vigil@osi.nm.gov
Laura Baca Title Bureau Compliance Officer	(505) 827-4391 laura.baca@osi.nm.gov

New York



Adrienne A. Harris
Superintendent
Northeast Zone

Term of Office:

At the Pleasure of the Governor;

Confirmed by the Senate

Appointed: September 13, 2021

Confirmed: January 25, 2022

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.

Main

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Phone Numbers

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Main (Albany): **(518) 474-4567**

Agents and Brokers: **(518) 474-6630**

Consumer Complaints: **(212) 480-6400**

Consumer Complaints Toll-Free: **(800) 342-3736**

Insurance Fraud Hotline: **(888) 372-8369**

Multilingual (9 am - 5 pm Mon-Fri): **(518) 474-5138**

Fax Numbers

Main: **(212) 709-3520**

Main (Albany): **(518) 473-6814**

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

Website: <https://www.dfs.ny.gov/>

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Insurance - Acting Executive Deputy Superintendent

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Harriet Pearson
Cybersecurity - Executive Deputy Superintendent

Kaitlin Asrow
Research & Innovation - Executive Deputy Superintendent

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

Peter Dean
Office of General Counsel - General Counsel

Rajesh Bhandula
Climate - Executive Deputy Superintendent

Shirin Emami
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Insurance - Senior Deputy Superintendent

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Contact Persons

North Carolina



Mike Causey
Commissioner
Southeast Zone

Term of Office:
Four years

Elected:
November 8, 2016
Re-elected: November 3, 2020

Main

North Carolina Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
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Email Address

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Phone Numbers

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Toll-free Nationwide: **(855) 408-1212**

Fax Numbers

Main: **(919) 715-8889**

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Website: <https://www.ncdoi.gov/>

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John Harrison
Chief Information Officer

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John Hoomani
Chief Operating Officer

(919) 807-6093

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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North Dakota



Jon Godfread
Commissioner
NAIC President-Elect
Midwest Zone

Term of Office:
Four years

Elected:
November 8, 2016
Re-elected: November 3, 2020

Main

North Dakota Insurance Department
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Contact Persons

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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 President-Elect and as a member of the Executive (EX) Committee.

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

Godfread earned a law degree and a Master of Business Administration (MBA) from the University of North Dakota in 2011. He earned his bachelor's degree in business with honors from the University of Northern Iowa in 2005.

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Ohio



Judith L. French
Director
Midwest Zone

Term of Office:
At the Pleasure of the Governor
Appointed: February 8, 2021

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.

Main

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Fraud Division: **(800) 686-1527**
OSHIIP: **(800) 686-1578**
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Legal: **(614) 644-2640**
Licensing Division: **(614) 644-2665**

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Oklahoma



Glen Mulready
Commissioner
Chair, Midwest Zone

Term of Office:
Four years

Elected:
November 6, 2018
Re-elected: November 8, 2022

Glen Mulready serves as Oklahoma's 13th insurance commissioner. A former state legislator and longtime insurance professional, he was recently unopposed in his bid for reelection, and will start a second term as insurance commissioner in 2023. Commissioner Mulready was first elected to the state-wide position in 2019.

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

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

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

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

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

Main

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Fax NumbersMain (Oklahoma City): **(405) 521-6635**Main (Tulsa): **(918) 994-7916****Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday**Website:** <https://www.ok.gov/oid/>**Make Checks Payable to:** Oklahoma Insurance Department

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



Andrew R. Stolfi
DCBS Director/Insurance
Commissioner
Vice Chair, Western Zone

Term of Office:
Indefinite

Appointed: February 1, 2018
Reappointed: April 7, 2020

Andrew R. Stolfi was appointed Department of Consumer and Business Services (DCBS) director in April 2020. He is also the state's insurance commissioner. He began with the department in February 2018 as Division of Financial Regulation administrator and insurance commissioner.

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

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

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

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

Stolfi received a Bachelor of Science degree from the University of Vermont and a law degree with honors from Chicago-Kent College of Law. He resides in Salem with his wife and two children.

Main

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Website: <https://dfr.oregon.gov>

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Kirsten Anderson Deputy Administrator	(503) 507-2454
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Pennsylvania



Michael Humphreys
Commissioner
Secretary, Northeast Zone

Term of Office:

At the Pleasure of the Governor

Appointed: February 26, 2022

Confirmed: June 26, 2023

Michael Humphreys was named Acting Insurance Commissioner on February 26, 2022, and confirmed unanimously by the Pennsylvania Senate on June 26, 2023. As commissioner, Humphreys is charged with the responsibility of regulating the Commonwealth's insurance marketplace, overseeing licensed agents and insurance professionals, monitoring the financial landscape of companies doing business in Pennsylvania, educating consumers, and ensuring residents are treated fairly.

In his role, under the direction of Governor Shapiro, Humphreys has taken immediate steps to make mental health and substance use disorder parity a reality in the Commonwealth. Under Humphreys' leadership, the Insurance Department has strengthened its review of mental health and substance use disorder coverage in 2024 health plans and launched a new round of market conduct examinations targeting insurer compliance with parity laws. These actions are intended to hold insurers accountable so that benefits are covered fairly.

Humphreys joined the Pennsylvania Insurance Department (PID) as the Department was working closely with Pennie, the state-based health insurance exchange created by Act 42, to ensure a successful roll-out of the new initiative that would become the home for high-quality, affordable health insurance plans in Pennsylvania. The launch of Pennie was a landmark step for health care in the Commonwealth as Pennie continues to be a key source of affordable coverage for hundreds of thousands of Pennsylvanians.

Humphreys also co-chaired the Behavioral Health Commission for Adult Mental Health that recommended to the legislature how to best spend \$100 million on adult behavioral health needs.

Prior to being appointed, Humphreys served as the Chief of Staff for the Insurance Department since September 2019, and before joining the PID, Humphreys served as Assistant Commissioner for Insurance at the Tennessee Department of Commerce and Insurance (TDCI). In Tennessee, he oversaw the Insurance Division as it was reaccredited by the National Association of Insurance Commissioners.

Humphreys has a Master's in Public Administration from Bowling Green State University and a Bachelor of Arts in Political Science from the University at Buffalo.

Pennsylvania is the fifth-largest insurance market in the United States, in terms of premium volume, and the 14th-largest insurance market in the world.

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United States

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Consumer Service Office - Harrisburg: **(717) 787-2317**

Fax Numbers

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Ken Kitch Manager, Bureau of Information Technology	(717) 783-2128
Laura Slaymaker Deputy Commissioner	(717) 787-6009
Michael Humphreys Commissioner	(717) 787-0684
Nicole Werner Chief Administrative Judge	(717) 783-2126
Shannen Logue Deputy Commissioner	(717) 787-0872
Vacant Director, Legislative Affairs	

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Rhode Island



Elizabeth Kelleher Dwyer
Director, Department of
Business Regulation
NAIC Secretary-Treasurer
Northeast Zone

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

Beth Dwyer was appointed Superintendent of Insurance on Jan. 11, 2016, and named Director of Business Regulation in May 2023. Prior to this appointment, she had been employed by the Rhode Island Department of Business Regulation for 15 years, first as general counsel to the Insurance Division and later as associate director. Prior to government service, Director Dwyer was engaged in private law practice in California and Rhode Island, specializing in litigation and insurance regulation.

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

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

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

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South Carolina



Michael Wise
Director
Southeast Zone

Term of Office:

At the will of the Governor

Appointed: April 16, 2022
(acting)

Reappointed: April 26, 2023
(director) Confirmed: May 11,
2023

Michael Wise was appointed Director of the South Carolina Department of Insurance in May 2023. A South Carolina native and graduate of Furman University, Wise has spent most of his career fostering a well-functioning insurance market that benefits both consumers and insurers alike through fair and responsive regulation.

Prior to his appointment as Director, he served as Deputy Director of the Actuarial and Market Services Division, responsible for actuarial analyses, policy form and rate reviews, and the monitoring of traditional insurance markets. He has also been an active participant in the National Association of Insurance Commissioners meetings and initiatives.

Wise believes consumer protection is at the heart of insurance regulation and seeks to balance the affordability and availability of insurance products to ensure South Carolina consumers are protected by strong, solvent carriers. He began his career at the Department in 2009 as a rates analyst before moving into various actuarial and management roles. He has sought to guarantee transparency throughout the rate filing process by encouraging open communication with carriers. He believes a competitive marketplace is key to consumers having access to the insurance products they need at prices that are as affordable as possible while ensuring companies are able to pay claims and remain solvent.

Wise holds a bachelor's degree in mathematics-economics from Furman, is an Associate of the Casualty Actuarial Society, is a member of the American Academy of Actuaries, and is a recent graduate of the South Carolina Executive Institute. Wise is also a recent recipient of the American Academy of Actuaries' Rising Actuary Award.

Wise resides with his wife, Jennifer, and two children in Richland County in Columbia, SC.

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Director: **(803) 737-6159**
Financial Services: **(803) 737-6232**
Legal: **(803) 737-6229**
Life, Accident & Health: **(803) 737-6205**
Property & Casualty: **(803) 737-6205**

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Melissa Manning NAIC Liaison	(803) 737-6204
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Captives

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Vacant
Specialty Licensing and PBM Manager

South Dakota



Larry D. Deiter
Director
Midwest Zone

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.

Term of Office:

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

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Tennessee



Carter Lawrence
Commissioner
Chair, Southeast Zone

Term of Office:
At the Discretion of the
Governor
Appointed: November 12, 2020

Carter Lawrence serves as the Commissioner of the Tennessee Department of Commerce and Insurance. Appointed by Governor Bill Lee, Lawrence assumed leadership of the department effective November 12, 2020. Before his appointment to Governor Lee's cabinet, Lawrence served as Chief Deputy Commissioner and Chief Operating Officer at the Department of Commerce and Insurance.

Previously, Lawrence served as Assistant Commissioner for the Regulatory Boards Division at the Department of Commerce and Insurance where he oversaw more than 40 fee reductions while improving measured customer service, modernizing business practices to faster license professionals and successfully removed burdensome regulations. In 2019, Lawrence briefly served as Interim Commissioner for Governor Bill Lee.

As Tennessee's Commissioner of Commerce and Insurance, Lawrence is the state fire marshal and is responsible for the divisions of insurance, fire prevention, regulatory boards – including twenty-six regulatory entities, TennCare Oversight, and the administratively attached Tennessee Law Enforcement Training Academy, Tennessee Police Officer Standards and Training Commission and Tennessee Emergency Communications Board. In 2020, the department collected approximately \$1.25 billion in fees and premium taxes and had expenditures of \$225 million.

Lawrence is an attorney who studied law at the University of Tennessee, where he also obtained a Master of Business Administration. For undergraduate studies, Carter obtained a Bachelor of Arts at Wheaton College in Illinois.

Lawrence is a Nashville-area native. He and his wife, Amy, are the proud parents three children – two boys, Alister and Titus, and a girl, Penelope. Together with their old dog, Otto, they are residents of the Nipper's Corner area of Nashville and attend church at Nashville's Church of the Redeemer.

Lawrence looks forward to continuing to advance Governor Lee's agenda as he serves all 6.8 million Tennesseans impacted by the Department of Commerce and Insurance.

Main

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Receivership

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Service of Process

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Texas



Cassie Brown
Commissioner
Secretary, Western Zone

Term of Office:

Two-Year Term; Expires
February 1, 2025

Appointed: September 8, 2021

Reappointed: February 3, 2023

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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P.O. Box 12030
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Fax Numbers

Main: **(512) 490-1045**

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Website: <https://www.tdi.texas.gov/>

Make Checks Payable to: Texas Department of Insurance

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Dan Paschal Chief Deputy Commissioner	(512) 676-6022
Debra Diaz-Lara Deputy Commissioner, Life & Health	(512) 676-6613
Debra Knight State Fire Marshal	(512) 676-6800
Jamie Walker Deputy Commissioner, Financial Regulation	(512) 676-6367
Leah Gillum Deputy Commissioner, Fraud and Enforcement	(512) 676-6357
Mark Worman Deputy Commissioner, Property & Casualty	(512) 676-6671
Melissa Burkhart Deputy Commissioner, Administrative Operations	(512) 676-6609
Randall Evans Deputy Commissioner, Customer Operations	(512) 676-6520

Contact Persons

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Agent Testing

Pearson VUE Exam Contractor	(888) 754-7667
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Annual Statement Copies

Annual Statement Room	(512) 676-6885
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Communications

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Complaints Resolution

General Information, Life, Accident, & Health, Property & Casualty	(800) 252-3439
--	----------------

Cindy Wright Consumer Protection, Director	(512) 676-6258 Cindy.Wright@tdi.texas.gov
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Utah



Jon Pike
Commissioner
Western Zone

Term of Office:

At the Pleasure of the Governor;

Confirmed by the Senate

Appointed: January 5, 2021

Confirmed: February 4, 2021

Jon Pike was named Commissioner of the Utah Insurance Department by Governor Spencer J. Cox and began serving on January 5, 2021.

Pike was raised in Salt Lake City and worked in several positions with Intermountain Healthcare since 1990. Prior to his appointment as Commissioner, he worked as the southwest Utah operations director for SelectHealth, the health insurance division of Intermountain Healthcare. Pike's career has focused on physician relations and contracting, broker relations, sales management, and government and community liaison.

He serves as chair of the NAIC's Market Regulation and Consumer Affairs (D) Committee and as a vice chair of the NAIC's Health Insurance and Managed Care (B) Committee. He was a member of the National Association of Healthcare Underwriters and the Utah Association of Healthcare Underwriters for many years prior to becoming Commissioner.

In 2007, Pike was elected to the St. George City Council and in 2013 he was elected mayor of St. George. He currently serves in his community as vice chair of the Southern Utah Performing Arts Center Foundation board and as a board member of the Southwest Symphony and Encircle Utah (St. George). He previously served on the boards of Utah Tech University, Dixie Technology College, the Washington County Water Conservancy District, and as the president of the Utah League of Cities and Towns.

Pike earned a bachelor's degree in finance from the University of Utah and an MBA from Westminster College. Pike loves singing, playing the piano, organ, and guitar, as well as water and snow skiing, motorcycling and walking or biking on St. George's many trails. He and his wife Kristy have five children and six grandchildren (with twins on the way!).

Main

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Fax Numbers

Main: **(385) 465-6047**

Fraud: **(801) 538-2878**

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Website: <https://insurance.utah.gov/>

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Reed Stringham Deputy Commissioner	(801) 957-9325
Ryan Jubber Health Actuary	(801) 957-9294
Shelley Wiseman Director, Health and Life Division	(801) 957-9296
Tanji Northrup Deputy Commissioner	(801) 957-9320
Tomasz Serbinowski Actuary	(801) 957-9324
Tracy Klausmeier Director, Property and Casualty	(801) 957-9308
Travis Wegkamp Director, Captives	(801) 957-9235

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Fees

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Premium Tax Utah State Tax Commission https://tax.utah.gov	(801) 297-7986
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Title Market Conduct Examiner Adam Martin	(801) 957-9309 gmartin@utah.gov
Surplus Lines Sylvia Bruno Director, Surplus Lines Association of Utah	(801) 944-0114 sbruno@slaut.org
Tax Commission Tyler McIntosh Tax Compliance Agent	(801) 297-7705 tcmcintosh@utah.gov

Vermont



Kevin Gaffney
Commissioner
Vice Chair, Northeast Zone

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).

Term of Office:

Appointed, Biennially by the
Governor with the Advice and
Consent of the Senate

Appointed: May 17, 2022
(interim)

Reappointed: July 8, 2022

Main

Vermont Department of Financial Regulation
89 Main Street
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dfr.pubinfo@vermont.gov

Phone Numbers

Main: **(802) 828-3301**
Captive Section: **(802) 828-3304**
Commissioner: **(802) 828-1919**

Fax Numbers

Main: **(802) 828-3306**
Captive Section: **(802) 828-3460**

Office Hours: 7:45 a.m.-4:30 p.m., Monday-Friday

Website: <https://dfr.vermont.gov/>

Make Checks Payable to: Premium Taxes: Commissioner of Taxes; Dept. Fees: Dept. of Financial Regulation

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Christine Brown Director of Captives	(802) 863-3831
Dan Petterson Director of Captive Financial Examinations	(802) 828-3304
Emily Brown Deputy Commissioner of Insurance	(802) 828-4871
Emily Kisicki Director of Policy	(802) 828-2904
Karen Ducharme Insurance Examinations Director	(802) 828-1959
Karla Nuissl Director of Market Regulation and Consumer Services	(802) 828-2910
Mary Block Director of Insurance Regulation	(802) 622-4146
Rosemary Raszka Director of Rates and Forms - Property & Casualty	(802) 828-1686
Sandy Bigglestone Deputy Commissioner of Captives	(802) 828-4854
Sheila Grace General Counsel	(802) 828-1425
Vacant	

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Assistant Director of Producer Licensing

Annual Statements

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Insurance Examiner

Consumer Complaints and Inquires

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Consumer Complaints Administrator

Deposits

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State Treasurer

Fees - Company Licensing

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Insurance Examiner

Fees - Rate and Form Filing Fees (Life & Health and Property & Casualty)

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Insurance Rates and Forms - Life & Health

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Insurance Rates and Forms - Property & Casualty

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Receivership

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Virgin Islands



Tregenza A. Roach
Lieutenant
Governor/Commissioner
Southeast Zone

Term of Office:
Four Years

Elected:
November 20, 2018
Re-elected: November 8, 2022

Lieutenant Governor Tregenza A. Roach is a proud Virgin Islander who has served the people of this Territory in each branch of Government.

He earned a B.A. in Journalism from the University of Missouri and a J.D. from the University of Connecticut School of Law. While attending law school, he clerked in the Office of the Governor's Legal Counsel, the Office of the U.S. Attorney, and the Territorial Court of the Virgin Islands. Upon graduating, he worked in the Territorial Court's Civil and Family divisions and in private practice. He has been a member of the Virgin Islands Bar since 1991.

Roach began his career in public service as Legal Counsel to the Commissioner of Education, where he served for more than eight years before being selected as Executive Director of the Board of Education. In 2006, he was selected by the University of the Virgin Islands (UVI) to lead a program of public education in support of the Fifth Constitutional Convention. During this consultancy, he served as the Coordinator/Researcher of the Constitution 2008. He also represented UVI at United Nations (UN) Decolonization Seminars in Grenada and Indonesia. Although the UVI project ended in 2008, the UN qualified Roach as an expert on constitutional development processes in the U.S. territories and invited him on his own merits to a third Decolonization Seminar in St. Kitts in 2009.

He joined the UVI adjunct faculty from 1999 to 2012, teaching courses in the Humanities and a Constitutional Law course in the education graduate program. Other UVI projects, include the Legacy Report of President Emeritus LaVerne E. Ragster, Ph.D., a major environmental project with the U.S. EPA, launch of the Center for the Study of Spirituality and Professionalism, and Editor in Chief of its award-winning international literary journal.

Roach was elected to the 30th-32nd legislatures as a staunch advocate for education, the environment, and the youth and elderly of the Territory. He was nominated to the Education and the Law, Criminal Justice and Public Safety committees of the National Conference of State Legislatures (NCSL) and instrumental in the 2014 adoption of a resolution supporting full citizenship rights for those living in the Territory. In 2016, he presented a similar resolution that resulted in a full NCSL conference session devoted to the affairs of the remaining U.S. territories.

Main

U.S. Virgin Islands Division of Banking, Insurance and Financial
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Make Checks Payable to: Government of the U.S. Virgin Islands

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I-SITE DP Coordinator

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--	----------------

Virginia



Scott A. White
Commissioner
NAIC Vice President
Southeast Zone

Term of Office:
At the Pleasure of the State
Corporation Commission
Appointed: January 1, 2018

Main

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Agent Licensing: **(804) 371-9290**
Financial Regulation Division: **(804) 371-9511**
Life & Health Division: **(804) 371-9944**
Life & Health Consumer Services: **(804) 371-9944**
Life & Health Market Conduct: **(804) 371-9944**
Property & Casualty Division: **(804) 371-9396**
Property & Casualty Consumer Services: **(804) 371-9349**

Office Hours: 8:15 a.m. - 5:00 p.m. ET, Monday - Friday

Website: <http://www.scc.virginia.gov>

Make Checks Payable to: Fees – State Corporation Commission; Insurance Assessments – Treasurer of Virginia

Scott A. White was appointed Commissioner of Insurance of the Virginia State Corporation Commission's Bureau of Insurance in 2018. He was elected NAIC Vice President in December 2023.

White joined the Bureau as a research analyst in 1998. From 1999 until 2011, he worked as an attorney advising the Bureau on all major insurance regulatory and compliance matters. In 2011 he became head of the Commission's financial services legal division, expanding his practice areas to include securities and banking.

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

White received a Bachelor of Arts degree from the University of Virginia and a law degree from the University of Missouri. He and his wife, Jodi, have two grown daughters.

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Washington



Mike Kreidler
Commissioner
Western Zone

Term of Office:
Four years

Elected:
November 7, 2000
Re-elected: November 2, 2004,
November 4, 2008, November 6,
2012, November 8, 2016,
November 3, 2020

Main

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Insurance Consumer Hotline: **(800) 562-6900**
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Seattle Office: **(206) 464-6263**
Olympia Office: **(360) 725-7100**
Criminal Investigations (Anti-fraud): **(360) 586-2566**

Fax Numbers

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Tumwater Office: **(360) 664-2782**
Seattle Office: **(206) 587-4244**
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Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday

Website: <https://www.insurance.wa.gov/>

Make Checks Payable to: Insurance Commissioner

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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West Virginia



Allan L. McVey
Commissioner
Southeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: September 22, 2021

Allan L. McVey was appointed West Virginia Insurance Commissioner by Governor Jim Justice on March 21, 2017. He was then appointed by the Governor to serve as Cabinet Secretary of the West Virginia Department of Administration in January 2019. He served in that position until his reappointment as West Virginia Insurance Commissioner effective September 22, 2021.

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

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

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

Main

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Wisconsin



Nathan Houdek
Commissioner
Midwest Zone

Term of Office:
At the Pleasure of the Governor
Appointed: January 2, 2022
Reappointed: January 2023

Nathan Houdek was appointed as Wisconsin's Insurance Commissioner by Gov. Tony Evers in January 2022. He previously served as Deputy Commissioner of Insurance for three years under former Commissioner Mark Afable.

Commissioner Houdek serves as the state's chief regulator of insurance and oversees the operations of the Office of the Commissioner of Insurance (OCI). He is also chair of the Injured Patients and Families Compensation Fund (IPFCF), which is governed by the Board of Governors. Additionally, he is a member of the Wisconsin Retirement Board and the board of directors for the Wisconsin Insurance Security Fund, the state's guaranty fund.

Having spent more than 20 years working in state legislative and regulatory affairs, Commissioner Houdek has extensive experience finding solutions to complex public policy and regulatory challenges across all lines of insurance. He has held several senior-level roles in the public and private sectors, including serving as a principal at one of Wisconsin's largest public affairs and business consulting firms and as chief of staff to a former minority leader in the Wisconsin State Senate.

As a member of the National Association of Insurance Commissioners (NAIC), Commissioner Houdek is chair of the Financial Condition (E) Committee, the Accelerated Underwriting (A) Working Group, and the Health Innovations (B) Working Group. Additionally, he is a member of the Life Insurance and Annuities (A) Committee and various task forces and working groups. He is also vice chair of the Governance Committee of the Interstate Insurance Product Regulation Commission (Compact).

Commissioner Houdek earned a master of business administration and a bachelor's degree from the University of Wisconsin-Madison (Madison, WI). He is actively involved with the Madison Public Library Foundation.

Main

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Fax Numbers

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Nathan Houdek Commissioner	(608) 266-2493
Rebecca Easland Deputy Commissioner	(608) 264-8126
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Wyoming



Jeff Rude
Insurance Commissioner
Western Zone

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.

Term of Office:

At the Pleasure of the Governor

Appointed: September 19, 2019

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Northern Mariana Islands



Francisco D. Cabrera
Acting Secretary of Commerce
Western Zone

Term of Office:
Concurrent with Current
Governor
Appointed: March 20, 2024

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Insurance Licensing Officer

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Francisco D. Cabrera
Acting Secretary of Commerce

Jenny C. Norita
WCC Officer

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Francisco D. Cabrera was designated as the Commonwealth of Northern Mariana Islands' (CNMI) Acting Secretary of Commerce by Gov. Arnold I. Palacios on March 20, 2024.

As the Acting Secretary of Commerce, Cabrera assumes the roles of Insurance Commissioner, Workers' Compensation Commissioner, and Banking Director for the CNMI.

Acting Secretary Cabrera has worked within the CNMI Department of Commerce's Workers' Compensation Commission (WCC) program since 1998 and has been its director since 2006. He is responsible for the daily operations and activities of the WCC branch offices on the islands of Saipan, Tinian, and Rota.

The CNMI Department of Commerce also includes the Office of the Registrar of Corporation, Economic Development Division, Alcohol Beverage and Tobacco Control Division, Enforcement and Compliance Division, and Central Statistic Division.

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Puerto Rico



Alexander S. Adams Vega
Commissioner
Southeast Zone

Term of Office:
Indefinite

Appointed: December 20, 2021

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Make Checks Payable to: Secretary of Treasury, Commonwealth of Puerto Rico

Alexander S. Adams Vega was appointed Puerto Rico's Insurance Commissioner by Gov. Pedro Pierluisi Urrutia on Dec. 20, 2021.

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.

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Guam



Michelle B. Santos
Banking and Insurance
Commissioner
Western Zone

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.

Term of Office:
At the Pleasure of the Governor
Appointed: December 7, 2020

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American Samoa



Peni 'Ben' Itula Sapini Teo
Commissioner
Western Zone

Peni 'Ben' Itula Sapini Teo was appointed Insurance Commissioner by Governor Lemanu Palepoi Sialega Mauga on January 3, 2021.

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

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

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

Term of Office:

At the Pleasure of the Governor

Appointed: January 3, 2021

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