Insurance Department Directory

November 28, 2019
Jim L. Ridling, a native Arkansan who has lived and worked in Montgomery since 1987, was appointed Insurance Commissioner of the Alabama Department of Insurance by Governor Bob Riley on September 15, 2008. He was reappointed by Governor Robert Bentley in 2011 and Governor Kay Ivey in 2017.

Ridling is a graduate of the University of the Ozarks. Upon graduation, he entered a management training program with Fireman’s Fund Insurance, leading to several management positions and culminating in his service as Executive Vice President U.S. operations, based in California. In 1987, he left California and traded his interest in American Express (which owned Fireman’s Fund at the time) for ownership in Southern Guaranty, a Fireman’s Fund subsidiary headquartered in Montgomery, where he served as the company’s President and CEO. The following year, Southern Guaranty sold to Winterthur Swiss, and he remained in his previous role and added the duties of Chairman until his retirement in 2003.

Following his retirement from Southern Guaranty, Ridling and other local business leaders formed River Bank and Trust, where he currently serves on the Board of Directors. Ridling is a former chairman of the Board of Directors for Jackson Hospital and has served on the Board of Directors of the Montgomery Airport Authority, the Montgomery Area Chamber of Commerce, and the Central Alabama Community Foundation. He is a former Chairman of the River Region United Way and continues to be involved in local business, charitable and community activities.

Ridling is married to the former Catherine Turner, a native of Northern California. He has two daughters – Erin Ridling and the late Hannah Ridling.

Jim L. Ridling
Commissioner

Term of Office: At the Pleasure of the Governor
Appointed: September 15, 2008
Reappointed: January 17, 2011
Reappointed: 2017

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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
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ALABAMA

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

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

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

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

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

American Samoa Governor Lolo Matalasi Moliga appointed Peteru (Peter) M. Fuimaono to serve as Insurance Commissioner for American Samoa effective February 12, 2019.

Fuimaono previously represented American Samoa and Western Samoa in Hawaii as a Chairman for Hawaii Samoan Cultural and Art Federation USA. He also served as a Samoan Chief in the Hawaii Samoan Community during the administrations of Hawaii Governor Ben Cayetano and Hawaii Governor Linda Lingle.

As President and CEO of Baseline Developer Inc., Fuimaono helped expand the company to four location within the Pacific region. Fuimaono has been recognized for his focus on building and developing a global network and business relationship with the state of Hawaii, local community colleges and universities as well as local businesses and nonprofit organizations. Fuimaono has more than 20 years’ experience in the insurance industry.

Term of Office: At the Pleasure of the Governor
Appointed: February 12, 2019

Peter Fuimaono
Insurance Commissioner

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AMERICAN SAMOA
Keith Schraad was appointed Interim Director of the Arizona Department of Insurance by Governor Doug Ducey effective February 12, 2018. He was appointed Director of the Arizona Department of Insurance on December 14, 2018. The Arizona Department of Insurance performs important functions that protect and promote a healthy Arizona economy. The department protects insurance consumers; promotes a safe, strong and competitive insurance marketplace for Arizona citizens and businesses; and, annually collects over $500 million in insurance premium taxes.

Schraad has over 25 years of both private- and public-sector experience in the areas of insurance, healthcare, technology and government. During his term as President and CEO of Online Insurance Corporation (2008-2015), Schraad helped develop solutions for insurance companies and health care professionals that streamlined their customer service operations and improved their interfaces with government.

Formerly from Kansas, Schraad served in the Kansas Senate from 1996 to 1998, where he was Vice Chairman of the Judiciary Committee. He was also Vice President of a government technology company, where he worked with states to improve the delivery of government services.

Schraad earned a Bachelor of General Studies in History from the University of Kansas and a Juris Doctorate from Washburn University School of Law in Topeka, Kansas.
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ARIZONA

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Allen W. Kerr was appointed Arkansas’ 23rd Insurance Commissioner by Governor Asa Hutchinson on January 13, 2015. Prior to his appointment, Kerr served three terms in the Arkansas House of Representatives, distinguishing himself as a leader and friend of Arkansas taxpayers. In the Arkansas General Assembly, Kerr served as chairman of the Joint Committee on Public Retirement and Social Security Programs. He also served on a variety of other committees, subcommittees and task forces, including the State and Public Schools’ Life and Health Insurance Program Legislative Task Force. During the 88th General Assembly, Kerr served as vice chairman of the House Insurance and Commerce Committee.

Kerr brings to his position more than three decades of experience in insurance and financial services. He opened the Allen Kerr Insurance Agency in March 1981, and by its first year of business, it was ranked No. 1 in production in a district of 40 established agencies. In 2013, the agency was purchased by Delta Trust and Bank, which was later purchased by Simmons Bank, becoming Simmons First Insurance, of which Kerr served as president. Kerr has been the recipient of many industry awards, including being a four-time member of the Million Dollar Round Table for life insurance production. He was also named “Best Insurance Agent” by Soirée magazine in 2012 and 2013. A former Justice of the Peace for Pulaski County, Kerr also served as the budget chair for the Pulaski County Quorum Court.

Kerr and his wife, Marliese, make their home in Little Rock and are the proud parents of four children and grandparents of five grandchildren.

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Ricardo Lara is California's eighth Insurance Commissioner since voters created the elected position in 1988. Lara previously served in the California Legislature, representing Assembly District 50 from 2010 to 2012 and Senate District 33 from 2012 to 2018.

As Senator, Lara expanded protections for disaster survivors from losing their homes to insurance cancellation and nonrenewal. He wrote the nation's first climate insurance law, SB 30, to engage the insurance industry in the fight against climate-linked environmental disasters like wildfires and sea level rise. Lara is one of California's most effective environmental champions, working to improve health conditions and rein in air pollution.

Lara received the United Nations 2017 Climate and Clean Air Award with former Governor Edmund G. Brown Jr. and the California Air Resources Board for his work to reduce super pollutants.

Lara authored the Health4All Kids Act, which now covers 250,000 California children with full-scope health care regardless of their immigration status. He also authored laws that help prevent prescription drug abuse and crack down on patient brokering and fraud involving Californians recovering from substance abuse disorders.

Raised in East Los Angeles by immigrant parents, Lara made history in 2018 by becoming the first openly gay person elected to statewide office in California's history.

Lara earned a bachelor's degree in Journalism and Spanish with a minor in Chicano Studies from San Diego State University.

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Michael Conway was appointed Commissioner of the Colorado Division of Insurance (DOI) by Governor Jared Polis on Dec. 21, 2018, and confirmed by the State Senate on Jan. 22, 2019. Prior to this, he was appointed Interim Commissioner of the DOI by Governor John Hickenlooper in January 2018. As Commissioner, Conway serves as the chief executive of the DOI and oversees the regulation of Colorado’s insurance industry. His role brings together consumers, the insurance industry and other stakeholders to create an inclusive, firm and fair regulatory approach to all lines of insurance such as auto, health, homeowner, 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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<td>Main</td>
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<tr>
<td>Consumer Assistance</td>
<td>(303) 894-7490</td>
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<tr>
<td>Toll-Free Number (In-State Only)</td>
<td>(800) 930-3745</td>
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<tr>
<td>Producer Licensing</td>
<td>(800) 275-8247</td>
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**Fax Numbers**

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<td>Main</td>
<td>(303) 894-7455</td>
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Andrew N. Mais was nominated as Connecticut's 33rd Insurance Commissioner by Governor Ned Lamont and began serving on March 4, 2019. The mission of the Connecticut Insurance Department is to protect consumers through regulation of the industry, outreach, education, and advocacy.

Previously a member of Deloitte’s Center for Financial Services, Mais primarily focused on the insurance sector—both US and internationally—serving as a subject matter specialist and resource on insurance regulation, providing expertise in corporate governance and responsibility in the public and private sector through his work at Deloitte and as a regulator and government official. Prior to that, he was a Director at the New York State Insurance Department (NYSID). He served four governors as part of the sr. leadership team through numerous events including the financial crisis of 2008 and major state and federal changes in health insurance regulations and laws. Before joining the NYSID, he served as director of a Connecticut nonprofit.

Mais has led various research teams; authored whitepapers on insurance issues; published articles in Best’s, Carrier Management magazine, and the Journal of Reinsurance; and has been quoted in trade publications, many of the largest general interest newspapers in the US, and the financial press. His expertise has been sought by organizations including the Government Accountability Office.

A graduate of Yale University, Mais has served in elected and appointed positions in New York and Connecticut, as well as on numerous boards. He most recently served as chair of the Council on Ethics of the town of Wilton, CT, where he lives with his wife, Susan, and is often visited by their daughter Jennifer. Other service includes the board of the Maritime Aquarium of Norwalk, a leading national institution with a mission that includes providing leadership in STEM education and training to students from under-served groups, as well as community education on the importance of the Long Island Sound.

His more than 30 years of community involvement includes past board memberships on the American Red Cross of Mid-Fairfield County; Board of Finance of the Town of Wilton (he was cited by the CT House of Representatives); Wilton Chamber of Commerce; Rotary Club of Wilton; The Teen Center of Wilton; Wilton Education Foundation; and numerous others.

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Trinidad Navarro was elected in 2016 as Delaware’s 26th Insurance Commissioner. In this role, he oversees the regulation of the Delaware insurance market and the Department of Insurance’s (DOI) consumer protection efforts. In 2014, the most recent data available, the Delaware DOI ranked 10th in the U.S. in total written insurance premium and regulated companies with more than $620 billion in assets. The DOI is the largest consumer protection agency in the state.

A lifelong Delawarean, Navarro has an extensive record of public service and is committed to protecting Delaware consumers. He served more than 20 years with the New Castle County Police, retiring as the Public Information Officer after being elected as New Castle County Sheriff in 2010. While a police officer, he received the department’s distinguished Medal of Valor. Prior to that, he worked as a licensed insurance agent. He followed in the footsteps of his father, whose career was servicing the life and health insurance needs of his community. His father’s work demonstrated to him the importance of serving the people who have put their trust in you. Navarro put that lesson into action as an insurance agent, a police officer and as sheriff. He knows that serving the needs of the people is the hallmark of every profession and the obligation of every public servant.

Navarro is a member of the NAIC. He presently serves on the Delaware Health Care Commission, the State Employees Benefits Committee, the Deferred Compensation Council, and the Council on Health Promotion and Disease Prevention.

Navarro holds an associate degree in criminal justice from the Delaware Technical and Community College and a bachelor's degree from Wilmington University.

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

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Stephen C. Taylor is the fifth Commissioner of the District of Columbia Department of Insurance (DOI), Securities and Banking. Mayor Muriel Bowser nominated Taylor as Acting Commissioner on June 19, 2015 and the Council of the District of Columbia unanimously confirmed the nomination on Nov. 3, 2015.

In his role, Taylor serves as the chief regulator of the DC financial-services industries, including insurance companies and their representatives; captive insurance companies; state-chartered banks; mortgage lenders and brokers and other non-depository financial institutions; and securities broker-dealers and investment advisors. He manages financial education programs that include Financially Fit DC and Bank on DC. Taylor also administers the District’s capital access programs pursuant to the federal State Small Business Credit Initiative.

Taylor has over 20 years of experience in financial services regulation and finance and fiscal affairs. He served in various leadership roles including General Counsel and Acting Deputy Commissioner with the DOI, and General Counsel with the former Department of Banking and Financial Institutions. In those roles, he directed the legislative and regulatory drafting programs, assisted in implementing the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Patient Protection and Affordable Care Act, and revised the District’s Banking Code. Previously, he held positions in the Office of the Chief Financial Officer and the Council of the District of Columbia, where he worked on finance, economic development, tax, budget and land use issues. Taylor served as Assistant Attorney General with the DC Office of the Attorney General, where he provided legal counsel to the District Department of Health Care Finance.

Taylor serves as vice chair of the NAIC’s Northeast Zone, Life Insurance and Annuities Committee, Receivership and Insolvency Task Force and Risk Retention Group Task Force; member of the Executive Committee, Government Relations Leadership Council, and International Insurance Relations Committee; and chair of the Consumer Liaison Committee and Consumer Participation Board of Trustees. Taylor is also a member of the Executive Board of the DC Health Benefit Exchange and the Board of Directors of the Washington DC Economic Partnership.

Taylor holds a Juris Doctor and Master of Laws from Georgetown University Law Center, and a Bachelor of Arts from Fordham University.

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

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

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

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

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David Altmaier was appointed Commissioner of the Florida Office of Insurance Regulation by the Financial Services Commission on April 29, 2016. As Commissioner, Altmaier leads the Office of Insurance Regulation and has oversight of one of the largest insurance markets in the world. Under Altmaier’s leadership, the Office of Insurance Regulation has worked to cultivate a market in Florida in which insurance products are reliable, available, and affordable.

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

In 2019, Altmaier was elected by his peers as Vice President of the National Association of Insurance Commissioners (NAIC). He also chairs the NAIC’s Financial Condition (E) Committee, Group Capital Calculation (E) Working Group and the Capital Adequacy (E) Task Force.

Prior to joining the Office of Insurance Regulation, Altmaier worked as a Florida licensed 2-20 and 2-14 insurance agent and as a high school math teacher.

Altmaier graduated from Western Kentucky University in 2004 with a bachelor’s degree in mathematics.

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

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

In addition to his role as Doraville’s Chief of Police, King serves as a Major General in the U.S. Army National Guard assigned to U.S. Army North and Commander Task Force 51. He was the former Commander of the 48th Infantry Brigade Combat Team and has deployed to Bosnia-Herzegovina, Iraq and Afghanistan. He served as the Military Advisor to the Deputy Minister of Interior for Security for Afghanistan, an agency of over 96,000 police officers. He has won many awards for military and public service including the Bronze Star Medal and Combat Infantry Badge, meritorious service medals, and a NATO award for his service in both Bosnia and Afghanistan, among others. He also received the El Salvador gold medal for achievement in 2006.

King earned a Bachelor’s Degree in criminal justice and public administration from Brenau University and a Master’s Degree in Strategic Studies from the U.S. Army War College. He was a graduate of class #229 in the FBI National Academy in Quantico, VA and a graduate of the Georgia International Law Enforcement Exchange program to Israel (GILEE). King is also fluent in Spanish.

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Shimizu is a United States (U.S.) licensed Certified Public Accountant (CPA) who earned both a bachelor’s degree in Accounting and a master’s degree in Public Administration from the University of Guam.
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11/28/2019 58
## Consumer Complaints and Inquires

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<tr>
<td>Vacant</td>
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## Deposits

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## Examinations-Financial

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Colin M. Hayashida was named Insurance Commissioner for the Hawaii Insurance Division by the Department of Commerce and Consumer Affairs Director (DCCA) Catherine P. Awakuni Colón and was appointed by Governor David Ige on January 1, 2019.

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

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

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

Colin M. Hayashida
Commissioner

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

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

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

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

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

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

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

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

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Robert H. Muriel was confirmed as the Director of the Illinois Department of Insurance (DOI) on May 31, 2019. He began serving as the Acting Director of the DOI on March 11, 2019.

Muriel practiced as a civil and commercial lawyer for more than twenty years representing small businesses and professionals in trials, appeals and arbitrations in state and federal courts. His core practice was civil and commercial litigation, including insurance coverage and bad faith claims, financial fraud claims, legal malpractice cases and consumer class action cases including actions brought under the Fair Debt Collection Practices Act.

Muriel was formerly President of the Hispanic Lawyers Association of Illinois and President of the Alumni Board of Governors for Loyola University Chicago School of Law. He also has served on numerous civil boards, including serving on the Board of Directors for the AIDS Legal Council of Chicago, Almost Home Kids and the Executive Committee for the Alliance of Bar Associations for Judicial Screening.

He received his Juris Doctor from the Loyola University School of Law and bachelor's degrees in accounting and finance from the University of Illinois at Urbana-Champaign.

Robert H. Muriel
Director

Term of Office: At the Pleasure of the Governor
Appointed: March 11, 2019
Confirmed: May 31, 2019

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INDIANA

Stephen W. Robertson has been Indiana Insurance Commissioner since May, 2010, when he was appointed by then Governor Mitch Daniels. He was reappointed on January 4, 2013, by Vice President Mike Pence when he was governor of Indiana and again on December 24, 2016, by Governor Eric Holcomb.

As Insurance Commissioner, Robertson directs the regulation of more than 150 domestic insurers and 45,000 resident producers. Robertson is actively involved with the NAIC and is currently a member of the Government Relations (EX) Leadership Council.

Robertson has a long career of public and private service, including nearly a decade with Conseco Insurance Group, where he was a senior vice president. Robertson also has served as general counsel of the Nebraska Department of Insurance and was a sergeant in the military police.

Robertson earned undergraduate and law degrees from the University of Nebraska. He is admitted to the Bar of Indiana and the Bar of Nebraska.

In 2013, Robertson was awarded the Governor’s Distinguished Service Award by then Governor Mitch Daniels. In 2016, Robertson was awarded the Sagamore of the Wabash for his public service by then Governor Mike Pence. The Sagamore of the Wabash is the highest honor bestowed by the governor to an individual who has rendered a distinguished service to the state or governor.

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Doug Ommen was appointed Commissioner of the Iowa Insurance Division by Governor Terry Branstad on January 30, 2017, after serving as Interim Commissioner since December 2016.

Ommen has a strong and varied public service background. Ommen’s dedication and desire to serve the public began in seeking justice for victims of fraud in the Missouri Attorney General’s Office, where as an assistant attorney general and then as chief counsel, he led the fight to protect consumers over the course of three decades.

Ommen served as Deputy Insurance Commissioner at the Iowa Insurance Division from August 2013 to December 2016. Ommen also served in the Missouri Department of Insurance from 2005–2008, and as Missouri’s Insurance Director was instrumental for several key regulatory reforms.

Ommen obtained his law degree in 1985 from the Saint Louis University School of Law, and is licensed to practice law in both Iowa and Missouri.

Ommen and his wife, Sharon, have two married children and three grandchildren.

Doug Ommen
Commissioner

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

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KANSAS

Vicki Schmidt is a lifelong Kansan and Republican, born and raised in Wichita. She and her high school sweetheart, Mike, attended Wichita South High School. Their families lived two blocks apart and shared similar upbringings focused on hard work, honesty and faith. They attended the University of Kansas (KU) and married in 1974. Vicki graduated from KU’s School of Pharmacy and went to work as a pharmacist, while Mike attended medical school to become an orthopedic surgeon. They made their home in Topeka, where they raised their sons, Jonathan and Tyler.

She has worked more than 40 years, serving Kansas families and seniors as a local pharmacist. It was her pharmacy experience and her commitment to bettering Kansas that drew her to run for the Legislature. As a pharmacist, Vicki found errors in the Kansas Medical Assistance Program, errors that were costing the state millions of dollars. She became a voice for reform — speaking up about ways Medicaid could be more cost-effective in its drug rebate program and implementing her plan, which resulted in more than $391 million in recouped dollars for the state.

Vicki brought her expertise to the Legislature, where she served 14 years representing Shawnee and Wabaunsee counties, including six as the chair of the Senate Public Health and Welfare Committee. As a state Senator, she fought to protect Medicare for Kansas seniors and voted to ensure Kansas families could count on insurance companies to cover the critical treatments needed for children diagnosed with autism. She consistently stands up to career politicians and lobbyists to fight for what is right for Kansans. She received her most important title in 2014 when she became a Grandma. She and Mike now have two grandsons and one granddaughter. They are also blessed to be able to help care for their mothers.

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

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Nancy G. Atkins was appointed Insurance commissioner on May 1, 2017, by Governor Matt Bevin. As the commissioner of the Kentucky Department of Insurance, Atkins has the responsibility for the Commonwealth’s insurance market, licenses agents and other insurance professionals, monitors the financial condition of companies, educates consumers to make wise choices, and ensures Kentuckians are treated fairly in the marketplace.

A member of the National Association of Insurance Commissioner (NAIC), Atkins is currently serving as a member of the Health Insurance and Managed Care (B) Committee, Financial Regulation Standards and Accreditation (F) Committee, the NAIC Audit Committee and the Government Relations (EX) Leadership Council. In 2019, Atkins began serving as a member of the National Insurance Producers’ Registry (NIPR) Board of Directors.

Atkins brings to her position more than 30 years of experience in the insurance industry, working for several insurance companies, as both a licensed agent and an employee benefits manager. She previously served as the deputy commissioner for DOI, an appointment she held since February 2017.

Atkins is a licensed nurse and former hospital administration professional. She earned a bachelor’s degree in communications and marketing from Indiana State University. She resides in Versailles, Kentucky with her husband Jim and their Jack Russell named Izzie.

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LOUISIANA

Prior to becoming the Commissioner of Insurance, James J. Donelon served the Louisiana Department of Insurance (LDI) as chief deputy commissioner and executive counsel. He is a past president of the NAIC, having served as president in 2013.

Donelon was born in New Orleans. He is a graduate of Jesuit High School, the University of New Orleans and Loyola School of Law. In 1986, he became the first recipient of the Homer L. Hitt Distinguished Alumnus of the Year award for the University of New Orleans.

Donelon retired as the state judge advocate for the Louisiana Army National Guard, where he held the rank of colonel and received the prestigious Legion of Merit medal, among many other citations, for his contributions during his 33 years of military service.

In 1975, Donelon was the elected Jefferson Parish Council chairman. From 1981–2001, he represented Jefferson Parish in the Louisiana House of Representatives, where he rose to the leadership positions of chairman of the Committee on Insurance and co-chairman of the Republican Legislative Delegation. In 2001, Donelon joined the staff of the LDI.

Donelon presently serves on the board of directors of the National Alliance for the Mentally Ill in New Orleans and the Blood Center for Southeast Louisiana.

Donelon is married to the former Merilynn Boudreaux. They reside in Jefferson Parish and are the parents of four daughters and the grandparents of six granddaughters and two grandsons.

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Re-elected: October 20, 2007
Re-elected: October 22, 2011
Re-elected: October 24, 2015
Re-elected: October 12, 2019

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MAINE

Eric A. Cioppa is Superintendent of the Maine Bureau of Insurance, one of five agencies within the state’s Department of Professional and Financial Regulation. He joined the Bureau in 1988 as a Statistician then served as Supervisor of the Workers’ Compensation Section prior to becoming Deputy Superintendent in 1998. He was unanimously confirmed as Superintendent in September 2011 and in January 2017 he was reconfirmed to serve another five-year term.

Cioppa is currently President of the National Association of Insurance Commissioners (NAIC), having previously served as Vice President in 2017 and Secretary-Treasurer in 2016.

In September 2018, Cioppa was appointed by his peers at the NAIC to serve a two-year term as the state insurance commissioner representative on the Financial Stability Oversight Council (FSOC).

Cioppa is also Vice Chair of the NAIC’s Executive, Government Relations, and State Government Liaison committees, and is a member of the Maine State Employee Health Commission.

Cioppa holds a B.A. from Potsdam State University and an M.B.A. from Clarkson University.

Eric A. Cioppa
Superintendent

Term of Office: Five Years
Appointed: September 27, 2011

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Make Checks Payable to: Treasurer State of Maine

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11/28/2019 101
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Alfred W. Redmer, Jr. was reappointed Maryland Insurance Commissioner by Governor Lawrence J. Hogan, Jr. in January 2019. His term ends May 30, 2023. He previously served as Commissioner from June 2003 until October 2005 and again from January 2015 - May 2019. A respected businessman and former member of the Maryland General Assembly, Redmer most recently managed Redmer Insurance Group, LLC, and owned Redmer Financial Group. His business experience includes time as partner and president of Landmark Insurance & Financial Group and as chief executive officer of Coventry Health Care of Delaware, Inc.

During his 13-year tenure in the General Assembly representing Baltimore County, Redmer served two years as the House Minority Leader. Throughout his career, he has stayed involved in numerous community and nonprofit organizations.

At the Maryland Insurance Administration, Redmer oversees the independent agency's approximately 250 employees and an annual budget of $32 million.

Redmer is a member of the Governor's Sub-Cabinet on International Affairs and sits on the Board of Directors of the Maryland Health Benefit Exchange.

Nationally, Redmer is a board member at the National Insurance Produce Registry (NIPR) and the Utilization Review Accreditation Commission (URAC).


A native Marylander, Redmer lives in Baltimore County. Together, he and his wife have five grown children and eight grandchildren.

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**Street Address**

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<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
</tr>
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<tbody>
<tr>
<td>Main</td>
<td>(410) 468-2000</td>
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<tr>
<td>Office of the Commissioner</td>
<td>(410) 468-2471</td>
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<tr>
<td>Toll-Free General</td>
<td>(800) 492-6116</td>
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<tr>
<td>Insurance Fraud Division</td>
<td>(800) 846-4069</td>
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<td>TTY</td>
<td>(800) 735-2258</td>
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<td>(410) 468-2038</td>
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<td>(410) 468-2245</td>
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<td>(410) 468-2112</td>
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<td>(410) 468-2260</td>
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<td>(410) 468-2020</td>
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<td>(410) 468-2307</td>
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**Fax Numbers**

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<td>(410) 468-2020</td>
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<td>Property and Casualty</td>
<td>(410) 468-2307</td>
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<td>Public Affairs</td>
<td>(410) 468-2020</td>
</tr>
</tbody>
</table>

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MARYLAND

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Gary D. Anderson was appointed Commissioner of the Massachusetts Division of Insurance by the Governor of Massachusetts on October 31, 2017.

Anderson joined the Massachusetts Division of Insurance as its First Deputy Commissioner in February of 2014. His responsibilities included strategic planning and policy development for every aspect of the agency, while assisting in decision-making and policy development in matters involving all lines of insurance and developing and advocating legislative and policy priorities for the Administration. His insurance experience began in 1999 with a regional carrier in the northwestern United States.

Just prior to his role as the First Deputy, Anderson served as a Policy Advisor and Senior Counsel in the Massachusetts State Senate President’s Office, where he was involved in a number of policy areas, from the state’s broad efforts to control health care costs to all matters affecting the financial services sector.

Prior to his work in the Senate President’s Office, Anderson worked as the General Counsel for the Financial Services Committee, where he handled legislation related to insurance and banking.

His private sector work also includes experience at a pharmaceutical company, where he was responsible for negotiating the tiered status of pharmaceuticals in the hospital setting.

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

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Anita G. Fox was appointed Director of the Department of Insurance and Financial Services (DIFS) by Michigan Governor Gretchen Whitmer effective January 14, 2019.

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

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

Ms. Fox was inducted into the Federation of Defense and Corporate Counsel. She has also served in a staff advisory role on several U.S. Presidential campaigns and was appointed by Governor Jennifer Granholm to serve as board member and legal counsel for a number of charitable foundations.
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Steve Kelley was appointed Commissioner of the Minnesota Department of Commerce by Governor Tim Walz on January 7, 2019.

He was most recently a Senior Fellow at the Humphrey School of Public Affairs, University of MN. Before joining the Humphrey School in 2007, he served in the MN Senate for 10 years and the House of Representatives for 4 years. During his legislative service, he chaired the Senate Education Committee and served on committees dealing with energy and telecommunications regulation in both the House and Senate. He was one of the Legislature's leading experts on telecommunications policy, including issues related to broadband service.

Kelley has taught courses in education law and policy, science, technology and environmental policy, and global venture design. He has worked on issues relating to energy and environmental policy, design thinking and innovation, STEM education and public engagement with science. One of his projects at the University of MN was assisting with the bipartisan Renewable Energy Policy Exchange sponsored by the German federal government through which the University introduces MN policymakers to Germany's energy policy and brings German experts to MN to share policy ideas.

Before his election to the Legislature, he was a member of the Board of Directors of Medica (formerly Physicians Health Plan) and a public member of the MN Board of Medical Practice. Before and during his legislative service, Kelley practiced commercial litigation in MN. He represented both plaintiffs and defendants in complex cases involving securities fraud, accounting malpractice and other financial transactions.

Kelley and his wife, Sophie Bell Kelley, live in Hopkins and have two married children and 4 grandchildren. He received a B.A in political science and political economy from Williams College and his law degree from Columbia University.

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

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

As Commissioner, he was inducted into the Insurance Hall of Fame at his alma mater, Mississippi State University. He received the Distinguished Service Award from the University of Mississippi Risk Management and Insurance program and its Professional Society. He has been named one of the top insurance professionals by Insurance Business America magazine and was named a Healthcare Hero by the Mississippi Business Journal. Chaney has served on numerous community development entities and corporate boards.

Chaney is also a Rotarian and Paul Harris Fellow. He is a veteran of the United States Army, serving in Vietnam. Chaney and his wife, Mary, have three children and eight grandchildren.

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Chlora Lindley-Myers was appointed Director of the Missouri Department of Commerce and Insurance on March 6, 2017. She leads the department that protects consumers and ensures a strong and stable insurance market through the regulation of professionals and businesses that affect Missourians’ lives daily.

Lindley-Myers has served in several senior positions in the legislative, judicial and executive branches of government. She also has been a leader in regulatory and insurance industries, as well as within the NAIC. At the Tennessee Department of Commerce and Insurance, Lindley-Myers oversaw the Insurance, Securities, Tennessee Law Enforcement Academy and TennCare Oversight divisions, as well as the human resources and legislative functions.

She served, in Kansas City, as the director of the Consumer Protection and Antifraud Division of the NAIC, and as chief compliance officer of examinations for the Kentucky DOI, where she was responsible for the administration and oversight of market conduct examinations.

Lindley-Myers also served as the Property and Casualty (P/C) section chief for the Missouri DOI, where she was responsible for regulating all of the P/C insurance forms, rates, filings and policies issued in the state. She holds a bachelor’s degree from Mount Holyoke College in Massachusetts and a law degree from the University of Connecticut. Lindley-Myers 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.
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Matthew Rosendale was elected Commissioner of Securities and Insurance, Montana State Auditor in 2016. Rosendale puts the people of Montana first by serving as a watchdog and protecting Montana’s securities and insurance consumers. He is committed to putting Montanans back in charge of their own health care by increasing choices, removing hurdles that increase premiums, improving access to health care, and removing government from between patients and their doctors. As a member of the State Land Board, Rosendale also is one of five Montana elected officials responsible for the management of more than 5 million acres of state trust lands.

Rosendale has called Montana home for a long time and established deep roots in the community. He and his family chose to live in Montana because Big Sky Country represents the values he and his family hold dear: God, liberty, and an individual’s right to rule himself or herself without the pressing hand of an intrusive government. Those basic and fundamental beliefs pushed Rosendale to run for public office, and he served in the state legislature representing Northeastern Montana for six years prior to his election as auditor. During Rosendale’s service in the legislature, he demonstrated a strong ability to work with elected officials from both parties to cut unnecessary spending and protect Montanans’ constitutional rights.

Before running for public office, Rosendale worked in real estate, real estate development and land management, where he built his small family business into a full-service firm. With his extensive background in managing various types of land, Rosendale brings unique skills and experience to the State Land Board, which generates millions of dollars to fund the Treasure State’s K–12 public education system through natural resource development and land management.

Rosendale and his wife, Jean, have been married for more than 30 years. They own and operate their ranch north of Glendive, where they raised their three sons. When Rosendale is not serving the people of Montana in Helena, you can find him fixing fences or hunting along the river bottom.

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Matthew Rosendale
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Term of Office: Four Years
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Bruce R. Ramge was appointed Director of the Nebraska Department of Insurance (DOI) by Governor Dave Heineman on November 15, 2010. Ramge had served as acting director since October 30, 2010, and as deputy director since January 2008. On January 8, 2015, he was reappointed Director of the Nebraska DOI by Governor Pete Ricketts.

Ramge has assisted various National Association of Insurance Commissioners (NAIC) working groups over the years. He is past chair of the Midwest Zone and has served as chair of the Market Conduct Examination Standards (D) Working Group, chair of the Market Regulation Accreditation (D) Working Group, chair and vice chair of the Life Insurance and Annuities (A) Committee, co-chair of the Principle-Based Reserving Implementation (EX) Task Force, and vice chair of the Market Actions (D) Working Group. He also is currently a member of several NAIC committees, task forces and working groups.

Ramge is a past president of the Insurance Regulatory Examiners Society (IRES), and he received the 2007 IRES Foundation Paul L. DeAngelo Memorial Teaching Award and the 2007 IRES Al Greer Achievement Award.

Ramge earned a bachelor’s degree from Dana College and a Master of Business Administration (MBA) from the University of Nebraska Omaha.

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Nevada Insurance Commissioner, Barbara Richardson assumed the role of Insurance Commissioner in the great state of Nevada in March of 2016. Prior to accepting that role, Barbara had been the New Hampshire Insurance Department's Director of Operations and Fraud for 12 years. Before that she worked at various times in her career for CNA, Kemper Financial, the Federal Reserve Bank in Chicago and Putnam Securities.

Barbara is a graduate of Vassar College and has a law degree from the University of New Hampshire School of Law and an MBA from Loyola University in Chicago. She has been an active member on the national level of the NAIC's various Committees, Task Forces and Work Groups including most recently, the Innovation Task Force, the SERFF Board and the Antifraud Task Force. Barbara has three grown sons whom she is very proud of and who live throughout the United States.

Barbara D. Richardson
Commissioner

Term of Office: At the Pleasure of the Director of the Department of Business and Industry
Appointed: March 7, 2016

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NEW HAMPSHIRE

John Elias was nominated as Commissioner of the New Hampshire Insurance Department by Governor Chris T. Sununu and unanimously approved by the New Hampshire Executive Council to serve a five year term beginning June 13, 2018.

Elias has more than 15 years of insurance industry experience in the fields of profit and loss, state relations, and strategic projects. He has led compliance, underwriting, product and project teams and served as Vice President at two property and casualty insurance companies.

Elias joined the New Hampshire Insurance Department in 2016 as the Property and Casualty Director and was promoted soon thereafter to Assistant Commissioner. In his two years at the department, he has focused on streamlining processes, strategic planning, goal setting and speed to market initiatives. He has also served on several of the NAIC committees and task forces and has been involved in the NAIC State Ahead strategic plan. As Commissioner, Elias’s priorities include regulatory modernization, operational efficiency and effectiveness in the pursuit of regulatory value, and the use of data to promote market transparency and to improve regulatory accountability and success in the reduction of public harms.

Elias has an M.B.A. and a J.D., and earned his Bachelor’s degree in political science. In addition, he holds a Chartered Insurance Operations Professional designation and a Certificate in Strategic Management of Regulatory Enforcement Agencies.

Elias lives in Henniker, New Hampshire.

John Elias
Commissioner

Term of Office: Five Years
Appointed: June 13, 2018

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Marlene Caride took the oath of office as Commissioner of Banking and Insurance on June 27, 2018. She was named Acting Commissioner by Governor Phil Murphy and began serving on January 16, 2018. Caride is the first Hispanic to head the department, where she oversees New Jersey's insurance, banking and real estate industries.

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

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

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

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

Caride earned a law degree from California Western School of Law and a bachelor's degree in education from Fairleigh Dickinson University. She resides in Ridgefield, NJ.

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During the 2013 legislative session, legislation effectuating a constitutional amendment passed in the 2012 general election (HB 45) that removed the insurance division from the Public Regulation Commission and created a stand-alone agency, The Office of Superintendent of Insurance. This change was effective July 1, 2013. This legislation also created a nominating committee for the position of the Superintendent of Insurance. The nomination committee unanimously reconfirmed John G. Franchini to continue in his capacity as Insurance Superintendent for New Mexico.

Franchini has more than 35 years’ experience in the insurance industry. He “temporarily” joined Consolidated Agency, his father’s independent insurance agency, while attending graduate school at the University of New Mexico. Ten years later, he purchased the business and expanded it to four locations, employing 82 people and servicing nearly 15,000 customers. During that time, he served on the New Mexico Workers’ Compensation Assigned Risk Pool board of governors and the Patient Compensation Administration board of directors, and he was elected president of the Independent Insurance Agents of New Mexico. In 1998, Poe & Brown, a national insurance broker, purchased the business. Franchini was named vice president, and his responsibilities included new business production, development of specialized insurance programs and agency acquisitions.

Franchini joined New Mexico Mutual in 2002 and was eventually named vice president of government and industry affairs. At New Mexico Mutual, he worked with state legislators, members of regulatory agencies and insurance agents to strengthen the company’s financial and public standing.

He also is a member of the Leadership New Mexico Class of 2007, former board member of the Rocky Mountain Insurance Information Association and past president of the New Mexico Insurance Association. Franchini is a native of New Mexico and a graduate of Creighton University in Omaha, NE.
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Linda A. Lacewell was nominated Superintendent of the New York State Department of Financial Services by Governor Andrew M. Cuomo on February 4, 2019. She was confirmed by the New York State Senate in June 2019. Lacewell most recently served as Chief of Staff and Counselor to the Governor. In that role, she oversaw Executive Chamber operations, as well as ethics and law enforcement matters.

Lacewell previously served as executive director of a cancer foundation initiative in Culver City, California. Prior to that, Lacewell served as Chief Risk Officer and Counselor to Governor Cuomo where she built and implemented the first statewide system for ethics, risk and compliance in agencies and authorities.

Lacewell was formerly special counsel to the Governor, as well as the architect of OpenNY, a state-of-the-art open data initiative. She also served as special counsel to Attorney General Cuomo, where she oversaw the public pension fund pay-to-play investigation and the out-of-network health insurance investigation, both of which led to nationwide systemic reform. Prior to that, Lacewell spent nine years as an assistant U.S. attorney for the Eastern District of New York, including two years on the Enron Task Force, and received the Henry L. Stimson Medal and the Attorney General's Award for Exceptional Service.

Lacewell earned her B.A. from New College of the University of South Florida and her J.D. with honors from the University of Miami School of Law. She clerked for a U.S. District Judge for the Southern District of Florida. Lacewell serves as an adjunct professor at New York University School of Law, teaching ethics in government, and previously served as an adjunct professor of law at Fordham University School of Law, teaching international criminal law.

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North Carolina Insurance Commissioner and State Fire Marshal Mike Causey has been a small businessman, insurance agent and insurance agency owner with 25 years in the insurance industry.

Causey is a native of Guilford County and still lives in the same house on the Causey family farm where he grew up, residing there with his wife of 43 years, Hisae, and their family pets.

Causey learned the values of hard work as his family grew produce and raised livestock on the family farm and supplied farmers’ markets in the Greensboro area. After high school, Causey entered a work/study program at Wake Technical College, where he earned his degree in engineering technology. From there, he went into the U.S. Army, where he served as a military policeman and played in the Army band. After his military experience, Causey worked as a field engineer in the construction industry and later entered an engineering program at UNC–Charlotte. He soon began his career in the insurance industry, working with Metropolitan Life Insurance Company in Charlotte. He went on to learn virtually every facet of the insurance industry, working as an agency manager and superintendent of agencies for Standard Life Insurance Company and owning his own agency.

Along the way, Causey continued his education with an undergraduate degree and graduate studies from High Point University. In addition to his experience in the insurance industry, Causey has been a lifelong farmer and entrepreneur, owning several family businesses, including an antique store, a farm equipment dealership and a produce market.

Causey likes to stay busy and looks forward to learning the insurance and safety needs of North Carolina families and businesses as he seeks to serve the citizens of North Carolina.

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Jon Godfread was elected North Dakota’s 22nd Insurance Commissioner on November 8, 2016. 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 chairs the NAIC's Innovation and Technology Task Force.

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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On March 4, 2015, Mark O. Rabauliman was confirmed as Secretary of Commerce by the Senate of the Commonwealth of Northern Mariana Islands (CNMI). Rabauliman has served as Acting Secretary for the Department of Commerce since September 2014.

As part of his duties as the Secretary of Commerce, Rabauliman automatically becomes the Insurance Commissioner, Workers Compensation Commissioner and the Banking Director for the Commonwealth of the Northern Mariana Islands.

In addition to his current duties, Rabauliman heads the Video Lottery Commission. He has served as chairman for various government entities and nonprofit organizations, including the CNMI State Library, 2012 to present; and the Commonwealth Council for Arts and Culture, 2012 to 2014. He also has been a member of the Museum Board of Governors since 2013.

Rabauliman has widespread experience in the private and government sectors. He has more than 12 years of experience leading teams of various sizes in different industries to accomplish objectives of the organizations he served. These experiences are in the areas of public administration, telecommunications, network, and education, providing him with a wealth of knowledge and the ability to adapt to diverse leadership roles. Included in his continued development are various grant writing and executive leadership trainings.
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As Director of the Ohio Department of Insurance (DOI), Jillian Froment serves as a member of Governor DeWine’s cabinet and is responsible for the overall leadership and direction of the DOI. She joined the DOI in 2011 as Chief Administrative Officer and was soon elevated to Deputy Director. Beyond her daily operational responsibilities, she was responsible for managing a task force of Ohio insurance CEOs to review and implement improvements to Ohio’s regulatory environment and to create a robust workforce for Ohio’s insurance industry. Through these efforts she worked to benefit Ohio consumers by removing regulatory barriers that needlessly drive up the cost of insurance while also strengthening meaningful consumer protections. In 2017, she was appointed Director of the DOI.

Froment has actively represented Ohio in the NAIC, as Vice-Chair of the Life Insurance and Annuities Committee and as a member of the Cybersecurity Task Force, Innovation and Technology Task Force, Big Data Working Group and Unclaimed Life Insurance Benefits Working Group. She currently serves as Chair of the Interstate Insurance Product Regulation Commission, Vice-Chair of Financial Regulation Standards and Accreditation Committee, and Secretary-Treasurer of the Midwest Zone. In March 2017, she was named by Columbus Business First as one of the “People to Know” in the insurance industry.

Froment has more than 15 years of public sector and executive experience with a reputation for streamlining organizations and realizing operational efficiencies. She came to the DOI from the City of Marysville where she was the City Administrator responsible for the smooth and efficient management of municipal services and more than 150 employees. Under her leadership, the city developed a culture of active community engagement, strategic planning and fiscal responsibility.

Froment holds the distinction of being the first Executive Director for the eTech Ohio Commission. While at eTech Ohio, she worked to advance education and accelerate the learning of Ohioans through technology. She has also served as the Assistant Deputy Director and General Counsel in the Office of Collective Bargaining and as a compliance officer for the Ohio Department of Youth Services.

Froment earned a Juris Doctorate from Capital University and a Bachelor’s of Science in Engineering from The Ohio State University.

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<tr>
<td>Consumer Services Division</td>
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**Fax Numbers**

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<td>(614) 644-3742</td>
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<td>(614) 387-0096</td>
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Glen Mulready became the 13th Oklahoma Insurance Commissioner after receiving 62% of the vote. He was sworn in office on January 14, 2019.

Mulready is a recognized leader and champion in the insurance industry. Starting as a broker in 1984, he rose to serve at the executive level of the two largest health insurance companies in Oklahoma. In 2007, he joined Benefit Plan Strategies, a company helping businesses provide employee benefits and health insurance to their employees. He has served as President of both the Tulsa and Oklahoma State Health Underwriters Associations and has been named State Health Underwriter of the Year.

In 2010, Mulready successfully ran for state representative and quickly became the point person for the House of Representatives on insurance issues and was appointed chairman of the Insurance Committee after the 2014 elections. In this role, he passed legislation which resulted in more insurance companies offering service in the state, and he reformed the state employee insurance program to save Oklahoma millions of dollars a year while also saving thousands of dollars for those families. These successes led to him being tapped for the leadership position of majority Floor Leader in 2017.

Mulready and Sally, his wife of 31 years, are the proud parents of teenage sons, Sam, Jake, and Will. In 2008, he and Sally were the recipients of Leadership Tulsa’s Paragon Award for their work with Big Brothers Big Sisters. He is very active in the community having served on numerous boards and committees including Big Brothers Big Sisters, the Juvenile Diabetes Research Fund (JDRF), March of Dimes, Shepherds Fold Ranch Christian Summer Camp, Crime Commission, and Tulsa Tough.

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Andrew R. Stolfi was appointed as administrator of the Oregon Division of Financial Regulation and insurance commissioner in February 2018. The division is part of the state's largest consumer protection and business regulatory agency, the Department of Consumer and Business Services. Stolfi is responsible for leading the agency's regulation of insurance, depository institutions, trust companies, securities, and financial products.

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 was also an active participant at the National Association of Insurance Commissioners, where he was appointed chair of the Corporate Governance Working Group.

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

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

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Jessica Altman currently serves as Insurance Commissioner for the Commonwealth of Pennsylvania. Prior to this, she served as Chief of Staff for the Pennsylvania Insurance Department alongside former Insurance Commissioner Teresa Miller beginning in June 2015. In this position, Altman served as the top aide to former Insurance Commissioner Miller, oversaw policy initiatives for the agency, and coordinated policy with other state government agencies and external groups.

Altman represented the department in a number of statewide initiatives including coordinating aspects of Health Innovation in Pennsylvania, which leverages funds from the Centers for Medicare and Medicaid Services' State Innovation Model Initiative and sitting as a board member for ABC-MAP, the Commonwealth's initiative to implement a prescription drug monitoring program. She is also an active member of the NAIC, where she currently serves as Vice Chair of the Health Insurance and Managed Care (B) Committee, and the National Academy for State Health Policy, where she serves as Vice Chair of the Health Care Access & Finance Steering Committee.

Prior to joining the Pennsylvania Insurance Department, Altman worked at the U.S. Department of Health and Human Services’ Center for Consumer Information and Insurance Oversight, where she developed policy and facilitated implementation of the federal Affordable Care Act. In addition, she analyzed policy for the health division of the White House Office of Management and Budget while completing her master’s degree.

Altman has a Master in Public Policy from the Harvard University John F. Kennedy School of Government and a Bachelor of Science in Policy Analysis and Management, with a concentration in Health Care Policy, from Cornell University.

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Prior to being appointed Insurance Commissioner, Rivera worked for Real Advisors Group LLC as the president and founder, providing strategic financial, insurance and business management consulting to individuals, small business owners, service groups and mid-sized corporations. With more than 19 years of experience in the insurance industry and holding licenses as an Insurance Producer in Life, Disability and Property/Casualty, he maintained full authority for core business development functions, including sales, marketing and customer service. He created and executed strategic/tactical client-focused sales plans that targeted the needs of local individuals and business enterprises. Rivera guided clients through the maze of options based on in-depth personal and business analysis reviewing business structure, assets, liabilities, income, insurance, taxes, investment and estate plans, and any other relevant factors that could contribute to financial weaknesses.

Rivera earned a bachelor’s degree in business administration with a minor in accounting from Inter American University of Puerto Rico. He also has received Life Underwriter Training Council Fellow (LUTCF) and Florida State Authorize Financial Advisor designations. He is the proud father of two children.

Javier Rivera Ríos
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Beth Dwyer was appointed Superintendent of Insurance on January 11, 2016. Prior to this appointment she had been employed by the Rhode Island Department of Business Regulation for fifteen years, first as General Counsel to the Insurance Division and later as Associate Director. Prior to government service, Ms. Dwyer was engaged in private law practice in California and Rhode Island specializing in litigation and insurance regulation.

Ms. Dwyer currently serves as Chair of the NAIC's Property and Casualty Insurance (C) Committee; Chair of the Restructuring Mechanisms (E) Working Group; Vice Chair of the Interstate Product Regulation Compact and the Big Data (EX) Working Group and a member NAIC Executive Committee and the Secretary/Treasurer of the National Insurance Producers Registry (NIPR). Ms. Dwyer is a past president of the Rhode Island Women's Bar Association and served on the Rhode Island Supreme Court Advisory Committee on Gender in the Courts. She was awarded the 2010 Rhode Island Attorney General's Justice Award for Consumer Protection. She completed the Senior Executives in State and Local Government Program at Harvard University, John F. Kennedy School of Government Executive Education.

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

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Raymond G. Farmer was appointed by South Carolina Governor Nikki Haley to serve as Director for the South Carolina Department of Insurance on November 13, 2012. Farmer brings 50 years of experience in the insurance industry to his leadership role.

Farmer served as the Deputy Insurance Commissioner of the Enforcement Division for the Georgia Department of Insurance and more recently as Vice President for the American Insurance Association. He is a member of the State Bar of Georgia and a member of the Tort and Insurance Practice section, as well as the Workers’ Compensation section.

In 2014, he was named the Industry Person of the Year from the Independent Agents and Brokers of South Carolina. In 2017, Farmer received The Order of the Palmetto from Governor Haley, the state's highest civilian honor awarded to citizens of South Carolina for extraordinary lifetime service and achievements of national or statewide significance. In 2018, Farmer oversaw the passing of the Data Security Law – a law that is the first in the nation to require insurance companies to have a comprehensive and secure plan to protect consumer data. Farmer also has the honor of being elected to serve as the President-Elect for the National Association of Insurance Commissioners.

Farmer is a native of Atlanta, and he and his wife, Gayle, have two children and five grandchildren.
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Larry D. Deiter was appointed Director of the South Dakota Division of Insurance by Department of Labor and Regulation Secretary Marcia Hultman on January 8, 2015. Deiter had served as Assistant Director of Property and Casualty, Market Conduct and Investigations with the department since November 2012.

Deiter has more than 25 years of experience in commercial banking and business management, which includes insurance product sales management. Prior to joining the public sector, he served as vice president/market manager of a publicly traded financial institution.

Deiter earned his bachelor’s degree from South Dakota State University and is active as an officer of various civic and community boards.
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Commissioner Hodgen Mainda was appointed by Governor Bill Lee to lead the Department of Commerce and Insurance starting on October 1, 2019.

Mainda previously served as vice president for community development at the Electric Power Board (EPB) in Chattanooga.

In addition to his work with EPB, Mainda served on several non-profit boards including the Chattanooga Area Chamber of Commerce, the Downtown Chattanooga Rotary Club, the United Way of Greater Chattanooga, the University of Tennessee at Chattanooga Chancellor’s Roundtable and the College of Business Advisory Board. Mainda is also a member of the Leadership Tennessee Class of 2019 and a 2018 graduate of the Harvard Business School Young American Leaders Program.

A native of Nairobi, Kenya, Mainda, moved to Tennessee in 1997 to study at Middle Tennessee State University. He is a graduate of the University of Eastern Africa. He is married and has two small children.
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Kent Sullivan was appointed Commissioner of Insurance by Governor Greg Abbott on September 21, 2017. As Commissioner, he oversees the Texas Department of Insurance, which regulates the insurance industry and protects consumers. The agency has almost 1,400 employees statewide and an annual budget of more than $110 million.

Commissioner Sullivan has 35 years of legal experience. He previously served as a justice on the Texas Court of Appeals, a state district court judge, and first assistant attorney general for the Texas Office of the Attorney General.

Before joining the Texas Department of Insurance, Commissioner Sullivan was in private law practice. He is a member of the State Bar of Texas, the Houston and Austin Bar Associations, and a life fellow of the Texas Bar Foundation. He has served on the State Bar of Texas Board of Directors, the Texas Center for the Judiciary Board of Directors, the Federal Judicial Evaluation Committee, and the Texas Supreme Court Advisory Committee.

Commissioner Sullivan received his law degree and a bachelor of arts degree from the University of Virginia.

Kent Sullivan
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Term of Office: Two Years
Appointed: September 21, 2017

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Todd E. Kiser was named Commissioner of the Utah Insurance Department on December 20, 2012, by Governor Gary R. Herbert.

Prior to his appointment as Insurance Commissioner, Kiser served five terms with the Utah Legislature, where he specialized in writing legislation regarding insurance issues, medical care and consumer advocacy. He is particularly proud of his legislative record, which shows his willingness to work on both sides of the aisle as a consensus builder. He used his political acumen to great effect as chair of the Utah House of Representatives’ Business, Economic Development and Labor Appropriations Subcommittee; as a member of the Council of State Governments West Executive Committee; and as vice chair of the CSG West International Trade Committee, as well as other boards and committees. He continues this leadership role as chair of the NAIC’s Producer Licensing (EX) Task Force and as a member of the National Insurance Producer Registry (NIPR) board.

Kiser attended Ricks College in Idaho on a basketball scholarship. After moving to Salt Lake City in 1976, he founded Kiser Insurance Agency, where he sold insurance for more than 35 years before being appointed Insurance Commissioner. He and his wife, Julie, have nine children and 28 grandchildren. He enjoys golf, motorcycles and his family.
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Michael S. Pieciak was appointed Commissioner of the Vermont Department of Financial Regulation by Governor Peter Shumlin on July 5, 2016.

Pieciak serves as the chief regulator of Vermont’s financial services sector, including the insurance, captive insurance, banking and securities industries. Pieciak previously served as deputy commissioner of the Department’s Securities Division, where he led the Division’s investigation into the Jay Peak EB-5 projects.

Prior to his service with the Department, Pieciak practiced law in New York City at Skadden, Arps, Slate, Meagher & Flom LLP in the Mergers and Acquisitions Group, gaining experience in commercial transactions, corporate governance, and investment and financing transactions. Pieciak also previously practiced at Downs Rachlin Martin in Burlington in the Business Law Group.

Pieciak is an observer member of the SEC Advisory Committee on Small and Emerging Companies, chairman of the North American Securities Administrators Association (NASAA) Corporate Finance Section Committee and a member of the National Association of Insurance Commissioners (NAIC).

Pieciak grew up in Brattleboro and graduated cum laude from Union College with a degree in political science. He received his law degree summa cum laude from the University of Miami School of Law, where he served as editor-in-chief of the Miami Law Review.

Pieciak is also a member of the Vermont State Colleges Board of Trustees and currently resides in Winooski.

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<th>Main</th>
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<th>Commissioner</th>
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**Fax Numbers**

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<tr>
<td></td>
<td>(082) 828-3460</td>
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Lieutenant Governor Tregenza A. Roach is a proud Virgin Islander who has served the people of this Territory in each branch of Government. He recently completed his third term as a Senator in the Virgin Islands Legislature.

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

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

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

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

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Scott A. White joined the Virginia Bureau of Insurance in 1998 as a Research Analyst in the Bureau of Insurance’s Property and Casualty Division. In 1999, he moved to the State Corporation Commission’s Office of General Counsel, where he provided legal advice and representation to the Bureau, primarily on property and casualty and agent enforcement/licensing matters. His responsibilities later expanded to include representing the Bureau on life and health and financial regulation matters. In 2011, White became Deputy General Counsel for Financial Services in the Office of General Counsel. In this position, he managed a group of attorneys who provide legal advice and representation to those divisions within the Commission that regulate insurance, securities, and financial institutions. White was appointed Commissioner of Insurance in January 2018.

White received a Bachelor of Arts degree from the University of Virginia and a law degree from the University of Missouri.

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Term of Office: At the Pleasure of the State Corporation Commission
Appointed: January 1, 2018
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Mike Kreidler is Washington State’s eighth Insurance Commissioner. He was first elected in November 2000 and re-elected to a fourth term in November 2012. 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.

Mike Kreidler
Commissioner

Term of Office: Four years
Elected: November 2000
Re-elected: November 2004
Re-elected: November 2008
Re-elected: November 2012
Re-elected: November 2016

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WEST VIRGINIA

Commissioner James A. Dodrill is responsible for the overall regulation of the West Virginia insurance market as well as protection of the State’s insurance consumers. He oversees the mission of the Offices of the Insurance Commissioner in promoting a healthy, competitive and solvent insurance market with ample consumer protections as well as consistent administration of the insurance laws and regulations of West Virginia.

Dodrill is a 1982 graduate with honors (Summa Cum Laude) of Marshall University, with a Bachelor of Arts degree in Political Science. He earned his Juris Doctorate degree from the West Virginia University College of Law in 1985, where his class ranking was 18th out of 119 graduates.

From 1985 until 1999, Dodrill was in private practice in West Virginia, during which time he tried dozens of felony and misdemeanor criminal cases and civil cases in the state and federal courts of West Virginia. He also participated in numerous appellate matters in multiple state and federal appellate courts that resulted in eight published appellate decisions. Dodrill is admitted to the practice of law before the United States Supreme Court, the U.S. Courts of Appeal for the Fourth and Sixth Circuits, the U.S. District Courts for the Northern and Southern Districts of West Virginia and the Southern District of Ohio, and the West Virginia Supreme Court of Appeals.

From 1999 to 2019, Dodrill was Corporate Claims Counsel for The Progressive Group of Insurance Companies, responsible for corporate claims litigation and risk management as well as supervision of high exposure/special complexity insurance-related legal matters involving conflicts of law, multi state/multi party claims, appellate actions, and bad faith/extra-contractual institutional litigation nationally, as well as government relations and legislative affairs.

Dodrill retired as a Lieutenant Colonel from the U.S. Air Force and Air National Guard, he has continued to serve in the Civil Air Patrol (CAP), the official auxiliary of the U.S. Air Force, and is now a Colonel and serving a four-year term as Commander of CAP’s West Virginia Wing. Dodrill's uniformed service totals more than 40 years.

Dodrill and his wife, Terri Payne Dodrill, reside in Putnam County, West Virginia. They have three children and two grandchildren.

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Mark V. Afable was appointed Wisconsin Commissioner of Insurance by Governor Tony Evers on January 22, 2019. In addition to serving as the state's chief regulator or insurance, Afable oversees the agency's 143 employees and supervises the Injured Patients and Families Compensation Fund and State Life Insurance Fund.

A graduate of Marquette University Law School, Afable has over 38 years of experience in the insurance industry. Prior to his appointment, Afable served as the Chief Legal Officer with American Family Insurance, overseeing corporate legal, government affairs and compliance, litigation and protective services. With extensive experience working with state and federal legislators, state insurance regulators and the NAIC, he advised Senior Leadership and the Board of Directors on legal matters involving corporate governance, compliance issues, and regulatory actions.

Before joining American Family in 1994, Afable directed legislative and regulatory efforts in several states for Allstate Insurance Company, where he first became involved with the NAIC. Earlier in his career, Afable focused his efforts on insurance policy and legislative issues as counsel for the National Association of Independent Insurers (NAII) in Des Plaines, Illinois.

Afable serves on the Board of Directors for Sunshine Place, a resource facility for charitable organizations providing food, clothing and social services to residents of Sun Prairie. He also serves on the American Family Children's Hospital Advisory Board and the Edgewood High School Board of Trustees.

Afable and his wife, Peggy, have four children and live in Sun Prairie, Wisconsin.

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Jeffrey 'Jeff' Rude was appointed Insurance Commissioner of the Wyoming Department of Insurance by Governor Mark Gordon on September 19, 2019.

Before becoming Insurance Commissioner, Rude spent five years in the Wyoming Department of Insurance as the Deputy Commissioner and one year as the Senior Health Policy and Planning Analyst.

Before working at the Wyoming Department of Insurance, Rude served 24 years in the United States Air Force as a Judge Advocate. He was General Counsel for a number of different organizations, the last being 20th Air Force, Cheyenne, Wyoming. He also specialized in the investigation of aircraft mishaps and retired in the rank of Colonel.

Rude has a Bachelor of Science in Public Administration from George Mason University, a Juris Doctorate from the University of North Dakota, and a Master of Military Operational Art and Science from Air University.

Rude and his wife, Kris, have two children.

Jeff Rude
Insurance Commissioner

Term of Office: At the Pleasure of the Governor
Appointed: September 19, 2019
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