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.

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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.

Lori K. Wing-Heier
Director

Term of Office: At the Pleasure of the Governor
Appointed: February 25, 2014

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Bio to come.

Elizabeth Perri
Acting Insurance Commissioner

Term of Office: At the Pleasure of the Governor
Appointed: October 23, 2019

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Arizona Governor Doug Ducey appointed Evan Daniels Director of Arizona Department of Insurance and Financial Institutions effective July 20, 2020. The Department’s mission encompasses state regulatory oversight for both insurance and financial institutions, including banks and credit unions.

Before his appointment, Daniels served in the Arizona Attorney General’s Office, handling various matters related to consumer protection, innovation, technology, and government accountability. Of note, Daniels administered the Arizona Fintech Sandbox, a first-in-the-nation program for authorizing limited tests of innovative financial services products. Daniels co-authored the bill that created the Arizona sandbox and was responsible for the review, approval, and oversight of various tested products, including payments, consumer lending, digital assets, and machine learning. Daniels has spoken widely on regulatory innovation and represented the Arizona Attorney General’s Office as a member of the American Consumer Financial Innovation Network, a network of consumer financial regulatory agencies spearheaded by the Consumer Financial Protection Bureau, and the Global Financial Innovation Network, a similar network of global regulators spearheaded by the United Kingdom’s Financial Conduct Authority.

Daniels obtained a J.D. from University of Tennessee College of Law, where he served as Editor-in-Chief of Transactions: The Tennessee Journal of Business Law, an M.A. in Diplomacy from Norwich University, and a B.A. in History from Arizona State University.

Evan G. Daniels  
Director  
Term of Office: At the Will of the Governor  
Appointed: July 20, 2020

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ARKANSAS

On March 26, 2020 Governor Asa Hutchinson appointed Alan McClain as Arkansas Insurance Commissioner. McClain began his career in state government in 1992 with the Arkansas Insurance Department after working with Sedgwick Insurance Group. He worked for the Arkansas Workers’ Compensation Commission for 13 years and was the CEO of that Commission for almost nine years.

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

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

He holds an undergraduate degree from Hendrix College and a master’s in Public Administration from the University of Arkansas at Little Rock.

Alan McClain
Commissioner

Term of Office: At the Pleasure of the Governor
Appointed: March 26, 2020

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CALIFORNIA

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

Woods holds a M.B.A. from George Washington University and B.A. in law and society from the University of California at Santa Barbara.

Woods is married and lives with her husband and two daughters in Washington, DC.

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

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

In 2019, Altmaier was voted Vice President of the National Association of Insurance Commissioners (NAIC) and was voted NAIC President-Elect for 2020. In his role as President-Elect, Altmaier serves as Vice Chair of the Executive Committee, Internal Administration Subcommittee and the Government Relations Leadership Council. Commissioner Altmaier was also appointed by Governor DeSantis to serve as a member Florida’s Blockchain Task Force.

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

David Altmaier
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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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Dafne M. Shimizu, Acting Commissioner of Banking and Insurance for the Guam Department of Revenue and Taxation, is a senior level executive with over twenty years of experience in accounting and finance including almost a decade of experience in the health insurance industry. Shimizu has experience in managing and directing various aspects of business operations, including compliance, budgeting, financial planning, financial analysis and financial and business strategy.

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.

Dafne M. Shimizu
Acting Commissioner

Term of Office: At the Pleasure of the Governor
Appointed: January 7, 2019
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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
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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.
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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 began his service as Iowa Insurance Commissioner in December 2016 after serving as deputy Iowa commissioner for three years.

The Commissioner’s dedication and desire to serve the public began in seeking justice for consumers victimized by fraud in Missouri, where as an Assistant Attorney General and then as Consumer Protection Chief Counsel, he led the office in prosecuting business crimes and fraud over the course of three decades.

Commissioner Ommen also has the distinction as having served as the Missouri Insurance Director.

Ommen obtained his law degree in 1985 from the Saint Louis University School of Law.

Ommen and his wife, Sharon, have two married children and five grandchildren. Ommen enjoys home remodeling, gardening, backpacking and outdoor adventure.
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8/17/2020
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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Sharon P. Clark, a veteran of Kentucky state government, was appointed Commissioner of the Department of Insurance (DOI) on January 6, 2020. She had previously served as Commissioner of the DOI from July 2008 to January 2016.

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

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

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

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

Clark and her husband have two daughters and four grandchildren.

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Fraud Investigation (502) 564-1464
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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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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.

Eric served as President of the National Association of Insurance Commissioners (NAIC) in 2019, having previously served as President Elect in 2018, Vice President in 2017 and Secretary in 2016. In September 2018, Eric 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). He is currently Vice Chair of the NAIC’s Financial Condition (E) Committee and Vice Chair of the Financial Stability Task Force.

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

Term of Office: Five Years
Appointed: September 27, 2011
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Kathleen A. Birrane was appointed Maryland Insurance Commissioner by Governor Larry Hogan in May 2020.

Prior to her appointment, Commissioner Birrane was a partner in the Insurance Sector and Litigation and Regulatory Practice Group at the global law firm of DLA Piper LLP (US), where her practice focused on insurance and reinsurance transactions, regulatory compliance and related litigation. She represented clients with respect to business-conduct and financial investigations and internal audits; acquisition and asset diligence; corporate reorganizations and restructurings; corporate governance and compliance program design; and the analysis of issues related to the use of technology, predictive modeling/big data, and artificial intelligence in the insurance sector. Commissioner Birrane also represented departments of insurance and receivers in connection with delinquency proceedings.

From 2002 until 2007, Commissioner Birrane served in the Maryland Office of the Attorney General in the statutory position of Principal Counsel to the Maryland Insurance Administration. In that role, she managed all of the legal work of the agency, both in its capacity as regulator and as a unit of state government. During her tenure as Principal Counsel, she served on numerous work groups and task forces of the National Association of Insurance Commissioners. After leaving the OAG, and before joining DLA Piper, Commissioner Birrane was a Senior Vice President and General Counsel of portfolio companies owned by major hedge funds that specialized in asset consulting, acquisition, diligence, and the servicing of insurance-linked investments.

Commissioner Birrane began her legal career as a law clerk at the Baltimore law firm Kramon & Graham P.A. which elected her a shareholder in 1995. Her practice at K&G encompassed a broad range of civil, criminal, and regulatory matters, with a focus on complex commercial litigation, insurance coverage disputes, ERISA, and insurance regulatory matters.

In 2019, Governor Hogan appointed Commissioner Birrane to the University of Maryland Medical System Board of Directors, where she served as chair of the Governance and Nominations Committee before resigning upon her appointment as Commissioner. She is a member of numerous community and nonprofit organizations, including the Baltimore Bar Foundation, Baltimore Area Women in Action, Catholic Charities of Baltimore, and the United Way of Central Maryland where she serves on the Executive Committee of Women United.

Commissioner Birrane was named to the Top 100 Women of Maryland by the Daily
Record In 2002 and 2019.

She is a graduate of Maryvale Preparatory School, Notre Dame of Maryland University and The University of Maryland School of Law.

**MARYLAND**

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<th>Street Address</th>
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</tr>
</tbody>
</table>

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<table>
<thead>
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<th>Phone Numbers</th>
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<tbody>
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<td>(410) 347-5350</td>
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<tr>
<td><strong>Life and Health</strong></td>
<td><strong>Office of the Commissioner</strong></td>
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<td>(410) 468-2260</td>
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<tr>
<td><strong>Property and Casualty</strong></td>
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<td>(410) 468-2307</td>
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<tr>
<td><strong>Public Affairs</strong></td>
<td><strong>Public Affairs</strong></td>
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<td>(410) 468-2020</td>
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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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MICHIGAN

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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.

Steve Kelley
Commissioner

Term of Office: At the Pleasure of the Governor
Appointed: January 7, 2019

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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 Insurance, Financial Institutions and Professional Registration on March 6, 2017 (the name of the department was changed to the Missouri Department of Commerce and Insurance on August 28, 2019). She was confirmed by the Missouri Senate on April 13, 2017. She leads the department that protects consumers and ensures a strong and stable insurance market through the regulation of professionals and businesses that impact Missourians' lives daily. She has served in several senior positions in the legislative, judicial and executive branches of government. She has also served in leadership roles in the regulatory and insurance industries, as well as within the National Association of Insurance Commissioners (NAIC). In addition to Missouri, she has worked for both the Kentucky Department of Insurance and the Tennessee Department of Commerce and Insurance, and for the NAIC. She holds an undergraduate degree from Mount Holyoke College in Massachusetts and a law degree from the University of Connecticut. Chlora is licensed to practice law in various states, including Missouri. She has received national recognition for her work. As the Deputy Commissioner of Tennessee’s Department of Commerce and Insurance, she was awarded the Robert Dineen Award for Outstanding Service and Contribution to the State Regulation of Insurance. Director Lindley-Myers currently serves on the Executive (EX) Committee of the NAIC as Secretary/Treasurer. She also serves in these additional leadership roles with the NAIC: Secretary/Treasurer of the Government Relations Leadership Council (GRLC), Secretary/Treasurer of the Internal Admin (EX1) Subcommittee, Chair of the Audit Committee, Vice-Chair of the Market Information Systems (D) Task Force, Chair of the Reinsurance (E) Task Force, Co-Vice Chair of the Special Committee on Race & Insurance, and is a member of the International Insurance Relations (G) Committee and the NAIC/Consumer Liaison Committee.
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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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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 currently also serves as Chair of the IIPRC Audit Committee, and is a member of the NAIC Audit Committee as well as several other 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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Chris Nicolopoulos is Commissioner of the New Hampshire Insurance Department. He was nominated by Governor Chris T. Sununu and unanimously approved by the New Hampshire Executive Council. Previously, Commissioner Nicolopoulos served as the President and CEO of the New Hampshire Association of Insurance Agents for five years. Prior to leading the NH Association of Insurance Agents, he was an associate at Preti, Flaherty, Beliveau & Pachios PLLP, and Government Affairs Director at the New Hampshire Association of Realtors. Commissioner Nicolopoulos earned his J.D. from New England Law School and his Bachelor of Arts in History from the University of New Hampshire. Since 2002, Nicolopoulos has been licensed to practice law in New Hampshire and Massachusetts. He lives in Bow, New Hampshire.

Chris Nicolopoulos
Commissioner

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Appointed: February 19, 2020

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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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Confirmed: June 27, 2018

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

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

Mr. Toal received his Master of Public Health degree in Health Administration from the University of North Carolina at Chapel Hill and his undergraduate degree from the University of Illinois at Champaign-Urbana. He is a member of the New Mexico Public Health Association and an alumnus of the National Association of Medicaid Directors. He resides in Santa Fe, NM.
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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 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 (department), Jillian Froment serves as a member of Governor DeWine’s cabinet and is responsible for the overall leadership and direction of the department.

Froment joined the department in 2011 and was appointed Director in 2017. During her tenure, Froment has worked to benefit Ohio consumers by removing regulatory barriers that needlessly drive up the cost of insurance while also strengthening meaningful consumer protections.

Her efforts include leading a national working group to establish a best interest standard of conduct for agents and insurers when making recommendations to consumers regarding the purchase of annuities; and she has worked to enhance department resources and enforcement for individuals accessing their mental health and substance use benefits. Additionally, she has managed a taskforce 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. She strengthened protections for consumer information by working with Ohio’s legislature to bolster industry’s data loss reporting requirements and require industry members to develop and maintain information security programs.

Recently, Froment established an Emerging Products Initiative – one of the first in the nation. The initiative is designed to ensure that the department’s regulatory framework is flexible enough to allow insurers to innovate and provide the best service possible to their customers, all while providing the highest-level consumer protections for Ohioans.

Froment has actively represented Ohio in the NAIC, as a member of the Executive Committee and as the Vice-Chair of the Midwest Zone. She is currently serving as Chair of the Life Insurance and Annuities Committee and as a member of the Property and Casualty Insurance Committee and the Innovation and Technology Task Force. Additionally, she is a member of the Federal Advisory Council on Insurance and a steering committee member for the EU-US Insurance Dialogue Project.

Froment has more than 15 years of executive experience with a reputation for streamlining organizations and realizing operational efficiencies. In the recent onset of COVID-19, she led the efforts to transform the department into a remote operation while maintaining all services provided to consumers and industry.

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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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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Glen Mulready
Commissioner

Term of Office: Four years
Elected: November 6, 2018

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

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

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

Stolfi is an active participant at the National Association of Insurance Commissioners, where he was elected twice to the Executive Committee and serves as vice chair of the Consumer Liaison Committee and Health Innovations 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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Born and raised within a family of insurance professionals, Rafael Cestero-Lopategui has been actively involved for more than 20 years in the insurance industry assuming various roles and executive positions. He earned a bachelor's degree from The Ohio State University and a Juris Doctor from the Interamerican University of Puerto Rico; also obtained an International Law Internship at the Communication University of China in Beijing, China.

Before being appointed as Acting Insurance Commissioner, Mr. Cestero-Lopategui served as Chief Deputy Insurance Commissioner of Puerto Rico. He advised many clients, including various local and multinational companies, in the investigation and negotiation processes of insurance claims, mostly property and casualty, as well as counseled and participated in the risk-management decision-making, coverage issues, and insurance brokerage. As a lawyer, his legal practice included general civil litigation and insurance law matters, both at state and federal courts, and at the administrative level.

Mr. Cestero-Lopategui labored as an Executive in the International Unit at Marsh Saldaña, Inc. and later as an Independent Insurance Broker. Prior to this, he excelled for many years as an Insurance Adjuster and Investigator.

He has been a Certified Insurance Counselor (CIC) since 2003. He is a member of The National Alliance for Insurance Education and Research, The Society of Certified Insurance Counselors, the American Bar Association, and the Notary Association of Puerto Rico. He has offered lectures and seminars regarding various insurance matters.

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

Ms. Dwyer is a member of the National Association of Insurance Commissioners and has served as Chair and Vice Chair of various Committees, Task Forces and Working Groups. She currently serves as Chair of the Interstate Insurance Product Regulation Compact (IIPRC) and Restructuring Mechanisms (E) Working Group; Co Chair of the Producer Licensing (D) Task Force; Vice Chair of the Financial Regulation Standards and Accreditation (F) Committee and the Big Data (EX) Working Group and Secretary/Treasurer of the National Insurance Producers Registry (NIPR) Board of Directors.

Ms. Dwyer is a past president of the Rhode Island Women's Bar Association 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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Ray Farmer has served as Director for the South Carolina Department of Insurance since former Governor Nikki Haley appointed him on November 13, 2012. Mr. Farmer brings fifty years of experience in the insurance industry to his leadership role.

Mr. Farmer served as the Deputy Insurance Commissioner of the Enforcement Division for the Georgia Department of Insurance and more recently Vice President for the American Insurance Association. Mr. Farmer 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, Mr. 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, Mr. 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. Mr. Farmer also has the honor of being elected to serve as the President for the National Association of Insurance Commissioners.

Mr. Farmer is a native of Atlanta and he and his wife, Gayle, have two children and five grandchildren.

Raymond G. Farmer
Director

Term of Office: At the will of the Governor
Appointed: November 13, 2012
Reappointed: December 14, 2018

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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.

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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 10 years in 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. Before embarking on his career in public service, Commissioner Kiser worked for 35 years as an independent agent and insurance agency owner. He continues his leadership role as chair of the NAIC's Financial Regulation Standards and Accreditation (F) Committee.
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Michael S. Pieciak is commissioner of the Vermont Department of Financial Regulation. He was first appointed by Gov. Peter Shumlin in July 2016 and reappointed by Gov. Phil Scott in December 2016.

Commissioner Pieciak serves as the chief regulator of Vermont’s financial services sector, including the insurance, captive insurance, banking and securities industries. Commissioner 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. Commissioner Pieciak is the past-president of the North American Securities Administrators Association, a member of the SEC Advisory Committee on Small and Emerging Companies and member of the National Association of Insurance Commissioners.

Prior to his service with the Department, Commissioner 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. Commissioner Pieciak also previously practiced at Downs Rachlin Martin in Burlington in the Business Law Group.

Commissioner 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.” Commissioner Pieciak is also a member of the Vermont State Colleges Board of Trustees and currently resides in Winooski, VT.
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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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White received a Bachelor of Arts degree from the University of Virginia and a law degree from the University of Missouri.
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Mike Kreidler is Washington State’s eighth Insurance Commissioner. He was first elected in November 2000 and re-elected to a 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.
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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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WEST VIRGINIA
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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Mark Afable
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Training Opportunities
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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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