Insurance Department Directory

March 1, 2020
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.
ALABAMA

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: http://www.aldoi.gov
Make Checks Payable to: Commissioner of Insurance

Mark Fowler
Deputy Commissioner..............................................................(334) 241-4146

Jerry Workman
Deputy Commissioner..............................................................(334) 241-4115

Reyn Norman
General Counsel............................................................................(334) 241-4119

Teresa Toby
Chief Accountant...........................................................................(334) 241-4107

Richard Ford
Chief Examiner............................................................................(334) 241-4155

Ryan Donaldson
Chief of Receivership......................................................................(334) 240-7561

Scott F. Pilgreen
State Fire Marshal..........................................................................(334) 241-4170

Rodney Zeigler
Information Technology Manager....................................................(334) 241-4112

Michelle Hendrix
Personnel Manager..........................................................................(334) 240-4417

Jimmy W. Gunn
Producer Licensing Manager..........................................................(334) 241-4196

Gina Hunt
Rates and Forms Filing Division Manager.............................................(334) 240-7570

Brian Powell
Strengthen Alabama Homes Director...................................................(334) 241-4118

CONTACT PERSONS

Accident and Health Insurance
Yada Horace
Rates and Forms Analyst.................................................................(334) 241-4175

Annual Statements
Belinda Williams
Senior Insurance Examiner Specialist...................................................(334) 241-4162

Captive Company Licensing
ALABAMA

Sean Duke
Examinations Supervisor.................................................................(334) 241-4165

Richard Ford
Chief Examiner ................................................................................(334) 241-4155

Sean Duke
Examinations Supervisor.................................................................(334) 241-4165

Jimmy Gunn
Producer Licensing Manager...........................................................(334) 241-4196

Reyn Norman
General Counsel...............................................................................(334) 241-4119

Ken Smithson
Financial Analyst ............................................................................(334) 241-4156

Jimmy Gunn
Producer Licensing Manager...........................................................(334) 241-4196

Richard Ford
Chief Examiner ................................................................................(334) 241-4155

Jimmy Gunn
Producer Licensing Manager...........................................................(334) 241-4196

Jessica Williamson
Account Clerk ................................................................................(334) 241-4157

Mark Fowler
Deputy Commissioner.......................................................................(334) 241-4146

Reyn Norman
General Counsel...............................................................................(334) 241-4119

Yada Horace
Rates and Forms Analyst.................................................................(334) 241-4175
ALABAMA

Media Inquiries
Mark Fowler
   Deputy Commissioner ..............................................................(334) 241-4146

Policy and Form Filing-Life and Health
Yada Horace
   Rates and Forms Analyst ...........................................................(334) 241-4175

Policy and Form Filing-Property and Casualty
Gina Hunt
   Manager .................................................................................(334) 240-7570

Premium Tax
LaKisha Hardy
   Senior Accountant ........................................................................(334) 241-4114

Preneed
Sean Duke
   Examinations Supervisor ..............................................................(334) 241-4165

Producer Licensing
Jimmy Gunn
   Producer Licensing Manager .......................................................(334) 241-4196

Property and Casualty-Commercial Lines
Gina Hunt
   Rates and Forms Filing Division Manager .....................................(334) 240-7570

Property and Casualty-Personal Lines
Gina Hunt
   Rates and Forms Filing Division Manager .....................................(334) 240-7570

Statistical Reporting
Jerry Workman
   Deputy Commissioner ..............................................................(334) 241-4115

Fire Investigate/Fire Code Enforcement
Scott F. Pilgreen
   State Fire Marshal ......................................................................(334) 241-4170

Mark Drinkard
   Assistant State Fire Marshal .......................................................(334) 241-4171

Insurance Fraud Unit-Investigators
Scott F. Pilgreen
   State Fire Marshal ......................................................................(334) 241-4170
ALABAMA

Jim Finn
Assistant State Fire Marshal...(334) 240-6526

Service Contracts
Sean Duke
Examinations Supervisor...(334) 241-4165

Strengthen Alabama Homes
Brian Powell
Director, Strengthen Alabama Homes...(334) 241-4118
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.
ALASKA

CONTACT PERSONS

NAIC Liaison
Sian Ng-Ashcraft
Administrative Assistant (Anchorage) ................................................................. (907) 269-7900

Annual Statements/Audits/Premium Tax
Rebecca Nesheim
Tax Auditor (Juneau) ............................................................................................... (907) 465-2584

Commercial Lines/Credit Insurance/Property
Joanne Bennett
(Anchorage) .............................................................................................................. (907) 269-7900

Company Licensing
Doug Hartman
Financial Examiner (Anchorage) .............................................................................. (907) 269-7900

Consumer Complaints
Shauna Nickel
Supervisor (Anchorage) ............................................................................................ (907) 269-7900

Department Counsel
Erin Egan
(Anchorage) ............................................................................................................... (907) 269-5200
Fax (907) 276-8554
Dan Wilkerson
(Anchorage) ............................................................................................................... (907) 269-5200
Fax (907) 276-8554

Deposits/Trust Securities
Jeff Bodine
(Juneau) ....................................................................................................................... (907) 465-2515

Examinations-Insurance Company/Financial
David Phifer
Chief Financial Examiner ........................................................................................... (907) 269-7900

Examinations-Market Compliance Issues
Sarah Bailey
(Juneau) ...................................................................................................................... (907) 465-2515

Examinations-Professional Standards and Continuing Education/Agents
Chris Murray
Licensing Program Coordinator (Juneau) ................................................................. (907) 465-2515

Filing-Life and Health
Sarah Bailey
(Juneau) ....................................................................................................................... (907) 465-2515

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ALASKA

Filing-Property and Casualty
Joanne Bennett
(Anchorage)...........................................................................................................................................(907) 269-7900

Insurer Changes-Address, Articles, Bylaws
Jeff Bodine
(Juneau)..................................................................................................................................................(907) 465-2515

Investigations
Alex Romero
Chief Investigator (Anchorage)..................................................................................................................(907) 269-7900

Media Relations/Public Information
Lori K. Wing-Heier
Director (Juneau) ....................................................................................................................................(907) 465-2515

Merger of Companies
David Phifer
(Anchorage).............................................................................................................................................(907) 269-7900

Receivership
David Phifer
Chief Financial Examiner (Anchorage).........................................................................................................(907) 269-7900

Risk Retention/Purchasing Group
Jeff Bodine
(Juneau)....................................................................................................................................................(907) 465-2515

David Phifer
RRG Only (Anchorage)............................................................................................................................(907) 269-7900

Regulatory
Jackson Willard
Regulations Specialist (Juneau)...................................................................................................................(907) 465-2515
AMERICAN SAMOA

Information to come at a later date.

Elizabeth Perri
Acting Insurance Commissioner

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

Mailing Address
Office of the Governor
American Samoa Government
A P Lutali Executive Office Building
Pago Pago, American Samoa 96799

Email Address
eperri.asg.govoffice@gmail.com

Phone Numbers
Main (684) 633-4116

Fax Numbers
Main (684) 633-2269

Office Hours:
Website: https://www.americansamoa.gov/
Make Checks Payable to: American Samoa Office of the Insurance Commissioner

CONTACT PERSONS
Administrative
Tunatunaolupelele Maae
Senior Administrative Assistant to Commissioner and Assistant Commissioner tunamaae@gmail.com
ARIZONA

Information to come at a later date.

Christina Corieri
Interim Director

Term of Office: At the Will of the Governor
Appointed: February 11, 2020

Mailing Address
Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 102
Phoenix, AZ 85007-2624

Street Address
Same as mailing address

Email Address
consumers@azinsurance.gov

Phone Numbers
Main (602) 364-3100

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://insurance.az.gov
Make Checks Payable to: Arizona Department of Insurance

Keith Schraad
Director, (602) 364-3100

Scott Greenberg
Deputy Director, (602) 364-3764

CONTACT PERSONS
Annual Statement Filings
Cary Cook
Chief Financial Compliance Office, Financial Affairs Division, (602) 364-3998
ARIZONA

Captive Insurer Licensing and Financial Reports
Vincent Gosz
   Chief Analyst, Foreign and Alternative Markets
(602) 364-3999

Consumer Complaints and Inquirers
Gloria Barnes-Jackson
   Supervisor, Consumer Assistance Section, Consumer Protection Division
(602) 364-2499

Department Counsel
Attorney General
   Office
(602) 542-3702

Deposits
Cary Cook
   Chief Financial Compliance Office, Financial Affairs Division
(602) 364-3998

Examinations-Financial
David Lee
   Chief Financial Examiner, Financial Affairs Division
(602) 364-3965

Examinations-Market Conduct
Maria Ailor
   Market Conduct Oversight Manager, Market Oversight Division
(602) 364-4994

Examinations (Pre-license)-Producer
Aqueelah Currie
   Supervisor, Licensing Section, Consumer Protection Division
(602) 364-4457

Fees/Assessments
Mary Jordan
   Supervisor, Business Services Section, Administrative Services Division
(602) 364-2459

Financial Analysis
Scott Persten
   Chief Financial Analyst, Financial Affairs Division
(602) 364-3992

Fraud Unit
Paul Hill
   Assistant Director, Fraud Investigations Division
(602) 364-2140

Guaranty Funds
Michael Surguine
   Executive Director, Guaranty Fund Office
(602) 364-3863

Health Care Appeals
Susana Lesmeister
   Supervisor, Health Care Appeals Office
(602) 364-2399
Insurer Licensing, Mergers/Acquisitions, Redomestications Withdrawals
Cary Cook
Chief Financial Compliance Office, Financial Affairs Division
(602) 364-3998

Investigations, Enforcement
Steven Fromholtz
Assistant Director, Consumer Protection Division
(602) 364-2499

Ombudsman; Constituent Affairs
Catherine O'Neil
Consumer Affairs Administrator
(602) 364-2485

Policy, Form, Rate and Advertising Filings
Erin Klug
Assistant Director, Market Oversight Division
(602) 364-2393

Public and Media Affairs
Stephen Briggs
Public Information and Legislative Affairs Officer
(602) 364-3761

Premium Taxes
Susan Yepez
Manager, Insurance Tax Section, Administrative Services Division
(602) 364-2713

Producer Licensing
Aqueelah Currie
Supervisor, Licensing Section, Consumer Protection Division
(602) 364-4457

Receivership
Liane Kido
Deputy Receiver
(602) 364-2143

Statistical Reporting
Erin Klug
Assistant Director, Market Oversight Division
(602) 364-3453

Surplus Lines Insurer Qualification
Erica Bowsher
Insurance Analyst, Financial Affairs Division
(602) 364-3450

Technology and Information Systems
Bud Leiner
Chief Information Officer, Technology Section, Administrative Services Division
(602) 364-2983
Allen W. Kerr was appointed Arkansas’ 23rd Insurance Commissioner by Governor Asa Hutchinson on January 13, 2015. Prior to his appointment, Kerr served three terms in the Arkansas House of Representatives, distinguishing himself as a leader and friend of Arkansas taxpayers. In the Arkansas General Assembly, Kerr served as chairman of the Joint Committee on Public Retirement and Social Security Programs. He also served on a variety of other committees, subcommittees and task forces, including the State and Public Schools’ Life and Health Insurance Program Legislative Task Force. During the 88th General Assembly, Kerr served as vice chairman of the House Insurance and Commerce Committee.

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

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

Make Checks Payable to: Arkansas Insurance Department

Allen W. Kerr
Commissioner.................................(501) 371-2620allen.kerr@arkansas.gov

Russ Galbraith
Chief Deputy Commissioner.................................(501) 371-2620russ.galbraith@arkansas.gov

Vacant
Deputy Commissioner & General Counsel, Legal.................................(501) 371-2825

Mel Anderson
Deputy Commissioner Financial Regulation, Finance.................................(501) 371-2667mel.anderson@arkansas.gov

Chantel Allbritton
Regulatory Health Link.................................(501) 371-2755chantel.allbritton@arkansas.gov

Bill Lacy
Manager, Compliance (Life & Health and Property & Casualty).................................(501) 371-2801bill.lacy@arkansas.gov

Ryan James
Communications Director.................................(501) 371-2622ryan.james@arkansas.gov

Courtney Traylor
Assistant Deputy Commissioner, Accounting.................................(501) 371-2613courtney.traylor@arkansas.gov

Jackie Smith
Insurance Consumer Protection Manager, Consumer Services.................................(501) 371-2641jackie.smith@arkansas.gov

Carroll Astin
Manager, SHIIP (Senior Health Insurance Information Program).................................(501) 371-2785carroll.astin@arkansas.gov

Peggy Dunlap
Insurance Licensing Manager, Agent Licensing.................................(501) 371-2750peggy.dunlap@arkansas.gov

Steve Uhrynowycz
Deputy Receiver and Liquidation Officer.................................(501) 371-2776steve.uhrynowycz@arkansas.gov

Paul "Blue" Keller
Director, Criminal Investigation Division.................................(501) 371-2791paul.keller@arkansas.gov

Nathan Culp
Director, Public Employee Claims.................................(501) 371-2708nathan.culp@arkansas.gov

Mark Guinee
Director, Risk Management.................................(501) 371-2695mark.guinee@arkansas.gov

Stephanie Lilly-Palmer
Manager, Human Resources.................................(501) 371-2815stephanie.lilly-palmer@arkansas.gov
ARKANSAS

Letty Hardee
Deputy Commissioner, Information Services 
(501) 371-2664
letty.hardee@arkansas.gov

CONTACT PERSONS

Agent Licensing
Peggy Dunlap
Insurance License Manager, Agent Licensing 
(501) 371-2750
peggy.dunlap@arkansas.gov

Annual Statements
Mel Anderson
Deputy Commissioner Financial Regulation, Finance 
(501) 371-2665
mel.anderson@arkansas.gov

Company Licensing
Mel Anderson
Deputy Commissioner Financial Regulation, Finance 
(501) 371-2665
mel.anderson@arkansas.gov

Consumer Complaints and Inquires
Jackie Smith
Manager, Consumer Services 
(501) 371-2640
jackie.smith@arkansas.gov

Consumer Counseling Program for Seniors
Carroll Astin
Manager, SHIIP (Senior Health Insurance Information Program) 
(501) 371-2782
carroll.astin@arkansas.gov

Department Counsel
Booth Rand
Legal 
(501) 371-2820
booth.rand@arkansas.gov

Examinations-Agent
Peggy Dunlap
Insurance Licensing Manager, Agent Licensing 
(501) 371-2750
peggy.dunlap@arkansas.gov

Examinations-Financial/Market Conduct
Mel Anderson
Deputy Commissioner Financial Regulation, Finance 
(501) 371-2665
mel.anderson@arkansas.gov

Guaranty Funds
Steve Uhrynowycz
Deputy Receiver, Liquidation Division 
(501) 371-2776
steve.uhrynowycz@arkansas.gov

Health Insurance Marketplace
Chantel Allbritton
Regulatory Health Link 
(501) 683-4170
chantel.allbritton@arkansas.gov

Life & Health and Property & Casualty Insurance
Bill Lacy
Manager, Compliance 
(501) 371-2800
bill.lacy@arkansas.gov
ARKANSAS

Media Relations/Public Information
Ryan James
Communications Director ................................................................. (501) 371-2622 ryan.james@arkansas.gov

Policy and Form Filing-Life & Health and Property & Casualty
Bill Lacy
Manager, Compliance ........................................................................... (501) 371-2800 bill.lacy@arkansas.gov

Premium Tax
Courtney Traylor
Assistant Deputy Commissioner, Accounting ........................................ (501) 371-2605 courtney.traylor@arkansas.gov

Statistical Reporting
Bill Lacy
Manager, Compliance (Life & Health and Property & Casualty) .................... (501) 371-2800 bill.lacy@arkansas.gov

Market Conduct
Jimmy Harris
Market Analysis ....................................................................................... (501) 671-1621 jimmy.harris@arkansas.gov
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.

Mailing Address
California Department of Insurance
300 Capitol Mall, 17th Floor
Sacramento, CA 95814

Sacramento Office Address
California Department of Insurance
300 Capitol Mall, 17th Floor
Sacramento, California 95814

San Francisco Office
California Department of Insurance
45 Fremont Street, 23rd Floor
San Francisco, California 94105

Los Angeles Office
California Department of Insurance
300 South Spring Street, 14th Floor South Tower
Los Angeles, California 90013

Email Address
See individual email addresses

Phone Numbers
Main (916) 492-3500
Consumer Hotline (800) 927-4357
Licensing Hotline (800) 967-9331
Sacramento Office (916) 492-3500
San Francisco Office (415) 538-4010
Los Angeles Office (213) 346-6464

Fax Numbers
Main (916) 445-5280
Sacramento Office (916) 445-5280
San Francisco Office (415) 904-5889
Los Angeles Office (213) 897-9051

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: www.insurance.ca.gov
Make Checks Payable to: Premium taxes: State Controller / Department fees: California Department of Insurance

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3/1/2020
CALIFORNIA

Catalina Hayes-Bautista  (916) 492-3733
  Chief Deputy........................................................................................................catalina.hayes-bautista@insurance.ca.gov

Ken Allen  (213) 346-6783
  Deputy Commissioner, Rate Regulation...............................................................ken.allen@insurance.ca.gov

Susan Bernard  (415) 538-4073
  Deputy Commissioner, Financial Surveillance....................................................susan.bernard@insurance.ca.gov

Tony Cignarale  (213) 346-6360
  Deputy Commissioner, Consumer Services and Market Conduct......................tony.cignarale@insurance.ca.gov

Julia Cross  (916) 492-3264
  Deputy Commissioner, Administration and Licensing Services.........................julia.cross@insurance.ca.gov

Bryant Henley  (916) 492-3558
  Deputy Commissioner and Special Counsel......................................................bryant.henley@insurance.ca.gov

Julia Juarez  (213) 346-6412
  Deputy Commissioner, Community Relations and Outreach...............................julia.juarez@insurance.ca.gov

Joel Laucher  (415) 538-4381
  Senior Advisor.....................................................................................................joel.laucher@insurance.ca.gov

Michael Levy  (916) 492-3572
  Deputy General Counsel, Litigation.....................................................................michael.levy@insurance.ca.gov

Michael Martinez  (916) 492-3573
  Senior Deputy Commissioner, Policy and Legislation.........................................michael.martinez@insurance.ca.gov

George Mueller  (213) 346-6499
  Deputy Commissioner, Enforcement..................................................................george.mueller@insurance.ca.gov

Mike Peterson  (916) 492-3673
  Deputy Commissioner, Climate and Sustainability.............................................mike.peterson@insurance.ca.gov

Kenneth Schnoll  (415) 538-4379
  Deputy Commissioner and General Counsel.....................................................kenneth.schnoll@insurance.ca.gov

Michael Soller  (916) 492-3542
  Deputy Commissioner, Communications and Press Relations (Northern California).michael.soller@insurance.ca.gov

Susan Stapp  (415) 538-4403
  Deputy General Counsel, Regulatory and Legal Services.....................................susan.stapp@insurance.ca.gov

Byron Tucker  (213) 346-6363
  Deputy Commissioner, Communications and Press Relations (Southern California).byron.tucker@insurance.ca.gov

CONTACT PERSONS

NAIC Liaison
CALIFORNIA

Camilo Pizarro
NAIC Liaison
(916) 492-3595
camilo.pizarro@insurance.ca.gov

Natalie Bruton-Yenovkian
NAIC Coordinator
(916) 492-3602
natalie.bruton-yenovkian@insurance.ca.gov

Roberta Potter
Executive Office Operations Manager
(916) 492-3609
roberta.potter@insurance.ca.gov

Actuarial Office
Vacant
Chief Property Casualty Solvency Actuary
(415) 538-4208

Perry Kupferman
Chief Life Actuary
(213) 346-6854
perry.kupferman@insurance.ca.gov

Lan Brown
Chief Health Actuary
(213) 346-6136
lan.brown@insurance.ca.gov

Accounting Practices and Procedures
Kim Hudson
Supervising Insurance Examiner
(213) 346-6122
kim.hudson@insurance.ca.gov

Annual Statements
Ngoc-Loan Nguyen
Senior Insurance Examiner (Supervisor)
(213) 346-6450
Ngoc-Loan.Nguyen@insurance.ca.gov

California Organized Investment Network (COIN)
Sukh Randhawa
Senior Investment Officer
(916) 492-3529
sukhbir.randhawa@insurance.ca.gov

Cannabis Insurance
Camille Dixon
Director, Cannabis Insurance Initiative
(916) 492-3537
camille.dixon@insurance.ca.gov

Communications
Byron Tucker
Deputy Commissioner, Communications and Press Relations (Southern California)
(213) 346-6363
byron.tucker@insurance.ca.gov

Michael Soller
Deputy Commissioner, Communications and Press Relations (Northern California)
(916) 492-3542
michael.soller@insurance.ca.gov

Conservation and Liquidation Office
David Wilson
Chief Executive Officer, Conservation and Liquidation Office
(415) 676-2120
wilsond@caclo.org

Consumer Services
Lucy Jabourian
Division Chief, Consumer Services
(213) 346-6899
lucy.jabourian@insurnace.ca.gov
CALIFORNIA

Consumer Complaints and Inquiries
Consumer Hotline
Toll-Free .................................................................(800) 927-4357

Data Calls/Statistical Plans
Luciano Gobbo (213) 346-6308
Division Chief, Data Analytics and Reporting....................................................luciano.gobbo@insurance.ca.gov

Deposits and Fees
Merita Chung (916) 492-3451
Bureau Chief, Accounting Services.................................................................merita.chung@insurance.ca.gov

Enforcement Branch
George Mueller (213) 346-6499
Deputy Commissioner, Enforcement............................................................george.mueller@insurance.ca.gov

Stephen Smith (916) 854-5748
Chief, Enforcement Branch Headquarters......................................................stephen.smith@insurance.ca.gov

Financial Analysis-Company Licensing, Corporate Affairs Applications and Dividend Notices
Emma Hirschhorn (213) 346-6470
Division Chief, Financial Analysis.................................................................emma.hirschhorn@insurance.ca.gov

Financial Examinations-Insurer Financial Audits
Laura Clements (213) 346-6127
Division Chief, Field Examination.................................................................laura.clements@insurance.ca.gov

Fraud Division
Eric Charlick (559) 440-5922
Division Chief, Fraud ..................................................................................eric.charlick@insurance.ca.gov

Shawn Conner (858) 693-7108
Assistant Chief, South Region ........................................................................shawn.connor@insurance.ca.gov

Kathleen Rooney (916) 854-5728
Assistant Chief, North Region ........................................................................kathleen.rooney@insurance.ca.gov

Vacant
Assistant Chief, Workers' Compensation, Disability and Healthcare Programs

Health Policy and Reform
Lan Brown (213) 346-6136
Chief Health Actuary....................................................................................lan.brown@insurance.ca.gov

Bruce Hinze (415) 538-4392
Senior Health Policy Attorney........................................................................bruce.hinze@insurance.ca.gov
CALIFORNIA

Christopher Citko (916) 492-3187
Assistant Chief Counsel christopher.citko@insurance.ca.gov

Human Resources Management
Laurie Menchaca (916) 492-3315
Division Chief, Human Resources Management laurie.menchaca@insurance.ca.gov

Information Technology
David Noronha (916) 492-3294
Chief Information Officer david.noronha@insurance.ca.gov

Investigation Division
Lewis Deslauriers (661) 253-7505
Division Chief, Investigations lewis.deslauriers@insurance.ca.gov

Legal Branch
Kenneth Schnoll (415) 538-4379
Deputy Commissioner and General Counsel kenneth.schnoll@insurance.ca.gov

Michael Levy (916) 492-3572
Deputy General Counsel, Litigation michael.levy@insurance.ca.gov

Susan Stapp (415) 538-4403
Deputy General Counsel, Regulatory and Legal Services susan.stapp@insurance.ca.gov

Legal-Corporate and Regulatory Affairs Bureau I and II
Carol Frair (415) 538-4408
Assistant Chief Counsel carol.friar@insurance.ca.gov

Valerie Sarfaty (415) 538-4459
Assistant Chief Counsel valerie.sarfaty@insurance.ca.gov

Legal-Enforcement Bureaus
Teresa Campbell (415) 538-4126
Assistant Chief Counsel (San Francisco) teresa.campbell@insurance.ca.gov

Michael Tancredi (213) 346-6637
Assistant Chief Counsel, Auto (Los Angeles) michael.tancredi@insurance.ca.gov

Denise Yuponce (916) 492-3171
Assistant Chief Counsel (Sacramento) denise.yuponce@insurance.ca.gov

Legal-Policy and Form Filing (Life and Disability, other than Health)
Leslie Tick (415) 538-4190
Assistant Chief Counsel leslie.tick@insurance.ca.gov

Legal-Rate Enforcement
Daniel Goodell (415) 538-4191
Assistant Chief Counsel (San Francisco) daniel.goodell@insurance.ca.gov
# CALIFORNIA

## Legislation
Michael Martinez
Senior Deputy Commissioner, Policy and Legislation...michael.martinez@insurance.ca.gov

## Long-Term Care
Tyler McKinney
Attorney, Enforcement Bureau...tyler.mckinney@insurance.ca.gov

Perry Kupferman
Chief Life Actuary...perry.kupferman@insurance.ca.gov

## Life Insurance
Leslie Tick
Assistant Chief Counsel...leslie.tick@insurance.ca.gov

Perry Kupferman
Chief Life Actuary...perry.kupferman@insurance.ca.gov

## Office of Principle-Based Reserving
Elaine Lam
Acting Chief Systems Actuary...elaine.lam@insurance.ca.gov

## Market Conduct-Claims Examinations and Rating and Underwriting Examinations
Pam O'Connell
Division Chief, Market Conduct...pam.oconnell@insurance.ca.gov

## Ombudsman Office
Therese Gallagher
Ombudsman...therese.gallagher@insurance.ca.gov

## Premium Tax (Annual Payments)
Merita Chung
Bureau Chief, Accounting Services...merita.chung@insurance.ca.gov

## Premium Tax Audit
Laura Clements
Division Chief, Field Examination...laura.clements@insurance.ca.gov

## Producer Licensing
Charlene Ferguson
Division Chief, Licensing Services...charlene.ferguson@insurance.ca.gov

Holly Kinney
Bureau Chief, Curriculum and Officer Review...holly.kinney@insurance.ca.gov

Dianne Cooper
Bureau Chief, Producer Licensing Bureau...dianne.cooper@insurance.ca.gov

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CALIFORNIA

Licensing Hotline
Toll-Free: (800) 967-9331

Property and Casualty (Rates and Forms)
Adam Gammell
Division Chief, Rate Filing
(213) 346-6706
adam.gammell@insurance.ca.gov

Receivership
Kenneth Schnoll
Deputy Commissioner and General Counsel
(415) 538-4379
kenneth.schnoll@insurance.ca.gov

David Wilson
Chief Executive Office, Conservation and Liquidation Office
(415) 676-2120
wilsond@caclo.org

Regulations
Bryant Henley
Deputy Commissioner and Special Counsel
(916) 492-3558
bryant.henley@insurance.ca.gov

Reinsurance
Kenneth Schnoll
Deputy Commissioner and General Counsel
(415) 538-4379
kenneth.schnoll@insurance.ca.gov

Monica Macaluso
Attorney, Corporate Affairs Bureau II
(415) 538-4118
monica.macaluso@insurance.ca.gov

Risk Retention
Dawn Withers
Attorney, Corporate Affairs Bureau I
(916) 492-3099
dawn.withers@insurance.ca.gov

Senior Issues
Tyler McKinney
Attorney, Enforcement Bureau
(916) 492-3521
tyler.mckinney@insurance.ca.gov

Perry Kupferman
Chief Life Actuary
(213) 346-6854
perry.kupferman@insurance.ca.gov

Service and Records
Service and Records
Phone Number
(916) 492-3500

Statistical Reporting-Property and Casualty
George Yen
Bureau Chief, Rate Specialist
(213) 346-6774
george.yen@insurance.ca.gov

Luciano Gobbo
Division Chief, Data Analytics and Reporting
(213) 346-6308
luciano.gobbo@insurance.ca.gov

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CALIFORNIA

Title Insurance
Rafael Gutierrez
Senior Staff Counsel, Corporate Affairs Bureau I
(415) 538-4402
rafeal.gutierrez@insurance.ca.gov

Workers’ Compensation
Vacant
Chief Property Casualty Solvency Actuary
(415) 538-4208
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.

**Mailing Address**
Department of Regulatory Agencies
Division of Insurance
1560 Broadway, Suite 850
Denver, Colorado 80202

**Street Address**
Same as mailing address

**Email Address**
DORA_Insurance@state.co.us

**Phone Numbers**
Main (303) 894-7499
Consumer Assistance (303) 894-7490
Toll-Free Number (In-State Only) (800) 930-3745
Producer Licensing (800) 275-8247

**Fax Numbers**
Main (303) 894-7455

**Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday
**Website:** https://www.colorado.gov/pacific/dora/node/90616
**Make Checks Payable to:** Colorado Division of Insurance

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COLORADO

Peg Brown  
Chief Deputy—Policy, Consumer Education and Strategy  
(303) 894-7501  
peg.brown@state.co.us

Rolf Kaumann  
Chief Deputy—Finance  
(303) 894-7532  
rolf.kaumann@state.co.us

Kate Harris  
Chief Deputy, Life and Health Policy  
(303) 894-2429  
kate.harris@state.co.us

Vincent Plymell  
Assistant Commissioner / Communications  
(303) 894-2261  
vincent.plymell@state.co.us

Vacant  
Executive Assistant  
(303) 894-7425  
Cody Goodrich

CONTACT PERSONS

Accident & Health Insurance

Dayle Axman  
Director, Life & Health Consumer Services  
(303) 894-7881  
dayle.axman@state.co.us

Chief Actuary

Eric Unger  
Chief Actuary  
(303) 894-7492  
ero.l.unger@state.co.us

Actuary—Life & Health—All ACA

Susan Steig  
Actuary  
(303) 894-2190  
susan.steig@state.co.us

Actuary—Life & Health—All Non-ACA Lines

Sean Brady  
Actuary  
(303) 894-7484  
sean.brady@state.co.us

Actuary—Property & Casualty

Mitchell Bronson  
Statistical Analyst  
(303) 894-2192  
mitchell.bronson@state.co.us

Annual Statements

Keith Warburton  
Director, Financial Services  
(303) 894-7537  
keith.warburton@state.co.us

Company Licensing

Cindy Hathaway  
Director, Corporate Affairs  
(303) 894-7836  
cindy.hathaway@state.co.us

Compliance

Matt Mortier  
Director of Compliance  
(303) 894-7581  
matt.mortier@state.co.us
COLORADO

Consumer Complaints—Life & Health
Dayle Axman (303) 894-7881
dayle.axman@state.co.us

Consumer Complaints—Property & Casualty
Bobbie Baca (303) 894-7783
bobbie.baca@state.co.us

Consumer Counseling Program for Seniors
Kimberly Latta (303) 894-7552
kimberly.latta@state.co.us

Department Counsel
Karl Kaesemeyer (303) 866-6000
karl.kaesemeyer@state.co.us

Deposits—Premium Taxes
Cindy Hathaway (303) 894-7544
cindy.hathaway@state.co.us

Examinations—Financial
Henry Freaney (303) 894-7488
henry.freaney@state.co.us

Examinations—Market Regulation—Property and Casualty & Life and Health
Damion Hughes (303) 894-7543
damion.hughes@state.co.us

Examinations—Producer
Pearson VUE (800) 275-8247

Fee—Company
Cindy Hathaway (303) 894-7475
cindy.hathaway@state.co.us

Investigations
Steven Giampaolo (303) 894-2241
steven.giampaolo@state.co.us

Market Regulation
Damion Hughes (303) 894-7543
damion.hughes@state.co.us

Media Contact
Vincent Plymell (303) 894-2261
vincent.plymell@state.co.us
COLORADO

Premium Tax
Cindy Hathaway
Director, Corporate Affairs.................................................................(303) 894-7544
...........................................................................................................cindy.hathaway@state.co.us

Producer Continuing Education
Pearson VUE
.................................................................................................................(800) 275-8247

Producer Licensing
Steven Giampaolo
Director, Investigations and Licensing.................................................................(303) 894-2241
...........................................................................................................steven.giampaolo@state.co.us

Property/Casualty Insurance
Bobbie Baca
Director...........................................................................................................bobbie.baca@state.co.us

Rate, Policy & Form Filing—Life & Health
Jason Lapham
Director, Life & Health Rates & Forms........................................................................(303) 894-7499
...........................................................................................................jason.lapham@state.co.us

Rate, Policy & Form Filing—Property & Casualty
David Martinez
Director, Property, Casualty & Title Rates & Forms.....................................................(303) 894-2262
...........................................................................................................david.martinez@state.co.us

Service of Process
Christine Gonzales-Ferrer
.................................................................................................................(303) 894-2157
...........................................................................................................christine.gonzales-ferrer@state.co.us

Statistical Reporting
Kelly Schultz
.................................................................................................................................(303) 894-7481
...........................................................................................................kelly.shultz@state.co.us
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.

Andrew N. Mais Commissioner

Term of Office: At the Pleasure of the Governor
Appointed: March 4, 2019
CONNECTICUT

Joshua Hershman
Deputy Commissioner.................................................................(860) 297-3995Joshua.Hershman@ct.gov

George Bradner
Director, Property and Casualty Division.............................................................(860) 297-3866

Kurt Swan
Director, Market Conduct/Fraud Investigations and Licensing.......................................(860) 297-3972

Paul Lombardo
Director, Life and Health Division..................................................................................(860) 297-3891Paul.Lombardo@ct.gov

Wanchin Chou
Chief Actuary.................................................................................................................(860) 297-3943

Kathryn Belfi
Director, Financial Regulation.......................................................................................(860) 297-3968

Janet Grace
Program Manager, Captive Division..............................................................................(860) 297-3813

Lady Mendoza
Director of Government Relations...............................................................................(860) 297-3864Lady.Mendoza@ct.gov

Jim Carson
Communications Director..............................................................................................(860) 297-3958Jim.Carson@ct.gov

Jared Kosky
Special Counsel to the Commissioner............................................................................(860) 297-3998Jared.Kosky@ct.gov

CONTACT PERSONS

Accident and Health Insurance
Paul Lombardo
Director, Life and Health Division..................................................................................(860) 297-3891Paul.Lombardo@ct.gov

Agent Investigation
Amy Stegall
Manager, Fraud, Investigations and Compliance Unit......................................................(860) 297-3933

Agent Licensing
Tanya Penman-Sterling
Principal Examiner, Licensing Unit...............................................................................(860) 297-3882

Annual Statements
Joan Nakano
Supervising Examiner, Financial Analysis and Compliance................................................(860) 297-3835

Captive Division
Janet Grace
Program Manager, Captive Division
(860) 297-3813

Company Licensing
Maura Welch
Supervising Examiner, Financial Analysis and Compliance
(860) 297-3827

Consumer Complaints and Inquires
Gerard O'Sullivan
Director, Consumer Affairs Division
(860) 297-3889

Deposits
Maura Welch
Supervising Examiner, Financial Analysis and Compliance
(860) 297-3827

Examinations-Financial
Kathryn Belfi
Director, Financial Regulation
(860) 297-3968

Examinations-Market Conduct
Kurt Swan
Director, Market Conduct/Fraud Investigations and Licensing
(860) 297-3972

Fees-Agents
Kurt Swan
Director, Market Conduct/Fraud Investigations and Licensing
(860) 297-3972

Fees-Company
Joan Nakano
Supervising Examiner, Financial Analysis and Compliance
(860) 297-3835

Financial Analysis
Kathryn Belfi
Director, Financial Analysis and Compliance
(860) 297-3968

Fraud
Amy Stegall
Manager, Fraud, Investigations and Compliance Unit
(860) 297-3933

Life Insurance
Paul Lombardo
Director, Life and Health Division
(860) 297-3891
Paul.Lombardo@ct.gov

Policy and Form Filing-Life and Health
Paul Lombardo
Director, Life and Health Division
(860) 297-3891
Paul.Lombardo@ct.gov
CONNECTICUT

Policy and Form Filing-Property and Casualty
George Bradner
   Director, Property and Casualty Division...........................................................(860) 297-3866

Property and Casualty-Commercial Lines
George Bradner
   Director, Property and Casualty Division...........................................................(860) 297-3866

Property and Casualty-Personal Lines
George Bradner
   Director, Property and Casualty Division...........................................................(860) 297-3866

Receivership and Guaranty Funds
Jon E. Arsenault
   Director, Legal Division....................................................................................(860) 297-3811
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.

**Mailing Address**
Delaware Department of Insurance  
1351 West North Street  
Suite 101  
Dover, Delaware 19904

**Street Address**
Same as mailing address

**Phone Numbers**
Main (302) 674-7300  
Toll-Free (In-State Only) (800) 282-8611

**Fax Numbers**
Main (302) 739-5280

**Office Hours**: 8:00 a.m.-4:30 p.m., Monday-Friday  
**Website**: https://insurance.delaware.gov/  
**Make Checks Payable to**: Department of Insurance

Tanisha L. Merced, Esq.  
Deputy Commissioner.................................................................(302) 674-7391  
tanisha.merced@delaware.gov

Stuart Snyder  
Chief of Staff.................................................................(302) 674-7312  
stuart.snyder@delaware.gov

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DELAWARE

Christina Haas  
Senior Advisor..................................................................................................................christina.haas@delaware.gov

Victoria "Dee" Jones  
Executive Assistant to the Commissioner..............................................................................victoria.jones@delaware.gov

Tiffany Jenkins  
Executive Assistant to the Deputy Commissioner......................................................................tiffany.jenkins@delaware.gov

Kathleen (Kitty) Makowski  
Deputy Attorney General (DAG)..........................................................................................kathleen.makowski@delaware.gov

Jessica Willey  
Deputy Attorney General (DAG)..........................................................................................jessica.willey@delaware.gov

Jenifer Vaughn  
Controller..................................................................................................................................jenifer.vaughn@delaware.gov

Leslie Ledogar  
Regulatory Specialist.............................................................................................................leslie.ledogar@delaware.gov

David Lonchar  
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG).................................dave.lonchar@delaware.gov

Frank Pyle  
Director, Insurance Consumer Protection Enforcement..........................................................frank.pyle@delaware.gov

Gerald Pepper  
Director, Insurance Fraud Prevention Bureau...........................................................................gerald.pepper@delaware.gov

Steve Kinion  
Director, Bureau of Captive.....................................................................................................steve.kinion@delaware.gov

Roberta Jones  
Director, Human Resources....................................................................................................roberta.jones@delaware.gov

Tim Li  
Director, Information Technology............................................................................................tim.li@delaware.gov

CONTACT PERSONS

Email by Division
Producer Licensing  
Email........................................................................................................................................licensing@delaware.gov

Bureau of Examination, Rehabilitation and Guaranty (BERG)  
Email........................................................................................................................................berg@delaware.gov

Consumer Services  
Email........................................................................................................................................consumer@delaware.gov

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DELAWARE

Delaware Medical Assistance Bureau
Email: DMAB@delaware.gov

Fraud Prevention
Email: fraud@delaware.gov

Workplace Safety
Email: safety@delaware.gov

NAIC Liaison
Christina Haas (302) 674-7303
Senior Advisor christina.haas@delaware.gov

Accident and Health Insurance
Fleur McKendell (302) 674-7308
Manager, Consumer Services Investigations and Market Regulation-Life and Health fleur.mckendell@delaware.gov

Producer Licensing
Robin David (302) 674-7348
Supervisor, Market Conduct and Producer Licensing robin.david@delaware.gov

Annual Statements
David Lonchar (302) 674-7334
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG) dave.lonchar@delaware.gov

Consumer Complaints and Inquiries
Michael Gould (302) 674-7304
Manager, Consumer Services Investigations and Market Regulations michael.gould@delaware.gov

Department Counsel
Kathleen (Kitty) Makowski (302) 674-7326
Deputy Attorney General (DAG) kathleen.makowski@delaware.gov
Jessica Willey
Deputy Attorney General (DAG) jessica.willey@delaware.gov

Deposits
Ryan Collins (302) 674-7386
Accountant ryan.collins@delaware.gov

Examinations-Financial
David Lonchar (302) 674-7334
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG) dave.lonchar@delaware.gov

Examinations-Market Conduct
Robin David (302) 674-7348
Supervisor, Market Conduct and Producer Licensing robin.david@delaware.gov
DELAWARE

Fees-Producers
Robin David (302) 674-7348
Supervisor, Market Conduct and Producer Licensing..........................................................robin.david@delaware.gov

Fees-Company
Alisa Pritchard (302) 674-7344
BERG Office Manager..........................................................alisa.pritchard@delaware.gov

Information Systems
Tim Li (302) 647-7332
Director, Information Technology..........................................................tim.li@delaware.gov

Media Relations/Public Information
Christina Haas (302) 674-7303
Senior Advisor..........................................................christina.haas@delaware.gov

Policy and Form Filing
Ann Lyon (302) 674-7372
Property and Casualty Rating Analyst..........................................................ann.lyon@delaware.gov

Jennifer Stinson (302) 674-7385
Life and Health Rating Analyst..........................................................jennifer.stinson@delaware.gov

Jan Brunory (302) 674-7374
Life and Health Rating Analyst..........................................................janet.brunory@delaware.gov

Premium Tax
Jeannine N. Neal (302) 674-7339
Administrative Officer..........................................................jeannine.neal@delaware.gov

Paulette Morris (302) 674-7383
Senior Accountant, Premium Tax..........................................................paulette.morris@delaware.gov

Company Licensing
Alisa Pritchard (302) 674-7344
BERG Office Manager..........................................................alisa.pritchard@delaware.gov

Statistical Reporting
David Lonchar (302) 674-7334
Director, Bureau of Examination, Rehabilitation and Guaranty (BERG)............................................dave.lonchar@delaware.gov
Karima M. Woods was appointed Acting Commissioner of the District of Columbia Department of Insurance, Securities and Banking on January 21, 2020.

Woods previously served as the Director of Business Development and Strategy in the Office of the Deputy Mayor for Planning and Economic Development (DMPED), where she provided strategic leadership, stakeholder engagement and global outreach to the business community. 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.

**Mailing Address**
District of Columbia Department of Insurance, Securities and Banking
1050 First Street, NE, Suite 801
Washington, DC 20002

**Email Address**
disb@dc.gov

**Phone Numbers**
Main (202) 727-8000

**Office Hours**: 8:15 a.m. - 4:45 p.m., Monday-Friday

**Website**: www.disb.dc.gov

**Make Checks Payable to**: D.C. Treasurer

Karima Woods
Acting Commissioner
(202) 442-7845
karima.woods@dc.gov

Dana Sheppard
Acting Deputy Commissioner - Market Operations
(202) 442-7820
dana.sheppard@dc.gov

Christian Washington
Chief of Staff
(202) 442-7754
christian.washington@dc.gov
DISTRICT OF COLUMBIA

Alicia M. Wade
Executive Assistant to the Commissioner
alicia.wade@dc.gov
(202) 442-7760

Philip Barlow
Associate Commissioner of Insurance
philip.barlow@dc.gov
(202) 442-7823

Jocelyn Bramble
General Counsel
jocelyn.bramble@dc.gov
(202) 442-7758

CONTACT PERSONS

Actuarial Analysis
Roberto Nkojo
Manager, Actuarial Analysis Branch
robert.nkojo@dc.gov
(202) 442-7757

Efren Tanhehco
Supervisory Health Actuary
efren.tanhehco@dc.gov
(202) 442-7752

Company and Agent Licensing
Sheila Johnson-Parker
Insurance Licensing Manager
sheila.parker@dc.gov
(202) 442-7795

Company Examinations-Financial
N. Kevin Brown
Chief Financial Examiner
nathaniel.brown@dc.gov
(202) 442-7785

Sean O'Donnell
Director of Financial Examinations, Risk Finance
sean.o'donnell@dc.gov
(202) 442-8153

Consumer Complaints
Sharon Shipp
Director, Compliance Analysis
sharon.shipp@dc.gov
(202) 442-7810

Enforcement and Investigation Bureau
Brian Bressman
Director, Enforcement and Investigation Bureau
brian.bressman@dc.gov
(202) 442-8790

Financial Statement Filing and Analysis
N. Kevin Brown
Chief Financial Examiner
nathaniel.brown@dc.gov
(202) 442-7785

Information Systems
Shankar Vaidyanathan
Chief Information Officer
shankar.vaidyanathan@dc.gov
(202) 442-8154

Office of Communication and Public Affairs
Paul Drehoff
Public Information Officer
paul.drehoff@dc.gov
(202) 442-7856

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3/1/2020
DISTRICT OF COLUMBIA

Policy and Form Filing
Howard Liebers (202) 442-8571
   Insurance Examiner Manager..........................................................howard.liebers@dc.gov

Policy and Administration
Katrice Purdie (202) 442-7773
   Chief of Policy and Administration..............................................katrice.purdie@dc.gov

Premium Tax
Jessie Li (202) 442-8568
   Financial Examiner........................................................................jessie.li@dc.gov
Jimmy Patronis is a native Floridian born and raised in Panama City. He earned his associate degree in restaurant management from Gulf Coast Community College and a bachelor’s degree in political science from Florida State University. He is a partner in a family-owned seafood restaurant called Captain Anderson’s, which celebrated its 50th anniversary in 2017.

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

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

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

**Mailing Address**
Florida Department of Financial Services
Office of the Chief Financial Officer
J. Edwin Larson Building
200 East Gaines Street
Tallahassee, Florida 32399-0301

**Email Address**
firstname.lastname@myfloridacfo.com

**Phone Numbers**
Main (850) 413-3089
NAIC Liaison Main (850) 413-5923
Consumer Services (In-State) (877) 693-5236
Consumer Services (Out-of-State) (850) 413-3089

**Fax Numbers**
Main (850) 413-2950
NAIC Liaison Fax (850) 487-0453

**Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday
**Website:** www.myfloridacfo.com

Jimmy Patronis
Chief Financial Officer
(850) 413-2850
jimmy.patronis@myfloridacfo.com

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3/1/2020
FLORIDA

Ryan West (850) 413-4900
Chief of Staff .................................................................ryan.west@myfloridacfo.com

Vacant (850) 413-3112
Inspector General ..........................................................teresa.michael@myfloridacfo.com

Sha'ron James (850) 413-5923
Insurance Consumer Advocate ....................................sha'ron.james@myfloridacfo.com

Susan Miller (850) 413-2806
Director, Internal Affairs ..............................................susan.miller@myfloridacfo.com

Brock Juarez (850) 413-2964
Director, External Affairs ..............................................brock.juarez@myfloridacfo.com

Jay Etheridge (850) 413-2851
Deputy Chief Financial Officer ......................................jay.etheridge@myfloridacfo.com

Elizabeth Boyd (850) 413-4902
Deputy Chief Financial Officer ......................................elizabeth.boyd@myfloridacfo.com

Scott Fennell (850) 413-2908
Deputy Chief Financial Officer ......................................scott.fennell@myfloridacfo.com

Chasity O'Steen (850) 413-2898
General Counsel ..........................................................chasity.osteen@myfloridacfo.com

Robert Tomillo (850) 413-2825
Director, Cabinet Affairs ..............................................robert.tomillo@myfloridacfo.com

Vacant (850) 413-2890
Director, Legislative Affairs ..........................................bg.murphy@myfloridacfo.com

CONTACT PERSONS

Agent and Agency Services
Greg Thomas (850) 413-5401
Director ........................................................................greg.thomas@myfloridacfo.com

Matt Tamplin (850) 413-5496
Bureau Chief, Licensing ..............................................matt.tamplin@myfloridacfo.com

Ray Wenger (850) 413-5605
Bureau Chief, Investigations ........................................ray.wenger@myfloridacfo.com

Consumer Services
Tasha Carter (850) 413-5816
Director .................................................................tasha.carter@myfloridacfo.com

David Jones (850) 413-5787
Assistant Director ..........................................................david.jones@myfloridacfo.com

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3/1/2020
FLORIDA

Shonnice Booker
Bureau Chief, Consumer Assistance.................................................................shonnice.booker@myfloridacfo.com
(850) 413-5841

Denishia Sword
Bureau Chief, Education Advocacy and Research..............................................denishia.sword@myfloridacfo.com
(850) 413-5810

Fees
Alexandra Weimorts
Bureau Chief, Financial Services.................................................................alexandra.weimorts@myfloridacfo.com
(850) 413-2092

Funeral, Cemetery and Consumer Services
Mary Schwantes
Director........................................................................................................mary.schwantes@myfloridacfo.com
(850) 413-4984

Information Systems
Charles Ghini
Director........................................................................................................charles.ghini@myfloridacfo.com
(850) 413-1505

Investigative and Forensic Services
Col. Simon Blank
Director........................................................................................................simon.blank@myfloridacfo.com
(850) 413-4001

Ernie Stoll
Assistant Director...........................................................................................ernie.stoll@myfloridacfo.com
(850) 413-4053

Evangelina Brooks
Bureau Chief, Insurance Fraud........................................................................evangelina.brooks@myfloridacfo.com
(850) 413-4020

Chief Brian McCoy
Bureau Chief, Workers Comp Fraud...............................................................brian.mccoy@myfloridacfo.com
(904) 798-4872

Carl Chasteen
Bureau Chief, Forensic Services.....................................................................carl.chasteen@myfloridacfo.com
(850) 539-2705

Joe Steadman
Bureau Chief, Fire & Arson Investigations.......................................................joseph.steadman@myfloridacfo.com
(850) 413-3667

Lt. Mike Smith
Office of Fiscal Integrity..................................................................................michael.smith@myfloridacfo.com
(850) 413-4038

Licensing Examinations-Agents
Matt Tamplin
Bureau Chief, Licensing, License Qualification and Examinations..................matt.tamplin@myfloridacfo.com
(850) 413-5496

Media Relations/Public Information
Anna Farrar
Director, Communications.............................................................................anna.farrar@myfloridacfo.com
(850) 413-2860
FLORIDA

Rehabilitation and Liquidation Services
Toma Wilkerson
Director.................................................................toma.wilkerson@myfloridacfo.com
(850) 413-4477

Risk Management
Molly Merry
Director...............................................................molly.merry@myfloridacfo.com
(850) 413-4701

Shannon Segers
Bureau Chief, Loss Prevention........................................shannon.segers@myfloridacfo.com
(850) 413-4704

Marc Stemle
Bureau Chief, Liability & Property Claims....................marc.stemle@myfloridacfo.com
(850) 413-4851

Tod Stupski
State Employee WC Claims Bureau Chief........................tod.stupski@myfloridacfo.com
(850) 413-4801

Treasury Deposits
Kenneth Lee
Bureau Chief, Collateral Management...........................kenneth.lee@myfloridacfo.com
(850) 413-3383

Workers' Compensation
Tanner Holloman
Director...............................................................taner.holloman@myfloridacfo.com
(850) 413-1622

Andrew Sabolic
Assistant Director.......................................................andrew.sabolic@myfloridacfo.com
(850) 413-1628

Pam Macon
Bureau Chief, Compliance........................................pam.macon@myfloridacfo.com
(850) 413-1708

Stephen Yon
Bureau Chief, Employee Assistance and Ombudsman Office...stephen.yon@myfloridacfo.com
(850) 413-1786

Charlene Miller
Bureau Chief, Monitoring & Audit................................charlene.miller@myfloridacfo.com
(850) 413-1738

Lisel Laslie
Office of Data Quality and Collection.............................lisel.laslie@myfloridacfo.com
(850) 413-1737

Greg Jenkins
Bureau Chief, Financial Accountability............................greg.jenkins@myfloridacfo.com
(850) 413-1644

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FLORIDA

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
Commissioner

Term of Office: At the Pleasure of the Financial Services Commission
Appointed: April 29, 2016

Mailing Address
Office of Insurance Regulation
The Larson Building
200 East Gaines Street
Tallahassee, Florida 32399-0305

Email Address
firstname.lastname@floir.com

Phone Numbers
Main (850) 413-5914
Agent and Agency Matters (850) 413-3137

Fax Numbers
Fax (850) 488-3334
NAIC Liaison Fax (850) 488-3334

Office Hours: 8:00 a.m.–5:00 p.m., Monday–Friday
Website: www.floir.com
Make Checks Payable to: Office of Insurance Regulation

David Altmaier (850) 413-5914
Commissioner .................................................................David.Altmaier@floir.com

Mike Yaworsky (850) 413-5000
Chief of Staff .................................................................Mike.Yaworsky@floir.com

Erin VanSickle (850) 413-2526
Deputy Chief of Staff ....................................................Erin.Vansickle@floir.com

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3/1/2020
FLORIDA

Alexis Bakofsky   (850) 413-5128
Director, Communications.................................................................Alexis.Bakofsky@floir.com

Allison Sitte
   Director, Government Affairs..........................................................Allison.Sitte@floir.com

Anoush Brangaccio   (850) 413-4116
   General Counsel..............................................................................Anoush.Brangaccio@floir.com

Deanna Sablan   (850) 413-4980
   Inspector General..............................................................................Deanna.Sablan@floir.com

Susanne Murphy   (850) 413-5083
   Deputy Commissioner of Property and Casualty....................................Susanne.Murphy@floir.com

Vacant
   Deputy Commissioner of Life and Health............................................

Carolyn Morgan   (850) 413-5233
   Director, Life and Health Financial Oversight......................................Carolyn.Morgan@floir.com

James Dunn   (850) 413-5136
   Director, Life and Health Product Review..........................................James.Dunn@floir.com

Scott Woods   (850) 413-5075
   Director, Life and Health Market Regulation......................................Scott.Woods@floir.com

Virginia Christy   (850) 413-5019
   Director, Property and Casualty Financial Oversight...............................Virginia.Christy@floir.com

Sandra Starnes   (850) 413-5344
   Director, Property and Casualty Product Review...................................Sandra.Starnes@floir.com

Sheryl Parker   (850) 413-5086
   Director, Property and Casualty Market Regulation...............................Sheryl.Parker@floir.com

CONTACT PERSONS

NAIC Liaison
   Christina Huff   (850) 413-5906
   Christina.Huff@floir.com

Annual Statements—Life and Health Filings
   Carolyn Morgan   (850) 413-5233
   Carolyn.Morgan@floir.com

Annual Statements—Property and Casualty Filings
   Virginia Christy   (850) 413-5019
   Virginia.Christy@floir.com

Company Licensing

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3/1/2020 50
FLORIDA

Carolyn Morgan  
Life and Health  
(850) 413-5233  
Carolyn.Morgan@floir.com

Virginia Christy  
Property and Casualty  
(850) 413-5019  
Virginia.Christy@floir.com

Examinations—Financial and Market Investigations
Carolyn Morgan  
Life and Health  
(850) 413-5233  
Carolyn.Morgan@floir.com

Virginia Christy  
Property and Casualty  
(850) 413-5019  
Virginia.Christy@floir.com

Sheryl Parker  
Market Investigations, Property and Casualty  
(850) 413-5086  
Sheryl.Parker@floir.com

Scott Woods  
Market Investigations, Life and Health  
(850) 413-5075  
Scott.Woods@floir.com

Life Insurance
Carolyn Morgan  
(850) 413-5233  
Director, Life and Health Financial Oversight  
Carolyn.Morgan@floir.com

Managed Care
Carolyn Morgan  
(850) 413-5233  
Director, Life and Health Financial Oversight  
Carolyn.Morgan@floir.com

Policy and Form Filing—Property and Casualty
Sandra Starnes  
(850) 413-5344  
Director, Property and Casualty Product Review  
Sandra.Starnes@floir.com

Property and Casualty—Commercial and Personal Lines
Sandra Starnes  
(850) 413-5344  
Director, Property and Casualty Product Review  
Sandra.Starnes@floir.com

Premium Tax—Surplus Lines
Virginia Christy  
(850) 413-5019  
Director, Property and Casualty Financial Oversight  
Virginia.Christy@floir.com

Statistical Reporting
Sandra Starnes  
(850) 413-5344  
Director, Property and Casualty Product Review  
Sandra.Starnes@floir.com
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.

Mailing Address
Office of Insurance and Safety Fire Commissioner
Two Martin Luther King, Jr. Drive, SE
West Tower, Suite 704, Floyd Bldg.
Atlanta, Georgia 30334

Phone Numbers
Main (404) 656-2070
Toll-Free (800) 656-2298

Fax Numbers
Main (404) 657-8542

Office Hours: 8:00 a.m.-6:00 p.m., Monday-Friday
Website: www.oci.ga.gov
Make Checks Payable to: Commissioner of Insurance
GEORGIA

Martin R. Sullivan, Jr. ............................................................... (404) 656-9140
Chief of Staff .......................................................... msullivan@oci.ga.gov

Merritt Beaver ................................................................. (404) 463-0953
Chief Information Officer

Justin K. Durrance ............................................................... (404) 656-2074
Chief Regulatory Officer

Steve Manders ................................................................. (404) 656-2085
Director, Division of Insurance Product Review

Kyle Colon .............................................................................. (404) 656-2101
Agent Licensing

Gregg Conley ........................................................................ (404) 463-0240
Executive Counsel

Terri Blackmer .................................................................... (404) 656-2060
Director, Fraud Division

Jo Anne Oni .......................................................................... (404) 656-2070
Director, Consumer Services Division

Vacant ................................................................................. (404) 656-2064
State Fire Marshal, Safety Fire Division

Gregg Conley ........................................................................ (404) 463-0240
Deputy Industrial Loan Commissioner

Mark Revenew ..................................................................... (404) 656-3205
Deputy Commissioner of Safety Fire mrevenew@oci.ga.gov

CONTACT PERSONS

NAIC Liaison
Martin R. Sullivan, Jr. ............................................................... (404) 656-9140
Chief of Staff msullivan@oci.ga.gov

Accident and Health Insurance
Steve Manders .................................................................... (404) 656-2085
Director, Division of Insurance Product Review

Administrative Procedure
Gregg Conley ........................................................................ (404) 463-0240
Executive Counsel

Agent Licensing

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3/1/2020
GEORGIA

Kyle Colon
Agent Licensing
(404) 656-2101

Annual Statement-Property and Casualty
Christopher Taylor
Assistant Director, Insurance and Financial Oversight
(404) 656-2074

Company Licensing-Life and Health
Scott Sanders
Assistant Director, Insurance and Financial Oversight
(404) 656-2074

Company Licensing-Property and Casualty
Christopher Taylor
Assistant Director, Insurance and Financial Oversight
(404) 656-2074

Computer Services
Merritt Beaver
Chief Information Officer
(404) 463-0953

Consumer Complaints and Inquires
Jo Anne Oni
Director, Consumer Services Division
(404) 656-2070

Deposits-Life and Health
Kimnese Abdul-Salaam
Insurance and Financial Oversight
(404) 646-2074

Deposits-Property and Casualty
Kimnese Abdul-Salaam
Insurance and Financial Oversight
(404) 656-2074

Examinations-Agent
Kyle Colon
Agent Licensing
(404) 656-2101

Examinations-Financial
Justin K. Durrance
Chief Regulatory Officer
(404) 656-2074

Examinations-Market Conduct-Property and Casualty, Life and Health
Justin K. Durrance
Chief Regulatory Officer
(404) 656-2074

Fees-Life and Health
Scott Sanders
Assistant Director, Insurance and Financial Oversight
(404) 656-2074
GEORGIA

Fees-Property and Casualty
Christopher Taylor
  Assistant Director, Insurance and Financial Oversight ..................................................... (404) 656-2074

Fraud Division
Terri Blackmer
  Director, Fraud Division ........................................................................................................... (404) 656-2060

Legislative Liaison
Weston Burleson
  Legislative Liaison,  ...........................................................................................................wburleson@oci.ga.gov

Life Insurance
Steve Manders
  Director, Division of Insurance Product Review .......................................................... (404) 656-2085

Media Inquiries
Weston Burleson
  Communications Director .........................................................................................................wburleson@oci.ga.gov

Policy and Form Filing-Life and Health
Steve Manders
  Director, Division of Insurance Product Review .......................................................... (404) 656-2085

Policy and Form Filing-Property and Casualty
Steve Manders
  Director, Division of Insurance Product Review .......................................................... (404) 656-2085

Premium Tax
Elizabeth Nunes
  Financial Reporting Manager, Premium Tax Division ......................................................... (404) 656-7553

Property and Casualty-Commercial Lines
Steve Manders
  Director, Division of Insurance Product Review .......................................................... (404) 656-2085

Property and Casualty-Personal Lines
Steve Manders
  Director, Division of Insurance Product Review .......................................................... (404) 656-2085

Receivership
Justin K. Durrance
  Chief Regulatory Officer ........................................................................................................ (404) 656-2074

Statistical Reporting
Steve Manders
  Director, Division of Insurance Product Review .......................................................... (404) 656-2085
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

<table>
<thead>
<tr>
<th>Mailing Address</th>
<th>Street Address</th>
</tr>
</thead>
</table>
| Department of Revenue and Taxation  
Regulatory Division  
P.O. Box 23607  
GMF, Guam 96921 | 1240 Army Drive  
Barrigada, Guam 96913 |

<table>
<thead>
<tr>
<th>Email Address</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:dafne.shimizu@revtax.guam.gov">dafne.shimizu@revtax.guam.gov</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone Numbers</th>
<th>Fax Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main (671) 635-1817</td>
<td>Main (671) 633-2643</td>
</tr>
</tbody>
</table>

Office Hours: 8:00 a.m.–5:00 p.m., Monday–Friday  
Website: www.guamtax.com  
Make Checks Payable to: Treasurer of Guam

Alice P. Sebastian-Cruz  
Regulatory Examiner Supervisor ................................................................. alice.cruz@revtax.guam.gov

Anita M. Superales  
Regulatory Examiner I ................................................................. anita.superales@revtax.guam.gov

Robert D. Tongson  
Regulatory Examiner II ................................................................. robert.tongson@revtax.guam.gov

Nemencio David E. Briones  
Regulatory Examiner II ................................................................. nemencio.briones@revtax.guam.gov
GUAM

John Paul G. Duenas
Regulatory Examiner I
johnpaul.duenas@revtax.guam.gov

Christina G. Taimanao
Regulatory Examiner I
christina.taimano@revtax.guam.gov

CONTACT PERSONS

Accident and Health Insurance
Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor
alice.cruz@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II
nemencio.briones@revtax.guam.gov

Agent Licensing
Anita M. Superales
Regulatory Examiner I
anita.superales@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner II
robert.tongson@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II
nemencio.briones@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I
johnpaul.duenas@revtax.guam.gov

Christina G. Taimanao
Regulatory Examiner I
christina.taimano@revtax.guam.gov

Annual Statements
Alice P. Sebastian-Cruz
Regulatory Examiner Supervisor
alice.cruz@revtax.guam.gov

Nemencio David E. Briones
Regulatory Examiner II
nemencio.briones@revtax.guam.gov

Company Licensing
Anita M. Superales
Regulatory Examiner I
anita.superales@revtax.guam.gov

Robert D. Tongson
Regulatory Examiner II
robert.tongson@revtax.guam.gov

John Paul G. Duenas
Regulatory Examiner I
johnpaul.duenas@revtax.guam.gov

Christina G. Taimanao
Regulatory Examiner I
christina.taimano@revtax.guam.gov
GUAM

Consumer Complaints and Inquires
Alice P. Sebastian-Cruz ......................................................... (671) 635-1844
  Regulatory Examiner Supervisor..................................................alice.cruz@revtax.guam.gov

Anita M. Superales ................................................................. (671) 635-7664
  Regulatory Examiner I..........................................................anita.superales@revtax.guam.gov

Robert D. Tongson ................................................................. (671) 635-1833
  Regulatory Examiner II.........................................................robert.tongson@revtax.guam.gov

Nemencio David E. Briones ...................................................... (671) 635-1845
  Regulatory Examiner II.........................................................nemencio.briones@revtax.guam.gov

John Paul G. Duenas .............................................................. (671) 635-7669
  Regulatory Examiner I..........................................................johnpaul.duenas@revtax.guam.gov

Christina G. Taimanao .......................................................... (671) 635-7668
  Regulatory Examiner I.........................................................christina.taimano@revtax.guam.gov

Counsel
Vacant

Attorney General ............................................................................................................Vacant

Deposits
Anita M. Superales ................................................................. (671) 635-7664
  Regulatory Examiner I..........................................................anita.superales@revtax.guam.gov

Examinations-Financial
Alice P. Sebastian-Cruz ......................................................... (671) 635-1844
  Regulatory Examiner Supervisor..................................................alice.cruz@revtax.guam.gov

Nemencio David E. Briones ...................................................... (671) 635-1845
  Regulatory Examiner II.........................................................nemencio.briones@revtax.guam.gov

Examinations-Market Conduct
Alice P. Sebastian-Cruz ......................................................... (671) 635-1844
  Regulatory Examiner Supervisor..................................................alice.cruz@revtax.guam.gov

Nemencio David E. Briones ...................................................... (671) 635-1845
  Regulatory Examiner II.........................................................nemencio.briones@revtax.guam.gov

Robert D. Tongson ................................................................. (671) 635-1833
  Regulatory Examiner II.........................................................robert.tongson@revtax.guam.gov

John Paul G. Duenas .............................................................. (671) 635-7669
  Regulatory Examiner I..........................................................johnpaul.duenas@revtax.guam.gov

Christina G. Taimanao .......................................................... (671) 635-7668
  Regulatory Examiner I.........................................................christina.taimano@revtax.guam.gov
GUAM

Fees
Anita M. Superales  
Regulatory Examiner I. .......................................................... anita.superales@revtax.guam.gov

Nemencio David E. Briones  
Regulatory Examiner II .......................................................... nemencio.briones@revtax.guam.gov

Information Systems
Christina M. San Agustin  
Programmer/Analyst Supervisor ........................................... christina.sanagustin@revtax.guam.gov

Life Insurance
Anita M. Superales  
Regulatory Examiner I. .......................................................... anita.superales@revtax.guam.gov

Robert D. Tongson  
Regulatory Examiner II .......................................................... robert.tongson@revtax.guam.gov

Nemencio David E. Briones  
Regulatory Examiner II .......................................................... nemencio.briones@revtax.guam.gov

John Paul G. Duenas  
Regulatory Examiner I .......................................................... johnpaul.duenas@revtax.guam.gov

Christina G. Taimano  
Regulatory Examiner I .......................................................... christina.taimano@revtax.guam.gov

Policy and Form Filing-Life and Health
Alice P. Sebastian-Cruz  
Regulatory Examiner Supervisor .......................................... alice.cruz@revtax.guam.gov

Nemencio David E. Briones  
Regulatory Examiner II .......................................................... nemencio.briones@revtax.guam.gov

Policy and Form Filing-Property and Casualty
Anita M. Superales  
Regulatory Examiner I. .......................................................... anita.superales@revtax.guam.gov

Robert D. Tongson  
Regulatory Examiner I .......................................................... robert.tongson@revtax.guam.gov

Premium Tax
Alice P. Sebastian-Cruz  
Regulatory Examiner Supervisor .......................................... alice.cruz@revtax.guam.gov

UCC (Uniform Commercial Code) Filing Health Insurance Policy Forms and Rates Review
Alice P. Sebastian-Cruz  
Regulatory Examiner Supervisor .......................................... alice.cruz@revtax.guam.gov
GUAM

Robert D. Tongson  (671) 635-1833
  Regulatory Examiner I..........................................................robert.tongson@revtax.guam.gov

Nemencio David E. Briones  (671) 635-1845
  Regulatory Examiner II..............................................................nemencio.briones@revtax.guam.gov

John Paul G. Duenas  (671) 635-7669
  Regulatory Examiner I..............................................................johnpaul.duenas@revtax.guam.gov

Christina G. Taimanao  (671) 635-7668
  Regulatory Examiner I..............................................................christina.taimano@revtax.guam.gov
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.
HAWAII

Annual Statements
John Pang
  Insurance Examiner.................................................................(808) 586-7379

Captives
Andrew Kurata
  Captive Administrator...........................................................(808) 586-0981

Company Licensing
Andy Chow
  (808) 586-3874
  Company Licensing Supervisor..................................................achow@dcca.hawaii.gov

Consumer Complaints and Inquires
Samuel Thomsen
  Chief Investigator...........................................................................(808) 586-2790

Deposits
Andy Chow
  (808) 586-3874
  Company Licensing Supervisor..................................................achow@dcca.hawaii.gov

Examinations-Agency
Andy Chow
  (808) 586-3874
  Company Licensing Supervisor..................................................achow@dcca.hawaii.gov

Examinations-Financial
Tian Xiao
  Chief Examiner............................................................................(808) 586-3870

Vacant
  Chief Financial Analyst...................................................................(808) 586-3870

Examinations-Market Conduct
Vacant
  Market Conduct.............................................................................(808) 586-2790

Fees
Emily Rakieten
  Insurance Licensing Assistant......................................................(808) 586-2788

Insurance Fraud
Colleen Chun
  Administrator, Insurance Fraud Investigation Unit,...........................................(808) 586-2796

Health Insurance
Arlene Ige
  Program Administrator.....................................................................(808) 586-2804
HAWAII

Life Insurance
Kathleen Nakasone
   Rate and Policy Analysis Manager .................................................................(808) 586-2809

Policy and Form Filing-Life, Accident and Sickness, Property and Casualty
Kathleen Nakasone
   Rate and Policy Analysis Manager .................................................................(808) 586-2809

Premium Tax
Gale Miyazaki
   Insurance Examiner ......................................................................................(808) 587-6741

Producer Licensing
Emily Rakieten
   Insurance Licensing Assistant ......................................................................(808) 586-2788

Property and Casualty-Commercial Lines and Personal Lines
Kathleen Nakasone
   Rate and Policy Analysis Manager .................................................................(808) 586-2809

Statistical Reporting
Kathleen Nakasone
   Rate and Policy Analysis Manager .................................................................(808) 586-2809
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.
IDAHO

Randy Pipal
Bureau Chief, Consumer Services, SHIBA, Investigations, Consumer Affairs
(208) 334-4340
randy.pipal@doi.idaho.gov

Vacant
Bureau Chief, Product Review/Actuary Rate and Forms
(208) 334-4315

CONTACT PERSONS

NAIC Liaison
Pamela Murray
Assistant to the Director of Insurance
(208) 334-4217
pamela.murray@doi.idaho.gov

Annual Statements
Eric Fletcher
Examiner Financial Analysis, Supervisor
(208) 334-4230
eric.fletcher@doi.idaho.gov

Company Licensing
Carol Anderson
Technical Record Specialist
(208) 334-4309
carol.anderson@doi.idaho.gov

Consumer Complaints and Inquiries
Amy Lambrecht
Supervisor, Consumer Affairs
(208) 334-4322
amy.lambrecht@doi.idaho.gov

Kyle Cammack
Supervisor, Investigations
(208) 334-4346
kyle.cammack@doi.idaho.gov

Consumer Counseling Program for Seniors
Shannon Hohl
Program Specialist, Sr. Health Insurance Benefit Advisor (SHIBA)
(208) 334-4242
shannon.hohl@doi.idaho.gov

Department Counsel
Edith Pacillo
Lead Deputy Attorney General
(208) 334-4204
edith.pacillo@doi.idaho.gov

Deposits
Carol Anderson
Technical Record Specialist
(208) 334-4309
carol.anderson@doi.idaho.gov

Examinations-Financial
Hermoliva Abejar
Deputy Chief Examiner
(208) 334-4313
hermoliva.abejar@doi.idaho.gov

Examinations-Market Conduct
October Nickel
Insurance Analysts, Sr.
(208) 334-4216
october.nickel@doi.idaho.gov

Financial Analysis

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IDAHO

Eric Fletcher        (208) 334-4230
   Examiner Financial Analysis, Supervisor                     eric.fletcher@doi.idaho.gov

Policy and Form Filing-Life and Health
Michele MacKenzie    (208) 334-4362
   Policy Forms and Rates Analyst                              michele.mackenzie@doi.idaho.gov

Policy and Form Filing-Property and Casualty
Michele MacKenzie    (208) 334-4362
   Policy Forms and Rates Analyst                              michele.mackenzie@doi.idaho.gov

Premium Tax
Terry Easley         (208) 334-4282
   Premium Tax Specialist                                      terry.easley@doi.idaho.gov

Producer Licensing and Continuing Education
Lisa Tordjman        (208) 334-4343
   Supervisor                                                  lisa.tordjman@doi.idaho.gov

Title Insurance
Jim Scanlon          (208) 334-4321
   Senior Examiner                                             jim.scanlon@doi.idaho.gov
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.

Conservations, Liquidations and Receiverships
Office of Special Deputy Receiver
222 Merchandise Mart Plaza, Suite 960
Chicago, Illinois 60654

Phone Numbers
Springfield Main (217) 782-4515
Springfield TDD (217) 524-4872
Office of Consumer Health Insurance (877) 527-9431
Chicago Main (312) 814-2420
Conservations, Liquid. & Receiverships (312) 836-9500

Fax Numbers
Springfield Office (217) 782-5020
Chicago Office (312) 814-5416

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: http://insurance.illinois.gov/
Make Checks Payable to: Director of Insurance

Robert H. Muriel
Director
robert.muriel@illinois.gov

Lauren Peters
Chief of Staff
Lauren.Peters@illinois.gov

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ILLINOIS

Kevin Fry
Chief Operating Officer
Kevin.Fry@illinois.gov
(217) 782-1756

Greg Doerfler
Chief Information Officer of Technology
greg.doerfler@illinois.gov
(217) 782-7544

Bryan Martin
Chief Financial Officer
Bryan.Martin@illinois.gov
(217) 782-5344

Lauren Peters
Legislative Affairs
Lauren.Peters@illinois.gov
(312) 814-4036

Shannon Whalen
Deputy Director, Financial Corporate Regulatory
Shannon.Whalen@illinois.gov
(217) 558-2757

Justin Hammersmith
Deputy Director, Enforcement and Investigations
Justin.Hammersmith@illinois.gov
(312) 814-1767

Ryan Gillespie
Deputy Director, Health Products
Ryan.Gillespie@illinois.gov
(217) 558-2746

CJ Metcalf
Deputy Director, Innovation and Market Analysis
cj.metcalf@illinois.gov
(217) 558-0853

Michael Chrysler
Deputy Director, Life and Annuity Products
michael.chrysler@illinois.gov
(217) 558-2744

Vacant
Deputy Director, Consumer Education & Protection

Linda Bryant
Executive Assistant to the Director-Chicago office
Linda.Bryant2@illinois.gov
(312) 814-8195

Vacant
Deputy Director, Property and Casualty Products

Mike Chrysler
Chief Deputy Director of Product Lines
Michael.Chrysler@illinois.gov
(217) 558-2744

Lucy Earhart
Executive Assistant to the Director-Springfield office
Lucy.earhart@illinois.gov
(217) 782-4395

CONTACT PERSONS

NAIC Liaison
Lucy Earhart
Executive Assistant
Lucy.earhart@illinois.gov
(217) 782-4395
ILLINOIS

Annual Statements-All Companies
Marcy Savage  
Assistant Deputy Director  
(217) 524-0016  
marcy.savage@illinois.gov

Annual Statements-Life, Accident and Health/HMO
Paul Ebelherr  
Unit Supervisor  
(217) 785-5755  
paul.ebelherr@illinois.gov

Annual Statement-Property and Casualty
Vacant  

Mindy Lucht  
Unit Supervisor  
(217) 785-4079  
mindy.lucht@illinois.gov

Company Licensing-Health Maintenance Organization (HMO)/Life, Accident and Health
Amy Stuart  
Unit Supervisor  
(217) 782-9694  
amy.stuart@illinois.gov

Company Licensing-Property and Casualty
Marcy Savage  
Assistant Deputy Director, Corporate Regulatory Division  
(217) 524-0016  
marcy.savage@illinois.gov

Company Licensing-Surplus Lines, Captive, Risk Retention and Purchasing Groups
Marcy Savage  
Assistant Deputy Director, Corporate Regulatory Division  
(217) 524-0016  
marcy.savage@illinois.gov

Conservation, Rehabilitations-Liquidations
Kevin Baldwin  
Office of Special Deputy Receiver  
(312) 836-9529  
kbaldwin@osdchi.com

Department Counsel
Litza Mavrothalasitis  
General Counsel  
(312) 814-8204  
Litza.Mavrothalasitis@illinois.gov

Deposits
Doug Hollis  
Assistant Deputy Director  
(217) 782-0055  
doug.hollis@illinois.gov

Examinations-Financial-Life, Accident and Health/Property and Casualty
Cindy Andersen  
Chief Examiner  
(312) 814-2423  
cindy.andersen@illinois.gov

Examinations-Financial-Property and Casualty
Cindy Andersen  
Chief Examiner  
(312) 814-2423  
cindy.andersen@illinois.gov

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ILLINOIS

Examinations-Market Conduct-Life, Accident and Health/Property and Casualty
Erica Weyhenmeyer (217) 782-1790
Assistant Deputy Director, Market Conduct...............................................................erica.weyhenmeyer@illinois.gov

Examinations-Producer (Agent)
David Murphy (217) 524-0569
Assistant Deputy Director, Licensing.................................................................david.murphy@illinois.gov

Fees-Companies-Life, Accident and Health/Property and Casualty
Marcy Savage (217) 524-0016
Assistant Deputy Director, Corporate Regulatory Division ..................................marcy.savage@illinois.gov

Fraud, Insurance Company
Justin Hammersmith (312) 814-1767
Deputy Director, Enforcement and Investigations........................................Justin.Hammersmith@illinois.gov

Guaranty Funds Inquiries
Marcy Savage (217) 524-0016
Assistant Deputy Director, Corporate Regulatory Division ................................marcy.savage@illinois.gov

Media Relations/Public Information
Caron Brookens (312) 814-8206
Public Information Officer..................................................................................Caron.Brookens@illinois.gov

Multiple Employer Welfare Arrangements
Andy Noyes (217) 785-3265
Unit Supervisor .............................................................................................andy.noyes@illinois.gov

National Health Care/Policy and Form Filing-Health and HMOs
Ryan Gillespie (217) 670-3700
Deputy Director, Health Products....................................................................Ryan.Gillespie@illinois.gov

Policy and Form Filing-Life and Annuities
Michael Chrysler (217) 558-2744
Deputy Director, Life and Annuity Products Division.......................................michael.chrysler@illinois.gov

Policy and Form Filing-Property and Casualty
Vacant

Premium Tax/Training
Doug Hollis (217) 785-0055
Assistant Deputy Director................................................................................doug.hollis@illinois.gov

Producer (Agent) Licensing
David Murphy (217) 782-5415
Assistant Deputy Director................................................................................david.murphy@illinois.gov

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3/1/2020 76
ILLINOIS

Property and Casualty-Commercial Lines and Property Lines
Vacant
  Deputy Director, Property and Casualty Products...

Statistical Reporting
Judy Mottar  
  Casualty Actuary...judy.p.mottar@illinois.gov

CJ Metcalf  
  Deputy Director, Innovation and Market Analysis...cj.metcalf@illinois.gov

Unlicensed Entities
Andy Noyes  
  Unit Supervisor...andy.noyes@illinois.gov

Workers' Compensation Fraud
Vacant
  Deputy Director, Investigations...
INDIANA

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

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

Robertson has a long career of public and private service, including nearly a decade with Consecio 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.

**Mailing Address**

Indiana Department of Insurance  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

**Street Address**

Same as mailing address

**Email Address**

doi@idoi.in.gov

**Phone Numbers**

Main (317) 232-2385

**Fax Numbers**

Main (317) 232-5251

**Office Hours**: 8:00 a.m.-4:30 p.m., Monday-Friday  
**Website**: www.in.gov/idoi  
**Make Checks Payable to**: Indiana Department of Insurance

Stephen W. Robertson  
Commissioner

Dawn Bopp  
Executive Assistant

Jenifer Groth  
Deputy Commissioner of Communications and Personnel

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3/1/2020
INDIANA

Amy Beard
Chief Deputy Commissioner/General Counsel.................................................................(317) 234-6476

Roy Eft

Barb Lohman
Chief Financial Officer.........................................................................................................(317) 232-2405

Holly Williams Lambert
Chief Deputy Commissioner..................................................................................................(317) 232-2404

Vacant
Administrative Assistant.....................................................................................................(317) 232-2387

CONTACT PERSONS

Agency Services
Matt Tapp
Deputy Commissioner.........................................................................................................(317) 234-5881

Kristi Ware
License Support Coordinator.................................................................................................(317) 232-0688

Dikitra Jefferson
Continuing Education Coordinator......................................................................................(317) 232-5858

Beth Miller
Non-Resident.........................................................................................................................(317) 232-2411

Sara Tolliver
License Renewal & Reinstatement Coordinator...................................................................(317) 232-2413

Kiarra Pearson
Agency Service Specialist....................................................................................................(317) 232-2414

Samantha Walters
Adjuster & Bail Agent Licensing Coordinator.....................................................................(317) 232-5249

Company Records
Darlene Earls
Company Records................................................................................................................(317) 232-5692

Janet Scott
Surplus Lines..........................................................................................................................(317) 233-9998

Debbie Graves
Tax Auditor.............................................................................................................................(317) 232-1993

Consumer Services Division
INDIANA

Terry Bower
Supervisor
(317) 234-5884

Consumer Services
Toll-Free (In-State)
(800) 622-4461

Consumer Consultants
Lana Richter
(317) 232-2425

Tracy Perry
(317) 233-9433

Linda Hancock
(317) 232-2427

Dawn Parry
(317) 232-2396

Enforcement Division
Holly Williams Lambert
Chief Deputy Commissioner
(317) 232-2404

Ronda Ankney
Deputy Commissioner
(317) 232-0687

Investigators
Dennis Wood
Supervising Investigator
(317) 232-7138

Taylor Peycha
Junior Investigator
(317) 233-9432

Steve Embree
Bail and Security Director
(317) 234-5833

Calla Dain
Senior Investigator
(317) 234-8687

Melissa Higgins
Senior Investigator
(317) 232-5063

Phil Holleman
Senior Investigator
(317) 234-5885

Financial Services Division
Roy Eft
Chief Examiner
(317) 232-1991
INDIANA

Heather Pottorf
Secretary. .........................................................................................................................(317) 232-2390

Annette Gunter
Supervisor of Financial Services Operations ........................................................................(317) 232-2428

Julia Conrad
Manager of Internal Analysis ................................................................................................(317) 232-1992

Amanda Denton
Health and Managed Care-Supervisor .................................................................................(317) 232-1369

Pam Walters
Property and Casualty Auditor-Supervisor ...........................................................................(317) 232-5331

Connie Wright
Company Admissions TPAs, PPOs, HMOs .........................................................................(317) 232-1994

Jerry Ehlers
Examine Manager ..................................................................................................................(317) 232-2408

Britney Tate
Deposits/Certifications .........................................................................................................(317) 232-2383

Company Compliance

Karl Knable
Chief Actuary .......................................................................................................................(317) 232-2416

Alex Peck
Deputy Commissioner of Healthcare Reform ........................................................................(317) 233-9607

Kate Kixmiller
Deputy Commissioner of Property and Casualty ................................................................(317) 232-3495

Kim Collins
Rate and Policy Analyst-Health Filing ...................................................................................(317) 232-2398

Bobbi Henn
Rate and Policy Analyst-Health Filing ...................................................................................(317) 232-5693

Heather Alford
Analyst ....................................................................................................................................(317) 234-2421

Jene' Bastian
Property and Casualty Commercial Analyst ..........................................................................(317) 232-2424

Linda Grant
Property and Casualty Personal Lines Analyst .....................................................................(317) 232-3496

Tom Faust
Rate and Policy Analyst-Personal/Commercial Lines ...........................................................(317) 232-5859
INDIANA

Mihir Nag
Rate and Policy Analyst-Life Filings (317) 232-2420

Richard Beverage
Actuary-Property and Casualty (317) 234-6622

Stephen Chamblee
Actuary (317) 234-7993

Claire Szpara
Health Care Attorney (317) 232-5312

Legal Services
Amy Beard
Chief Deputy Commissioner/General Counsel (317) 234-6476

Ed Fujawa
Deputy General Counsel (317) 234-6064

Vacant
Attorney (317) 234-5887

Kaleigh Dilts
Paralegal (317) 232-0143

Vacant
PCF Investigator (317) 234-6098

Max Simpkins
Attorney (317) 232-2403

Connie Gustafson
Attorney (317) 232-2417

Victoria Hastings
Attorney (317) 234-2101

Vacant
Paralegal (317) 234-7734

Medical Malpractice Division/Patient Compensation Fund
Meghann Leaird
Director of Dedicated Funds (317) 232-2401

Office Operations
Barb Lohman
CFO (317) 232-2405
INDIANA

Heather Walters
Accounts Payable/Payroll .................................................................................................................. (317) 232-4998

Kristi Ware
Accounts Receivable .......................................................................................................................... (317) 232-5857

Kim Green
Filing Fee Auditor ............................................................................................................................... (317) 234-5473

Mine Subsidence Insurance Fund (Suite 300)
Meghann Leaird
Director of Dedicated Funds ................................................................................................................ (317) 232-2401

Political Subdivision Risk Management Fund
Meghann Leaird
Director of Dedicated Funds ................................................................................................................ (317) 232-2401

Senior Health Insurance Information Program (SHIIP)
Cheryl St. Clair
State Coordinator .................................................................................................................................... (317) 232-3640

Rita Chambers
Administrative Assistant ........................................................................................................................ (317) 232-3638

Senior Health Insurance Information Program (SHIIP)
Toll-Free (In-State) .................................................................................................................................. (800) 452-4800

Title Division
Jonathon Handsborough
Director .................................................................................................................................................. (317) 234-5156

Mark Faust
Senior Examiner ........................................................................................................................................ (317) 234-8280

Tyler Mason
Junior Examiner ......................................................................................................................................... (317) 234-5152

Stacey French
Enforcement Secretary ............................................................................................................................ (317) 234-5153

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

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

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

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

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

Iowa Insurance Division
Two Ruan Center
601 Locust, 4th Floor
Des Moines, Iowa 50309-3738

Email Address
insurance@iid.iowa.gov

Phone Numbers
Main (515) 281-5705
Toll-Free Number (In-State Only) (877) 955-1212

Fax Numbers
Main (515) 281-3059

Office Hours: 8:00 a.m.–4:30 p.m., Monday-Friday
Website: www.iid.iowa.gov

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

Jolene Schurman
Assistant to Commissioner
(515) 281-5575
jolene.schurman@iid.iowa.gov

Vacant

First Deputy Commissioner
Jim Armstrong
Deputy Commissioner, Supervision
(515) 281-4412
jim.armstrong@iid.iowa.gov
IOWA

Vincent Ledlow  
Acting Bureau Chief, Securities and Regulated Industries  
(515) 281-4409  
vincent.ledlow@iid.iowa.gov

Craig Goettsch  
Deputy Commissioner  
(515) 281-8813  
craig.goettsch@iid.iowa.gov

Chance McElhaney  
Communications Director and Legislative Liaison  
(515) 242-5179  
chance.mcelhaney@iid.iowa.gov

Kim Cross  
Chief Examiner  
(515) 281-4163  
kim.cross@iid.iowa.gov

Mike Yanacheak  
Chief Actuary  
(515) 725-1219  
mike.yanacheak@iid.iowa.gov

Andria Seip  
Assistant Commissioner, Product and Producer Regulation  
(515) 281-4222  
andria.seip@iid.iowa.gov

Jared Kirby  
Bureau Chief, Fraud and Market Regulation  
(515) 242-5304  
jared.kirby@iid.iowa.gov

Vincent Ledlow  
Assistant Commissioner, Enforcement  
(512) 281-4409  
vincent.ledlow@iid.iowa.gov

Angela Burke Boston  
Assistant Commissioner, Law and Policy  
(515) 281-4119  
angela.burke@iid.iowa.gov

CONTACT PERSONS

NAIC Liaison  
Doug Ommen  
Commissioner  
(515) 281-5575

Accident and Health Insurance
Andria Seip  
Assistant Commissioner, Product and Producer Regulation  
(515) 281-4222

Producer Licensing
Andria Seip  
Assistant Commissioner, Product and Producer Regulation  
(515) 281-4222

Annual Statements
Jim Armstrong  
Deputy Commissioner  
(515) 281-4412

Company Licensing
Jim Armstrong  
Deputy Commissioner  
(515) 281-4412

Consumer Advocate

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Sonya Sellmeyer
Consumer Advocate
(515) 281-4038

Consumer Complaints and Inquires
Vacant
Investigator
(515) 281-6348

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

Consumer Counseling Program for Seniors
Kris Gross
Director, Senior Health Insurance Information Program (SHIIP)
(515) 242-5190

Deposits
Jim Armstrong
Deputy Commissioner
(515) 281-4412

Examination-Producer
Kayla Crow
Product and Producer Regulation
(515) 281-5523

Examinations-Financial
Kim Cross
Chief Examiner
(515) 281-4163

Examinations-Market Conduct
Kim Cross
Chief Examiner
(515) 281-4163

Fraud Bureau
Jared Kirby
Bureau Chief
(515) 242-5304

Premium Tax
Donna Flamm
Insurance Company Examiner Specialist
(515) 242-5178

Securities
Vincent Ledlow
Acting Bureau Chief
(515) 281-4409

Statistical Reporting
Vacant
Actuary-Property and Casualty
(515) 281-5523

Klete Geren
Actuary-Life and Health
(515) 281-4183
KANSAS

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

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

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

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

Mailing Address
Kansas Insurance Department
1300 SW Arrowhead Road
Topeka, Kansas 66604

Email Address
firstname.lastname@ks.gov

Phone Numbers
Main (785) 296-3071
Toll-Free (In-State Only) (800) 432-2484

Fax Numbers
GPA/Admin/Anti-Fraud (785) 296-7805
Producer (785) 368-7019
Legal/Fin. Surveillance (785) 291-3190
Consumer Assistance (785) 296-5806
Comptroller, IT, Health & Life (785) 296-2537
Property and Casualty (785) 291-3673
Human Resources (785) 296-8848

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: www.ksinsurance.org
Make Checks Payable to: Commissioner of Insurance

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KANSAS

Barbara Rankin
Assistant Commissioner ................................................................. barbara.w.rankin@ks.gov

Justin McFarland
General Counsel .................................................................................. justin.l.mcfarland@ks.gov

Kathy Letch
Executive Assistant to Commissioner .................................................. kathy.letch@ks.gov

Mandy Roe
Chief of Staff ....................................................................................... mandy.roe@ks.gov

CONTACT PERSONS

NAIC Liaison
Mandy Roe
Chief of Staff ....................................................................................... mandy.roe@ks.gov

Health and Life Insurance Policy Rule, Rate & Form Filing
Julie Holmes
Director, Health and Life ................................................................. julie.holmes@ks.gov

Anti-Fraud Division
Dennis Jones
Director, Anti-Fraud ............................................................................ dennis.jones@ks.gov

Actuarial Assistant
Nicole Boyd
Actuarial Assistant .............................................................................. nicole.boyd@ks.gov

Company Licensing
Pat Mulvihill
Admissions Coordinator ....................................................................... patrick.mulvihill@ks.gov

Consumer Complaints and Inquiries
LeAnn Crow
Director, Consumer Assistance .......................................................... leann.crow@ks.gov

Department Counsel
Justin McFarland
General Counsel .................................................................................. justin.l.mcfarland@ks.gov

Deposits
Sarah Smith
Financial Surveillance Division ............................................................. sarah.smith@ks.gov

Producer Licensing
Nancy Strasburg
Director, Producer Licensing .............................................................. nancy.strasburg@ks.gov

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KANSAS

Examinations-Financial
Tish Becker  (785) 296-7816
Director, Financial Surveillance.................................................................Tish.Becker@ks.gov

Fees/Premium Tax
Charlotte Daubert  (785) 291-3191
Comptroller.................................................................................................charlotte.daubert@ks.gov

Human Resources
Bobbi Mariani  (785) 296-2607
Director, Administrative Operations and Human Resources...............................bobbi.mariani@ks.gov

Information Technology
Linda Scott  (785) 368-6527
Director, Information Technology.................................................................linda.scott@ks.gov

Government Affairs
Lee Modesitt  (785) 296-2461
Director, Government Affairs and Communications........................................lee.modesitt@ks.gov

P/C-Annual Statements/Policy Rule, Rate & Form Filing, Commercial Multi-Peril & Casualty Lines
Heather Droge  (785) 296-7839
Director, Property and Casualty..................................................................heather.droge@ks.gov

P/C-Homeowners, Personal and Commercial Lines Auto
Heather Droge  (785) 296-7839
Director, Property and Casualty..................................................................heather.droge@ks.gov

Receivership
Justin McFarland  (785) 296-7847
General Counsel............................................................................................justin.I.mcfarland@ks.gov
KENTUCKY

Sharon P. Clark, a veteran of Kentucky state government, was appointed Commission of the Department of Insurance (DOI) on January 6, 2020. She had previously served as Commission 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.

Mailing Address
Kentucky Department of Insurance
P.O. Box 517 - 2 SE 11
Frankfort, Kentucky 40602-0517

Email Address
firstname.lastname@ky.gov

Phone Numbers
Main (502) 564-3630
Toll-Free Number (In-state only) (800) 595-6053
Commissioner (502) 564-6026
TTY (800) 648-6056

Fax Numbers
Administrative Services (502) 564-1650
Agent Licensing (502) 564-6030
Consumer Protection (502) 564-6090
Commissioner (502) 564-1453
Fraud Investigation (502) 564-1464
Information Technology (502) 564-1650
Financial Standards & Examination (502) 564-4604
Health and Life (502) 564-2728
Legal (502) 564-1456
Market Regulation (502) 564-6090
Media Relations (502) 564-2669
Property and Casualty (502) 564-5922

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: http://insurance.ky.gov
Make Checks Payable to: Kentucky State Treasurer

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

Sharon P. Clark
Commissioner………………………………………………………………………………………………………………SharonP.Clark@ky.gov

Reina Diaz-Dempsey
Deputy Commissioner……………………………………………………………………………………………………Reina.Diaz-Dempsey@ky.gov

D.J. Wasson
Executive Advisor………………………………………………………………………………………………………………………D.J.Wasson@ky.gov

Rob Roberts
Executive Advisor………………………………………………………………………………………………………………………Rob.Roberts@ky.gov

Abigail Gall
Executive Administrative Secretary……………………………………………………………………………………………………Abigail.Gall@ky.gov

CONTACT PERSONS

NAIC Liaison
Rob Roberts
Executive Advisor………………………………………………………………………………………………………………………Rob.Roberts@ky.gov

Agent Licensing
Lee Ellen Webb
Director, Division of Agent Licensing……………………………………………………………………………………………………LeeEllen.Webb@ky.gov

Annual Statements
Rodney Hugle
Acting Director, Division of Financial Standards and Examination……………………………………………………………………Rodney.Hugle@ky.gov

Company Licensing
Rodney Hugle
Acting Director, Division of Financial Standards and Examination……………………………………………………………………Rodney.Hugle@ky.gov

Consumer Complaints and Inquires
Shawn Boggs
Director, Division of Consumer Protection……………………………………………………………………………………………………Shawn.Boggs@ky.gov

Department Counsel
Erin M. Bravo
General Counsel…………………………………………………………………………………………………………………………Erin.Bravo@ky.gov

Department Liquidator/Rehabilitator
Sharon P. Clark
Department Liquidator/Commissioner……………………………………………………………………………………………………(502) 564-6026

Examinations-Financial
Jeff Gaither
Acting Chief Financial Examiner, Division of Financial Standards and Examination………………………………………………Jeff.Gaither@ky.gov

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KENTUCKY

Examinations-Market Regulation
Russ Hamblen (502) 564-1936
   Chief Examiner, Market Conduct  Russell.Hamblen@ky.gov

Fees-Companies
Gina Metts (502) 564-6082
   Division of Financial Standards and Examination   Gina.Metts@ky.gov

Insurance Fraud Investigation
Juan Garrett (502) 564-1461
   Director, Division of Insurance Fraud Investigation  Juan.Garrett@ky.gov

Health and Life Insurance (including policy and form filing)
Reína Díaz-Dempsey (502) 564-6088
   Acting Director, Division of Insurance Product Regulation  Reina.Diaz-Dempsey@ky.gov

Information Technology
Satish Akula (502) 564-6154
   Information Systems Manager  Satish.Akula@ky.gov

Local Government Premium Tax
John Hord (502) 564-6034
   Insurance Program Manager  John.Hord@ky.gov

Communications and Public Outreach
Ricki Gardenhire (502) 564-6026
   Public Protection Cabinet Information Officer  Ricki.Gardenhire@ky.gov

Property and Casualty Insurance (including policy and form filing)
Reína Díaz-Dempsey (502) 564-6046
   Acting Director, Division of Insurance Product Regulation  Reina.Diaz-Dempsey@ky.gov
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.
LOUISIANA

Denise Gardner
Chief of Staff
(225) 342-7276
denise.gardner@ldi.la.gov

Liz Butler
Executive Counsel
(225) 342-4673
liz.butler@ldi.la.gov

John Tobler
Deputy Commissioner, Public Affairs
(225) 342-4950
john.tobler@ldi.la.gov

Jeffrey Zewe
Deputy Commissioner, Consumer Services
(225) 342-0819
jeffrey.zewe@ldi.la.gov

Caroline Fletcher
Deputy Commissioner, Financial Solvency
(225) 342-9187
caroline.fletcher@ldi.la.gov

Frank Opelka
Deputy Commissioner, Health, Life and Annuity
(225) 219-1688
frank.opelka@ldi.la.gov

Matthew Stewart
Deputy Commissioner, Insurance Fraud
(225) 219-5819
matthew.stewart@ldi.la.gov

Warren Byrd
Deputy Commissioner, Property and Casualty
(225) 342-0535
warren.byrd@ldi.la.gov

Barry Ward
Deputy Commissioner, Licensing
(225) 219-5941
barry.ward@ldi.la.gov

Ron Henderson
Deputy Commissioner, Consumer Advocacy and Diversity
(225) 219-4771
ron.henderson@ldi.la.gov

Lance Herrin
Deputy Undersecretary, Management and Finance
(225) 342-3981
lance.herrin@ldi.la.gov

CONTACT PERSONS

NAIC Liaison
Tom Travis
Director, LPCIC
(225) 342-2136
thomas.travis@ldi.la.gov

Legislation
David Pearce
Legislative Liaison
(225) 342-5140
David.Pearce@ldi.la.gov

Actuarial Services
Rich Piazza
Chief Actuary
(225) 342-4689
rich.piazza@ldi.la.gov

Rod Friedy
Life and Health
(225) 342-4656
rod.friedy@ldi.la.gov

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LOUISIANA

Wei Chuang  
Property and Casualty  
(225) 342-4657  
wei.chuang@ldi.la.gov

Annual Statements
Stewart Guerin  
Chief Analyst  
(225) 219-3929  
stewart.guerin@ldi.la.gov

Consumer Services
Nathan Strebeck  
Manager, Consumer Complaints  
(225) 219-4748  
nathan.strebeck@ldi.la.gov

Fraud Division
Matthew Stewart  
Deputy Commissioner  
(225) 219-5819  
matthew.stewart@ldi.la.gov

Trent Beach  
Insurance Administrator, Enforcement  
(225) 342-0073  
trent.beach@ldi.la.gov

Financial Solvency
Stewart Guerin  
Chief Analyst  
(225) 219-3929  
stewart.guerin@ldi.la.gov

Bill Werner  
Assistant Chief, Analysis  
(225) 219-1818  
bill.werner@ldi.la.gov

Melissa Gibson  
Chief Examiner  
(225) 342-9188  
melissa.gibson@ldi.la.gov

Cindy Riviere  
Assistant Chief, Financial Examinations  
(225) 342-9171  
cindy.riviere@ldi.la.gov

Licensing-Company
Mike Boutwell  
Insurance Administrator, Licensing  
(225) 342-0800  
mike.boutwell@ldi.la.gov

Tangela Byrd  
Manager, Company Licensing  
(225) 342-5972  
tangela.byrd@ldi.la.gov

Licensing-Producer
Lorie Gasior  
Manager, Producer Licensing  
(225) 219-7784  
lorie.gasior@ldi.la.gov

Management and Finance
Lance Herrin  
Deputy Undersecretary  
(225) 342-3981  
lance.herrin@ldi.la.gov

Premium Taxes/Surplus Lines Taxes
Tommy Coco  
Manager, Premium Tax  
(225) 342-5825  
tommy.coco@ldi.la.gov
LOUISIANA

Human Resources
Stacie Evans
   Director........................................(225) 342-0119
   stacie.evans@ldi.la.gov

Media Relations/Public Information
John Tobler
   Deputy Commissioner........................................(225) 342-4950
   public@ldi.la.gov

Policy Form Filing-Health
Alecia Johnson
   Manager........................................(225) 342-4787
   alecia.johnson@ldi.la.gov

Policy Form Filing-Life and Annuity
Beth O'Quin
   Manager........................................(225) 219-0633
   beth.oquin@ldi.la.gov

Policy Form Filing-Property and Casualty
Rachelle Carter
   Manager........................................(225) 219-5100
   rachelle.carter@ldi.la.gov

Rate Filing-Property and Casualty
Charles Hansberry
   Insurance Administrator, Property and Casualty........................................(225) 219-9055
   charles.hansberry@ldi.la.gov

Neysa Hurst
   Manager, Rate Filing........................................(225) 342-5455
   neysa.hurst@ldi.la.gov

Receivership
Walt Corey
   Attorney........................................(225) 219-0605
   walt.corey@ldi.la.gov

Statistical Reporting
Bernadine Jones
   Manager........................................(225) 342-5825
   bernadine.jones1@ldi.la.gov

Statutory Deposits
Ashley Murphy
   Specialist III........................................(225) 342-1259
   ashley.murphy@ldi.la.gov

Senior Health Insurance Information Program (SHIIP)
Vicki Dufrene
   Manager........................................(225) 219-7731
   vicki.dufrene@ldi.la.gov

Surplus Lines
Tom Travis
   Director, LPCIC........................................(225) 342-2136
   thomas.travis@ldi.la.gov

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LOUISIANA

Information Systems
Toby Guillory
Director
(225) 342-8591
toby.guillory@ldi.la.gov

Louisiana Health Care Commission (LHCC)
Crystal Stutes
Director
(225) 342-5075
crystal.stutes@ldi.la.gov

Louisiana Property and Casualty Insurance Commission (LPCIC)
Tom Travis
Director
(225) 342-2136
thomas.travis@ldi.la.gov

Louisiana Automobile Theft and Insurance Fraud Prevention Authority (LATIFPA)
Darie Jordan
Director
(225) 342-9468
Darie.Jordan@ldi.la.gov
MAINE

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

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.

Mailing Address
Department of Professional and Financial Regulation
Maine Bureau of Insurance
34 State House Station
Augusta, Maine 04333-0034

Fax Numbers
Main
(207) 624-8599

Email Address
insurance.pfr@maine.gov

Main
(207) 624-8475

 Toll-free (In-State Only)
(800) 300-5000

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: www.main.gov/insurance
Make Checks Payable to: Treasurer State of Maine

CONTACT PERSONS

Eric A. Cioppa
Superintendent
(207) 624-8540
eric.a.cioppa@maine.gov

Timothy N. Schott
Deputy Superintendent
(207) 624-8403
timothy.n.schott@maine.gov

Actuarial-Life and Health
MAINE

Marti Hooper  
Life and Health Actuary  
(207) 624-8449  
marty.m.hooper@maine.gov

Actuarial-Property and Casualty
Sandra Darby  
Actuary  
(207) 624-8427  
sandra.c.darby@maine.gov

Annual Statements
Vanessa Sullivan  
Director, Financial Analysis  
(207) 624-8452  
vanessa.j.sullivan@maine.gov

Company Licensing (Domestic)
M. Bree. Morin  
Managing Examiner  
(207) 624-8467  
margaret.b.morin@maine.gov

Company Licensing (Foreign)
Vanessa Sullivan  
Director, Financial Analysis  
(207) 624-8452  
vanessa.j.sullivan@maine.gov

Consumer Complaints and Inquires
Frank Kimball  
Director, Property and Casualty  
(207) 624-8451  
frank.j.kimball@maine.gov

Joanne Rawlings-Sekunda  
Director, Consumer Health (also handles life/disability ins.)  
(207) 624-8472  
joanne.rawlings-sekunda@maine.gov

Complaint Examiners
Amanda Alley  
(207) 624-8455

Trish Nadeau  
(207) 624-8416

Miranda Seger  
(207) 624-8412

Patty Woods  
(207) 624-8459

Kim Davis  
(207) 624-8550

Frank Niles  
(207) 624-8473

Sharon Martin  
(207) 624-8454

Department Counsel
Benjamin Yardley  
Senior Staff Attorney .................................................. benjamin.yardley@maine.gov

Jane Lee  
Insurance Company Examiner ........................................... jane.g.lee@maine.gov

Judi Watters  
Consumer Outreach Specialist .......................................... judith.k.watters@maine.gov

Vanessa Sullivan  
Director of Examinations ................................................ vanessa.j.sullivan@maine.gov

Connie Mayette  
Market Conduct Manager ................................................ connie.m.mayette@maine.gov

Ann Tarr  
Accounting Associate ..................................................... ann.tarr@maine.gov

Vanessa Sullivan  
Director, Financial Analysis ............................................ vanessa.j.sullivan@maine.gov

Joanne Rawlings-Sekunda  
Director, Consumer Health ............................................. joanne.rawlings-sekunda@maine.gov

Bradford Brown  
DP Coordinator/EDP Support Supervisor ............................. bradford.l.brown@maine.gov

Connie Mayette  
Market Conduct Manager ................................................ connie.m.mayette@maine.gov

Lisa Lewis  
Health Insurance .......................................................... lisa.a.lewis@maine.gov

Kim Davis  
Life/Disability Insurance ................................................ kim.e.davis@maine.gov

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MAINE

Frank Niles (207) 624-8473
Supervisor, Workers' Compensation
Frank.J.Niles@maine.gov

Producer Licensing
Pamela Roybal (207) 624-8408
Supervisor, Producer Licensing
pamela.l.roybal@maine.gov

Debra Ayotte (207) 624-8413

Amanda Colson (207) 624-8441

Property and Casualty
Frank Kimball (207) 624-8451
Director, Property and Casualty
frank.j.kimball@maine.gov

Self-Insurance
William Alex Bourne (207) 624-8447
Examiner-in-Charge, Self-Insurance
william.alex.bourne@maine.gov

Statistical Reporting
Bradford Brown (207) 624-8478
Supervisor, Research & Statistics
bradford.l.brown@maine.gov

Workers' Compensation
Frank Niles (207) 624-8473
Supervisor, Workers' Compensation
Frank.J.Niles@maine.gov
Al Redmer Jr. was reappointed Maryland Insurance Commissioner by Governor Lawrence J. Hogan, Jr. in January 2019. His term ends May 30, 2023. He previously served as Commissioner from June 2003 until October 2005 and again from January 2015 - May 2019. A respected businessman and former member of the Maryland General Assembly, Redmer most recently managed Redmer Insurance Group, LLC, and owned Redmer Financial Group. His business experience includes time as partner and president of Landmark Insurance & Financial Group and as chief executive officer of Coventry Health Care of Delaware, Inc.

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

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

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

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


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

**Mailing Address**
Maryland Insurance Administration
200 Saint Paul Place, Suite 2700
Baltimore, Maryland 21202-2272

**Street Address**
Same as mailing address

**Phone Numbers**

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

**Fax Numbers**

<table>
<thead>
<tr>
<th>Service</th>
<th>Fax Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office of the Chief Actuary</td>
<td>(410) 468-2038</td>
</tr>
<tr>
<td>Compliance and Enforcement</td>
<td>(410) 468-2245</td>
</tr>
<tr>
<td>Consumer Ed. &amp; Advocacy</td>
<td>(410) 468-2430</td>
</tr>
<tr>
<td>Examination and Audit</td>
<td>(410) 468-2112</td>
</tr>
<tr>
<td>Insurance Fraud</td>
<td>(410) 347-5350</td>
</tr>
<tr>
<td>Life and Health</td>
<td>(410) 468-2260</td>
</tr>
<tr>
<td>Office of the Commissioner</td>
<td>(410) 468-2020</td>
</tr>
<tr>
<td>Property and Casualty</td>
<td>(410) 468-2307</td>
</tr>
<tr>
<td>Public Affairs</td>
<td>(410) 468-2020</td>
</tr>
</tbody>
</table>

**Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday
**Website:** https://insurance.maryland.gov/Pages/default.aspx
**Make Checks Payable to:** Maryland Insurance Administration

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MARYLAND

Nancy Grodin  
Deputy Commissioner  
(410) 468-2002

Todd Switzer  
Chief Actuary  
(410) 468-2041

J. Van Lear Dorsey  
Principal Counsel and Assistant Attorney General  
(410) 468-2023

Victoria August  
Associate Commissioner, Hearings  
(410) 468-2010

Erica Bailey  
Associate Commissioner, Compliance and Enforcement  
(410) 468-2113

Joy Hatchette  
Associate Commissioner, Consumer Education and Advocacy  
(410) 468-2029

Robert Baron  
Associate Commissioner, Property and Casualty  
(410) 468-2353

Vacant  
Associate Commissioner, Life and Health  
(410) 468-2212

J Steven Wright  
Associate Commissioner, Insurance Fraud  
(410) 468-3909

Vincent O'Grady  
Associate Commissioner, Exam and Audit  
(410) 468-2122

Mike Paddy  
Director, Government Relations  
(410) 468-2408

Tracy Imm  
Director, Public Affairs  
(410) 468-2206

Lisa Larson  
Regulations Manager  
(410) 468-2007

CONTACT PERSONS

NAIC Liaison  
Vacant  
(410) 468-2201

Accident and Health Insurance
MARYLAND

Vacant
Associate Commissioner, Life and Health.................................................................(410) 468-2212

Administrative Issues
Nancy Grodin
Deputy Commissioner................................................................................................(410) 468-2002

Annual Statements
Phil Ermer
Director, Company Licensing......................................................................................(410) 468-2153

Anti-Fraud Program
J. Steven Wright
Associate Commissioner, Insurance Fraud....................................................................(410) 468-3909

Company Licensing
Phil Ermer
Director, Company Licensing......................................................................................(410) 468-1253

Consumer Advocate
Joy Hatchette
Associate Commissioner, CEAU................................................................................... (410) 468-2029

Consumer Complaints-Property and Casualty
Danilsa Marciniak
Director, Property and Casualty Complaints.................................................................(410) 468-2119

Data Protection
Paula Kaiser Keen
Director, Management Information Systems..............................................................(410) 468-2059

Department Counsel
J. Van Lear Dorsey
Principal Counsel and Assistant Attorney General.....................................................(410) 468-2023

Deposits/Escrow Accounts
Gorina Moody
Fiscal Assistant................................................................................................................(410) 468-2106

Examinations-Agent, Life and Health
Jeff Gross
Chief Enforcement Officer..............................................................................................(410) 468-2256

Examinations-Agent, Property and Casualty
Jeff Gross
Chief Enforcement Officer..............................................................................................(410) 468-2256
MARYLAND

Examinations-Financial
Vacant
Chief Insurance Examiner.................................................................(410) 468-2114

Examinations-Title
David Zitterbart
Chief of Title Enforcement...............................................................(410) 468-2144

Examinations-Market Analysis
Dawna Kokosinski
Chief..................................................................................................(410) 468-2322

Examinations-Market Conduct, Life and Health
Theresa Morfe
Chief..................................................................................................(410) 468-2237

Examinations-Market Conduct, Property and Casualty
Jason Decker
Chief..................................................................................................(410) 468-2321

Fees
Phil Ermer
Director, Company Licensing...............................................................(410) 468-2153

Financial Analysis
Lynn Beckner
Chief..................................................................................................(410) 468-2126

Fiscal
Godwin Ehirim
Director, Fiscal Services.................................................................(410) 468-2372

Guaranty Fund Questions-Life Insurance
Vacant
Associate Commissioner, Life and Health...........................................(410) 468-2212

Guaranty Fund Question-Property and Casualty
Robert Baron
Associate Commissioner, Property and Casualty..................................(410) 468-2353

Human Resources
Tracey Dailey
Director, Human Resources..............................................................(410) 468-2463

Legislative Liaison
Michael Paddy
Director, Government Relations......................................................(410) 468-2408

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MARYLAND

Life Insurance
Vacant
Associate Commissioner, Life and Health.................................................................(410) 468-2212

Media Relations/Public Affairs
Tracy Imm
Director, Public Affairs............................................................................................(410) 468-2206

Personnel
Tracey Dailey
Director, Human Resources......................................................................................(410) 468-2463

Policy and Form Filing-Life and Health
Vacant
Associate Commissioner, Life and Health.................................................................(410) 468-2212

Policy and Form Filing-Property and Casualty
Ronald Coleman
Director, Property and Casualty Rates and Forms......................................................(410) 468-2310

Premium Tax Collection
Phil Ermer
Examination and Auditing.........................................................................................(410) 468-2153

Producer Licensing
William Donahue
Director, Producer Licensing....................................................................................(410) 468-2347

Property and Casualty-Commercial Lines
Ronald Coleman
Director, Property and Casualty Rates and Forms......................................................(410) 468-2310

Property and Casualty-Personal Lines
Ronald Coleman
Director, Property and Casualty Rates and Forms......................................................(413) 468-2310

Regulatory Policy
Vacant
Chief of Staff..............................................................................................................(410) 468-2201

Health Benefit Plan Rate Filing-Life and Health
Todd Switzer
Chief Actuary................................................................................................................(410) 468-2041

Statistical Reporting-Property and Casualty
MARYLAND

Linas Glemza
Actuary
(410) 468-2044

Training
Tracey Dailey
Director, Human Resources
(410) 468-2463
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.

Gary D. Anderson
Commissioner

Term of Office: At the Discretion of the Governor
Appointed: October 31, 2017

Mailing Address
Office of Consumer Affairs and Business Regulation
Massachusetts Division of Insurance
1000 Washington Street, 8th Floor
Boston, Massachusetts 02118-6200

Street Address
Same as mailing address

Email Address
See individual email addresses

Phone Numbers
Main (617) 521-7794
Consumer Hotline (617) 521-7777

Fax Numbers
Main (617) 753-6830

Office Hours: 8:45 a.m.-5:00 p.m., Monday-Friday
Website: https://www.mass.gov/orgs/division-of-insurance
Make Checks Payable to: Massachusetts Division of Insurance

Gary D. Anderson (617) 521-7301
gary.d.anderson@mass.gov

Matthew Veno (617) 521-7302
matthew.veno@mass.gov

CONTACT PERSONS
Administration
MASSACHUSETTS

Dorothy Raymond
Director..........................................................(617) 521-7362...dorothy.k.raymond@mass.gov

Annual Statement
Amy Blue
Licensing Coordinator..................................................(617) 521-7560...amy.blue@mass.gov

Chairperson of Board of Appeal
Audrey Marinelli
Chairperson of Board of Appeal..........................................(617) 521-7443...audrey.marinelli@mass.gov

Company Licensing/Financial Surveillance
Daniel Provost
Director of Financial Surveillance..........................................(617) 521-7320...daniel.provost@mass.gov

Consumer Services
Jackie Horigan
Director of Consumer Services and Communications..................(617) 521-7461...jackie.horigan@mass.gov

Deposits
Nhi Tang
Insurance Examiner........................................................(617) 521-7437... nhi.tang@mass.gov

Financial and Market Regulation
John Turchi
Financial and Market Regulation and Deputy Commissioner............(617) 521-7701... john.turchi@mass.gov

General Counsel and Deputy Commissioner
Rachel Davison
General Counsel and Deputy Commissioner....................................(617) 521-7576... rachel.m.davison@mass.gov

Health Care Access Bureau
Kevin P. Beagan
Director of Health Care Access Bureau and Deputy Commissioner......(617) 521-7323... kevin.beagan@mass.gov

Market Conduct
Vacant
Director..............................................................................(617) 521-7306

Producer Licensing
Magnus P. Carlberg
Director,...........................................................................(617) 521-7450...magnus.carlberg@mass.gov

State Rating Bureau
Matthew Mancini
Director...........................................................................(617) 521-7459...matthew.mancini@mass.gov
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.
MICHIGAN

Randall Gregg
Director.................................................................(517) 284-8727

Producer Licensing and Education
Paige McCully
Manager...........................................................(517) 284-8648

Consumer Services
Renee Campbell
Director.................................................................(517) 284-8776

Examinations
Robert Lamberjack
Manager.................................................................(517) 284-8755

Financial Statement Filing and Analysis-Domestic Insurers, Holding Companies
Judy Weaver
Senior Deputy Director............................................(517) 284-8768

Financial Statement Filing and Analysis-Foreign Insurers
Judy Weaver
Senior Deputy Director............................................(517) 284-8768

Insurance Rates and Forms-Life and Health
Karen Dennis
Director.................................................................(517) 284-8696

Insurance Rates and Forms-Property and Casualty
Karen Dennis
Director.................................................................(517) 284-8696

Insurer Licensing
Linda Martin
Application Coordinator...........................................(517) 284-8756

Legislative Liaison
Karin Gyger
Chief of Staff...........................................................(517) 284-8685

Media Relations/Public Information
Andrea Miller
Public Information Officer...........................................(517) 284-8668

Insurance Licensing and Market Conduct
Michele Riddering
Director.................................................................(517) 284-8625
MICHIGAN

Surplus and Special Lines Taxes
Sherry Barrett
    Analyst .................................................................(517) 284-8623

Budget and Technology
Penny Wright
    Chief Financial Officer (CFO) and Director ........................................(517) 284-8734

Troubled Companies
Judy Weaver
    Senior Deputy Director ...........................................................................(517) 284-8768

Receivership
James Gerber
    Director of Receivership ........................................................................(517) 284-8664
MICHIGAN
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

Mailing Address
Minnesota Department of Commerce
85 7th Place East, Suite 280
St. Paul, Minnesota 55101

Email Address
firstname.lastname@state.mn.us

Phone Numbers
Main (651) 539-1500

Fax Numbers
Main (651) 539-1547

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: http://mn.gov/commerce/
Make Checks Payable to: Minnesota Department of Commerce

Steve Kelley
Commissioner (651) 539-1441
steve.kelley@state.mn.us

Anne O'Connor
Chief Deputy Commissioner (651) 539-1442
anne.oconnor@state.mn.us

Grace Arnold
Deputy Commissioner (651) 539-1755
grace.arnold@state.mn.us
MINNESOTA

Matthew Vatter  (651) 539-1458
Assistant Commissioner of Enforcement
matthew.vatter@state.mn.us

Peter Brickwedde  (651) 539-1443
Assistant Commissioner of Government & External Affairs
peter.brickwedde@state.mn.us

Heidi Retterath  (651) 539-1445
Executive Assistant
heidi.reterath@state.mn.us

CONTACT PERSONS

Actuary-Life
Frederick Andersen  (651) 539-1753
Chief Life Actuary
frederick.andersen@state.mn.us

Actuary-Health
VACANT

Chief Health Actuary

Actuary-Property and Casualty
Phil Vigliaturo  (651) 539-1762
Property and Casualty Actuary
phil.vigliaturo@state.mn.us

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

Agent Licensing
Peter Bratsch  (651) 539-1585
Director, Licensing
peter.bratsch@state.mn.us

Annual Statements
Kathleen Orth  (651) 539-1763
Chief Examiner/Insurance Solvency Manager
kathleen.orth@state.mn.us

Company Licensing
Nina Twardowski  (651) 539-1756
Audit Director, Company Licensing
nina.twardowski@state.mn.us

Consumer Complaints and Inquiries
Matthew Vatter  (651) 539-1458
Assistant Commissioner
matthew.vatter@state.mn.us
MINNESOTA

Martin Fleischhacker
Sr Financial Fraud Ombudsman & Civil Enforcement Liaison
(651) 539-1601
martin.fleischhacker@state.mn.us

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

Deposits-Statutory
Judith Johnson
Applications Coordinator
(651) 539-1760
judith.johnson@state.mn.us

Examinations-Agent
Peter Bratsch
Director, Licensing
(651) 539-1585
peter.bratsch@state.mn.us

Examinations-Financial
Kathleen Orth
Chief Examiner/Insurance Solvency Manager
(651) 539-1763
kathleen.orth@state.mn.us

Examinations-Market Conduct
Paul Hanson
Chief Examiner, Market Conduct Exams
(651) 539-1641
paul.hanson@state.mn.us

Fees
Judith Johnson
Applications Coordinator
(651) 539-1760
judith.johnson@state.mn.us

Financial Analysis
Barb Carey
Audit Director, Analysis
(651) 539-1757
barbara.carey@state.mn.us

Government Relations
Megan Verdeja
Director of Government Affairs
(651) 539-1447
megan.verdeja@state.mn.us

Information Systems
Gabriel Pereira
Insurance Information Systems Coordinator
(651) 539-1693
gabriel.pereira@state.mn.us

Legal
Kathleen Finnegan
General Counsel
(651) 539-1450
kathleen.finnegan@state.mn.us

Media Relations/Public Information
Emmalynn Bauer
Communications Director
(651) 539-1463
emma.bauer@state.mn.us
MINNESOTA

Policy and Form: Life/Accident/Health
Tammy Lohmann (651) 539-1731
director, Insurance Product Filings...tammy.lohmann@state.mn.us

Policy and Form Filing: Property and Casualty-Commercial and Personal Lines
Tammy Lohmann (651) 539-1731
director, Insurance Product Filings...tammy.lohmann@state.mn.us

Policy and Form Filing: Workers' Compensation
Tammy Lohmann (651) 539-1731
director, Insurance Product Filings...tammy.lohmann@state.mn.us

Premium Tax
Jacob Sisterman (651) 556-4917
lead auditor...jacob.sisterman@state.mn.us
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.

Mailing Address
Mississippi Insurance Department
P.O. Box 79
Jackson, Mississippi 39205

Street Address
1001 Woolfolk State Office Building
501 North West Street
Jackson, Mississippi 39201

Gulf Coast Office
Bolton State Office Building
1141 Bayview Avenue, Suite 401
Biloxi, Mississippi 39530

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

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

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: www.mid.ms.gov
Make Checks Payable to: Mississippi Insurance Department

Mike Chaney
Commissioner
(601) 359-3581
mike.chaney@mid.ms.gov
MISSISSIPPI

Mark Haire  
Deputy Commissioner  
(601) 359-1514  
mark.haire@mid.ms.gov

CONTACT PERSONS

NAIC Liaison
Mark Haire  
Deputy Commissioner  
(601) 359-1514  
mark.haire@mid.ms.gov

Accident and Health Insurance
Bob Williams  
Director, Life and Health Actuarial Division  
(601) 359-2012  
bob.williams@mid.ms.gov

Agent Licensing
Vanessa Miller  
Director, Licensing Division  
(601) 359-2132  
vanessa.miller@mid.ms.gov

Annual Statements
David Browning  
Director, Financial and Market Regulation  
(601) 359-9218  
david.browning@mid.ms.gov

Consumer Counseling Program for Seniors
Andy Case  
Director, Consumer Services Division  
(601) 359-2453  
andy.case@mid.ms.gov

Corporate Changes
Nancy Cross  
Director, Statutory Compliance  
(601) 359-3571  
nancy.cross@mid.ms.gov

Information Technology
John Morris  
Director, Information Technology Division  
(601) 359-2993  
john.morris@mid.ms.gov

Department Counsel
Kim Causey  
Special Assistant Attorney General  
(601) 359-2460  
kim.causey@mid.ms.gov

Investigations
John Hornback  
Chief Investigator  
(601) 359-2138  
john.hornback@mid.ms.gov

Deposits
David Browning  
Director, Financial and Market Regulation  
(601) 359-9218  
david.browning@mid.ms.gov

Examinations-Agent
MISSISSIPPI

David Browning                                      (601) 359-9218
director, Financial and Market Regulation             david.browning@mid.ms.gov

Examinations-Financial
David Browning                                      (601) 359-9218
director, Financial and Market Regulation             david.browning@mid.ms.gov

Examinations-Market Conduct
David Browning                                      (601) 359-9218
director, Financial and Market Regulation             david.browning@mid.ms.gov

Fees
Nancy Cross                                          (601) 359-3571
director, Statutory Compliance                        nancy.cross@mid.ms.gov

Life Insurance
Andy Case                                            (601) 359-2453
director, Consumer Services Division                  andy.case@mid.ms.gov

Media Relations/Public Information
Beth Reiss                                            (601) 359-2403
director, Public Relations                            beth.reiss@mid.ms.gov

New Company Licensing
David Browning                                      (601) 359-9218
director, Financial and Market Regulation             david.browning@mid.ms.gov

Policy and Form Filing-Life and Health
Bob Williams                                          (601) 359-2012
director, Life and Health Actuarial Division          bob.williams@mid.ms.gov

Policy and Form Filing-Property and Casualty
John Wells                                            (601) 359-3575
director, Property and Casualty Rating Division       john.wells@mid.ms.gov

Premium Tax (Licensed)
Derrick Barnes                                      (601) 923-7083
accountant/auditor, State Tax Commission, Ins. Premium Taxes derrick.barnes@dor.ms.gov

Premium Tax (Surplus Lines)
Peggy Dronet                                          (601) 713-1111
executive director, Mississippi Surplus Lines Association pdronet@msla.org

Property and Casualty-Commercial Lines
John Wells                                            (601) 359-3575
director, Property and Casualty Rating Division       john.wells@mid.ms.gov
MISSISSIPPI

Property and Casualty-Personal Lines
John Wells (601) 359-3575
Director, Property and Casualty Rating Division...john.wells@mid.ms.gov

Receivership
Michelle Partridge (601) 359-2133
Special Assistant Attorney General...michelle.partridge@mid.ms.gov

Renewal of Company Licensing/Line Changes
Glenda Phillips (601) 359-2713
Statutory Compliance Division...glenda.phillips@mid.ms.gov

Surplus Lines
Nancy Cross (601) 359-3571
Director, Statutory Compliance...nancy.cross@mid.ms.gov
Chlora Lindley-Myers was appointed Director of the Missouri Department of Commerce and Insurance on March 6, 2017. She leads the department that protects consumers and ensures a strong and stable insurance market through the regulation of professionals and businesses that affect Missourians’ lives daily.

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

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

Lindley-Myers also served as the Property and Casualty (P/C) section chief for the Missouri DOI, where she was responsible for regulating all of the P/C insurance forms, rates, filings and policies issued in the state. She holds a bachelor’s degree from Mount Holyoke College in Massachusetts and a law degree from the University of Connecticut. Lindley-Myers is licensed to practice law in various states, including Missouri. She has received national recognition for her work. As the deputy commissioner of Tennessee’s Department of Commerce and Insurance, she was awarded the Robert Dineen Award for Outstanding Service and Contribution to the State Regulation of Insurance.

Chlora Lindley-Myers
Director

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

Angela Nelson
Director, Insurance Market Regulation .................................................................(573) 751-2430

John Rehagen
Director, Insurance Company Regulation ............................................................(573) 526-4877

Shannon Schmoeger
Chief Financial Examiner, Insurance Company Regulation .................................(573) 526-4877

Stewart Freilich
Chief Market Conduct Examiner, Insurance Market Regulation ............................(573) 751-2430

Carrie Couch
Director, Consumer Affairs .............................................................................(573) 751-1922

Grady Martin
Director, Administration ....................................................................................(573) 751-7223

Rich Lamb
Director, Legislative Affairs .............................................................................(573) 526-3587

Susan Cardwell
Budget Officer ......................................................................................................(573) 526-2938

Lori Croy
Director, Communications ................................................................................(573) 751-2562

CONTACT PERSONS

Agent/Producer Licensing

Brenda Otto
Manager, Licensing ........................................................................................brenda.otto@insurance.mo.gov

Annual Statement

Debbie Doggett
Chief Financial Analyst ......................................................................................debbie.doggett@insurance.mo.gov

Captive Insurance

John Talley
Manager, Captive Program ................................................................................john.talley@insurance.mo.gov

Company Licensing and Fees

Cindy Monroe
Admissions Specialist .........................................................................................cynthia.monroe@insurance.mo.gov

Deposits

Toni Charlton
Financial Analyst ...............................................................................................toni.charlton@insurance.mo.gov

Examinations-Agent Investigations
MISSOURI

Marjorie Thompson
Chief Investigator
Marjorie.Thompson@insurance.mo.gov
(573) 751-1922

Examinations-Financial
Shannon Schmoeger
Chief Financial Examiner
Shannon.Schmoeger@insurance.mo.gov
(573) 526-4877

Examinations-Market Conduct
Stewart Freilich
Chief Market Conduct Examiner
Stewart.Freilich@insurance.mo.gov
(573) 751-2430

Guaranty Funds
Life and Health
(573) 634-8455

Property and Casualty
(573) 634-8455

Health, Life and Disabilities Complaints
Jessica Schrimpf
Manager, Health, Life and Disability Complaints
Jessica.Schrimpf@insurance.mo.gov
(573) 751-2640

Information Systems
Preston Feeler
Information Management Officer
Preston.Feeler@dci.mo.gov
(573) 751-7023

Policy and Form Filing-Life and Health
Camille Anderson-Weddle
Manager, Life and Health
Camille.Anderson@insurance.mo.gov
(573) 522-3311

Policy and Form Filing-Property and Casualty
LeAnn Cox
Manager, Property and Casualty
LeAnn.Cox@insurance.mo.gov
(573) 751-1947

Premium Tax
Noland Stuecken
Tax Auditor
Noland.Stuecken@insurance.mo.gov
(573) 526-4986

Property and Casualty Complaints
Jeana Thomas
Manager, Property and Casualty
Jeana.Thomas@insurance.mo.gov
(573) 751-2640

Receivership
Shelley Forrest
Manager, Receivership
Shelley.Forrest@insurance.mo.gov
(573) 522-6115

Statistical Reporting
MISSOURI

Brent Kabler
Manager, Statistics Section
(573) 526-2945
brent.kabler@insurance.mo.gov

Surplus Lines
Lindsay Tougaw
Manager, Surplus Lines
(573) 526-1589
Lindsay.Tougaw@insurance.mo.gov
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.

Mailing Address
Office of the Commissioner of Securities and Insurance
Montana State Auditor
840 Helena Ave.
Helena, Montana 59601

Email Address
See individual email addresses

Phone Numbers
Main (406) 444-2040
Toll-Free Number (In-state only) (800) 332-6148

Fax Numbers
Main (406) 444-3497

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: http://csimt.gov
Make Checks Payable to: Montana State Auditor's Office

Matthew Rosendale
Commissioner m.rosendale@mt.gov

Kristin Hansen
Deputy State Auditor kris.hansen@mt.gov
MONTANA

Marissa Stockton  
Assistant Deputy State Auditor/Scheduler to Commissioner  
(406) 444-2006  
marissa.stockton@mt.gov

Bob Biskupiak  
Deputy Insurance Commissioner  
(406) 444-5438  
bob.biskupiak@mt.gov

Michelle Dietrich  
Chief Legal Counsel  
(406) 444-2755  
michelle.dietrich@mt.gov

Derek Oestreicher  
Legal Policy Advisor  
(406) 444-1942  
derek.oestreicher@mt.gov

Kyle Schmauch  
Media Specialist  
(406) 444-4328  
kyle.schmauch@mt.gov

Glynis Gibson  
IT Manager  
(406) 444-3517  
sgibson@mt.gov

Kendall Cotton  
Policy Administrator  
(406) 444-3412  
kendall.cotton@mt.gov

Sharon Richetti  
Policy Holder Services Bureau Chief  
(406) 444-2894  
srichetti@mt.gov

Steve Matthews  
Chief, Examinations Bureau/Captive Insurance Coordinator  
(406) 444-9768  
smatthews@mt.gov

Mari Kindberg  
Rates and Forms Bureau Chief  
(406) 444-5220  
mkindberg@mt.gov

Jeannie Keller  
Chief, Insurance Services Bureau  
(406) 444-9751  
jkeller2@mt.gov

Staci Litschauer  
Administrator, Centralized Services Division  
(406) 444-2041  
slitschauer@mt.gov

Connie Griffith  
Financial Specialist  
(406) 444-1867  
connie.griffith@mt.gov

CONTACT PERSONS

NAIC Liaison  
Marissa Stockton  
(406) 444-2006  
marissa.stockton@mt.gov

Agent Licensing  
Jeannie Keller  
(406) 444-9751  
jkeller2@mt.gov

Annual Statements and Company Licensing
MONTANA

Steve Matthews
Chief Financial Examiner, Examinations Bureau
(406) 444-4372
smatthews@mt.gov

Consumer Complaints and Inquires
Sharon Richetti
Policy Holder Services Bureau Chief
(406) 444-2894
srichetti@mt.gov

Department Counsel
Michelle Dietrich
Chief Legal Counsel
(406) 444-2755
michelle.dietrich@mt.gov

Derek Oestreicher
Legal Policy Advisor
(406) 444-4328

Deposits
Steve Matthews
Chief Financial Examiner, Examinations Bureau
(406) 444-4372
smatthews@mt.gov

Examinations-Financial
Steve Matthews
Chief Financial Examiner, Examinations Bureau
(406) 444-4372
smatthews@mt.gov

Market Conduct
David Dachs
Market Conduct Examiner, Insurance Services Bureau
(406) 444-9722
ddachs@mt.gov

Media Relations/Public Information
Kyle Schmauch
Director, Communications
(406) 444-3152
kyle.schmauch@mt.gov

Policy and Form Filing
Mari Kindberg
Rates and Forms Bureau Chief
(406) 444-5220
mkindberg@mt.gov

Policy and Form Filing-Health Specialist
Tiffany Caverhill
Compliance Analyst
(406) 444-3720
tcaverhill@mt.gov

Policy and Form Filing-Life and Long Term Care Specialist
Myrna O'Dell
Compliance Analyst
(406) 444-2047
modell@mt.gov

Policy and Form Filing-Property and Casualty, Annuity Specialist
Tiffany Caverhill
Compliance Analyst
(406) 444-3720
tcaverhill@mt.gov

Policy and Form Filing-Property and Casualty/Med Supplement Specialist
Bruce R. Ramge was appointed Director of the Nebraska Department of Insurance (DOI) by Governor Dave Heineman on November 15, 2010. Ramge had served as acting director since October 30, 2010, and as deputy director since January 2008. On January 8, 2015, he was reappointed Director of the Nebraska DOI by Governor Pete Ricketts.

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

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

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

Bruce R. Ramge CPCU, CIE
Director

Term of Office At the Pleasure of the Governor
Appointed: November 15, 2010
Reappointed: January 8, 2015
NEBRASKA

Connie VanSlyke
Administrator, Property and Casualty
(402) 471-4647.connie.vanslyke@nebraska.gov

Laura Arp
Administrator, Life and Health
(402) 471-4635.laura.arp@nebraska.gov

Barbara Peterson
Administrator, Consumer Affairs
(402) 471-4743.barbara.peterson@nebraska.gov

Kevin Schlautman
Administrator, Producer Licensing
(402) 471-4707.kevin.schlautman@nebraska.gov

Peggy Jasa
Public Information Officer
(402) 471-4632.peg.jasa@nebraska.gov

Rhonda Ahrens
Chief Actuary
(402) 471-4631.rhonda.ahrens@nebraska.gov

Charles Starr
Fraud Investigator/Supervisor
(402) 471-8334.charles.starr@nebraska.gov

Martin Swanson
Insurance Health Policy Administrator
(402) 471-4648.martin.swanson@nebraska.gov

CONTACT PERSONS

NAIC Liaison
Peggy Jasa
(402) 471-4632.peg.jasa@nebraska.gov

Accident/Health Insurance
Laura Arp
Administrator, Life and Health
(402) 471-4635.laura.arp@nebraska.gov

Agent Licensing
Kevin Schlautman
Administrator, Producer Licensing
(402) 471-4707.kevin.schlautman@nebraska.gov

Annual Statements
Justin Schrader
Chief Examiner
(402) 471-4734.justin.schrader@nebraska.gov

Company Admissions
Kristy Hadden
Life and Health, Property and Casualty Admissions
(402) 471-0373.kristy.hadden@nebraska.gov

Consumer Complaints and Inquires
Barbara Peterson
Administrator, Consumer Affairs
(402) 471-4743.barbara.peterson@nebraska.gov

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NEBRASKA

Department Counsel
Matthew Holman
General Counsel…………………………………………………………………………………………………matt.holman@nebraska.gov
(402) 471-4503

Deposits
Lori Bruss
Securities Officer……………………………………………………………………………………………………lori.bruss@nebraska.gov
(402) 471-4045

Examinations-Agent
Kevin Schlautman
Administrator, Producer Licensing………………………………………………………………………………kevin.schlautman@nebraska.gov
(402) 471-4707

Examinations-Financial
Justin Schrader
Chief Examiner……………………………………………………………………………………………………justin.schrader@nebraska.gov
(402) 471-4734

Examinations-Market Conduct
Reva Vandevoorde
Supervisor, Market Conduct…………………………………………………………………………………………reva.vandevoorde@nebraska.gov
(402) 471-4652

Fees
Justin Schrader
Chief Examiner……………………………………………………………………………………………………justin.schrader@nebraska.gov
(402) 471-4734

Insurance Fraud
Charles Starr
Fraud Investigator/Supervisor…………………………………………………………………………………………charles.starr@nebraska.gov
(402) 471-8334

Life Insurance
Laura Arp
Administrator, Life and Health…………………………………………………………………………………………laura.arp@nebraska.gov
(402) 471-4635

Media Relations
Peggy Jasa
Public Information Officer………………………………………………………………………………………………..peg.jasa@nebraska.gov
(402) 471-4632

Policy and Form Filing-Life and Health
Laura Arp
Administrator, Life and Health…………………………………………………………………………………………laura.arp@nebraska.gov
(402) 471-4635

Policy and Form Filing-Property and Casualty
Connie VanSlyke
Administrator, Property and Casualty……………………………………………………………………………………connie.vanslyke@nebraska.gov
(402) 471-4647

Premium Tax
Martha Hettenbaugh
Tax Analyst…………………………………………………………………………………………………………………martha.hettenbaugh@nebraska.gov
(402) 471-4671
NEBRASKA

Property and Casualty-Commercial Lines
Connie VanSlyke (402) 471-4647
Administrator, Property and Casualty connie.vanslyke@nebraska.gov

Property and Casualty-Personal Lines
Connie VanSlyke (402) 471-4647
Administrator, Property and Casualty connie.vanslyke@nebraska.gov

Statistical Reporting
Connie VanSlyke (402) 471-4647
Administrator, Property and Casualty connie.vanslyke@nebraska.gov

Receivership
Matthew Holman (402) 471-4503
General Counsel matt.holman@nebraska.gov
NEVADA

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

Mailing Address
Nevada Department of Business and Industry
Division of Insurance
1818 East College Parkway, Suite 103
Carson City, Nevada 89706

Street Address
Same as mailing address

Email Address
insinfo@doi.nv.gov

Phone Numbers
Main (775) 687-0700
Toll-Free Number (In-State Only) (888) 872-3234
Las Vegas Number (702) 486-4009

Fax Numbers
Main (775) 687-0787
Las Vegas Number (702) 486-4007

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: http://doi.nv.gov/
Make Checks Payable To: Nevada Division of Insurance

Barbara D. Richardson
Commissioner

Insinfo@doi.nv.gov

Nevada Department of Business and Industry
Division of Insurance
1818 East College Parkway, Suite 103
Carson City, Nevada 89706

Fax: (775) 687-0787
Main (775) 687-0700
Toll-Free Number (In-State Only) (888) 872-3234
Las Vegas Number (702) 486-4009

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: http://doi.nv.gov/
Make Checks Payable To: Nevada Division of Insurance

Barbara D. Richardson
Commissioner

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NEVADA

Stephanie McGee
Chief Deputy Commissioner, Carson City...(775) 687-0758

Nick Stosic
Deputy Commissioner, Carson City...(775) 687-0783

David Cassetty
Deputy Commissioner, Las Vegas...(702) 486-4379

CONTACT PERSONS

Accident/Health Insurance
Mark Garratt (775) 687-0736
Chief Insurance Examiner...mgarratt@doi.nv.gov

Producer Licensing
Stephanie McGee (775) 687-0758
Chief Deputy Commissioner...sbmcgee@doi.nv.gov

Annual Statements
Peter Rao (775) 687-0757
Assistant Chief Insurance Examiner...prao@doi.nv.gov

Captive Insurers
Nick Stosic (775) 687-0783
Deputy Commissioner...nstosic@doi.nv.gov

Company Fees-Licensing
Kathy Kelley (775) 687-0753
Administrative Assistant...kkelley@doi.nv.gov

Consumer Complaints and Inquiries
Linda Stratton (702) 486-4395
Supervising Compliance Investigator, Las Vegas...lstratton@doi.nv.gov

David Cassetty (702) 486-4379
Deputy Commissioner, Las Vegas...dcassetty@doi.nv.gov

Corporate and Financial Affairs
Peter Rao (775) 687-0757
Assistant Chief Insurance Examiner...prao@doi.nv.gov

Division Counsel
Alexia Emmermann (775) 687-0701
Chief Legal Counsel

Deposits
Denise Costello (775) 687-0752
NEVADA

Enforcement
David Cassetty (702) 486-4379
deputycommissioner@doi.nv.gov
Deputy Commissioner

Stephanie Canter (702) 486-4598
enforcementchief@doi.nv.gov
Enforcement Chief

Cheryl Allen-Stallworth (702) 486-4632
complianceofficer,lasvegas@doi.nv.gov
Compliance Officer, Las Vegas

Sonja Whitten (702) 486-4597
complianceinvestigator,lasvegas@doi.nv.gov
Compliance Investigator, Las Vegas

John Parnell (702) 486-4394
complianceinvestigator,lasvegas@doi.nv.gov
Compliance Investigator, Las Vegas

Julie Wisbar (775) 687-0713
complianceinvestigator,carsoncity@doi.nv.gov
Compliance Investigator, Carson City

Jonathan Wycoff (775) 687-0718
complianceinvestigator,carsoncity@doi.nv.gov
Compliance Investigator, Carson City

Examinations-Agent
Joel Bengo (775) 687-0743
chiefinsuranceexaminer@doi.nv.gov
Chief Insurance Examiner

Examinations-Financial
Peter Rao (775) 687-0757
assistantchiefinsuranceexaminer@doi.nv.gov
Assistant Chief Insurance Examiner

Examinations-Market Conduct
Nick Stosic (775) 687-0783
deputycommissioner@doi.nv.gov
Deputy Commissioner

Information Systems
Dennis McGehee (775) 687-0785
itprofessional@doi.nv.gov
IT Professional

Life and Health Insurance
Mark Garratt (775) 687-0736
chiefinsuranceexaminer@doi.nv.gov
Chief Insurance Examiner

Market Regulation
Peggy Willard-Ross (775) 687-0760
insuranceexaminer@doi.nv.gov
Insurance Examiner

Media Relations/Public Information
NEVADA

Yeraldin Deavila
Public Information Officer
(775) 687-0772
ydeavila@doi.nv.gov

Policy and Form Filing-Life and Health
Mark Garratt
Chief Insurance Examiner
(775) 687-0736
mgarratt@doi.nv.gov

Policy and Form Filing-Property and Casualty
Mark Garratt
Chief Insurance Examiner
(775) 687-0736
mgarratt@doi.nv.gov

Property and Casualty-Commercial Lines
Mark Garratt
Chief Insurance Examiner
(775) 687-0736
mgarratt@doi.nv.gov

Property and Casualty-Personal Lines
Mark Garratt
Chief Insurance Examiner
(775) 687-0736
mgarratt@doi.nv.gov

Statistical Reporting
Gennady Stolyarov
Lead Actuary
(775) 687-0766
gstolyarov@doi.nv.gov

Self-Insured Workers’ Compensation
Maurice Fuller
Insurance Examiner
(775) 687-0742
mfuller@doi.nv.gov
NEW HAMPSHIRE

Alex Feldvebel currently serves as the Acting Commissioner for the New Hampshire Insurance Department. Under regular operations, Mr. Feldvebel is the Deputy Insurance Commissioner, in which role he has served for almost 20 years. In this time, he has been actively involved in a broad range of regulatory and policy matters regarding the business of insurance, including: the development of legislation; rulemaking; examinations; enforcement actions; regulatory review of transactions; oversight of companies in liquidation, rehabilitation or supervision; oversight of residual market mechanisms; market analysis; enforcement; and consumer assistance. Mr. Feldvebel’s area of special interest and expertise is health insurance and health law and policy. He has 34 years of experience in the area of health insurance and health benefits.

Prior to becoming Deputy Commissioner, Mr. Feldvebel served as Health Policy Analyst for the Insurance Department where he assisted in policy development on a variety of issues concerning health insurance. Prior to this, he served as Senior Health Policy Analyst for the Office of Planning and Research at the New Hampshire Department of Health and Human Services, and prior to that, he served for ten years as Staff Attorney at New Hampshire Legal Assistance, specializing in health policy and law.

He is a graduate of Harvard Law School and is an inactive member of the bar in New Hampshire and Texas.

Alexander K. Feldvebel
Acting Commissioner

Term of Office: Five Years
Appointed January 1, 2020

Mailing Address
New Hampshire Insurance Department
21 Fruit Street, Suite 14
Concord, New Hampshire 03301

Street Address
Same as mailing address

Phone Numbers

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Main</td>
<td>(603) 271-2261</td>
</tr>
<tr>
<td>Toll-free</td>
<td>(800) 852-3416</td>
</tr>
<tr>
<td>Financial Exam/Licensing/Consumer 1</td>
<td>(603) 271-2241</td>
</tr>
</tbody>
</table>

Fax Numbers

<p>| | |</p>
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Main</td>
<td>(603) 271-1406</td>
</tr>
<tr>
<td>Accounting</td>
<td>(666) 555-5555</td>
</tr>
</tbody>
</table>

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: www.nh.gov/insurance
Make Checks Payable to: Treasurer, State of New Hampshire

Alexander K. Feldvebel
Deputy Commissioner

Linda Zalinskie
Assistant to the Deputy Commissioner

Sandra Barlow
Assistant to the Commissioner

Christie Rice
Assistant Commissioner

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3/1/2020
NEW HAMPSHIRE

Douglas Bartlett
  Director, Financial Regulation Division ................................................................. (603) 271-2879

Tyler Brannen
  Director of Health Economics ......................................................................................... (603) 271-2396

Vacant
  Director, Life, Accident and Health Division ................................................................. (603) 271-2145

David Sky
  Chief Actuary, Life, Accident and Health Division ......................................................... (603) 271-2506

James Fox
  Director, Property and Casualty Division ......................................................................... (603) 271-2502

Christian Citarella
  Chief Actuary, Property and Casualty Division ............................................................... (603) 271-2113

Heather Silverstein
  General Counsel ............................................................................................................. (603) 271-2261

Mary Bleier
  Enforcement Counsel ..................................................................................................... (603) 271-4137

Theodore Perkins, Jr
  Information Technology .................................................................................................. (603) 271-2518

Keith Nyhan
  Director, Consumer Services ......................................................................................... (603) 271-3304

CONTACT PERSONS

NAIC Liaison
Christie Rice
  Assistant Commissioner ................................................................................................. (603) 271-2261

Accident and Health Insurance
Alexander K. Feldvebel
  Deputy Commissioner ..................................................................................................... (603) 271-2261

Agent Licensing
Christie Rice
  Assistant Commissioner ................................................................................................. (603) 271-2261

Annual Statements
Patricia Gosselin
  Chief Financial Analyst, Financial Regulation Division .................................................. (603) 271-2920

Company Licensing
NEW HAMPSHIRE

Patricia Gosselin
Chief Financial Analyst, Financial Regulation Division
(603) 271-2920

Consumer Services
Keith Nyhan
Director, Consumer Services Division
(603) 271-3304

Deposits
Lisa Cotter
Financial Records Auditor, Financial Regulation Division
(603) 271-2528

Examinations-Agent
Christie Rice
Assistant Commissioner
(603) 271-2261

Examinations-Financial
Colin Wilkins
Chief Financial Examiner, Financial Regulation Division
(603) 271-2374

Examinations-Market Conduct
Edwin Pugsley
Chief Examiner, Property and Casualty Market Conduct Division
(603) 271-3711

Examinations-Market Conduct
Edwin Pugsley
Chief Examiner, Property and Casualty Market Conduct Division
(603) 271-3711

Examinations-Market Conduct
Edwin Pugsley
Chief Examiner, Property and Casualty Market Conduct Division
(603) 271-3711

Fees
Norma Stallings
Tax and Revenue Administrator
(603) 271-2391

General Counsel
Heather Silverstein
(603) 271-2261

Insurance Fraud
Heather Silverstein
General Counsel
(603) 271-2261

Life Insurance
Vacant
Director, Life, Accident and Health Division
(603) 271-2145

Media Relations/Public Information
Eireann Sibley
Director, Communications
(603) 271-3781

Outreach Coordinator
Tiffany Fuller
Outreach Coordinator, Communications
(603) 271-3886
NEW HAMPSHIRE

Policy and Form Filing-Life, Accident and Health
Jason Dexter
   Compliance Administrator, Life, Accident and Health Division........................................................................(603) 271-3041

Policy and Form Filing-Property and Casualty
Frank Cardamone
   Compliance Administrator, Property and Casualty Division...................................................................................(603) 271-2163

Premium Tax
Norma Stallings
   Tax and Revenue Administrator...........................................................................................................................(603) 271-2391

Property and Casualty Insurance
James Fox
   Director, Property and Casualty Division..............................................................................................................(603) 271-2502

Property and Casualty-Commercial Lines
Edwin Pugsley
   Chief Examiner, Property and Casualty Market Conduct Division...........................................................................(603) 271-3711

Statistical Reporting-Property and Casualty Market Analysis
Christian Citarella
   Chief Actuary, Property and Casualty Division........................................................................................................(603) 271-2113
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.

**Mailing Address**
State of New Jersey
Department of Banking and Insurance
20 West State Street
P.O. Box 325
Trenton, New Jersey 08625-0325

**New Jersey Personal Automobile Insurance Plan**
Laurel Corporate Center
10000 Midlantic Drive, Suite 403
W Mount Laurel, New Jersey 08054

**Phone Numbers**
Main (609) 292-7272
Satellite Consumer Center, Newark (973) 648-4713
Toll-Free Number (800) 446-7467
Newark Main (973) 622-6014
Mount Laurel Main (856) 722-0030

**Fax Numbers**
Main (609) 984-5273
Newark Main (973) 622-6110
Mount Laurel Main (856) 722-9382

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

**Website:** www.dobi.nj.gov

**Make Checks Payable to:** Department of Banking and Insurance

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3/1/2020
NEW JERSEY

Marlene Caride
Commissioner......................................................................................................................(609) 633-7667

Justin Zimmerman
Chief of Staff..........................................................................................................................(609) 633-7667

Peter L. Hartt
Director, Division of Insurance...............................................................................................(609) 292-7272

Kristine A. Maurer, Esq.
Assistant Director, Division of Insurance..................................................................................(609) 292-7272

Elijah Johnson
Director of Legislative Affairs...................................................................................................(609) 292-7272

Denise Illes
Chief of Regulation......................................................................................................................(609) 292-7272

Vacant
Assistant Commissioner, Administration....................................................................................(609) 292-7272

Steven P. Kerner, Jr.
Assistant Commissioner, Solvency Regulation.........................................................................(609) 292-7272

Philip Gennace
Assistant Commissioner, Life and Health...................................................................................(609) 292-7272

Carl Sornson
Assistant Commissioner, Property and Casualty........................................................................(609) 292-7272

Gale Simon
Assistant Commissioner, Consumer Protection..........................................................................(609) 292-7272

William P. White
Assistant Commissioner, Captive Insurance...............................................................................(609) 292-7272

Ralph Boeckman
Specialist, Market Regulation, Consumer Protection.................................................................(609) 292-7272

Ellen DeRosa
Executive Director, Individual Health Coverage Program and Small Employer Health Benefits Program...................................................................................................................(609) 292-7272

Fredrick A. Huber
Executive Director, New Jersey, Compensation Rating and Inspection Bureau............................(973) 622-6014

CONTACT PERSONS

NAIC Liaison
Peter L. Hartt
Director, Division of Insurance................................................................................................peterhart@dobi.nj.gov

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3/1/2020
150
NEW JERSEY

Kristine A. Maurer, Esq. (602) 292-7272
Assistant Director, Division of Insurance kristine.maurer@dobi.nj.gov

Accident and Health Insurance
Philip Gennace (609) 292-7272
Assistant Commissioner, Life and Health philip.gennace@dobi.nj.gov

Agent Licensing
Ruth Jackson (609) 292-7272
Supervisor, Insurance Producer Licensing ruth.jackson@dobi.nj.gov

Annual Statements
Joann Jones (609) 292-7272
Technical Assistant II joann.jones@dobi.nj.gov

Captive Insurance
William P. White (609) 292-7272
Assistant Commissioner william.white@dobi.nj.gov

Company Licensing
Kwame Asare (609) 292-7272
Supervising Insurance Examiner kwame.asare@dobi.nj.gov

Consumer Complaints and Inquiries
Gale Simon (609) 292-7272
Assistant Commissioner, Consumer Protection Services gale.simon@dobi.nj.gov

Department Counsel
James A. Carey, Jr., DAG, Office of the New Jersey Attorney General (609) 984-8469
Section Chief james.carey@dol.lps.state.nj.us

Deposits
Kwame Asare (609) 292-7272
Supervising Insurance Examiner kwame.asare@dobi.nj.gov

Examinations-Agent
Gale Simon (609) 292-7272
Assistant Commissioner, Consumer Protection Services gale.simon@dobi.nj.gov

Examinations-Financial
Steven P. Kerner, Jr. (609) 292-7272
Assistant Commissioner, Solvency Regulation steve.kerner@dobi.nj.gov

Market Analysis, Market Conduct Examinations and Anti-Fraud Compliance
Ralph Boeckman (609) 292-7272
Market Regulation Specialist ralph.boeckman@dobi.nj.gov

NEW JERSEY

Financial Analysis
John Sirovetz
Supervising Insurance Examiner Solvency Regulation
(609) 292-7272
john.sirovetz@dobi.nj.gov

Life Insurance
Philip Gennace
Assistant Commissioner, Life and Health
(609) 292-7272

Public Affairs
Trish Graber
Director
(609) 292-5064
trish.graber@dobi.nj.gov

Policy and Form Filing-Life and Health
Philip Gennace
Assistant Commissioner, Life and Health
(609) 292-7272

Policy and Form Filing-Property and Casualty
Carl Sornson
Assistant Commissioner, Property and Casualty
(609) 292-7272

Premium Tax
Tanveer Ahmed
Examiner II
(609) 292-7272
tanveer.ahmed@dobi.nj.gov

Property and Casualty-Commercial Lines
Carl Sornson
Assistant Commissioner, Property and Casualty
(609) 292-7272

Property and Casualty-Personal Lines
Carl Sornson
Assistant Commissioner, Property and Casualty
(609) 292-7272

Statistical Reporting
Sam Sacky
Actuarial Analyst
(609) 292-7272
samual.sacky@dobi.nj.gov

Bureau of Fraud Deterrence
Richard Besser
Chief of Investigations
(609) 292-7272
richard.besser@dobi.nj.gov
NEW MEXICO

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 has 92 employees and an operating budget of approximately $40 million. It serves all aspects of the insurance world in New Mexico and the insured. The OSI also has some notable special operations, such as the Auto Theft Prevention program.

From January through December 2019, Mr. Toal served as a Deputy Secretary to the New Mexico Human Services Department, which serves almost a million New Mexicans and has a budget of more than $7 billion. Mr. Toal had principal responsibility for all things IT in the Department, including the innovative Enterprise HHS 2020 project which is designed to serve multiple state agencies at an estimated cost of more than $200 million. Under his leadership the project has successfully secured 90% federal funding. Mr. Toal also had responsibility for the Child Support Division of the Department and several components of the state Medicaid program, including all institutional reimbursement matters. Mr. Toal also served as principal liaison to UNM’s Health Sciences Center and the New Mexico Health Information exchange.

From June of 2017 through December 2018, Mr. Toal provided consulting services to major health insurers as the principal of RToal Consulting. In addition, he provided Medicaid and systems expertise to a significant number of clients that specialize in human and health services across the country.

From June 2014 till May of 2017, Mr. Toal worked for the New Mexico Division of Medical Assistance, part of the Human Services Department. He served as the Medicaid Enterprise Business Manager with lead responsibility for development and administration of the Division’s MMIS Replacement project (MMISR), which is an innovative modular approach to health and human services administration across multiple departments. He also had responsibility for management of the Systems Bureau of the Division. Prior to the MMISR assignment, Mr. Toal was Deputy Director of the Division with responsibility for the Eligibility, Program Policy, Benefits and Systems bureaus. He also had lead liaison responsibilities with CMS and the Indian Health Service.

Before relocating to New Mexico in 2014, Mr. Toal served as Director of the Georgia Southern University College of Public Health’s Center for Rural Health and Research, which provided assistance to safety net providers and district health departments with a focus on accreditation and data integration systems. As Director, he provided evaluation assistance to the CDC, the GA Department of Public Health and the Healthcare Georgia Foundation. He also directed the Georgia Practice-based Research Network and served as an instructional faculty member of the School of Public Health of Georgia State University and an adjunct faculty member of the Emory University Rollins School of Public Health. (2009-14)

Prior to joining Georgia Southern University, Mr. Toal was a Clinical Associate Professor in Health Policy and Management at the Institute of Public Health of Georgia State University. In addition to teaching and research, his consulting work during his time with the university was with the Chronic Disease Center of the CDC, the American Society for Clinical Oncology and numerous Georgia-based health care organizations. (2004-08)

Before his service with Georgia State University, Mr. Toal served as the first President of the Georgia Cancer Coalition (GCC), where he was responsible for development of the state’s cancer initiatives and creation of regional cancer cooperatives across the state. The GCC was the state-designated entity to receive Tobacco Settlement funds that were earmarked for building cancer prevention, detection and treatment capacity across the state. (2001-03)
Mr. Toal served as the first Commissioner of the Georgia Department of Community Health, which had responsibility for the state Medicaid, PeachCare, State Health Planning and Indigent Care Trust Fund programs, as well as the State Health Benefit Plan, which offered health benefits to all state employees, school personnel statewide and others. He was responsible for directing the consolidation of state agencies involved in the purchasing, planning and regulation of health care in the state, and managing the department, which insured nearly two million individuals, had a budget of more than $6 billion and had more than 500 employees. (1999-2001)

Prior to becoming Commissioner of the Department of Community Health Mr. Toal served as the first President and CEO of Georgia1st, a statewide physician and hospital network owned and directed by the network providers. Members of the network included the Emory Healthcare System, The Medical College of Georgia, hospitals affiliated with Emory or MCG across the state, and more than 4,600 physicians. Mr. Toal created the business plan, managed member services, credentialing, medical review and proposal development. Under his leadership the network successfully negotiated network contracts with insurers and payors, including the State Health Benefit Plan. Georgia 1st evolved from Mr. Toal’s service to Emory University’s Health Sciences Center as Director of Affiliate and Corporate Health Services. (1994-1999)

For 11 years (1983-1993) he 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. Medicaid initiatives included creation and implementation of an Indigent Care Trust Fund, coverage of new services, expansion of the eligible population, implementation of community-based service waivers and streamlining of both eligibility and claims processing. Mr. Toal also has rural health work experience with the U.S. Public Health Service and with the Georgia State Senate, where he staffed the Human Resources Committee and many special health-related study committees. (1976-1983).

Mr. Toal has received numerous awards for his public service, including the Presidential Award from the Georgia Academy of Family Practice, the Leadership Award from the Georgia Hospital Association, the Partnership Award from the Southeast Division of the American Cancer Society, the Society and Medicine Award from the Mercer University School of Medicine, an Honorary Membership Award from the Georgia Chapter of the American Academy of Pediatrics (the only non-physician to be so recognized), and the HCFA (now CMS) Administrator’s Award. He was a Distinguished Fellow of the Andrew Young School of Policy Studies of Georgia State University, a President of the Georgia Public Health Association, and has been inducted into Delta Omega, the national public health honor society. Mr. Toal also served on committees for The Commonwealth Fund, the Milbank Fund, the Robert Wood Johnson Foundation and the National Association of Medicaid Directors.

He 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.
NEW MEXICO

Robert Doucette  
Deputy Superintendent 
(505) 827-5832
robert.doucette@state.nm.us

Anna Krylova 
Chief Actuary-Property and Casualty 
(505) 827-4529
anna.krylova@state.nm.us

Vicente Vargas 
Chief Counsel to the Superintendent 
(505) 827-4645
vicente.vargas@state.nm.us

CONTACT PERSONS

Annual Statements
Mark Jordan  
(505) 827-4645
mark.jordan@state.nm.us

Assigned Risk Pool-Workers’ Compensation
Bogdanka Kurahovic  
(505) 827-4557
bogdanka.kurahovic@state.nm.us

Company Licensing
Victoria Baca 
Bureau Chief 
(505) 827-4438
victoriaa.baca@state.nm.us

Consumer Complaints and Inquires
Mark Marquez  
(505) 827-4439
mark.marquez@state.nm.us

Deposits and Fees
Victoria Baca  
(505) 827-4438
victoriaa.baca@state.nm.us

Examinations/Financial Analysis
Mark Jordan  
Chief Examiner 
(505) 827-4655
mark.jordan@state.nm.us

Health policy and Consumer Education Bureau-Affordable Care Act (ACA)
Margaret (Kika) Pena 
Division Director 
(505) 827-4561
margaret.pena@state.nm.us
Paige Duhamel 
Health Care Policy Manager 
(505) 660-7108
paige.duhamel@state.nm.us

Insurance Fraud Bureau
Roberta Baca  
Criminal Division Director 
(505) 795-1755
roberta.baca@state.nm.us

Stop Fraud 
(877) 807-4010
NEW MEXICO

Investigations/Compliance
Mark Marquez (505) 827-4439
Staff Manager .......................................................... mark.marquez@state.nm.us

Managed Health Care Bureau
Margaret (Kika) Pena (505) 827-4561
Division Director ......................................................... margaret.pena@state.nm.us
Viara Ianakieva (505) 827-4651
Bureau Chief ................................................................... viara.ianakieva@state.nm.us

Life and Health Product Filing Bureau-Form Filing
Margaret (Kika) Pena (505) 827-4561
Division Director .......................................................... margaret.pena@state.nm.us
Viara Ianakieva (505) 827-4651
Bureau Chief ................................................................... viara.ianakieva@state.nm.us

Producer (Agent) Licensing
Lorinda Martinez (505) 827-4554
Bureau Chief ................................................................... lorinda.martinez@state.nm.us

Property and Casualty-Policy and Form Filing
Ashley Hernandez (505) 827-4593
..................................................................................... ashley.hernandez@state.nm.us

Premium Tax
Andy Romero (505) 827-4649
Compliance Division Director ........................................... andy.romero@state.nm.us

Statistical Reporting
Anna Krylova (505) 827-4529
..................................................................................... anna.krylova@state.nm.us

Title Insurance
Otis Phillips (505) 827-4930
Bureau Chief ................................................................... otis.phillips@state.nm.us
Linda A. Lacewell was nominated Superintendent of the New York State Department of Financial Services by Governor Andrew M. Cuomo on February 4, 2019. She was confirmed by the New York State Senate in June 2019. Lacewell most recently served as Chief of Staff and Counselor to the Governor. In that role, she oversaw Executive Chamber operations, as well as ethics and law enforcement matters.

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

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

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

TBD
Deputy Superintendent, Life Insurance Division

Shirin Emami  
Executive Deputy Superintendent, Banking Division

Katie Lemire  
Executive Deputy Superintendent, Consumer Protection and Financial Enforcement Division

Steven F. Kluger  
Executive Deputy Superintendent, Capital Markets

Justin Herring  
Executive Deputy Superintendent, Cybersecurity

Matt Homer  
Executive Deputy Superintendent, Research and Innovation

Nate Turnbull  
Executive Deputy Superintendent, External Affairs and Strategy Division

Kevin Bishop  
Acting General Counsel

Marshal Bozzo  
Deputy General Counsel for Insurance

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NORTH CAROLINA

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.

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

Email Address
firstname.lastname@ncdoi.gov

Phone Numbers
Main (919) 807-6000
Toll-free Nationwide (855) 408-1212

Fax Numbers
Main (919) 715-8889

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: www.ncdoi.com
Make Checks Payable to: North Carolina Department of Insurance

Michelle Osborne (919) 807-6006
Chief Deputy Commissioner michelle.osborne@ncdoi.gov

Brian Taylor (919) 647-0003
Chief State Fire Marshal, Assistant Commissioner brian.taylor@ncdoi.gov

John Baldwin (919) 807-6007
Administrative Services Director john.baldwin@ncdoi.gov

NORTH CAROLINA

John Hoomani  
General Counsel ................................................................................. john.hoomani@ncdoi.gov

Ted Brown  
Senior Policy Advisor ................................................................. ted.brown@ncdoi.gov

Debbie Walker  
Senior Deputy Commissioner, Captive Insurance Company Division ........................................... debbie.walker@ncdoi.gov

Jackie Obusek  
Senior Deputy Commissioner, Company Services Group ............................................................... jackie.obusek@ncdoi.gov

Kathy Shortt  
Senior Deputy Commissioner, Consumer Assistance Group ................................................ kathy.shortt@ncdoi.gov

Marty Sumner  
Senior Deputy Commissioner, Fraud Control Group ............................................................. marty.sumner@ncdoi.gov

Susan Nestor  
Senior Deputy Commissioner, SHIIP and Health Insurance Smart NC ........................................... susan.nestor@ncdoi.gov

CONTACT PERSONS

Actuarial Services
Kevin Conley  
Chief Actuary ................................................................................. kevin.conley@ncdoi.gov

Agent Services
Angela Hatchell  
Deputy Commissioner ........................................................................... angela.hatchell@ncdoi.gov

Annual Statement Fees
Sue Ann Webster  
Corporate Records Administrator ........................................................... sueann.webster@ncdoi.gov

Captives
Debbie Walker  
Senior Deputy Commissioner ........................................................................... debbie.walker@ncdoi.gov

Computer Systems and Telecommunications
Keith Briggs  
Chief Information Officer .............................................................................. (919) 807-6101

Consumer Assistance Programs
Enrique Coello  
Director, Latino and Minority Affairs ................................................................. enrique.coello@ncdoi.gov

Seniors’ Health Insurance Information Program (SHIIP),  
Consumer Services Division, Health Insurance Smart NC ................................................ (855) 408-1212
NORTH CAROLINA

Joyce Johnson
Deputy Commissioner, Consumer Services
(919) 814-9875
joyce.johnson@ncdoi.gov

Melinda Munden
Deputy Commissioner, SHIIP
(919) 814-9942
melinda.munden@ncdoi.gov

Continuing Care-Retirement Centers and Self-Insured Workers' Compensation Individuals
Nancy Wise
Manager
(919) 807-6178
nancy.wise@ncdoi.gov

Controller's Office
Lareasia Everett
Controller
(919) 807-6069
laresia.everett@ncdoi.gov

Engineering
Cliff Isaac
Deputy Commissioner
(919) 647-0074
cliff.isaac@ncdoi.gov

Financial Analysis and Company Licensing
Jessica Price
Chief Financial Analyst
(919) 807-6169
jessica.price@ncdoi.gov

Financial Examinations
Monique Smith
Deputy Commissioner
(919) 807-6605
monique.smith@ncdoi.gov

Fire and Rescue Commission
Kim Williams
Deputy Director
(919) 647-0089
kim.williams@ncdoi.gov

Fire and Rescue Training and Inspections
Derrick Clouston
Deputy Director
(919) 647-0036
derrick.clouston@ncdoi.gov

Life and Health Insurance
Ted Hamby
Deputy Commissioner
(919) 807-6058
ted.hamby@ncdoi.gov

Manufactured Building
Joe Sadler
Deputy Director
(919) 661-5880
joe.sadler@ncdoi.gov

Market Regulation
Teresa Knowles
Deputy Commissioner
(919) 807-6886
teresa.knowles@ncdoi.gov

NAIC Liaison

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NORTH CAROLINA

Jackie Obusek  
Senior Deputy Commissioner  
jackie.obusek@ncdoi.gov

Personnel  
Janet Blount  
Personnel Officer  
janet.blount@ncdoi.gov

Prevention, Programs and Grants  
Shannon Bullock  
Deputy Director  
shannon.bullock@ncdoi.gov

Property and Casualty Insurance  
Fred Fuller  
Deputy Commissioner  
fred.fuller@ncdoi.gov

Public Information  
Marla Sink  
Director  
marla.sink@ncdoi.gov

Regulatory Actions  
Susan Coble  
Chief Regulatory Specialist  
susan.coble@ncdoi.gov

Risk Management  
Bryan Heckle  
Deputy Director  
bryan.heckle@ncdoi.gov

Security Deposits  
Hasije Harris  
Collateral Securities Administrator  
hasije.harris@ncdoi.gov
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.

Mailing Address
North Dakota Insurance Department
600 East Boulevard Avenue, 5th Floor
Bismarck, North Dakota 58505-0320

Street Address
Same as mailing address

Email Address
insurance@nd.gov

Phone Numbers
Main (701) 328-2440
Toll-Free Number (In-State Only) (800) 247-0560

Fax Numbers
Main (701) 328-4880

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: www.nd.gov/ndins
Make Checks Payable to: North Dakota Insurance Department

John R. Arnold (701) 328-2440
Deputy Insurance Commissioner jarnold@nd.gov

CONTACT PERSONS

NAIC Liaison
John R. Arnold (701) 328-2440
Deputy Insurance Commissioner jarnold@nd.gov

Policy and Form Filing-Life and Health
NORTH DAKOTA

Chrystal Bartuska (701) 328-2441
  Product Filing Division Director  cabartuska@nd.gov

Vance Magnuson (701) 328-4977
  Rate and Form Analyst  vmagnuso@nd.gov

Consumer Complaints and Inquires-Life and Health
Janelle Middlestead (701) 328-4460
  Consumer Assistance Division Director  jlmiddlestead@nd.gov

Angie Voegele (701) 328-2940
  Claims Investigator  amvoegele@nd.gov

Policy, Form and Rate Filings-Property and Casualty
Chrystal Bartuska (701) 328-2441
  Product Filing Division Director  cabartuska@nd.gov

Mike Andring (701) 328-4937
  Property and Casualty Actuary  mandring@nd.gov

Consumer Complaints and Inquires-Property and Casualty
Janelle Middlestead (701) 328-4460
  Consumer Assistance Division Director  jlmiddlestead@nd.gov

Holly Brockman (701) 328-2932
  Claims Investigator  hbrockman@nd.gov

Agent Licensing
John R. Arnold (701) 328-4984
  Agent Licensing Division Director  jrarnold@nd.gov

Budget
Jess Davis (701) 328-2930
  Accountant  jessdavis@nd.gov

Deposits
Rachel Kriege (701) 328-2931
  Human Resources Manager  rkriege@nd.gov

Premium Tax
Jess Davis (701) 328-2930
  Accountant  jessdavis@nd.gov

General Counsel
Johnny Palsgraaf (701) 328-2440
  General Counsel  jpalsgraaf@nd.gov

Investigations and Fraud
NORTH DAKOTA

Dale Pittman  
Investigator  
(701) 328-2884  
jpittman@nd.gov

Rebecca Kopp  
Investigator  
(701) 328-4641  
rakopp@nd.gov

Examinations-Financial
Matt Fischer  
Chief Examiner and Division Director  
(701) 328-9617  
mattfischer@nd.gov

Examinations-Market Conduct
Johnny Palsgraaf  
Legal Counsel  
(701) 328-2577  
jpalsgraaf@nd.gov

Media Relations/Public Information
Ashley Kelsch  
Public Information Officer  
(701) 328-2684  
amkelsch@nd.gov

Statistical Reporting
Ashley Kelsch  
Public Information Officer  
(701) 328-2684  
amkelsch@nd.gov

Technology
Laurie Scully  
IT Administrator  
(701) 328-2503  
lscully@nd.gov
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.
NORTHERN MARIANA ISLANDS

Frank D. Cabrera
Workers' Compensation Manager
(670) 664-8020
fcabrera.wcc@commerce.gov.mp

Jenny C. Norita
WCC Officer
(670) 664-8020
jnorita@commerce.gov.mp

Anthony Yoshikawa
WCC Specialist
(670) 644-8018
ayoskikawa@commerce.gov.mp

Maggie Camacho
Banking Administrator
(670) 664-8020
cnmi.banking@commerce.gov.mp

Aristona M. Tudela
Banking Examiner II
(670) 664-8018
ttudela@commerce.gov.mp

Robert C. Torres
Project Coordinator
(670) 664-8020
robertctorres11@gmail.com
As Director of the Ohio Department of Insurance (DOI), Jillian Froment serves as a member of Governor DeWine’s cabinet and is responsible for the overall leadership and direction of the DOI. She joined the DOI in 2011 as Chief Administrative Officer and was soon elevated to Deputy Director. Beyond her daily operational responsibilities, she was responsible for managing a task force of Ohio insurance CEOs to review and implement improvements to Ohio’s regulatory environment and to create a robust workforce for Ohio’s insurance industry. Through these efforts she worked to benefit Ohio consumers by removing regulatory barriers that needlessly drive up the cost of insurance while also strengthening meaningful consumer protections. In 2017, she was appointed Director of the DOI.

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

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

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

Froment earned a Juris Doctorate from Capital University and a Bachelor’s of Science in Engineering from The Ohio State University.
Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: www.insurance.ohio.gov
Make Checks Payable to: Ohio Treasurer Robert Sprague

Jillian Froment
Director.................................................................(614) 728-1006
jillian.froment@insurance.ohio.gov

Carrie Haughawout
Deputy Director...........................................................(614) 387-0411
carrie.haughawout@insurance.ohio.gov

Mariah Marcum
Executive Assistant to Director..............................................(614) 728-1059
mariah.marcum@insurance.ohio.gov

Molly Mottram
Executive Assistant............................................................(614) 644-3354
molly.mottram@insurance.ohio.gov

Tynesia Dorsey
Chief Administrative Officer and Director of Consumer Relations..............................................(614) 728-1111
tynesia.dorsey@insurance.ohio.gov

Dora Dean
Executive Administrative Assistant.................................................(614) 644-7076
dora.dean@insurance.ohio.gov

Christopher Brock
Assistant Director, Public Affairs....................................................(614) 728-1539
christopher.brock@insurance.ohio.gov

Amanda Baird
General Counsel.................................................................(614) 644-3326
amanda.baird@insurance.ohio.gov

Meredith Alexander
Assistant Director, Legislative Affairs..................................................(614) 728-0070
meredith.alexander@insurance.ohio.gov

Christopher Brock
Assistant Director, Communications...................................................(614) 728-1539
christopher.brock@insurance.ohio.gov

Marlene Moore
Executive Administrative Assistant, Communications/Legislative..............................................(614) 728-1015
marlene.moore@insurance.ohio.gov

Todd Oberholtzer
Regulatory Compliance Director.....................................................(614) 387-1459
todd.oberholtzer@insurance.ohio.gov

Jana Jarrett
Assistant Director, Consumer Affairs..................................................(614) 644-3378
jana.jarrett@insurance.ohio.gov

Tina Chubb
Interim Assistant Director, Information Technology..................................................(614) 728-1044	
jana.jarrett@insurance.ohio.gov

Vacant
Assistant Director, Human Resources..................................................(614) 728-1012

Jianming Xia
Assistant Director, Fiscal Operations....................................................(614) 644-3263
jianming.xia@insurance.ohio.gov
OHIO

Dwight Radel  (614) 644-3337
  Assistant Director, Risk Assessment................................. dwight.radel@insurance.ohio.gov

Laura Miller  (614) 728-1208
  Assistant Director and Chief Actuary, Product Regulation and Actuarial Services......................... laura.miller@insurance.ohio.gov

Michelle Brugh Rafeld  (614) 728-1009
  Assistant Director, Fraud and Enforcement.................................................................michelle.rafeld@insurance.ohio.gov

CONTACT PERSONS

Angela Dingus  (614) 644-2663
  Risk Management-Market Conduct.................................................................angela.dingus@insurance.ohio.gov

Laura Miller  (614) 728-1208
  Actuarial Services and Product Regulation-Chief of Life, Health and Managed Care...............................laura.miller@insurance.ohio.gov

Laura Miller  (614) 728-1208
  Actuarial Services and Product Regulation-Chief of Property and Casualty...........................................laura.miller@insurance.ohio.gov

Jianming Xia  (614) 644-3263
  Assistant Director, Fiscal Operations.................................................................jianming.xia@insurance.ohio.gov

Karen Vourvopoulos  (614) 728-1249
  Chief, Licensing Division..........................................................................................karen.vourvopoulos@insurance.ohio.gov

Vacant
  Assistant Director, Human Resources......................................................................................(614) 728-1012

Amanda Baird  (614) 644-3326
  General Counsel, Legal Division.........................................................................................amanda.baird@insurance.ohio.gov

Accident/Health Insurance-HMO Division

Marjorie Ellis  (614) 644-3451
  Actuarial Services and Product Regulation-Life, Health and Managed Care..............................majorie.ellis@insurance.ohio.gov

Agent Licensing

Karen Vourvopoulos  (614) 728-1249
  Licensing-License Division..........................................................................................karen.vourvopoulos@insurance.ohio.gov

Annual Statements

Cameron Piatt  (614) 728-1074
  Risk Assessment-Financial Regulation.....................................................................................cameron.piatt@insurance.ohio.gov

Captive Insurance

Tracy Snow  (614) 728-7263
  Risk Assessment-Captive Insurance......................................................................................tracy.snow@insurance.ohio.gov
OHIO

Company Licensing
Cameron Piatt
(614) 728-1074
Risk Assessment-Financial Regulation.............................................................cameron.piatt@insurance.ohio.gov

Consumer Complaints and Inquires
Jana Jarrett
(614) 644-3378
Consumer Affairs-Consumer Services.............................................................jana.jarrett@insurance.ohio.gov

Consumer Counseling Program for Seniors
Christina Reeg
(614) 644-3464
Consumer Affairs-SHIIP Program Director..................................................christina.reeg@insurance.ohio.gov

Deposits
Melissa Chuvalas
(614) 752-0720
Fiscal Operations ..................................................................................................melissa.chuvalas@insurance.ohio.gov

Enforcement
David Barney
(614) 644-3193
Fraud and Enforcement-Enforcement Division..............................................david.barney@insurance.ohio.gov

Examinations-Agent
Karen Vourvopoulos
(614) 728-1249
Licensing-License Division..................................................................................karen.vourvopoulos@insurance.ohio.gov

Examinations-Financial
Tracy Snow
(614) 728-1263
Chief Examiner, Risk Assessment.......................................................................tracy.snow@insurance.ohio.gov

Examinations-Market Conduct
Angela Dingus
(614) 644-2663
Risk Assessment-Market Conduct......................................................................angela.dingus@insurance.ohio.gov

Fees-Agents
Karen Vourvopoulos
(614) 728-1249
Licensing-License Division..................................................................................karen.vourvopoulos@insurance.ohio.gov

Fees-Company
Melissa Chuvalas
(614) 752-0720
Fiscal Operations ..................................................................................................melissa.chuvalas@insurance.ohio.gov

Fraud
Michelle Rafeld
(614) 728-1009
Fraud and Enforcement-Fraud Division............................................................michelle.rafeld@insurance.ohio.gov

Health, Rates
Laura Miller
(614) 728-1208
Actuarial Services and Product Regulation-Life, Health and Managed Care..........laura.miller@insurance.ohio.gov
OHIO

Life, Rates
Pete Weber
(614) 644-3311
Actuarial Services and Product Regulation-Life, Health and Managed Care
peter.weber@insurance.ohio.gov

Media Relations/Public Information
Leslie Minnich
(614) 728-1292
Chief, Communications
leslie.minnich@insurance.ohio.gov

Policy and Form Filing-Life and Health
Marjorie Ellis
(614) 644-3451
Actuarial Services and Product Regulation-Life, Health and Managed Care
marjorie.ellis@insurance.ohio.gov

Policy and Form Filing-Property and Casualty
Maureen Motter
(614) 644-3361
Actuarial Services and Product Regulation-Property and Casualty
maureen.motter@insurance.ohio.gov

Premium Tax
Cameron Piatt
(614) 728-1074
Financial Regulation, Risk Assessment
cameron.piatt@insurance.ohio.gov

Property and Casualty-Personal and Commercial Lines Rates
Tom Botsko
(614) 387-2819
Actuarial Services and Product Regulation-Property and Casualty
thomas.botsko@insurance.ohio.gov

Statistical Reporting
Maureen Motter
(614) 644-3361
Actuarial Services and Product Regulation-Property and Casualty
maureen.motter@insurance.ohio.gov

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OHIO
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.
OKLAHOMA

Teresa Green
Deputy Commissioner of Licensing Services
(405) 521-6654
teresa.green@oid.ok.gov

Gordon Amini, Esq.
General Counsel
(405) 522-6335
gordon.amini@oid.ok.gov

Liz Heigle
Director of Communications
(405) 522-0683
liz.heigle@oid.ok.gov

Jim Marshall
Director of Operations
(405) 522-8398
jim.marshall@oid.ok.gov

Lydia Shirley
Assistant Commissioner of Consumer Services
(405) 521-6624
lydia.shirley@oid.ok.gov

Andy Schallhorn
Deputy Commissioner of Financial Regulations & Chief Actuary
(405) 522-4969
andrew.schallhorn@oid.ok.gov

Cuc Nguyen
Assistant Commissioner of Rate & Form
(405) 522-4608
cuc.nguyen@oid.ok.gov

Sherry Marczewski
Assistant Commissioner of Comptroller
(405) 522-4581
sherry.marczewski@oid.ok.gov

Mike Pavlik
Assistant Commissioner of Systems Security
(405) 522-4616
michael.pavlik@oid.ok.gov

Ray Walker
Director, Medicare Assistance Program
(405) 521-6632
ray.walker@oid.ok.gov

Karlita Manger
Executive Assistant to the Commissioner
(405) 522-0891
karlita.manger@oid.ok.gov

CONTACT PERSONS

Actuarial
Andy Schallhorn
Deputy Commissioner of Financial Regulations & Chief Actuary
(405) 522-4969
andrew.schallhorn@oid.ok.gov

Anti-Fraud Unit
Rick Wagnon
Chief, Anti-Fraud Unit
(405) 522-6180
rick.wagnon@oid.ok.gov

Captive Insurance
Andy Schallhorn
Deputy Commissioner of Financial Regulations & Chief Actuary
(405) 522-4969
andrew.schallhorn@oid.ok.gov

Commissioner's Inquiries
Karlita Manger
Executive Assistant to the Commissioner
(405) 522-0891
karlita.manger@oid.ok.gov
OKLAHOMA

Community Outreach
Jim Marshall
Director of Operations
(405) 522-8398
jim.marshall@oid.ok.gov

Comptroller
Sherry Marczewski
Assistant Commissioner, Comptroller
(405) 522-4581
sherry.marczewski@oid.ok.gov

Consumer Assistance
Lydia Shirley
Assistant Commissioner of Consumer Services
(405) 521-2991
lydia.shirley@oid.ok.gov

Consumer Counseling Program for Seniors
Ray Walker
Director, Medicare Assistance Program
(405) 521-6632
ray.walker@oid.ok.gov

Continuing Education
Erin Wainner
Senior Education Coordinator
(405) 522-0897
erin.wainner@oid.ok.gov

Financial Analysis
Diane Carter
Chief Financial Analyst
(405) 522-6337
diane.carter@oid.ok.gov

Financial Examinations
Eli Snowbarger
Chief Financial Examiner
(405) 522-6179
eli.snowbarger@oid.ok.gov

Government Relations and Public Policy
Teresa Green
Deputy Commissioner of Licensing Services
(405) 521-6654
teresa.green@oid.ok.gov

Health Policy
Mike Rhoads
Deputy Commissioner of Consumer Services
(918) 295-3702
mike.rhoads@oid.ok.gov

Human Resources/Operations
Jim Marshall
Director of Operations
(405) 522-8398
jim.marshall@oid.ok.gov

Legal
Gordon Amini, Esq.
General Counsel
(405) 522-6335
gordon.amin@oid.ok.gov

Market Regulation
Landon Hubbart
Chief of Market Regulation
(405) 522-5358
landon.hubbart@oid.ok.gov

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OKLAHOMA

Media Relations
Liz Heigle
Director of Communications
(405) 522-0683
liz.heigle@oid.ok.gov

Policy, Form, Rate and Manual Rule
Cue Nguyen
Assistant Commissioner, Rate and Form Compliance Division Manager
(405) 522-4608
cue.nguyen@oid.ok.gov

Producer Licensing
Courtney Khodabakhsh
Licensing Manager
(405) 522-0806
courtney.khodabakhsh@oid.ok.gov

 Receivership
Gordon Amini
General Counsel
(405) 522-6335
gordon.amini@oid.ok.gov

Workers' Compensation
Cuc Nguyen
Assistant Commissioner of Rate & Form
(405) 522-4608
cuc.nguyen@oid.ok.gov
Andrew R. Stolfi was appointed as administrator of the Oregon Division of Financial Regulation and insurance commissioner in February 2018. The division is part of the state's largest consumer protection and business regulatory agency, the Department of Consumer and Business Services. Stolfi is responsible for leading the agency's regulation of insurance, depository institutions, trust companies, securities, and financial products.

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

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

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

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

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

**Mailing Address**
Oregon Department of Consumer and Business Services
Division of Financial Regulation
P.O. Box 14480
Salem, Oregon 97309-0405

**Street Address**
Oregon Department of Consumer and Business Services
Division of Financial Regulation
350 Winter Street, NE
Salem, Oregon 97301-3883

**Email Address**
See individual email addresses

**Phone Numbers**
Main
(503) 947-7980
Toll-free
(888) 877-4894

**Fax Numbers**
Main
(506) 378-4351

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

**Website**: https://dfr.oregon.gov/Pages/index.aspx

**Make Checks Payable to**: Department of Consumer and Business Services

Lou Savage
Acting Director, Department of Consumer and Business Services
louis.d.savage@oregon.gov

Andrew R. Stolfi
Administrator/Insurance Commissioner, Div. of Financial Regulation
andrew.stolfi@oregon.gov

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OREGON

TK Keen
Deputy Administrator.................................................................tk.keen@oregon.gov
(503) 947-7226

JP Jones
Deputy Administrator.................................................................jp.jones@oregon.gov
(503) 947-7497

CONTACT PERSONS

Administrative Rules
TK Keen
Policy and Actuarial Services..........................................................tk.keen@oregon.gov
(503) 586-8143

Annual Statements
Ryan Keeling
Assistant Manager/Chief Analyst....................................................ryan.w.keeling@oregon.gov
(503) 947-7271

Company Licensing
Ryan Keeling
Assistant Manager/Chief Analyst....................................................ryan.w.keeling@oregon.gov
(503) 947-7271

Consumer Advocacy
Tricia Goldsmith
Senior Manager, Consumer Education and Advocacy.........................tricia.a.goldsmith@oregon.gov
(503) 947-7275

Consumer Outreach
Tricia Goldsmith
Senior Manager, Consumer Education and Advocacy.........................tricia.a.goldsmith@oregon.gov
(503) 947-7275

Department Counsel
Ted Falk
General Counsel, Assistant Attorney General.......................................theodore.c.falk@oregon.gov
(503) 947-4430

Deposits
Jason Haynes
Security Deposit Analyst............................................................jason.haynes@oregon.gov
(503) 947-7259

Examinations-Financial
Greg Lathrop
Senior Manager, Chief Financial Examiner........................................greg.a.lathrop@oregon.gov
(503) 947-7982

Examination-Producer
Kirsten Anderson
Senior Manager, Licensing............................................................kirsten.l.anderson@oregon.gov
(503) 947-7478

Fees-Company
Ryan Keeling
Assistant Manager/Chief Analyst....................................................ryan.w.keeling@oregon.gov
(503) 947-7271

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3/1/2020 180
OREGON

Fees-Licensing
Kirsten Anderson (503) 947-7478
Senior Manager, Licensing.................................................................kirsten.l.anderson@oregon.gov

Financial Analysis
Ryan Keeling (503) 947-7271
Assistant Manager/Chief Analyst..........................................................ryan.w.keeling@oregon.gov

Financial Regulation Section
JP Jones (503) 947-7497
Deputy Administrator...........................................................................jp.jones@oregon.gov

Insurance Product Reg. P&C
Brian Fordham (503) 947-7205
Senior Manager, Compliance.................................................................brian.j.fordham@oregon.gov

Investigations and Enforcement
Dorothy Bean (503) 947-7485
Senior Manager, Investigations and Enforcement..................................dorothy.bean@oregon.gov

Legislative
TK Keen (503) 586-8143
Senior Manager, Policy and Actuarial Services....................................tk.keen@oregon.gov

Life and Health Actuarial
Drew Bux (503) 476-5746
...............................................................................................................andrew.bux@oregon.gov
Michael Sink (971) 673-2031
..................................................................................................................michael.d.sink@oregon.gov
Tim Hinkel (503) 947-7219
..................................................................................................................timothy.r.hinkel@oregon.gov

Media Relations/Public Information
Leah Andrews (503) 947-7897
Communications Director........................................................................leah.k.andrews@oregon.gov

Policy Analysis
TK Keen (503) 586-8143
Senior Manager, Policy and Actuarial Services....................................tk.keen@oregon.gov
Gayle Woods (503) 947-7217
Senior Policy Advisor............................................................................gayle.woods@oregon.gov
Jesse O'Brien (971) 707-3670
Senior Policy Analyst (Life and Health)..............................................jesse.e.obrien@oregon.gov
OREGON
Alexander Cheng  (503) 947-7235
   Senior Policy Analyst.................................................................alexander.s.cheng@oregon.gov

Michael Schopf  (503) 877-7275
   Senior Policy Analyst (Health),......................................................michael.d.schopf@oregon.gov

Lauren Winters  (503) 947-7039
   Senior Policy Analyst.................................................................lauren.e.winters@oregon.gov

Aeron Teverbaugh  (503) 847-7844
   Senior Policy Analyst.................................................................aeron.teverbaugh@oregon.gov

Producer Licensing
Kirsten Anderson  (503) 947-7478
   Senior Manager, Licensing...............................................................kirsten.l.anderson@oregon.gov

Product Regulation
Tashia Sizemore  (503) 947-7270
   Senior Manager, Product Regulation..................................................tashia.sizemore@oregon.gov

Property and Casualty-Actuarial
Dave Dahl  (503) 947-7252
   ...........................................................................................................david.f.dahl@oregon.gov

Rates and Forms
Tashia Sizemore  (503) 947-7270
   Senior Manager, Product Regulation......................................................tashia.sizemore@oregon.gov

Receivership
Ryan Keeling  (503) 947-7271
   Assistant Manager/Chief Analyst..........................................................ryan.w.keeling@oregon.gov

Retaliatory Tax
Shannon O'Shea  (503) 947-7046
   ...........................................................................................................shannon.oshea@oregon.gov

Gail McFarlin  (503) 947-7218
   ...........................................................................................................gail.mcfarlin@oregon.gov

Statistical Reporting
Spencer Peacock  (503) 947-7201
   Data Analyst..........................................................................................spencer.c.peacock@oregon.gov

Surplus Lines Coordinator
Shannon O'Shea  (503) 947-7046
   ...........................................................................................................shannon.oshea@oregon.gov
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.

**Mailing Address**
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

**Street Address**
Same as mailing address

**Email Address**
See individual email addresses

**Phone Numbers**
- **Main**: (717) 787-7000
- **Consumer Service Office - Hotline**: (877) 881-6388
- **Consumer Service Office - Harrisburg**: (717) 787-2317

**Fax Numbers**
- **Main**: (717) 772-1969

**Office Hours**: 8:30 a.m.-5:00 p.m., Monday-Friday
**Website**: www.insurance.pa.gov
**Make Checks Payable to**: Commonwealth of Pennsylvania

Jessica K. Altman
Commissioner
jealtman@pa.gov

Karin Rodriguez
Executive Assistant to the Insurance Commissioner
karrodrigu@pa.gov

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PENNSYLVANIA

Michael Humphreys
Chief of Staff. .......................................................................................................................... mhumphreys@pa.gov
(717) 787-0684

Amy Daubert
Chief Counsel. ................................................................................................................................adaubert@pa.gov
(717) 787-2567

Megan Barbour
Policy Office. ................................................................................................................................megbarbour@pa.gov
(717) 783-0652

Joe DiMemmo
Deputy Commissioner. .............................................................................................................. jdmemmno@pa.gov
(717) 783-2142

Christopher Monahan
Deputy Commissioner. .................................................................................................................. cmonahan@pa.gov
(717) 787-6174

Laura Slaymaker
Deputy Commissioner. ................................................................................................................... lslaymaker@pa.gov
(717) 787-6009

Abdoul Barry
Director, Legislative Affairs. ........................................................................................................... abbarry@pa.gov
(717) 783-3501

Thaisa Jones
Communications Director. .............................................................................................................. thajones@pa.gov
(717) 214-4781

James Johnson
Chief Administrative Judge. ............................................................................................................. jamjohnson@pa.gov
(717) 783-2126

Ken Kitch
Manager, Bureau of Information Technology. .................................................................................... kkitch@pa.gov
(717) 783-2128

CONTACT PERSONS

NAIC Liaison
Joseph Korman
Bureau of Administration. .................................................................................................................. jkorman@pa.gov
(717) 787-4429

Annual Statements
Kimberly Rankin
Director, Bureau of Licensing and Financial Analysis. ......................................................................... krankin@pa.gov
(717) 783-6409

Bureau of Life, Accident and Health Insurance
Tracie Gray
Director, Bureau of Life, Accident and Health Insurance. ......................................................................... tgray@pa.gov
(717) 705-7257

Company Licensing
Kim Rankin
Director, Bureau of Company Licensing and Financial Analysis. ............................................................. krankin@pa.gov
(717) 783-6409

Consumer Complaints and Inquires
PENNSYLVANIA

Carolyn Morris  (717) 783-2153
Director, Bureau of Consumer Services camorris@pa.gov

Department Counsel
Amy Daubert  (717) 787-2567
Chief Counsel adaubert@pa.gov

Deposits
Vacant
Assistant to the Deputy Insurance Commissioner (717) 783-2142

Examinations-Financial
Melissa Greiner  (717) 772-1724
Director, Bureau of Financial Examinations mgreiner@pa.gov

Examinations-Market Conduct
Gary Jones  (717) 346-3888
Director, Bureau of Market Actions jogar@pa.gov

Fees
Kimberly Rankin  (717) 783-6409
Director, Bureau of Licensing and Financial Analysis krankin@pa.gov

Financial Analysis
Kimberly Rankin  (717) 783-6409
Director, Bureau of Licensing and Financial Analysis krankin@pa.gov

Media Relations/Public Information
Thaisa Jones  (717) 214-4781
Communications Director thajones@pa.gov

Product Licensing and Requirements
Vacant
Director, Bureau of Licensing and Enforcement (717) 787-0167

Property and Casualty-Commercial Lines
Mark Lersch  (717) 787-4192
Bureau of Property/Casualty Insurance mlersch@pa.gov

Property and Casualty-Personal Lines
Mark Lersch  (717) 787-4192
Bureau of Property/Casualty Insurance mlersch@pa.gov

Rate and Form Filing-Life, Accident and Health Insurance
Tracie Gray  (717) 705-7257
Director, Bureau of Life, Accident and Health Insurance tgray@pa.gov
Rate and Form Filing-Property and Casualty
Mark Lersch  
Bureau of Property and Casualty Insurance  
(717) 787-4192  
mlersch@pa.gov

Right-to-Know Law Office
Bridget Burke  
Right-to-Know Official  
(717) 787-2567  
briburke@pa.gov

Statistical Reporting
Joseph Korman  
Bureau of Administration  
(717) 787-4429  
jkorman@pa.gov

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 bachelors 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.

**Mailing Address**
Edificio
World Plaza
268 Munoz Rivera Ave.
San Juan, Puerto Rico 00918

**Street Address**
GAM Tower
Urb. Caparra Hills Industrial Park
2 Tabonuco Street
Suite 400 – 4th Floor
Guaynabo, Puerto Rico 00968-3020

**Email Address**
See individual email addresses

**Phone Numbers**
Main (787) 304-8686

**Fax Numbers**
Main (787) 273-6365

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

**Website**: www.ocs.pr.gov

**Make Checks Payable to**: Premium Taxes and Department Fees Secretary of Treasury, Commonwealth of Puerto Rico

Rafael Cestero Lopategui, Esq.
Acting Insurance Commissioner
refael.cestero@ocs.pr.gov

Arlene Cedeno
Special Aide to the Commissioner
arlene.cedeno@ocs.pr.gov

Johanna Mulero Barreto
Administrative Assistant
jmulero@ocs.pr.gov

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PUERTO RICO

Glorimar Santiago
Deputy Commissioner of Supervision and Compliance .......................... gsantiago@ocs.pr.gov
(787) 304-8686

Alexander Adams, Esq.
Acting Deputy Commissioner of Legal Affairs ........................................... aadams@ocs.pr.gov
(787) 304-8686

Maria Marin
Deputy Commissioner of Services ............................................................... maria.marin@ocs.pr.gov
(787) 304-8686

Ivan Solares, Esq.
Legal Advisor ............................................................................................... ivan.solares@ocs.pr.gov
(787) 304-8686

CONTACT PERSONS

Accident/Health Insurance
Elizabeth Roman
Supervisor, Actuarial Division ........................................................................ eroman@ocs.pr.gov
(787) 304-8686

Agents' Licensing
Itsia Rosario
Acting Customer Service Director ................................................................... irosario@ocs.pr.gov
(787) 304-8686

Annual Statements
Glorimar Santiago-Rivera
Deputy Commissioner of Supervision and Compliance ........................................ gsantiago@ocs.pr.gov
(787) 304-8686

Chapter Papers-Filing
Glorimar Santiago-Rivera
Deputy Commissioner of Supervision and Compliance ........................................ gsantiago@ocs.pr.gov
(787) 304-8686

Company Authorization
Glorimar Santiago-Rivera
Deputy Commissioner of Supervision and Compliance ........................................ gsantiago@ocs.pr.gov
(787) 304-8686

Consumer Complaints and Inquires
Doris Diaz
Director, Consumer Services Division ................................................................ ddiaz@osc.pr.gov
(787) 304-8686

Customer Service
Itsia Rosario
Acting Customer Service Director ................................................................... irosario@ocs.pr.gov
(787) 304-8686

Department Counsel
Brenda Perez, Esq.
Acting Director ............................................................................................... bperez@ocs.pr.gov
(787) 304-8686

Deposits
PUERTO RICO

Jaime Adorno
Acting Finance Director, Finance Division
(787) 304-8686
jadorno@ocs.pr.gov

Health Forms and Rates
Elizabeth Roman
Supervisor, Actuarial Division
(787) 304-8686
eroman@ocs.pr.gov

Life Forms Individual and Group
Elizabeth Roman
Supervisor, Actuarial Division
(787) 304-8686
eroman@ocs.pr.gov

Multiple Line Forms and Rates
Miriam Ortiz
Supervisor, Actuary Property Section
(787) 304-8686
miortiz@ocs.pr.gov

Property and Casualty Forms and Rates
Miriam Ortiz
Supervisor, Actuary Property Section
(787) 604-8686
miortiz@ocs.pr.gov

Taxes
Glorimar Santiago-Rivera
Deputy Commissioner of Supervision and Compliance
(787) 304-8686
gsantiago@ocs.pr.gov
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.

**Mailing Address**
State of Rhode Island  
Department of Business Regulation  
Division of Insurance  
1511 Pontiac Avenue, Bldg. #69-2  
Cranston, Rhode Island 02920

**Email Address**
dbr.insurance@dbr.ri.gov

**Phone Numbers**
Main (401) 462-9520

**Fax Numbers**
Main (401) 462-9602

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

**Website:** www.dbr.ri.gov

**Make Checks Payable to:** Premium Taxes: Tax Administrator State of Rhode Island Division Fees: General Treasurer State of Rhode Island

Elizabeth Kelleher Dwyer  
Superintendent  
(401) 462-9615  
elizabeth.dwyer@dbr.ri.gov

Jack Broccoli  
Associate Director, Financial Regulation  
(401) 462-9606  
jack.broccoli@dbr.ri.gov
RHODE ISLAND

Matthew Gendron  
General Counsel & Head of Market Conduct  
(401) 462-9540  
matthew.gendron@dbr.ri.gov

John Tudino, Jr.  
Chief Insurance Examiner  
(401) 462-9545  
John.tudino@dbr.ri.gov

Rachel Chester  
Chief of Consumer and Licensing Services  
(401) 462-9604  
rachel.chester@dbr.ri.gov

Beth Vollucci  
Chief of Consumer and Filing Services  
(401) 462-9610  
beth.vollucci@dbr.ri.gov

CONTACT PERSONS

Deposits
Sarah Tolentino  
Accountant  
(401) 462-9635  
sarah.tolentino@dbr.ri.gov

Examinations-Financial
John Tudino, Jr.  
Chief Insurance Examiner  
(401) 462-9545  
John.tudino@dbr.ri.gov

Licensing (Producer, Adjuster, Appraiser and Surplus Line)
Rachel Chester  
Chief of Consumer and Licensing Services  
(401) 462-9604  
rachel.chester@dbr.ri.gov

Licensing (Company)
Petr Petrik  
Senior Insurance Examiner  
(401) 462-9634  
petr.petrik@dbr.ri.gov

Market Conduct
Matthew Gendron  
General Counsel & Head of Market Conduct  
(401) 462-9615  
matthew.gendron@dbr.ri.gov

Media Relations/Public Information
Sarah Neil  
Principal Insurance Analyst  
(401) 462-9607  
sarah.neil@dbr.ri.gov

Premium Tax-Division of Taxation
Leo Lebeuf  
(401) 574-8983  
Leo.lebeuf@tax.ri.gov

Filings
Beth Vollucci  
Chief of Consumer & Filing Services  
(401) 462-9610  
beth.vollucci@dbr.ri.gov

Health Benefits Plans
Marie L. Ganim, PhD.  
Health Insurance Commissioner  
(401) 462-9638  
marie.ganim@dbr.ri.gov

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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

Mailing Address
South Carolina Department of Insurance
P.O. Box 100105
Columbia, South Carolina 29202-3105

Street Address
South Carolina Department of Insurance
Capital Center
1201 Main Street, Suite 1000
Columbia, South Carolina 29201

Phone Numbers
Main (803) 737-6160
Toll-Free (800) 768-3467

Office Hours: 8:30 a.m.-5:00 p.m., Monday-Friday
Website: www.doi.sc.gov
Make Checks Payable to: South Carolina Department of Insurance

Raymond G. Farmer
Director
(803) 737-6805

Casey Clyburn
Executive Assistant to the Director
(803) 737-6805

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SOUTH CAROLINA

Gwendolyn L. Fuller McGriff
   General Counsel and Deputy Director, Legal, Legislative and External Affairs.................................................................(803) 737-6153

G. Lee Hill, Jr.
   Deputy Director, Financial Regulation and Solvency................................................................................................................(803) 737-6199

Kendall Buchanan
   Deputy Director, Market and Consumer Services ...............................................................................................................(803) 737-6143

Dan Morris
   Deputy Director, Licensing.......................................................................................................................................................(803) 737-6039

Tom Watson
   Deputy Director, Administration..............................................................................................................................................(803) 737-6141

Katie Geer
   Public Information Officer...........................................................................................................................................................(803) 737-5913

CONTACT PERSONS

Accident and Health Insurance
Shari Miles
   Life, Accident and Health Insurance Unit Manager ..................................................................................................................(803) 737-6096

Administration
Tom Watson
   Deputy Director, Administration ..............................................................................................................................................(803) 737-6141

Agent Licensing
Andrea Bourgoin
   Licensing Supervisor.................................................................................................................................................................(803) 737-5757

Captive Insurance Division
Jay Branum
   Director of Captives.................................................................................................................................................................(803) 737-6109

Annual Statements
Michael Shull
   Chief Financial Analyst, Financial Regulation and Solvency ...................................................................................................(803) 737-6188

Company Licensing
G. Lee Hill, Jr.
   Deputy Director, Financial Regulation and Solvency................................................................................................................(803) 737-6199

Consumer Complaints and Inquiries

Consumer Services.............................................................................................................................................................................(803) 737-6180

Deposits
SOUTH CAROLINA

G. Lee Hill, Jr.
Deputy Director, Financial Regulation and Solvency...(803) 737-6199

Examinations and Continuing Education
Andrea Bourgoin
Education Coordinator...(803) 737-5757

Examinations-Financial and Market Conduct
Linda G. Haralson
Chief Financial Examiner...(803) 737-6116

Human Resources
Erin Washington
Human Resources Manager...(803) 737-6119

Information Technology
Derrick Brown
Information Officer...(803) 737-6157

Legal
Gwendolyn L. Fuller McGriff
General Counsel...(803) 737-6153

Life Insurance
Shari Miles
Life, Accident and Health Insurance Unit Manager...(803) 737-6096

Liquidation, Rehabilitation
G. Lee Hill, Jr.
Deputy Director, Financial Services...(803) 737-6199

Geoffrey Bonham
Associate General Counsel...(803) 737-6219

Media Relations/Public Information
Katie Geer
Public Information Officer...(803) 737-5913

Policy and Form Filing-Property and Casualty: Personal Lines and Commercial Lines
Michael Wise
Property and Casualty Unit Manager...(803) 737-6384

Policy and Form Filing-Life and Health
Shari Miles
Life, Accident and Health Insurance Unit Manager...(803) 737-6096

Anamaria Burg
Assistant Actuary...(803) 737-6165

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SOUTH CAROLINA

Premium Tax
Sharon Waddell
Taxation (803) 737-4910

Utilization Review
Rachel Johnson
Licensing Specialist (803) 737-6099

Market Conduct
Kendall Buchanan
Deputy Director, Market and Consumer Services (803) 737-6180

Michael Bailes
Market Conduct Coordinator (803) 737-6131
Larry D. Deiter was appointed Director of the South Dakota Division of Insurance by Department of Labor and Regulation Secretary Marcia Hultman on January 8, 2015. Deiter had served as Assistant Director of Property and Casualty, Market Conduct and Investigations with the department since November 2012.

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

Deiter earned his bachelor’s degree from South Dakota State University and is active as an officer of various civic and community boards.

Mailing Address
South Dakota Department of Labor and Regulation
Division of Insurance
124 South Euclid Avenue, 2nd Floor
Pierre, South Dakota 57501

Email Address
insurance@state.sd.us

Phone Numbers
Main: (605) 773-3563
Fraud Unit: (605) 773-3331

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://dlr.sd.gov/insurance/default.aspx
Make Checks Payable to: South Dakota Division of Insurance

Fax Numbers
Main: (605) 773-5369
Fraud Unit: (605) 773-4629

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SOUTH DAKOTA

Maggie Dell  
Assistant Director, Property and Casualty and Producer Licensing  
(605) 773-3563  
maggie.dell@state.sd.us

Travis Jordan  
Assistant Director, Compliance/Investigations/Registrations  
(605) 773-3563  
travis.jordan@state.sd.us

CONTACT PERSONS

Company Licensing and Annual Statements
Patsy Madsen  
Program Assistant  
(605) 773-3563  
patsy.madsen@state.sd.us

Compliance
Letisha Pederson  
Compliance Agent  
(605) 773-3563  
letisha.pederson@state.sd.us

Tiffany Carr  
Compliance Agent  
(605) 773-3563  
tiffany.carr@state.sd.us

Consumer Complaints and Inquires
Richard Schlaak  
Property and Casualty Complaint Analyst  
(605) 773-3563  
richard.schlaak@state.sd.us

Amy Ondell  
Life and Health Analyst Complaint Analyst  
(605) 773-3563  
amy.ondell@state.sd.us

Peggy Taylor  
Life and Health Analyst Complaint Analyst  
(605) 773-3563  
peggy.taylor@state.sd.us

Patsy Mehlhaff  
Workers' Compensation Complaint Analyst  
(605) 773-3563  
patsy.mehlhaff@state.sd.us

Continuing Education
Jo Mikkelsen  
Continuing Education Coordinator  
(605) 773-3946  
jo.mikkelsen@state.sd.us

Division Counsel
Frank Marnell  
Senior Legal Counsel  
(605) 773-3563  
frank.marnell@state.sd.us

Clayton Grueb  
Staff Attorney  
(605) 773-3563  
clayton.grueb@state.sd.us

Lisa Harmon  
Staff Attorney  
(605) 773-3563  
lisa.harmon@state.sd.us

Examinations-Financial
Johanna Nickelson  
Assistant Director  
(605) 773-3563  
johanna.nickelson@state.sd.us

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SOUTH DAKOTA

James Mehlhaff  (605) 773-3563
Financial Supervisor ..............................................................james.mehlhaff@state.sd.us

Seth Doyle  (605) 773-3563
Senior Financial Analyst .........................................................seth.doyle@state.sd.us

Nick Carda  (605) 773-3563
Financial Statement Analyst ....................................................nicholas.carda@state.sd.us

Examinations-Market Conduct
Tony Dorschner  (605) 773-3563
Market Conduct Manager ..........................................................tony.dorschner@state.sd.us

Life and Health Policies
Gretchen Brodkorb  (605) 773-3563
Senior HealthCare Analyst .......................................................gretchen.brodkorb@state.sd.us

Candy Holbrook  (605) 773-5122
Health Insurance Operation Coordinator ....................................candy.holbrook@state.sd.us

MCC, TPA, DMPO, IRO, CMP and URO Applications
Kimberly Kunf  (605) 773-3563
Compliance Specialist ..........................................................kimberly.kunf@state.sd.us

Policy and Form Filing-Life and Health
Jeff Smith  (605) 773-3563
Senior Life and Health Analyst ...............................................jeff.smith@state.sd.us

Ray Klinger  (605) 773-3563
Life and Health Analyst .........................................................ray.klinger@state.sd.us

Policy and Form Filing-Property and Casualty: Personal Lines and Commercial Lines
Patrick Cushing  (605) 773-3563
Property and Casualty Rate and Form Analyst ................................patrick.cushing@state.sd.us

Policy and Form Filing-Property and Casualty: Workers’ Compensation
Patsy Mehlhaff  (605) 773-3563
Property and Casualty Rate and Form Analyst ................................patsy.mehlhaff@state.sd.us

Premium Tax
Patsy Madsen  (605) 773-3563
Program Assistant ............................................................patsy.madsen@state.sd.us

Producer Licensing
Penney Wagoner  (605) 773-3513
Corporation, MGA, Bail Bonds, Producer and Surplus Lines Broker Licensing ..............................................penney.wagoner@state.sd.us

Receivership
SOUTH DAKOTA

Johanna Nickelson  
Assistant Director  
(605) 773-3563  
johanna.nickelson@state.sd.us

Surplus Lines and Risk Retention  
Charlene Squires-Keller  
(605) 773-3563  
charlene.squirekeller@state.sd.us
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.

Hodgen Mainda
Commissioner

Term of Office: At the Discretion of the Governor
Appointed: October 1, 2019

Mailing Address
Tennessee Department of Commerce and Insurance
Insurance Division
Davy Crockett Tower, Twelfth Floor
500 James Robertson Parkway
Nashville, Tennessee 37243-0565

Email Address
firstname.lastname@tn.gov

Phone Numbers
Main (615) 741-2241
Toll-Free Number (In-State Only) (800) 342-4029
Commissioner (615) 741-6007

Fax Numbers
Assistant Commissioner and Staff (615) 741-9006
Commissioner (615) 532-6934
Legal Staff (615) 741-4000

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: www.tennessee.gov/commerce
Make Checks Payable to: Tennessee Department of Commerce and Insurance

Rachel Jrade-Rice (615) 741-3450
Assistant Commissioner rachel.jrade-rice@tn.gov

CONTACT PERSONS

CONTACT PERSONS

Life and Health Insurance
Brian Hoffmeister (615) 741-5602
Director brian.hoffmeister@tn.gov
TENNESSEE

Agent Licensing-Continuing Education
Kim Biggs
Director.................................................................(615) 741-7591
.................................................................kimberly.biggs@tn.gov

Annual Statements
Hui Wattanaskolpant
Lead Analyst..............................................................(615) 253-2958
.................................................................hui.wattanaskolpant@tn.gov

Company Licensing
Kim Blaylock
Analyst.................................................................(615) 532-7567
.................................................................kim.blaylock@tn.gov

Consumer Insurance Services
Vickie Trice
Director.................................................................(615) 741-2218
.................................................................vickie.trice@tn.gov

Fraud Investigations
Michele Stone
Director.................................................................(615) 741-8192
.................................................................michele.stone@tn.gov

Department Counsel
John Speer
General Counsel..........................................................(615) 741-2199
.................................................................john.speer@tn.gov
Maliaka Bass
Deputy General Counsel................................................(615) 741-9594
.................................................................maliaka.bass@tn.gov

Deposits
Ethel Mims
.................................................................(615) 532-1239
.................................................................ethel.mims@tn.gov

Financial Affairs
Trey Hancock
Insurance Analysis Director...........................................(615) 741-1504
.................................................................trey.hancock@tn.gov
E. Joy Little
Financial Examinations Director..................................(615) 741-6796
.................................................................joy.little@tn.gov

Premium Tax
Kim Blaylock
Tax Analyst............................................................(615) 532-7567

Media Relations/Public Information
Kevin Walters
Communications Director...........................................(615) 253-8941
.................................................................kevin.walters@tn.gov

Rate, Rule and Form Filing-All Lines of Business

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TENNESSEE

Brian Hoffmeister
Director
(615) 741-5602
brian.hoffmeister@tn.gov

Workers' Compensation
Mike Shinnick
Manager
(615) 741-0472
mike.shinnick@tn.gov

Property and Casualty-Personal Lines
Tiffany McDuffie
Manager
(615) 741-2825
tiffany.mcduffie@tn.gov

Receivership
Bill Huddleston
Receivership Director
(615) 360-4467
bill.huddleston@tn.gov

Service of Process
(615) 532-5260
service.process@tn.gov

Captives
Jennifer Stalvey
Captive Director
(615) 770-0438
jennifer.stalvey@tn.gov
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.
LUKE BELLSNYDER
Deputy Commissioner/NAIC Liaison
Luke.Bellsnyder@tdi.texas.gov

LIBBY ELLIOTT
Associate Commissioner/Director of Government Relations
Libby.Elliott@tdi.texas.gov

**Financial Regulation Division**
Jamie Walker
Deputy Commissioner
Jamie.Walker@tdi.texas.gov

Amy Garcia
Financial Analysis, Associate Commissioner/Chief Analyst
Amy.Garcia@tdi.texas.gov

Ignatius Wheeler
Examinations, Associate Commissioner/Chief Examiner
Ignatius.Wheeler@tdi.texas.gov

John Alexander
Supervisory Interventions, Director
John.Alexander@tdi.texas.gov

Mike Boerner
Actuarial Office, Director/Chief Actuary
Mike.Boerner@tdi.texas.gov

Robert Rudnai
Company Licensing and Registration, Manager
Robert.Rudnai@tdi.texas.gov

**Annual Statement Copies**
Annual Statement Room
(512) 676-6885

**Deposits (Statutory)**
David Carbajal
(512) 676-6390
David.Carbajal@tdi.texas.gov

**Life and Health Division**
Richard Lunsford
Deputy Commissioner
Richard.Lunsford@tdi.texas.gov

Doug Danzeiser
Life and Health Lines, Director
Doug.Danzeiser@tdi.texas.gov

Raja Malkani
Life and Health Actuarial, Acting Director/Chief Actuary
Raja.Malkani@tdi.texas.gov

Deanna Osmonson
Life and Health Lines, Assistant Director
Deanna.Osmonson@tdi.texas.gov

Rachel Bowden
Accident and Health, Manager
Rachel.Bowden@tdi.texas.gov

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3/1/2020
Debra Diaz-Lara (512) 676-6413
Managed Care Quality Assurance Office, Director
Debra.Diaz-Lara@tdi.texas.gov

Property and Casualty Division
Mark Worman (512) 676-6740
Deputy Commissioner, Mark.Worman@tdi.texas.gov

J’ne Byckovski (512) 676-6694
Property and Casualty Actuarial, Director/Chief Actuary, J’ne.Byckovski@tdi.texas.gov

Marianne Baker (512) 676-6714
Property and Casualty Lines, Director, Marianne.Baker@tdi.texas.gov

SERFF
Sharalyn Taylor (512) 676-6738
Sharalyn.Taylor@tdi.texas.gov

General Counsel
James Person (512) 676-6032
General Counsel, James.Person@tdi.texas.gov

Justin Beam (512) 676-6568
Chief Clerk/Assistant General Counsel, Justin.Bean@tdi.texas.gov

Carole Cearley (512) 676-6583
Legal, Policy Development Counsel, Director, Carole.Cearley@tdi.texas.gov

Margaret Jonon (512) 676-6565
Legal, Financial Counsel, Director, Margaret.Jonon@tdi.texas.gov

Administrative Operations
Nancy Clark (512) 676-6166
Chief of Staff, Nancy.Clark@tdi.texas.gov

Anthony Infantini (512) 676-7618
Chief Financial Officer, Anthony.Infantini@tdi.texas.gov

Human Resources
Cynthia Olivier (512) 676-6101
Director, Cynthia.Olivier@tdi.texas.gov

Information Technology Services (Data Processing)
Amy Lugo (512) 676-6031
Director, Amy.Lugo@tdi.texas.gov

Public Affairs
Stephanie Goodman (512) 676-6935
Deputy Commissioner, Stephanie.Goodman@tdi.texas.gov
Customer Operations
Chris Herrick
(512) 676-6476
Deputy Commissioner
Chris.Herrick@tdi.texas.gov

Randall Evans
(512) 676-6213
Associate Commissioner
Randall.Evans@tdi.texas.gov

Aaron Jenkins
(512) 676-6289
Complaints Processing, Director
Aaron.Jenkins@tdi.texas.gov

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

Agent Testing
Pearson VUE
(888) 754-7667

Complaints Resolution
General Information, Life, Accident and Health, Property and Casualty
(800) 252-3439

Premium Tax (Collected by the Comptroller's Office)
Karen Snyder
(512) 463-4074
Comptroller of Public Accounts

Enforcement
Leah Gillum
(512) 676-6357
Deputy Commissioner
Leah.Gillum@tdi.texas.gov

Insurance Fraud
Chris Davis
(512) 676-6295
Associate Commissioner
Christopher.Davis@tdi.texas.gov

State Fire Marshal
Chief Orlando P. Hernandez
(512) 676-6800
Fire.Marshal@tdi.texas.gov

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3/1/2020
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.
UTAH

Tanzi J. Northrup ......................................................... (801) 538-3804
Deputy Commissioner ................................................. tnorthrup@utah.gov

Shelley Wiseman ......................................................... (801) 537-9283
Director, Health and Life Division ......................... swiseman@utah.gov

Jake Garn ........................................................................ (801) 538-3811
Chief Financial Examiner ............................................ jwgarn@utah.gov

Armand Glick ................................................................. (801) 531-5388
Director, Fraud ............................................................ aglick@utah.gov

Chad Thompson ............................................................. (801) 514-7508
Director, Information Technology ....................... chadt@utah.gov

Tracy Klausmeier ........................................................ (801) 538-3869
Director, Property and Casualty ......................... tklausmeier@utah.gov

Danny Schoenfeld ......................................................... (801) 538-3778
dannyschoenfeld@utah.gov

Tomasz Serbinowski ................................................... (801) 537-9289
Actuary ................................................................. tserbinowski@utah.gov

Jaak Sundberg ............................................................... (801) 538-3865
Health Actuary .......................................................... jsundberg@utah.gov

Travis Wegkamp ............................................................ (801) 538-3817
twegkamp@utah.gov

CONTACT PERSONS

Media Relations/Public Information

Steve Gooch ................................................................. (801) 538-3803
Public Information Officer ........................................... sgooch@utah.gov

Department Counsel

Perri Babalis ................................................................. (801) 366-0364
Assistant Attorney General ......................................... pbabalis@utah.gov

Legislative

Reed Stringham ........................................................... (801) 538-3804
Deputy Commissioner ................................................. rmstringham@utah.gov

Captive

Mark Wiedeman .......................................................... (801) 538-3849
Audit Manager ............................................................. mwiedeman@utah.gov

Travis Wegkamp ............................................................ (801) 537-9294
twegkamp@utah.gov

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3/1/2020
DANNY SCHOENFELD
Director, Administrative Services
dannyschoenfeld@utah.gov

JAKE GARN
Director, Chief Financial Examiner
jwgarn@utah.gov

MALIS RASMUSSEN
Assistant Chief Financial Examiner
marasrussmussen@utah.gov

DAN APPLEGARTH
Chief Financial Analyst
dappplegarth@utah.gov

KAREN GHOLSTON
Deposits CG
kgholston@utah.gov

DAN APPLEGARTH
Annual Statements
dappplegarth@utah.gov

ARMAND GICK
Director, Fraud
aglick@utah.gov

SHELLEY WISEMAN
Director, Health and Life Division
swiseman@utah.gov

JAAK SUNDBERG
Health Actuary
jsundberg@utah.gov

HEIDI CLAUSEN
Assistant Director, Rate and Forms
hclausern@utah.gov

MICHIEL WHITE
Assistant Director, Consumer Services
mmwhite@utah.gov

JAY SUEOCHA
Manager, Company Licensing
jsueoka@utah.gov

RANDY OVERSTREET
Manager, Producer Licensing
roverstreet@utah.gov

TANJI NORTHROP
Chief Market Conduct Examiner
jnorthrup@utah.gov
UTAH

Tracy Klausmeier
Property and Casualty……………………………………………………………………………………………………………………tklausmeier@utah.gov

(801) 538-3035

Shelley Wiseman
Health and Life………………………………………………………………………………………………………………………………………swiseman@utah.gov

(801) 538-9293

Premium Tax
Utah State Tax Commission
Customer Service………………………………………………………………………………………………………………………………………………https://tax.utah.gov/

(801) 297-7986

Property and Casualty
Tracy Klausmeier
Director, Property and Casualty……………………………………………………………………………………………………………………tklausmeier@utah.gov

(801) 538-3869

Meldee Love
Assistant Director………………………………………………………………………………………………………………………………………………mlove@utah.gov

(801) 537-9146

Title Market Conduct Examiner
Adam Martin………………………………………………………………………………………………………………………………………………gmartin@utah.gov

(801) 537-9003

Surplus Lines
Sylvia Bruno
Director, Surplus Lines Association of Utah……………………………………………………………………………………………………sbruno@slaut.org

(801) 944-0114

Tax Commission
Tyler McInotsh
Tax Compliance Agent………………………………………………………………………………………………………………………………………lcmcintosh@utah.gov

(801) 297-7705
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.

Mailing Address
Vermont Department of Financial Regulation
89 Main Street
Montpelier, Vermont 05620-3101

Phone Numbers
Main (802) 828-3301
Captive Section (802) 828-3304

Fax Numbers
Main (802) 828-3306
Captive Section (802) 828-3460
Commissioner (802) 828-1919

Office Hours: 7:45 a.m.-4:30 p.m., Monday-Friday
Website: https://dfr.vermont.gov/

Michael S. Pieciak
Commissioner (802) 828-3301
Kevin Gaffney
Deputy Commissioner of Insurance (802) 828-4845
David Provost
Deputy Commissioner of Captives (802) 828-3304
Gavin Boyles
General Counsel (802) 828-1316
VERMONT

Phillips Keller
   Director of Insurance Regulation
   (802) 828-1464

Sandra Bigglestone
   Director of Captives
   (802) 828-4864

Dan Petterson
   Director of Financial Examinations
   (802) 828-3304

Karen Murphy
   Insurance Examinations, Director
   (802) 828-1959

Emily Brown
   Director of Rates and Forms
   (802) 828-4871

Christina Rouleau
   Director of Market Regulation
   (802) 828-2910

CONTACT PERSONS

NAIC Liaison
   Thomas Taylor
   Executive Assistant to the Deputy Commissioner of Insurance
   (802) 828-4842

Agent and Broker Licensing, Examinations and Fees
   Calley Rock
   Executive Assistant, Producer Licensing
   (802) 828-3303

Annual Statements
   Lisa Messier
   Insurance Examiner
   (802) 828-4844

Consumer Complaints and Inquires
   Brenda Clark
   Consumer Complaints Administrator
   (802) 828-4886

Deposits
   Beth Pearce
   State Treasurer
   (802) 828-2301

Fees-Company Licensing
   Ellen Adams
   Insurance Examiner
   (802) 828-2470

Fees-Rate and Form Filing Fees-Life and Health and Property and Casualty
   Jessica Sherpa
   Rates and Forms Analyst
   (802) 828-2908

Media Relations/Public Information
VERMONT

Stephanie Brackin

Premium Tax
Gloria Relations
   Department of Taxes

Receivership
Kevin Gaffney
   Deputy Commissioner of Insurance
VIRGIN ISLANDS

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.

Mailing Address
Office of the Lieutenant Governor
Division of Banking, Insurance and Financial Regulation
5049 Kongens Gade
St. Thomas, Virgin Islands 00802

Email Address
See individual email addresses

Phone Numbers
Main (340) 774-7166
St. Croix Office (340) 773-6459

Office Hours: 8:00 a.m.–5:00 p.m. (Atlantic Standard), Monday–Friday
Website: https://ltg.gov.vi/departments/banking-insurance-and-financial-regulation/
Make Checks Payable to: Government of the Virgin Islands
VIRGIN ISLANDS

Gwendolyn Hall Brady (340) 774-7166
Director, Division of Banking, Insurance and Financial Regulation, gwendolyn.brady@lgo.vi.gov

Glendina Matthew (340) 773-6459
Assistant Director/Legal Counsel, glendina.matthew@lgo.vi.gov

Monica Williams Carbon (340) 774-7166
Legal Counsel, moncia.carbon@lgo.vi.gov

Ashton Bertrand (340) 773-6459
Chief Other Financial Services (Captives), ashton.bertrand@lgo.vi.gov

Cheryl Charleswell
Chief Financial Services Examiner

Gail Danet-Joseph
Chief of Licensing, (340) 774-7166

Leonilda Jarvis
Medicare Coordinator and VI SHIP Director, (340) 714-4354

Suzette Richards
Regulatory Analyst, (340) 773-6459

CONTACT PERSONS

NAIC Liaison
Gwendolyn Hall Brady
Director, Division of Banking, Insurance and Financial Regulation, (340) 774-7166

Annice F Canton (340) 693-6194
Executive Assistant, annice.canton@lgo.vi.gov

Legal Counsels
Glendina Matthew
Legal Counsel, (340) 773-6459

Monica Williams Carbon
Legal Counsel, (340) 774-7166

I-SITE DP Coordinator
Lance Mckay
Director, Information Technology, (340) 774-7166

Annual Statements
Beryl Freeman
Administrative Assistant, (340) 774-7166

Vanessa Richards
Financial Services Examiner, (340) 774-7166
VIRGIN ISLANDS

Juliette Daniel
Financial Services Examiner .................................................................(340) 774-7166

Consumer Complaints
Cheryl Charleswell
Chief Financial Services Examiner .............................................................(340) 774-7166

Examinations-Financial/Market Conduct
Cheryl Charleswell
Chief Financial Services Examiner .............................................................(340) 774-7166

Licensing/Fees
Beryl Freeman
Administrative Assistant .............................................................................(340) 774-7166
Linda Scarbriel
Insurance Licensing Examiner .................................................................(340) 774-7166

Medicare Supplement
Leonilda Jarvis
Medicare Coordinator and SHIP Director .......................................................(340) 774-7166
Karen Christian
Medicare Services Technician ......................................................................(340) 774-7166

Premium Taxes
Vanessa Richards
Financial Services Examiner .................................................................(340) 774-7166
Juliette Daniel
Financial Services Examiner .................................................................(340) 774-7166

Policy Form Filing
Suzette Richards
Regulatory Analyst ....................................................................................(340) 773-6459

Rate Filing
Martin G. Emanual
Financial Services Examiner .................................................................(340) 774-7166

Surplus Lines
Zaire Burns-Olive
Financial Services Examiner .................................................................(340) 774-7166
VIRGINIA

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

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

Scott A. White
Commissioner

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

Mailing Address
Virginia State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218

Phone Numbers
Main (804) 371-9741
Toll-Free Number (In-state only) (800) 552-7945
Ombudsman/Consumer Services (Out-of-State) (877) 310-6560

Street Address
Virginia State Corporation Commission
Bureau of Insurance
Tyler Building, 1300 East Main Street
Richmond, Virginia 23219

Fax Numbers
Administrative Division (804) 371-9821
Agent Licensing (804) 371-9290
Commissioner (804) 371-9873
Assessment Unit/Surplus Lines (804) 371-9821
P/C Consumer Services (804) 371-9349
Life and Health Consumer Services (804) 371-9944
Financial Regulation Division (804) 371-9511
Life and Health Division (804) 371-9944
Agent Investigations (804) 371-5661
Property and Casualty Division (804) 371-9396
Life and Health Market Conduct (804) 371-9944

Office Hours: 8:15 a.m.-5:00 p.m., Monday-Friday
Website: http://www.scc.virginia.gov/boi/
Make Checks Payable to: Fees – State Corporation Commission Insurance Assessments – Treasurer of Virginia

CONTACT PERSONS
Agent Regulation Division

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VIRGINIA

Michael T. Beavers  
Deputy Commissioner, Agent Regulation .........................................................................................(804) 371-9221

Raymond O. Anderson  
Supervisor, Agent Investigations, Agent Regulation and Administration ......................................(804) 371-9494

Richard J. Tozer  
Supervisor, Agent Licensing ..............................................................................................................(804) 786-9525

Juan A. Rodriguez  
Supervisor, Agent Investigations, Agent Regulation and Administration ........................................(804) 371-9930

Chuck F. Myers  
Supervisor, Agent Investigations, Agent Regulation and Administration .......................................(804) 371-9619

Financial Regulation Division

Douglas C. Stolte  
Deputy Commissioner ......................................................................................................................(804) 371-9869

David H. Smith  
Chief Financial Examiner ....................................................................................................................(804) 371-9636

Edward J. Buyalos, Jr.  
Chief Financial Auditor ........................................................................................................................(804) 371-9869

John E. Bunce  
Supervisor, Life Examinations ............................................................................................................(804) 371-9636

Connie Duong  
Supervisor, Financial Analysis-Domestic ...........................................................................................(804) 371-9901

Kenneth G. Campbell  
Supervisor, HMO and Prepaid Plans ..................................................................................................(804) 371-9636

Andy R. Delbridge  
Supervisor, Company Licensing and Regulatory Compliance ...........................................................(804) 371-9637

T. Bradford Earley, Jr.  
Supervisor, Property and Casualty Examinations ...............................................................................(804) 371-9636

Craig Chupp  
Supervisor, Life Actuarial ....................................................................................................................(804) 371-9636

Stephen A. Thomas  
Supervisor, Financial Analysis-Foreign ...............................................................................................(804) 371-9637

Greg Chew  
Chief Domestic Insurance Financial Analyst .......................................................................................(804) 371-9214

Life and Health Division
VIRGINIA

Julie Blauvelt
Deputy Commissioner...........................................................................................................................................(804) 371-9614

Robert F. Grissom
Assistant Deputy Commissioner, Market Regulation..........................................................................................(804) 371-9614

Jacquelyn L. Myers
Assistant Deputy Commissioner, Consumer Assistance.........................................................................................(804) 371-9614

Elsie Andy
BOI Manager, Forms and Rates, Life and Health........................................................................................................(804) 371-9110

Todd Bryant
Managed Care Ombudsman...........................................................................................................................................(804) 371-9760

Julie R. Fairbanks
BOI Manager, Market Conduct, Life and Health..........................................................................................................(804) 371-9385

Kim Naoroz
Supervisor, External Appeals.........................................................................................................................................(804) 371-9913

Michelle McNamee
BOI Manager, Consumer Services..................................................................................................................................(804) 371-9194

Policy Compliance and Administration Division

Donald C. Beatty
Deputy Commissioner.......................................................................................................................................................(804) 786-3366

Keith D. Kelley
Supervisor, Insurance Assessments.................................................................................................................................(804) 371-9333

Van Tompkins
NAIC Liaison.................................................................................................................................................................(804) 371-9802

Olivia B. Claud
Consumer Outreach Coordinator..........................................................................................................................................(804) 371-9520

Property and Casualty Division

Rebecca E. Nichols
Deputy Commissioner.......................................................................................................................................................(804) 371-9331

Michael S. Smith
BOI Manager, Rules, Rates, and Forms, Commercial Multi-Lines...................................................................................(804) 371-9667

Marc P. McLaughlin
BOI Manager, Consumer Services.......................................................................................................................................(804) 371-9217

Joycelyn M. Morton
BOI Manager, Market Conduct.............................................................................................................................................(804) 371-9540
VIRGINIA

Phyllis S. Oates
BOI Manager, Rules, Rates, Forms, Personal Lines...........................................................(804) 371-9279

Lee Ann Robertson
BOI Manager, Rules, Rates, and Forms, Commercial Casualty...........................................(804) 371-9003

Agent Licensing
Richard J. Tozer
Supervisor, Agent Licensing, Agent Regulation.................................................................(804) 786-9525

Agent Investigations-Life and Health
Raymond O. Anderson
Supervisor, Agent Investigations, Agent Regulation.........................................................(804) 371-9494

Agent Investigations-Property and Casualty
Juan A. Rodriguez
Supervisor, Agent Investigations, Agent Regulation.........................................................(804) 371-9930

Agent Investigations-Title/Settlement Agents
Chuck F. Myers
Supervisor, Agent Investigations, Agent Regulation.........................................................(804) 371-9619

Automated Systems
Vicki M. Ayers
Supervisor, Automated Systems, Administration...............................................................(804) 371-9115

Company Annual Statements
Connie Duong
Supervisor, Financial Analysis-Domestic, Financial Regulation...........................................(804) 371-9901

Stephen A. Thomas
Supervisor, Financial Analysis-Foreign, Financial Regulation............................................(804) 371-9637

Company Deposits
Connie Duong
Supervisor, Financial Analysis-Domestic, Financial Regulation...........................................(804) 371-9901

Stephen A. Thomas
Supervisor, Financial Analysis-Foreign, Financial Regulation............................................(804) 371-9637

Company Licensing and Fees
Andy R. Delbridge
Supervisor, Co. Licensing and Regulatory Compliance, Financial Regulation........................(804) 371-9637

Consumer Complaints and Inquiries-Life, Accident, and Health
Michelle McNamee
BOI Manager, Consumer Services, Life and Health...........................................................(804) 371-9194
VIRGINIA

Consumer Complaints and Inquires-Property and Casualty
Marc P. McLaughlin
   BOI Manager, Consumer Services ..............................................................................................................(804) 371-9217

Consumer Outreach Program
Olivia B. Claud
   Outreach Coordinator ....................................................................................................................................(804) 371-9520

Counsel for the Department
Donnie Kidd
   General Counsel ..............................................................................................................................................(804) 371-9671

Examinations-Financial
David H. Smith
   Chief Insurance Examiner, Financial Regulation ..........................................................................................(804) 371-9636

Examinations-Market Conduct, Life and Health
Julie R. Fairbanks
   BOI Manager, Market Conduct, Life and Health ...........................................................................................(804) 371-9285

Examinations-Market Conduct, Property and Casualty
Joyclyn M. Morton
   BOI Manager, Market Conduct .....................................................................................................................(804) 371-9540

Forms and Rates Filings, Life and Health
Elsie Andy
   BOI Manager, Forms and Rates, Life and Health ...........................................................................................(804) 371-9110

Rules, Rates, and Forms Review-Property and Casualty
Lee Ann Robertson
   BOI Manager, Commercial Casualty Lines .....................................................................................................(804) 371-9003

   Michael S. Smith
   BOI Manager, Commercial Multi-Lines ..........................................................................................................(804) 371-9667

   Phyllis S. Oates
   BOI Manager, Personal Lines .........................................................................................................................(804) 371-9279

Investigations-Agent-Life and Health
Raymond O. Anderson
   Supervisor, Agent Investigations, Agent Regulation ....................................................................................(804) 371-9494

Investigations-Agent-Property and Casualty
Juan A. Rodriguez
   Supervisor, Agent Investigations, Agent Regulation ....................................................................................(804) 371-9930

Investigations-Agents-Title/Settlement Agents
VIRGINIA

Chuck F. Myers
Supervisor, Agent Investigations, Agent Regulation (804) 371-9619

Life, Accident, and Health Insurance
Julie Blauvelt
Deputy Commissioner, Market Regulation, Life and Health (804) 371-9614

Managed Care External Appeals
Kim Naoroz
Supervisor, External Appeals, Life and Health (804) 371-9913

Managed Care Ombudsman
Todd Bryant
Managed Care Ombudsman, Life and Health (804) 371-9760

Market Conduct, Life and Health
Julia R. Fairbanks
BOI Manager, Market Conduct, Life and Health (804) 371-9385

Market Conduct-Property and Casualty
Joyclyn M. Morton
BOI Manager, Market Conduct (804) 371-9540

Media Relations/Public Information
Kenneth J. Schrad
Director, Information Resources (804) 371-9141

Insurance Assessments
Keith D. Kelley
Supervisor, Insurance Assessments, Administration (804) 371-9333

Property and Casualty Insurance
Rebecca E. Nichols
Deputy Commissioner, Market Regulation (804) 371-9331

Receivership-Financial
Connie Duong
Supervisor, Financial Analysis-Domestic, Financial Regulation (804) 371-9901
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.
**WASHINGTON**

**Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday  
**Website:** www.insurance.wa.gov  
**Make Checks Payable to:** Insurance Commissioner

### CONTACT PERSONS

**Executive Division**

Mike Kreidler  
Commissioner  
(360) 725-7100  
mikek@oic.wa.gov

AnnaLisa Gellermann  
Chief Deputy Commissioner  
(360) 725-7106  
annalisag@oic.wa.gov

Hailey Hamilton  
Executive Assistant to the Commissioner  
(360) 725-7103  
haileyh@oic.wa.gov

Sandra Murphy  
Executive Assistant to the Chief Deputy Commissioner  
(360) 725-7104  
sandram@oic.wa.gov

Steve Valandra  
Deputy Commissioner/Public Affairs  
(360) 725-7052  
steveva@oic.wa.gov

**Policy and Legislative Affairs Division**

Candice Myrum  
Deputy Commissioner/Policy and Legislative Affairs  
(360) 725-7056  
candicem@oic.wa.gov

Lonnie Johns-Brown  
Legislative Director  
(360) 725-7101  
lonniej@oic.wa.gov

Jay Bruns  
Senior Climate Advisor  
(360) 725-9651  
jayb@oic.wa.gov

Jane Beyer  
Senior Health Policy Advisor  
(360) 725-7043  
janeb@oic.wa.gov

**Legal Affairs and Investigations Division**

Toni Hood  
Deputy Commissioner/Legal Affairs and Investigations  
(360) 725-7050  
tonih@oic.wa.gov

Tyler Robbins  
Investigations Manager  
(360) 725-7044  
tylerr@oic.wa.gov

**Operations Division**

Jack Lovell  
Deputy Commissioner/Operations  
(360) 725-7007  
jackl@oic.wa.gov

Stacey Warick  
Chief Financial Officer  
(360) 725-7030  
staceyw@oic.wa.gov

Melanie Watness  
Human Resources Director  
(360) 725-7013  
melaniew@oic.wa.gov

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3/1/2020  
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WASHINGTON

Bryce Carlen
Chief Information Officer
(360) 725-7018
brycec@oic.wa.gov

Sue Hedrick
NAIC Liaison
(360) 725-7274
suehe@oic.wa.gov

Company Supervision Division
Melanie Anderson
Deputy Commissioner/Company Supervision
(360) 725-7214
MelanieA@oic.wa.gov

Vacant
Chief Financial Examiner
(206) 464-6624

John Jacobson
Assistant Chief Examiner
(206) 389-2911

Steve Drutz
Chief Financial Analyst
(360) 725-7209
steved@oic.wa.gov

Ned Gaines
Chief Market Analyst
(360) 725-7216
nedg@oic.wa.gov

John Haworth
Market Conduct Oversight Manager
(360) 725-7223
johnhaw@oic.wa.gov

Jeanette Plitt
Chief Market Conduct Examiner
(206) 464-6408
jeanettep@oic.wa.gov

Ron Pastuch
Holding Company Manager
(360) 725-7211
ronp@oic.wa.gov

Rates and Forms Division
Molly Nollette
Deputy Commissioner/Rates and Forms
(360) 725-7117
mollyn@oic.wa.gov

Mike Bryant
Forms Compliance Manager
(360) 725-7126
mikebr@oic.wa.gov

Vacant
Health Forms Manager
(360) 725-7119

Jennifer Kreitler
Provider Networks Oversight Manager
(360) 725-7127
jenniferk@oic.wa.gov

Lichiou Lee
Chief Actuary, Actuarial Services, Life and Health Care
(360) 725-7128
lichioul@oic.wa.gov

Eric Slavich
Actuarial Services, Property and Casualty Manager
(360) 725-7137
erics@oic.wa.gov
WASHINGTON

Consumer Protection Division
Todd Dixon
Acting Deputy Commissioner/Consumer Protection
(360) 725-7091
ToddD@oic.wa.gov

Jeff Baughman
Surplus Lines Administrator
(360) 725-7156
jeffb@oic.wa.gov

Jeff Baughman
Licensing and Education Manager
(360) 725-7156
jeffb@oic.wa.gov

Joe Mendoza
Continuing Education
(360) 725-7146
joem@oic.wa.gov

Consumer Advocacy Program
Lisa Heaton
Consumer Advocacy Manager
(360) 725-7095
lisah@oic.wa.gov

Fritz Denzer
Property and Casualty
(360) 725-7235
fritzd@oic.wa.gov

Pam Brannan
Life and Health
(360) 725-7243
pamb@oic.wa.gov

Statewide Health Insurance Benefits Advisors (SHIBA) Program
Todd Dixon
SHIBA Manager
(360) 725-7091
toddd@oic.wa.gov

Criminal Investigations Unit (Anti-fraud)
Phil Comstock
CIU Director
(360) 586-2572
philc@oic.wa.gov
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.

**Mailing Address**
West Virginia Offices of the Insurance Commissioner
P.O. Box 50540
Charleston, West Virginia 25305-0540

**Street Address**
West Virginia Offices of the Insurance Commissioner
900 Pennsylvania Avenue
Charleston, West Virginia 25302

**Email Address**
See individual email addresses

**Phone Numbers**
Main (304) 558-3354
Toll-Free Number (In-state only) (888) 879-9842

**Fax Numbers**
Main (304) 558-0412

**Office Hours**: 8:00 a.m.-5:00 p.m., Monday-Friday
**Website**: www.wvinsurance.gov
**Make Checks Payable to**: Premium Taxes and Dept. Fees: WV Insurance Commissioner Statutory Attorney Fees: State Auditor
WEST VIRGINIA

James A. Dodrill
Commissioner ...................................................... (304) 558-3354 jim.dodrill@wv.gov

Janice Hemmelgarn
Executive Secretary .................................................. (304) 414-8486 janice.l.hemmelgarn@wv.gov

Erin Hunter
Deputy Commissioner/General Counsel ........................................ (304) 414-8487 erin.k.hunter@wv.gov

Tonya Gillespie
Assistant Commissioner-Regulatory .......................................... (304) 414-8485 tonya.l.gillespie@wv.gov

Melinda Kiss
Assistant Commissioner-Finance/Accounting ................................. (304) 414-8488 melinda.a.kiss@wv.gov

Debbie Hughes
Assistant Commissioner-Operations ............................................. (304) 414-8400 debbie.m.hughes@wv.gov

CONTACT PERSONS

NAIC Liaison
James A. Dodrill
Commissioner ...................................................... (304) 558-3354 jim.dodrill@wv.gov

Administrative Services
Debbie Hughes
Director, Administrative Services ............................................. (304) 414-8400 debbie.m.hughes@wv.gov

Agent Licensing and Education (Agent/Agency Licensing, Education and Fees)
Rob Grishaber
Director, Agents Licensing and Education ..................................... (304) 558-0610 robert.e.grishaber@wv.gov

Consumer Advocacy
Dennis Garrison
Director, Consumer Advocacy .................................................. (304) 414-8040 dennis.garrisonIII@wv.gov

Consumer Services (Consumer Complaints, Inquiries and Consumer Counseling Program for Seniors)
Dena Wildman
Director, Consumer Services .................................................. (304) 558-3386 dena.l.wildman@wv.gov

Deposits
David Gillespie
Financial Reporting Specialist, Financial Accounting .......................... (304) 414-8465 david.l.gillespie@wv.gov

Insurance Co. Analysis & Exams Division (Co. Licensing, Fees, Annual Stmts. & Financial and Market Conduct Exams)
Jamie Taylor
Director, Company Analysis & Examinations ..................................... (304) 414-8010 jamie.o.taylor@wv.gov

Health Insurance Exchange

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WEST VIRGINIA

Ellen Potter
Insurance Program Manager.................................................................ellen.j.potter@wv.gov

(304) 414-8480

Information Systems/Record Management
Mike Farren
Information Systems Manager III..............................................................Mike.K.Farren@wv.gov

(304) 414-5333

Insurance Inspector General
Kirby Stickler
Insurance Inspector General.................................................................kirby.s.stickler@wv.gov

(304) 414-8444

Legal Division
Jeff Black
Associate Counsel, Attorney Supervisor, Compliance and Enforcement................................jeffrey.c.black@wv.gov

(304) 558-0401

Victor Mullins
Associate Counsel-Legislation/Rules.......................................................victor.a.mullins@wv.gov

(304) 558-0401

Gregory A. Elam
Associate Counsel-Fraud Prosecution....................................................greg.a.elam@wv.gov

(304) 414-8024

Media Relations/Public Information
Erin Hunter
General Counsel..........................................................................................erin.k.hunter@wv.gov

(304) 414-8400

Rates & Forms Division (Ins. Polices, Fees, Rates & Form Filing-Accident & Sickness/Life & Health/P&C Insurance)
Joylynn Fix
Director, Rates and Forms........................................................................joylynn.fix@wv.gov

(304) 414-8035

Statistical Reporting
Juanita Wimmer
Insurance Market Analyst.........................................................................juanita.d.wimmer@wv.gov

(304) 414-8491

Workers' Compensation-Board of Review
Rita Hedrick-Helmick
Chair, Board of Review...............................................................................rita.f.helmick@wv.gov

(304) 558-5230

Workers' Compensation-Claims Management
Samantha Chase
Director, Claims Services........................................................................samantha.l.chase@wv.gov

(304) 414-8424

Workers' Compensation-Office of Judges
Bradley Crouser
Chief Administrative Law Judge.................................................................Bradley.A.Crouser@wv.gov

(304) 558-5111

Workers' Compensation-Employer Accounts
Angela Shepherd
Director, WC Employer Accounts..............................................................angela.h.shepherd@wv.gov

(304) 414-7740
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.

**Mailing Address**
Office of the Commissioner of Insurance
State of Wisconsin
P.O. Box 7873
Madison, Wisconsin 53707-7873

**Street Address**
Office of the Commissioner of Insurance
State of Wisconsin
GEF–III, Second Floor
125 South Webster Street
Madison, Wisconsin 53703-3474

**Email Address**
firstname.lastname@wisconsin.gov

**Phone Numbers**
Main (608) 266-3586
Toll-Free Number (In-state only) (800) 236-8517
State Life Insurance Fraud (800) 562-5558
Hearing/Speech Impaired (608) 226-3586

**Fax Numbers**
Main (608) 266-9935

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

**Website**: oci.wi.gov

**Make Checks Payable to**: State of Wisconsin, Commissioner of Insurance

Mark Afable
Commissioner

Mark Afable
Commissioner (608) 264-8126

...mark.afable@wisconsin.gov

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WISCONSIN

Nathan Houdek  
Deputy Commissioner  
nathan.houdek@wisconsin.gov

Olivia Hwang  
Director of Public Affairs  
olivia.hwang@wisconsin.gov

Kate Ludlum  
Insurance Administrator, Funds and Program Management  
kate.ludlum@wisconsin.gov

Richard Wicka  
Chief Legal Counsel  
richard.wicka@wisconsin.gov

Amy Malm  
Director, Bureau of Financial Analysis and Examinations  
amy.malm@wisconsin.gov

Steve Junior  
Deputy Director, Bureau of Financial Analysis and Examinations  
steve.junior@wisconsin.gov

Rebecca Rebholz  
Director, Bureau of Market Regulation  
rebecca.rebholz@wisconsin.gov

Christina Keeley  
Chief, Consumer Affairs Section  
christina.keeley@wisconsin.gov

Lisa Brandt  
Chief, Rates and Forms Section  
lisa.brandt@wisconsin.gov

Diane Dambach  
Chief, Market Analysis Section  
diane.dambach@wisconsin.gov

John Litweiler  
Chief, Examinations, Bureau of Financial Analysis and Examinations  
john.litweiler@wisconsin.gov

Kristin Forsberg  
Chief, Section I, Bureau of Financial Analysis and Examinations  
kristin.forsberg@wisconsin.gov

Levi Olson  
Chief, Section II, Bureau of Financial Analysis and Examinations  
levi.olson@wisconsin.gov

Elena Vetrina  
Chief, Section III, Bureau of Financial Analysis and Examinations  
elena.vetrina@wisconsin.gov

Richard Hinkel  
Chief, Section IV, Bureau of Financial Analysis and Examinations  
richard.hinkel@wisconsin.gov

CONTACT PERSONS

NAIC Liaison

Olivia Hwang  
Director of Public Affairs  
olivia.hwang@wisconsin.gov
Megan Aubihl
Executive Staff Assistant
(608) 267-1233
megan.aubihl@wisconsin.gov

Diane Dambach
Chief, Market Analysis Section
(608) 266-0106
diane.dambach@wisconsin.gov

Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 267-8132
ociagentlicensing@wisconsin.gov

Mary Sue Gilardi
Records Management Supervisor
(608) 266-0091
marysue.gilardi@wisconsin.gov

Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868
christina.keeley@wisconsin.gov

Vicki Bucholz
Medigap Coordinator
(608) 246-7016
boaltc@wisconsin.gov

Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 267-8132
melody.esquivel@wisconsin.gov

Richard Wicka
Chief Legal Counsel
(608) 261-6018
richard.wicka@wisconsin.gov

Mary Sue Gilardi
Records Management Supervisor
(608) 266-0091
marysue.gilardi@wisconsin.gov

Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 267-8132
melody.esquivel@wisconsin.gov

Amy Malm
Director, Bureau of Financial Analysis and Examinations
(608) 261-8562
amy.malm@wisconsin.gov

Rebecca Rebholz
Director, Bureau of Market Regulation
(608) 264-8111
rebecca.rebholz@wisconsin.gov
WISCONSIN

Fees-Agents
Melody Esquivel (608) 267-8132
Insurance Program Manager, Agent Licensing Section...melody.esquivel@wisconsin.gov

Fees-Companies
Suzane Vinmans (608) 266-9891
License Permit Program Associate, Support Section...suzanne.vinmans@wisconsin.gov

Health and Life Insurance
Christina Keeley (608) 267-3868
Chief, Consumer Affairs Section...christina.keeley@wisconsin.gov

Information Services
Bonnie Tiedt (608) 266-7392
IT Director, Information Services Section...bonnied.tiedt@wisconsin.gov

Injured Patients and Families Compensation Fund
Brynn Bruijn-Hansen (608) 267-1237
Insurance Program Manager...Brynn.Bruijnhansen@wisconsin.gov

Life Insurance
Christina Keeley (608) 267-3868
Chief, Consumer Affairs Section...christina.keeley@wisconsin.gov

Local Government Property Fund
Brynn Bruijn-Hansen (608) 264-8118
Insurance Program Manager...brynn-bruijnhansen@wisconsin.gov

Media Relations/Public Information
Olivia Hwang (608) 267-9460
Director of Public Affairs...olivia.hwang@wisconsin.gov

Policy and Form Filing-Property/Casualty, Life and Health
Lisa Brandt (608) 267-7322
Chief, Rates and Forms Section...lisa.brandt@wisconsin.gov

Premium Tax
John Litweiler (608) 267-4390
Chief, Bureau of Financial Analysis and Examinations...john.litweiler@wisconsin.gov

Property and Casualty-Commercial Lines
Christina Keeley (608) 267-3868
Chief, Consumer Affairs Section...christina.keeley@wisconsin.gov

Property and Casualty-Personal Lines
Christina Keeley (608) 267-3868
Chief, Consumer Affairs Section...christina.keeley@wisconsin.gov
Receivership
Randy Milquet
Financial Examiner Advanced
(608) 267-5296
randy.milquet@wisconsin.gov

State Life Insurance Fund
Sarah Wehnes
Insurance Program Manager
(608) 267-4392
sarah.wehnes@wisconsin.gov

Statistical Reporting
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868
christina.keeley@wisconsin.gov

Training Opportunities
Kate Ludlum
Insurance Administrator, Funds and Program Management
(608) 267-6232
kate.ludlum@wisconsin.gov
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.

WYOMING

Jeff Rude
Insurance Commissioner

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

Mailing Address
Wyoming Insurance Department
106 East 6th Avenue
Cheyenne, Wyoming 82002-0440

Email Address
wyinsdep@wyo.gov

Phone Numbers
Main (307) 777-7401
Toll-Free Number (In-State Only) (800) 438-5768

Fax Numbers
Main (307) 777-2446

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: http://doi.wyo.gov
Make Checks Payable to: Wyoming State Treasurer

Jeff Rude
Insurance Commissioner
(307) 777-6887
jeff.rude@wyo.gov

Linda Johnson
Deputy Commissioner
(307) 777-6896
linda.johnson@wyo.gov

G. Douglas Melvin
Chief Financial Examiner
(307) 777-5619
doug.melvin@wyo.gov

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Wyoming

Becky McFarland
Staff Attorney ............................................................. (307) 777-6889 becky.mcfarland@wyo.gov

Kayla Reynolds
Licensing Administrator .................................................. (307) 777-7344 kayla.reynolds@wyo.gov

Cheryl Fiechtner
Human Resources Professional ............................................ (307) 777-6887 cheryl.fiechtner@wyo.gov

CONTACT PERSONS

NAIC Liaison
G. Douglas Melvin
Chief Financial Examiner .................................................. (307) 777-5619 doug.melvin@wyo.gov

Accident/Health Insurance
Mavis Earnshaw
Insurance Standards Consultant ........................................ (307) 777-6888 mavis.earnshaw@wyo.gov

Health Policy
Denise Burke
Senior Policy and Planning Analyst .................................... (307) 777-2450 denise.burke@wyo.gov

Agent Licensing
JoAnne DeBella
Office Support Specialist .................................................. (307) 777-3588 joanne.debella@wyo.gov

Roxanne Johnson
Office Support Specialist .................................................... (307) 777-7310 roxanne.johnson@wyo.gov

Annual Statements
Tammy Higgins
Auditor .............................................................................. (307) 777-6884 tammy.higgins@wyo.gov

Company Licensing
Samantha Sullivant
Accountant ........................................................................ (307) 777-7318 samantha.sullivant@wyo.gov

Consumer Complaints and Inquires
Ruth M. Case
Consumer Affairs Specialist, Life and Health ........................ (307) 777-6556 ruth.case@wyo.gov

Kristi Alma Jose
Consumer Affairs Specialist, Property and Casualty ............... (307) 777-6557 kristi.almajose@wyo.gov

Department Counsel
Rebecca Zisch
Assistant Attorney General .................................................. (307) 777-7841 rebecca.zisch1@wyo.gov
WYOMING

Deposits
G. Douglas Melvin (307) 777-5619
   Chief Financial Examiner...............................................................doug.melvin@wyo.gov

Examinations-Agent
Kayla Reynolds (307) 777-7344
   Licensing Administrator .....................................................................kayla.reynolds@wyo.gov

Examinations-Financial
G. Douglas Melvin (307) 777-5619
   Chief Financial Examiner..................................................................doug.melvin@wyo.gov

Examinations-Market Conduct
Bill Cole (307) 777-6870
   Market Conduct Manager .................................................................bill.cole1@wyo.gov

Fees-Agents
Kayla Reynolds (307) 777-7344
   Licensing Administrator .....................................................................kayla.reynolds@wyo.gov

Fees-Companies
G. Douglas Melvin (307) 777-5619
   Chief Financial Examiner..................................................................doug.melvin@wyo.gov

Information Systems
Vacant

Life Insurance
Amanda Tarr (307) 777-2447
   Insurance Standards Consultant .........................................................amanda.tarr@wyo.gov

Policy and Form Filing-Life and Health
Amanda Tarr (307) 777-2447
   Insurance Standards Consultant .........................................................amanda.tarr@wyo.gov

     Mavis Earnshaw (307) 777-6888
     Insurance Standards Consultant .......................................................mavis.earnshaw@wyo.gov

Policy and Form Filing-Property and Casualty
Donna Stewart (307) 777-7308
   Insurance Standards Consultant .........................................................donna.stewart@wyo.gov

     D'Anna Feurt (307) 777-7336
     Insurance Standards Consultant .......................................................d'anna.feurt@wyo.gov

Premium Tax

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WYOMING

Tammy Higgins
Auditor
(307) 777-6884
tammy.higgins@wyo.gov

Property and Casualty-Commercial Lines
D'Anna Feurt
Insurance Standards Consultant
(307) 777-7336
d'anna.feurt@wyo.gov

Property and Casualty-Personal Lines
D'Anna Feurt
Insurance Standards Consultant
(307) 777-7336
d'anna.feurt@wyo.gov

Receivership
Linda Johnson
Deputy Commissioner
(307) 777-6896
linda.johnson@wyo.gov
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