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

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

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

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

Jim L. Ridling
Commissioner

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

ALABAMA

Mailing Address
Alabama Department of Insurance
P.O. Box 303351
Montgomery, Alabama 36130-3351

Email Address
insdept@insurance.alabama.gov

Street Address
201 Monroe Street, Suite 502
Montgomery, Alabama 36104

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

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

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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

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

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

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

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

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

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

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

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

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

Fee-Company Licensing
Jessica Williamson
Account Clerk ..................................................................................(334) 241-4157

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

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

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

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)…………………………………………………………………………………………………………………………………Fax (907) 276-8554
Dan Wilkerson
(Anchorage)…………………………………………………………………………………………………………………………………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

Bio to come.

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

Street Address
Same as mailing address

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
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 261
Phoenix, AZ 85007-2630

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

Christina Corieri
Interim Director (602) 364-3100

Scott Greenberg
Deputy Director (602) 364-3764

CONTACT PERSONS
Annual Statement Filings
Cary Cook
Chief Financial Compliance Officer, Financial Affairs Division (602) 364-3986
ARIZONA

Captive Insurer Licensing and Financial Reports
Vincent Gosz
Chief Captive Analyst, Financial Affairs Division.................................................................(602) 364-2008

Consumer Complaints and Inquires
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 Officer, Financial Affairs Division .........................................................(602) 364-3986

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

Kurt Regner
Assistant Director, Financial Affairs Division ......................................................................................(602) 364-3963

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

Kurt Regner
Assistant Director, Financial Affairs Division ......................................................................................(602) 364-3963

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

Guaranty Funds

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ARIZONA

Lori Nestor
Executive Director, Guaranty Fund Office..............................................................................(602) 364-3863

Health Care Appeals
Audrey Franklin
Supervisor, Health Care Appeals Office.........................................................................................(602) 364-2399

Insurer Licensing, Mergers/Acquisitions, Redomestications Withdrawals
Cary Cook
Chief Financial Compliance Officer, Financial Affairs Division..............................................................(602) 364-3986

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, Product Filing & Compliance 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, Product Filing & Compliance Division......................................................................(602) 364-3453

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

Technology and Information Systems
Bud Leiner
Chief Information Officer, Technology Section, Administrative Services Division
(602) 364-2983
ARKANSAS

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

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

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

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

Alan McClain
Commissioner

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

Mailing Address
Arkansas Department of Commerce
Arkansas Insurance Department
1 Commerce Way, Bldg 4, Suite 502
Little Rock, Arkansas 72202-2087

Email Address
firstname.lastname@arkansas.gov

Phone Numbers
Main (501) 371-2600
Toll-Free Number (800) 282-9134
Consumer (800) 852-5494
Seniors Only (800) 224-6330
Fraud Only (866) 660-0888
Public Employee Claims (866) 278-8066

Fax Numbers
Main (501) 371-2618
Accounting (501) 682-6679
Commissioner (501) 371-2620
Compliance (L&H/P&C) (501) 371-2748
Consumer Services (501) 371-2749
Finance (501) 371-2747
Human Resources (501) 371-2817
Ins. Criminal Investigation (501) 371-2799
Legal (501) 371-2639
License (501) 683-2604
Liquidation (501) 371-2774
Public Employee Claims (501) 371-2733
Risk Management (501) 371-2842
SHIIP (501) 371-2781

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

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**ARKANSAS**

**Website:** www.insurance.arkansas.gov  
**Make Checks Payable to:** Arkansas Insurance Department

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alan McClain</td>
<td>(501) 371-2620</td>
<td><a href="mailto:alan.mcclain@arkansas.gov">alan.mcclain@arkansas.gov</a></td>
</tr>
<tr>
<td>Commissioner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Russ Galbraith</td>
<td>(501) 371-2620</td>
<td><a href="mailto:russ.galbraith@arkansas.gov">russ.galbraith@arkansas.gov</a></td>
</tr>
<tr>
<td>Chief Deputy Commissioner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jim Braden</td>
<td>(501) 371-2825</td>
<td><a href="mailto:jim.braden@arkansas.gov">jim.braden@arkansas.gov</a></td>
</tr>
<tr>
<td>Deputy Commissioner &amp; General Counsel, Legal</td>
<td>(501) 371-2620</td>
<td><a href="mailto:jim.braden@arkansas.gov">jim.braden@arkansas.gov</a></td>
</tr>
<tr>
<td>Mel Anderson</td>
<td>(501) 371-2667</td>
<td><a href="mailto:mel.anderson@arkansas.gov">mel.anderson@arkansas.gov</a></td>
</tr>
<tr>
<td>Deputy Commissioner Financial Regulation, Finance</td>
<td>(501) 371-2667</td>
<td><a href="mailto:mel.anderson@arkansas.gov">mel.anderson@arkansas.gov</a></td>
</tr>
<tr>
<td>Chantel Allbritton</td>
<td>(501) 371-2755</td>
<td><a href="mailto:chantel.allbritton@arkansas.gov">chantel.allbritton@arkansas.gov</a></td>
</tr>
<tr>
<td>Regulatory Health Link</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bill Lacy</td>
<td>(501) 371-2801</td>
<td><a href="mailto:bill.lacy@arkansas.gov">bill.lacy@arkansas.gov</a></td>
</tr>
<tr>
<td>Manager, Compliance (Life &amp; Health and Property &amp; Casualty)</td>
<td>(501) 371-2801</td>
<td><a href="mailto:bill.lacy@arkansas.gov">bill.lacy@arkansas.gov</a></td>
</tr>
<tr>
<td>Ryan James</td>
<td>(501) 371-2622</td>
<td><a href="mailto:ryan.james@arkansas.gov">ryan.james@arkansas.gov</a></td>
</tr>
<tr>
<td>Communications Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Courtney Traylor</td>
<td>(501) 371-2613</td>
<td><a href="mailto:courtney.traylor@arkansas.gov">courtney.traylor@arkansas.gov</a></td>
</tr>
<tr>
<td>Assistant Deputy Commissioner, Accounting</td>
<td>(501) 371-2613</td>
<td><a href="mailto:courtney.traylor@arkansas.gov">courtney.traylor@arkansas.gov</a></td>
</tr>
<tr>
<td>Jackie Smith</td>
<td>(501) 371-2641</td>
<td><a href="mailto:jackie.smith@arkansas.gov">jackie.smith@arkansas.gov</a></td>
</tr>
<tr>
<td>Insurance Consumer Protection Manager, Consumer Services</td>
<td>(501) 371-2641</td>
<td><a href="mailto:jackie.smith@arkansas.gov">jackie.smith@arkansas.gov</a></td>
</tr>
<tr>
<td>Carroll Astin</td>
<td>(501) 371-2785</td>
<td><a href="mailto:carroll.astin@arkansas.gov">carroll.astin@arkansas.gov</a></td>
</tr>
<tr>
<td>Manager, SHIIP (Senior Health Insurance Information Program)</td>
<td>(501) 371-2785</td>
<td><a href="mailto:carroll.astin@arkansas.gov">carroll.astin@arkansas.gov</a></td>
</tr>
<tr>
<td>Peggy Dunlap</td>
<td>(501) 371-2750</td>
<td><a href="mailto:peggy.dunlap@arkansas.gov">peggy.dunlap@arkansas.gov</a></td>
</tr>
<tr>
<td>Insurance Licensing Manager, Agent Licensing</td>
<td>(501) 371-2750</td>
<td><a href="mailto:peggy.dunlap@arkansas.gov">peggy.dunlap@arkansas.gov</a></td>
</tr>
<tr>
<td>Steve Uhrynowycz</td>
<td>(501) 371-2776</td>
<td><a href="mailto:steve.uhrynowycz@arkansas.gov">steve.uhrynowycz@arkansas.gov</a></td>
</tr>
<tr>
<td>Deputy Receiver and Liquidation Officer</td>
<td>(501) 371-2776</td>
<td><a href="mailto:steve.uhrynowycz@arkansas.gov">steve.uhrynowycz@arkansas.gov</a></td>
</tr>
<tr>
<td>Paul &quot;Blue&quot; Keller</td>
<td>(501) 371-2791</td>
<td><a href="mailto:paul.keller@arkansas.gov">paul.keller@arkansas.gov</a></td>
</tr>
<tr>
<td>Director, Criminal Investigation Division</td>
<td>(501) 371-2791</td>
<td><a href="mailto:paul.keller@arkansas.gov">paul.keller@arkansas.gov</a></td>
</tr>
<tr>
<td>Nathan Culp</td>
<td>(501) 371-2708</td>
<td><a href="mailto:nathan.culp@arkansas.gov">nathan.culp@arkansas.gov</a></td>
</tr>
<tr>
<td>Director, Public Employee Claims</td>
<td>(501) 371-2708</td>
<td><a href="mailto:nathan.culp@arkansas.gov">nathan.culp@arkansas.gov</a></td>
</tr>
<tr>
<td>Mark Guinee</td>
<td>(501) 371-2695</td>
<td><a href="mailto:mark.guinee@arkansas.gov">mark.guinee@arkansas.gov</a></td>
</tr>
<tr>
<td>Director, Risk Management</td>
<td></td>
<td><a href="mailto:mark.guinee@arkansas.gov">mark.guinee@arkansas.gov</a></td>
</tr>
<tr>
<td>Stephanie Lilly-Palmer</td>
<td>(501) 371-2815</td>
<td><a href="mailto:stephanie.lilly-palmer@arkansas.gov">stephanie.lilly-palmer@arkansas.gov</a></td>
</tr>
<tr>
<td>Manager, Human Resources</td>
<td></td>
<td><a href="mailto:stephanie.lilly-palmer@arkansas.gov">stephanie.lilly-palmer@arkansas.gov</a></td>
</tr>
</tbody>
</table>

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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
chanel.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
Crystal Phelps
Market Analysis ..................................................................................... (501) 371-2841 crystal.phelps@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

Oakland Office
California Department of Insurance
1901 Harrison Street, 6th Floor
Oakland, California 94612

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

Fax Numbers
Main (916) 445-5280
Sacramento Office (916) 445-5280
Oakland 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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6/29/2020
Catalina Hayes-Bautista  
Chief Deputy ................................................................................................................................. catalina.hayes-bautista@insurance.ca.gov

Ken Allen  
Deputy Commissioner, Rate Regulation .............................................................................................. ken.allen@insurance.ca.gov

Susan Bernard  
Deputy Commissioner, Financial Surveillance ....................................................................................... susan.bernard@insurance.ca.gov

Tony Cignarale  
Deputy Commissioner, Consumer Services and Market Conduct ....................................................... tony.cignarale@insurance.ca.gov

Julia Cross  
Deputy Commissioner, Administration and Licensing Services ............................................................ julia.cross@insurance.ca.gov

Bryant Henley  
Deputy Commissioner and Special Counsel .......................................................................................... bryant.henley@insurance.ca.gov

Julia Juarez  
Deputy Commissioner, Community Relations and Outreach ................................................................. julia.juarez@insurance.ca.gov

Joel Laucher  
Senior Advisor ....................................................................................................................................... joel.laucher@insurance.ca.gov

Michael Levy  
Deputy General Counsel, Litigation ........................................................................................................ michael.levy@insurance.ca.gov

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

George Mueller  
Deputy Commissioner, Enforcement ...................................................................................................... george.mueller@insurance.ca.gov

Mike Peterson  
Deputy Commissioner, Climate and Sustainability .................................................................................. mike.peterson@insurance.ca.gov

Kenneth Schnoll  
Deputy Commissioner and General Counsel .......................................................................................... kenneth.schnoll@insurance.ca.gov

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

Susan Stapp  
Deputy General Counsel, Regulatory and Legal Services ......................................................................... susan.stapp@insurance.ca.gov

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

CONTACT PERSONS

NAIC Liaison
CALIFORNIA

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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CALIFORNIA

Consumer Complaints and Inquires
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
Assistant Chief Counsel
(916) 492-3187
christopher.citko@insurance.ca.gov

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Long-Term Care
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

Life Insurance
Leslie Tick
Assistant Chief Counsel
(415) 538-4190
leslie.tick@insurance.ca.gov

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

Office of Principle-Based Reserving
Elaine Lam
Acting Chief Systems Actuary
(213) 346-6151
elaine.lam@insurance.ca.gov

Market Conduct-Claims Examinations and Rating and Underwriting Examinations
Pam O'Connell
Division Chief, Market Conduct
(916) 492-3599
pam.oconnell@insurance.ca.gov

Ombudsman Office
Therese Gallagher
Ombudsman
(916) 492-3041
therese.gallagher@insurance.ca.gov

Premium Tax (Annual Payments)
Merita Chung
Bureau Chief, Accounting Services
(916) 492-3451
merita.chung@insurance.ca.gov

Premium Tax Audit
Laura Clements
Division Chief, Field Examination
(213) 346-6127
laura.clements@insurance.ca.gov

Producer Licensing
Charlene Ferguson
Division Chief, Licensing Services
(916) 492-3010
charlene.ferguson@insurance.ca.gov

Holly Kinney
Bureau Chief, Curriculum and Officer Review
(916) 492-3040
holly.kinney@insurance.ca.gov

Dianne Cooper
Bureau Chief, Producer Licensing Bureau
(916) 492-3036
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 ................................................................. 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
COLORADO

Peg Brown
Chief Deputy—Policy, Consumer Education and Strategy
peg.brown@state.co.us

Rolf Kaumann
Chief Deputy—Finance
rolf.kaumann@state.co.us

Kate Harris
Chief Deputy, Life and Health Policy
kate.harris@state.co.us

Vincent Plymell
Assistant Commissioner / Communications
vincent.plymell@state.co.us

Vacant
Executive Assistant
Cody Goodrich

CONTACT PERSONS

Accident & Health Insurance
Dayle Axman
Director, Life & Health Consumer Services
dayle.axman@state.co.us

Chief Actuary
Eric Unger
Chief Actuary
eric.unger@state.co.us

Actuary—Life & Health—All ACA
Susan Steig
Actuary
susan.steig@state.co.us

Actuary—Life & Health—All Non-ACA Lines
Sean Brady
Actuary
sean.brady@state.co.us

Actuary—Property & Casualty
Mitchell Bronson
Statistical Analyst
mitchell.bronson@state.co.us

Annual Statements
Keith Warburton
Director, Financial Services
keith.warburton@state.co.us

Company Licensing
Cindy Hathaway
Director, Corporate Affairs
cindy.hathaway@state.co.us

Compliance
Matt Mortier
Director of Compliance
matt.mortier@state.co.us
COLORADO

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

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

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

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

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

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

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

Examinations—Producer
Pearson VUE 
...................................................................................................................................(800) 275-8247

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

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

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

Media Contact
Vincent Plymell 
Assistant Commissioner / Communications .............................................................. vincent.plymell@state.co.us
(303) 894-2261
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  
(303) 894-7783  
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.

**Mailing Address**
Connecticut Insurance Department
P.O. Box 816
Hartford, Connecticut 06142-0816

**Email Address**
cid.admin@ct.gov

**Phone Numbers**
Main (860) 297-3800
Toll-Free (In-State Only) (800) 203-3447

**Fax Numbers**
Main (860) 566-7410

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

**Website**: www.ct.gov/cid

**Make Checks Payable to**: Treasurer, State of Connecticut

Andrew N. Mais
Commissioner
CONNECTICUT

Joshua Hershman
Deputy Commissioner (860) 297-3995
Joshua.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) 297-3891
Paul.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 Lady.Mendoza@ct.gov

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

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

CONTACT PERSONS

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

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CONNECTICUT

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

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

Policy and Form Filing-Property and Casualty
George Bradner
    Director, Property and Casualty Division

Property and Casualty-Commercial Lines
George Bradner
    Director, Property and Casualty Division

Property and Casualty-Personal Lines
George Bradner
    Director, Property and Casualty Division

Receivership and Guaranty Funds
Jon E. Arsenault
    Director, Legal Division

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

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

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

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

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

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

**Email Address**
consumer@delaware.gov

**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...tanisha.merced@delaware.gov

Stuart Snyder, Chief of Staff...stuart.snyder@delaware.gov

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6/29/2020
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

Sarah Mullin  
Controller  
sarah.mullin@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
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
Senior Advisor
christina.haas@delaware.gov
(302) 674-7303

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

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

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

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

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

Jessica Willey
Deputy Attorney General (DAG)
jessica.willey@delaware.gov
(302) 674-7387

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

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

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

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

Flavian Marwa (202) 442-7766
Deputy Commissioner - Market Operations flavian.marwa@dc.gov

Sharon Shipp (202) 442-7810
Deputy Commissioner - Market Compliance sharon.shipp@dc.gov

DISTRICT OF COLUMBIA

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

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

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

Dana Sheppard
Associate Commissioner - Risk Finance
(202) 442-7820
dana.sheppard@dc.gov

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

CONTACT PERSONS

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

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

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

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

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

Consumer Complaints
Sharon Shipp
Deputy Commissioner - Market Compliance
(202) 442-7810
sharon.shipp@dc.gov

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

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

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

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DISTRICT OF COLUMBIA

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

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**

<table>
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<tr>
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<td>(850) 413-5923</td>
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<tr>
<td>Consumer Services (In-State)</td>
<td>(877) 693-5236</td>
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**Fax Numbers**

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<td>NAIC Liaison Fax</td>
<td>(850) 487-0453</td>
</tr>
</tbody>
</table>

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

**Website:** www.myfloridacfo.com

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**FLORIDA**

**Chief Financial Officer**

**Appointed:** June 30, 2017

**Elected:** November 6, 2018

**Jimmy Patronis**

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FLORIDA

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

Vacant
Inspector General
Contact: (850) 413-3112

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

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

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

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

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

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

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

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

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

CONTACT PERSONS

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

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

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

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

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

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FLORIDA

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Risk Management
Molly Merry  (850) 413-4701
Director.molly.merry@myfloridacfo.com
Shannon Segers  (850) 413-4704
Bureau Chief, Loss Prevention.shannon.segers@myfloridacfo.com
Marc Stemle  (850) 413-4851
Bureau Chief, Liability & Property Claims.marc.stemle@myfloridacfo.com
Tod Stupski  (850) 413-4801
State Employee WC Claims Bureau Chief.tod.stupski@myfloridacfo.com

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

Workers' Compensation
Tanner Holloman  (850) 413-1622
director.taner.holloman@myfloridacfo.com
Andrew Sabolic  (850) 413-1628
Assistant Director.andrew.sabolic@myfloridacfo.com
Pam Macon  (850) 413-1708
Bureau Chief, Compliance.pam.macon@myfloridacfo.com
Stephen Yon  (850) 413-1786
Bureau Chief, Employee Assistance and Ombudsman Office.stephen.yon@myfloridacfo.com
Charlene Miller  (850) 413-1738
Bureau Chief, Monitoring & Audit.charlene.miller@myfloridacfo.com
Lisel Laslie  (850) 413-1737
Office of Data Quality and Collection.lisel.laslie@myfloridacfo.com
Greg Jenkins  (850) 413-1644
Bureau Chief, Financial Accountability.greg.jenkins@myfloridacfo.com
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.
FLORIDA

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

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

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

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

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

Vacant
Deputy Commissioner of Life and Health

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

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

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

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

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

Sheryl Parker
Director, Property and Casualty Market Regulation
(850) 413-5086
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
Director, Life and Health Financial Oversight
(850) 413-5233
Carolyn.Morgan@floir.com

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

Company Licensing
FLORIDA

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

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

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

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

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

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

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

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

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

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

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

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

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

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CONTACT PERSONS

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

Accident and Health Insurance
Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review.................................................(404) 656-2085

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

Agent Licensing

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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 Inquiries
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
Steve Manders
Deputy Commissioner for Insurance....................................................................................(404) 656-2074

Examinations-Market Conduct-Property and Casualty, Life and Health
Steve Manders
Deputy Commissioner for Insurance....................................................................................(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, Criminal Investigations........................................................................................................(404) 656-2060

Legislative Liaison
Weston Burleson
Legislative Liaison..........................................................................................................................(404) 656-9140

Life Insurance
Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review.......................................................(404) 656-2085

Media Inquiries
Weston Burleson
Communications Director..................................................................................................................(404) 656-9140

Policy and Form Filing-Life and Health
Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review.......................................................(404) 656-2085

Policy and Form Filing-Property and Casualty
Steve Manders
Deputy Commissioner for Insurance, 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
Deputy Commissioner for Insurance, Insurance Product Review.......................................................(404) 656-2085

Property and Casualty-Personal Lines
Steve Manders
Deputy Commissioner for Insurance, Insurance Product Review.......................................................(404) 656-2085

Receivership
Steve Manders
Deputy Commissioner for Insurance....................................................................................................(404) 656-2074

Statistical Reporting
Steve Manders
Deputy Commissioner for Insurance, 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
GUAM

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

CONTACT PERSONS

Accident and Health Insurance
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

Agent Licensing
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

Annual Statements
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

Company Licensing
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

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

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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

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. (671) 635-7664  
anita.superales@revtax.guam.gov

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

### Information Systems
Christina M. San Agustin  
Programmer/Analyst Supervisor (671) 635-1810  
christina.sanagustin@revtax.guam.gov

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

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

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

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

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

### Policy and Form Filing-Life and Health
Alice P. Sebastian-Cruz  
Regulatory Examiner Supervisor (671) 635-1844  
alice.cruz@revtax.guam.gov

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

### Policy and Form Filing-Property and Casualty
Anita M. Superales  
Regulatory Examiner I. (671) 635-7664  
anita.superales@revtax.guam.gov

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

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

### UCC (Uniform Commercial Code) Filing Health Insurance Policy Forms and Rates Review
Alice P. Sebastian-Cruz  
Regulatory Examiner Supervisor (671) 635-1844  
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
HAWAII

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

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

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

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

Colin M. Hayashida
Commissioner

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

Mailing Address
Department of Commerce and Consumer Affairs (DCCA)
Insurance Division
P.O. Box 3614
Honolulu, Hawaii 96811-3614

Street Address
King Kalakaua Building
335 Merchant Street, Room 213
Honolulu, Hawaii 96813

Email Address
insurance@dcca.hawaii.gov

Phone Numbers
Main (808) 586-2790

Fax Numbers
Main (808) 586-2806

Office Hours: 7:45 a.m.-4:30 p.m., Monday-Friday
Website: cca.hawaii.gov/ins
Make Checks Payable to: Department of Commerce and Consumer Affairs, State of Hawaii

Gordon I. Ito
Chief Deputy Insurance Commissioner...............................................................(808) 586-2790

Paul Yuen
Supervising Attorney......................................................................................(808) 586-3040

CONTACT PERSONS

NAIC Liaison
Martha Im
Staff Attorney....................................................................................................mim@dcca.hawaii.gov

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6/29/2020
HAWAII

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

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

Company Licensing
Andy Chow
Company Licensing Supervisor.......................................................................achow@dcca.hawaii.gov

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

Deposits
Andy Chow
Company Licensing Supervisor.......................................................................achow@dcca.hawaii.gov

Examinations-Agency
Andy Chow
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.

Dean L. Cameron
Director

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

Mailing Address
Idaho Department of Insurance
P.O. Box 83720
Boise, Idaho 83720-0043

Email Address
firstname.lastname@doi.idaho.gov

Phone Numbers
Main (208) 334-4250
Toll-Free (In-State Only) (800) 721-3272

Fax Numbers
Main (208) 334-4398
Accounting (666) 555-5555

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: www.doi.idaho.gov
Make Checks Payable to: Idaho Department of Insurance

Dean L. Cameron
Director of Insurance
dean.cameron@doi.idaho.gov

Weston Trexler
Deputy Director of Insurance
weston.trexler@doi.idaho.gov

Nathan Faragher, Bureau Chief, Company Activities/
Chief Examiner, Examinations, Premium Tax, Producer Licensing & Market Analysis
nathan.faragher@doi.idaho.gov

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

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

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

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

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

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

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

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

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

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

Financial Analysis
IDAHO

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

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

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

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

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

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

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

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

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

KC Stralka  
Legislative Director .................................................................. (312) 814-2117  
KC.Stralka@illinois.gov

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

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

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

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

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

Patrice Dziire  
Deputy Director, Consumer Education & Protection .......................... (312) 814-1835  
Patrice.Dziire@illinois.gov

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

Vacant  
Deputy Director, Property and Casualty Products ................................

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

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

CONTACT PERSONS

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

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

Statistical Reporting
Judy Mottar (217) 524-5376
   Casualty Actuary..................................................................................................................judy.p.mottar@illinois.gov

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

Unlicensed Entities
Andy Noyes (217) 785-3265
   Unit Supervisor......................................................................................................................andy.noyes@illinois.gov

Workers' Compensation Fraud
Justin Hammersmith (312) 814-1767
   Deputy Director, Investigations..............................................................................................Justin.Hammersmith@illinois.gov
ILLINOIS
INDIANA

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

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

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

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

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

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

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.......................................................................................................................(317) 232-3520

Dawn Bopp
Executive Assistant................................................................................................................(317) 232-3520

Jenifer Groth
Deputy Commissioner of Communications and Personnel.................................................................................(317) 234-8582
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

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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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IOWA

Doug Ommen began his service as Iowa Insurance Commissioner in December 2016 after serving as deputy Iowa commissioner for three years.

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

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

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

Ommen and his wife, Sharon, have two married children and five grandchildren. Ommen enjoys home remodeling, gardening, backpacking and outdoor adventure.

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

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

Kim Cross (515) 281-4163
Acting Deputy Commissioner, Supervision....................................kim.cross@iid.iowa.gov

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

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IOWA

Andrew Hartnett (515) 281-4459
   Bureau Chief, Securities and Regulated Industries
   andrew.hartnett@iid.iowa.gov

Jared Kirby (515) 281-6348
   Deputy Commissioner
   jared.kirby@iid.iowa.gov

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

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

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

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

Jared Kirby (515) 281-6348
   Bureau Chief, Market Regulation & Enforcement
   jared.kirby@iid.iowa.gov

Ben Olejnik (512) 242-5304
   Bureau Chief, Fraud
   ben.olejnik@iid.iowa.gov

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

CONTACT PERSONS

NAIC Liaison
Doug Ommen
   Commissioner
   (515) 281-5575

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

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

Annual Statements
Kim Cross (515) 281-4163
   Acting Deputy Commissioner, Supervision

Company Licensing
Kim Cross (515) 281-4163
   Acting Deputy Commissioner, Supervision

Consumer Advocate

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6/29/2020
Consumer Complaints and Inquires
Vacant
Investigator ...............................................................................................................................................(515) 281-6348

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

Consumer Counseling Program for Seniors
Kristin Griffith
Director, Senior Health Insurance Information Program (SHIIP) ...........................................................................(515) 242-5190

Deposits
Kim Cross
Acting Deputy Commissioner, Supervision ........................................................................................................(515) 281-4163

Examination-Producer
Tammy Dobbs
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
Ben Olejnik
Bureau Chief ...................................................................................................................................................(515) 242-5304

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

Securities
Andrew Hartnett
Bureau Chief ...................................................................................................................................................(515) 281-4459

Statistical Reporting
Travis Grassel
Actuary-Property and Casualty .........................................................................................................................(515) 281-4019

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

Barbara Rankin
Assistant Commissioner.................................................................(785) 296-2752
barbara.w.rankin@ks.gov

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

Kathy Letch
Executive Assistant to Commissioner......................................................(785) 291-3299
kathy.letch@ks.gov

Mandy Roe
Chief of Staff..........................................................................................(785) 296-7807
mandy.roe@ks.gov

CONTACT PERSONS

NAIC Liaison
Mandy Roe.........................................................................................(785) 296-7807
Chief of Staff.......................................................................................mandy.roe@ks.gov

Health and Life Insurance Policy Rule, Rate & Form Filing
Julie Holmes........................................................................................(785) 296-6410
Director, Health and Life........................................................................julie.holmes@ks.gov

Anti-Fraud Division
Dennis Jones........................................................................................(785) 296-7806
dennis.jones@ks.gov

Actuarial Assistant
Nicole Boyd........................................................................................(785) 296-6253
nicole.boyd@ks.gov

Company Licensing
Pat Mulvihill.........................................................................................(785) 296-5350
patrick.mulvihill@ks.gov

Consumer Complaints and Inquiries
LeAnn Crow.........................................................................................(785) 296-7827
leann.crow@ks.gov

Department Counsel
Justin McFarland................................................................................(785) 296-7847
Justin.I.mcfarland@ks.gov

Deposits
Sarah Smith........................................................................................(785) 296-7819
sarah.smith@ks.gov

Producer Licensing
Nancy Strasburg..................................................................................(785) 296-2000
nancy.strasburg@ks.gov
KANSAS

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

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

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

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

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

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

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

Receivership
Justin McFarland  
General Counsel ..............................................................................................................................................(785) 296-7847  
Justin.I.mcfarland@ks.gov
Sharon P. Clark, a veteran of Kentucky state government, was appointed Commissioner of the Department of Insurance (DOI) on January 6, 2020. She had previously served as Commissioner of the DOI from July 2008 to January 2016.

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

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

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

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

Clark and her husband have two daughters and four grandchildren.

**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
KENTUCKY

Sharon P. Clark
Commissioner
(502) 564-6026
SharonP.Clark@ky.gov

Reina Diaz-Dempsey
Deputy Commissioner
(502) 564-6026
Reina.Diaz-Dempsey@ky.gov

D.J. Wasson
Executive Advisor
(502) 564-6026
DJ.Wasson@ky.gov

Rob Roberts
Executive Advisor
(502) 564-6026
Rob.Roberts@ky.gov

Abigail Gall
Executive Administrative Secretary
(502) 564-6026
Abigail.Gall@ky.gov

CONTACT PERSONS

NAIC Liaison
Rob Roberts
Executive Advisor
(502) 564-6026
Rob.Roberts@ky.gov

Agent Licensing
Lee Ellen Webb
Director, Division of Agent Licensing
(502) 564-6004
LeeEllen.Webb@ky.gov

Annual Statements
Rodney Hugle
Acting Director, Division of Financial Standards and Examination
(502) 564-6082
Rodney.Hugle@ky.gov

Company Licensing
Rodney Hugle
Acting Director, Division of Financial Standards and Examination
(502) 564-6082
Rodney.Hugle@ky.gov

Consumer Complaints and Inquires
Shawn Boggs
Director, Division of Consumer Protection
(502) 564-6034
Shawn.Boggs@ky.gov

Department Counsel
Erin M. Bravo
General Counsel
(502) 564-6032
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
(502) 564-6082
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.

Email Address
commissioner@ldi.la.gov

Phone Numbers
Main (225) 342-5900

Fax Numbers
Main (225) 342-8622

Office Hours: 8:00 a.m.-4:30 p.m., Monday-Friday
Website: http://www.ldi.la.gov/
Make Checks Payable to: Commissioner of Insurance

James J. Donelon (225) 342-7275
Commissioner@ldi.la.gov

Joni Chustz (225) 342-7275
Executive Assistant to the Commissioner
joni.chustz@ldi.la.gov

Nick Lorusso (225) 342-7276
Chief Deputy Commissioner
nicholas.lorusso@ldi.la.gov

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6/29/2020
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
LOUISIANA

Wei Chuang  
Property and Casualty ................................................................. weichuang@ldi.la.gov

Annual Statements  
Stewart Guerin  
Chief Analyst ................................................................. stewart.guerin@ldi.la.gov

Consumer Services  
Nathan Strebeck  
Manager, Consumer Complaints ................................................................. nathan.strebeck@ldi.la.gov

Fraud Division  
Matthew Stewart  
Deputy Commissioner ................................................................. matthew.stewart@ldi.la.gov

Trent Beach  
Insurance Administrator, Enforcement ................................................................. trent.beach@ldi.la.gov

Financial Solvency  
Stewart Guerin  
Chief Analyst ................................................................. stewart.guerin@ldi.la.gov

Bill Werner  
Assistant Chief, Analysis ................................................................. bill.werner@ldi.la.gov

Melissa Gibson  
Chief Examiner ................................................................. melissa.gibson@ldi.la.gov

Cindy Riviere  
Assistant Chief, Financial Examinations ................................................................. cindy.riviere@ldi.la.gov

Licensing-Company  
Mike Boutwell  
Insurance Administrator, Licensing ................................................................. mike.boutwell@ldi.la.gov

Tangela Byrd  
Manager, Company Licensing ................................................................. tangela.byrd@ldi.la.gov

Licensing-Producer  
Lorie Gasior  
Manager, Producer Licensing ................................................................. lorie.gasior@ldi.la.gov

Management and Finance  
Lance Herrin  
Deputy Undersecretary ................................................................. lance.herrin@ldi.la.gov

Premium Taxes/Surplus Lines Taxes  
Tommy Coco  
Manager, Premium Tax ................................................................. tommy.coco@ldi.la.gov

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6/29/2020
Human Resources
Stacie Evans
Director……………………………………………………………………………………………………...stacie.evans@ldi.la.gov

Media Relations/Public Information
John Tobler
Deputy Commissioner……………………………………………………………………………………public@ldi.la.gov

Policy Form Filing-Health
Alecia Johnson
Manager………………………………………………………………………………………………………alecia.johnson@ldi.la.gov

Policy Form Filing-Life and Annuity
Beth O'Quin
Manager……………………………………………………………………………………………………...beth.oquin@ldi.la.gov

Policy Form Filing-Property and Casualty
Rachelle Carter
Manager…………………………………………………………………………………………………….rachelle.carter@ldi.la.gov

Rate Filing-Property and Casualty
Charles Hansberry
Insurance Administrator, Property and Casualty……………………………………………………charles.hansberry@ldi.la.gov

Neysa Hurst
Manager, Rate Filing……………………………………………………………………………………neysa.hurst@ldi.la.gov

Receivership
Walt Corey
Attorney……………………………………………………………………………………………………walt.corey@ldi.la.gov

Statistical Reporting
Bernadine Jones
Manager……………………………………………………………………………………………………….bernadine.jones1@ldi.la.gov

Statutory Deposits
Ashley Murphy
Specialist III………………………………………………………………………………………………ashley.murphy@ldi.la.gov

Senior Health Insurance Information Program (SHIIP)
Vicki Dufrene
Manager……………………………………………………………………………………………………vicki.dufrene@ldi.la.gov

Surplus Lines
Tom Travis
Director, LPCIC…………………………………………………………………………………………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
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.
CONTACT PERSONS

Actuarial-Life and Health
Marti Hooper  
Life and Health Actuary  
(207) 624-8449  mary.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
MAINE

Sharon Martin  
(207) 624-8454

Department Counsel  
Benjamin Yardley  
(207) 624-8537  
Senior Staff Attorney  benjamin.yardley@maine.gov

Deposits  
Jane Lee  
(207) 624-8492  
Insurance Company Examiner  jane.g.lee@maine.gov

Examinations-Financial  
Vanessa Sullivan  
(207) 624-8452  
Director of Examinations  vanessa.j.sullivan@maine.gov

Examinations-Market Conduct  
Connie Mayette  
(207) 624-8474  
Market Conduct Manager  connie.m.mayette@maine.gov

Fees  
Ann Tarr  
(207) 624-8434  
Accounting Associate  ann.tarr@maine.gov

Financial Analysis  
Vanessa Sullivan  
(207) 624-8452  
Director, Financial Analysis  vanessa.j.sullivan@maine.gov

Health Insurance  
Joanne Rawlings-Sekunda  
(207) 624-8472  
Director, Consumer Health  joanne.rawlings-sekunda@maine.gov

Information Systems  
Bradford Brown  
(207) 624-8478  
DP Coordinator/EDP Support Supervisor  bradford.l.brown@maine.gov

Market Conduct  
Connie Mayette  
(207) 624-8415  
Market Conduct Manager  connie.m.mayette@maine.gov

Policy and Form Filing-Life and Health  
Lisa Lewis  
(207) 624-8417  
Health Insurance  lisa.a.lewis@maine.gov  
Kim Davis  
(207) 624-8550  
Life/Disability Insurance  kim.e.davis@maine.gov

Policy and Form Filing-Property and Casualty

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MAINE

Frank Niles
Supervisor, Workers' Compensation
(207) 624-8473
Frank.J.Niles@maine.gov

Producer Licensing
Pamela Roybal
Supervisor
(207) 624-8408
pamela.l.roybal@maine.gov

Debra Ayotte
(207) 624-8413

Amanda Colson
(207) 624-8441
amanda.colson@maine.gov

Property and Casualty
Frank Kimball
Director
(207) 624-8451
frank.j.kimball@maine.gov

Public Information & Consumer Outreach
Judi Watters
Consumer Outreach Specialist
(207) 624-8445
judith.k.watters@maine.gov

Self-Insurance
William Alex Bourne
Examiner-in-Charge
(207) 624-8447
william.alex.bourne@maine.gov

Statistical Reporting
Bradford Brown
Supervisor, Research & Statistics
(207) 624-8478
bradford.l.brown@maine.gov

Workers' Compensation
Frank Niles
Supervisor, Workers' Compensation
(207) 624-8473
Frank.J.Niles@maine.gov
Kathleen A. Birrane was appointed Maryland Insurance Commissioner by Governor Larry Hogan in May 2020.

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

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

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

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

Commissioner Birrane was named to the Top 100 Women of Maryland by the Daily
MARYLAND

Record In 2002 and 2019.

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

**Mailing Address**
Maryland Insurance Administration
200 Saint Paul Place, Suite 2700
Baltimore, Maryland 21202-2272

**Street Address**
Same as mailing address

**Phone Numbers**
Main (410) 468-2000
Office of the Commissioner (410) 468-2471
Toll-Free General (800) 492-6116
Insurance Fraud Division (800) 846-4069
TTY (800) 735-2258

**Fax Numbers**
Office of the Chief Actuary (410) 468-2038
Compliance and Enforcement (410) 468-2245
Consumer Ed. & Advocacy (410) 468-2430
Examination and Audit (410) 468-2112
Insurance Fraud (410) 347-5350
Life and Health (410) 468-2260
Office of the Commissioner (410) 468-2020
Property and Casualty (410) 468-2307
Public Affairs (410) 468-2020

**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

Jay A. Coon
Deputy Commissioner...............................................................(410) 468-2002

Zachary Peters
Chief of Staff..............................................................................(410) 468-2201

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

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MARYLAND

David Cooney
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

Craig Ey
Director of Communications ......................................................................................... (410) 468-2206

Lisa Larson
Regulations Manager ....................................................................................................... (410) 468-2007

CONTACT PERSONS

NAIC Liaison
Zachary Peters .................................................................................................................. (410) 468-2201

Accident and Health Insurance
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

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MARYLAND

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

Examinations-Financial
Dimitriy Valekha
Chief Insurance Examiner ........................................................................................... (410) 468-2149

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
MARYLAND

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

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
MARYLAND

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
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.

**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 Commissioner (617) 521-7301
gary.d.anderson@mass.gov

Matthew Veno First Deputy Commissioner (617) 521-7302
matthew.veno@mass.gov

**CONTACT PERSONS**

Administration

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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
MASSACHUSETTS

Workers' Compensation
Walter Horn

Workers' Compensation

(617) 521-7335

walter.horn@mass.gov

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

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

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

Ms. Fox was inducted into the Federation of Defense and Corporate Counsel. She has also served in a staff advisory role on several U.S. Presidential campaigns and was appointed by Governor Jennifer Granholm to serve as board member and legal counsel for a number of charitable foundations.
MICHIGAN

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
Laura Hall
Public Information Officer ...................................................................................(517) 290-3779

Insurance Licensing and Market Conduct
Michele Riddering
Director .............................................................................................................(517) 284-8625

Surplus and Special Lines Taxes
Sherry Barrett
Analyst ................................................................................................................(517) 284-8623
MICHIGAN

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

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MINNESOTA

Matthew Vatter
Assistant Commissioner of Enforcement
(651) 539-1458
matthew.vatter@state.mn.us

Peter Brickwedde
Assistant Commissioner of Government & External Affairs
(651) 539-1443
peter.brickwedde@state.mn.us

Heidi Retterath
Executive Assistant
(651) 539-1445
heidi.reterath@state.mn.us

CONTACT PERSONS

Actuary-Life
Frederick Andersen
Chief Life Actuary
(651) 539-1753
frederick.andersen@state.mn.us

Actuary-Health
VACANT
Chief Health Actuary

Actuary-Property and Casualty
Phil Vigliaturo
Property and Casualty Actuary
(651) 539-1762
phil.vigliaturo@state.mn.us

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

Agent Licensing
Peter Bratsch
Director, Licensing
(651) 539-1585
peter.bratsch@state.mn.us

Annual Statements
Kathleen Orth
Chief Examiner/Insurance Solvency Manager
(651) 539-1763
kathleen.orth@state.mn.us

Company Licensing
Nina Twardowski
Audit Director, Company Licensing
(651) 539-1756
nina.twardowski@state.mn.us

Consumer Complaints and Inquires
Matthew Vatter
Assistant Commissioner
(651) 539-1458
matthew.vatter@state.mn.us

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6/29/2020
MINNESOTA

Martin Fleischhacker  (651) 539-1601
Sr Financial Fraud Ombudsman & Civil Enforcement Liaison..........................................................martin.fleischhacker@state.mn.us

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

Deposits-Statutory
Judith Johnson  (651) 539-1760
Applications Coordinator..................................................................................................................jJudithjohnson@state.mn.us

Examinations-Agent
Peter Bratsch  (651) 539-1585
Director, Licensing.......................................................................................................................peter.bratsch@state.mn.us

Examinations-Financial
Kathleen Orth  (651) 539-1763
Chief Examiner/Insurance Solvency Manager..............................................................................kathleen.orth@state.mn.us

Examinations-Market Conduct
Paul Hanson  (651) 539-1641
Chief Examiner, Market Conduct Exams....................................................................................paul.hanson@state.mn.us

Fees
Judith Johnson  (651) 539-1760
Applications Coordinator..................................................................................................................jJudithjohnson@state.mn.us

Financial Analysis
Barb Carey  (651) 539-1757
Audit Director, Analysis.......................................................................................................................barbara.carey@state.mn.us

Government Relations
Megan Verdeja  (651) 539-1447
Director of Government Affairs.........................................................................................................megan.verdeja@state.mn.us

Information Systems
Gabriel Pereira  (651) 539-1693
Insurance Information Systems Coordinator.........................................................................................gabriel.pereira@state.mn.us

Legal
Kathleen Finnegan  (651) 539-1450
General Counsel.................................................................................................................................kathleen.finnegan@state.mn.us

Media Relations/Public Information
Emmalynn Bauer  (651) 539-1463
Communications Director....................................................................................................................emmalynn.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
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MISSISSIPPI

Mark Haire (601) 359-1514
Deputy Commissioner mark.haire@mid.ms.gov

CONTACT PERSONS

NAIC Liaison
Mark Haire (601) 359-1514
Deputy Commissioner mark.haire@mid.ms.gov

Accident and Health Insurance
Bob Williams (601) 359-2012
Director, Life and Health Actuarial Division bob.williams@mid.ms.gov

Agent Licensing
Vanessa Miller (601) 359-2132
Director, Licensing Division vanessa.miller@mid.ms.gov

Annual Statements
David Browning (601) 359-9218
Director, Financial and Market Regulation david.browning@mid.ms.gov

Consumer Counseling Program for Seniors
Andy Case (601) 359-2453
Director, Consumer Services Division andy.case@mid.ms.gov

Corporate Changes
Nancy Cross (601) 359-3571
Director, Statutory Compliance nancy.cross@mid.ms.gov

Information Technology
John Morris (601) 359-2993
Director, Information Technology Division john.morris@mid.ms.gov

Department Counsel
Kim Causey (601) 359-2460
Special Assistant Attorney General kim.causey@mid.ms.gov

Investigations
John Hornback (601) 359-2138
Chief Investigator john.hornback@mid.ms.gov

Deposits
David Browning (601) 359-9218
Director, Financial and Market Regulation david.browning@mid.ms.gov

Examinations-Agent
MISSISSIPPI

David Browning
Director, Financial and Market Regulation
david.browning@mid.ms.gov

Examinations-Financial
David Browning
Director, Financial and Market Regulation
david.browning@mid.ms.gov

Examinations-Market Conduct
David Browning
Director, Financial and Market Regulation
david.browning@mid.ms.gov

Fees
Nancy Cross
Director, Statutory Compliance
nancy.cross@mid.ms.gov

Life Insurance
Andy Case
Director, Consumer Services Division
andy.case@mid.ms.gov

Media Relations/Public Information
Beth Reiss
Director, Public Relations
beth.reiss@mid.ms.gov

New Company Licensing
David Browning
Director, Financial and Market Regulation
david.browning@mid.ms.gov

Policy and Form Filing-Life and Health
Bob Williams
Director, Life and Health Actuarial Division
bob.williams@mid.ms.gov

Policy and Form Filing-Property and Casualty
John Wells
Director, Property and Casualty Rating Division
john.wells@mid.ms.gov

Premium Tax (Licensed)
Derrick Barnes
Accountant/Auditor, State Tax Commission, Ins. Premium Taxes
derrick.barnes@dor.ms.gov

Premium Tax (Surplus Lines)
Peggy Dronet
Executive Director, Mississippi Surplus Lines Association
pdronet@msla.org

Property and Casualty-Commercial Lines
John Wells
Director, Property and Casualty Rating Division
john.wells@mid.ms.gov
MISSISSIPPI

Property and Casualty-Personal Lines
John Wells
Director, Property and Casualty Rating Division
(601) 359-3575
john.wells@mid.ms.gov

Receivership
Michelle Partridge
Special Assistant Attorney General
(601) 359-2133
michelle.partridge@mid.ms.gov

Renewal of Company Licensing/Line Changes
Glenda Phillips
Statutory Compliance Division
(601) 359-2713
glenda.phillips@mid.ms.gov

Surplus Lines
Nancy Cross
Director, Statutory Compliance
(601) 359-3571
nancy.cross@mid.ms.gov
MISSOURI

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.

Mailing Address
Missouri Department of Commerce and Insurance
P.O. Box 690
Jefferson City, Missouri 65102-0690

Email Address
news@dci.mo.gov

Phone Numbers
Main (573) 751-4126
Producer Licensing (573) 751-3518

Fax Numbers
Producer Licensing (573) 526-3416
Financial Examinations (573) 526-2092
Life and Health (573) 526-4839
Property and Casualty (573) 526-4839

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://dci.mo.gov
Make Checks Payable to: Department of Commerce and Insurance (for department fees) Director of Revenue (for premium taxes)

Chlora Lindley-Myers
Director

Christie Kincannon
Deputy Director and General Counsel

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

Director, Insurance Market Regulation
John Rehagen
(573) 751-2430

Director, Insurance Company Regulation
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

Examinations-Financial
Shannon Schmoeger
Chief Financial Examiner
Shannon.Schmoeger@insurance.mo.gov

Examinations-Market Conduct
Stewart Freilich
Chief Market Conduct Examiner
Stewart.Freilich@insurance.mo.gov

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

Information Systems
Preston Feeler
Information Management Officer
Preston.Feeler@dci.mo.gov

Policy and Form Filing-Life and Health
Camille Anderson-Weddle
Manager, Life and Health
Camille.Anderson@insurance.mo.gov

Policy and Form Filing-Property and Casualty
LeAnn Cox
Manager, Property and Casualty
LeAnn.Cox@insurance.mo.gov

Premium Tax
Noland Stuecken
Tax Auditor
noland.stuecken@insurance.mo.gov

Property and Casualty Complaints
Jeana Thomas
Manager, Property and Casualty
jeana.thomas@insurance.mo.gov

Receivership
Shelley Forrest
Manager, Receivership
Shelley.Forrest@insurance.mo.gov

Statistical Reporting
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.

**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 (406) 444-2006
Assistant Deputy State Auditor/Scheduler to Commissioner
marissa.stockton@mt.gov

Bob Biskupiak (406) 444-5438
Deputy Insurance Commissioner
bob.biskupiak@mt.gov

Michelle Dietrich (406) 444-2755
Chief Legal Counsel
michelle.dietrich@mt.gov

Derek Oestreicher (406) 444-1942
Legal Policy Advisor
derek.oestreicher@mt.gov

Kyle Schmauch (406) 444-4328
Media Specialist
kyle.schmauch@mt.gov

Glynis Gibson (406) 444-3517
IT Manager
ggibson@mt.gov

Kendall Cotton (406) 444-3412
Policy Administrator
kendall.cotton@mt.gov

Sharon Richetti (406) 444-2894
Policy Holder Services Bureau Chief
srichetti@mt.gov

Steve Matthews (406) 444-9768
Chief, Examinations Bureau/Captive Insurance Coordinator
smatthews@mt.gov

Mari Kindberg (406) 444-5220
Rates and Forms Bureau Chief
mkindberg@mt.gov

Jeannie Keller (406) 444-9751
Chief, Insurance Services Bureau
jkeller2@mt.gov

Staci Litschauer (406) 444-2041
Administrator, Centralized Services Division
slitschauer@mt.gov

Connie Griffith (406) 444-1867
Financial Specialist
connie.griffith@mt.gov

CONTACT PERSONS

NAIC Liaison
Marissa Stockton (406) 444-2006
Assistant Deputy State Auditor/Scheduler to Commissioner
marissa.stockton@mt.gov

Agent Licensing
Jeannie Keller (406) 444-9751
Bureau Chief
jkeller2@mt.gov

Annual Statements and Company Licensing

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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
MONTANA

Karen Beyl
Compliance Analyst
(406) 444-3438
kbeyl@mt.gov

Premium Tax
Steve Matthews
Chief Financial Examiner, Examinations Bureau
(406) 444-4372
smatthews@mt.gov

Rate Filing-Life and Health
Ashley Perez
Actuary
(406) 444-5220
aperez@mt.gov

Rate Filing-Property and Casualty
Mari L. Kindberg, FCAS, MAAA
Actuary
(406) 444-5220
mkindberg@mt.gov
Bruce R. Ramge was appointed Director of the Nebraska Department of Insurance (DOI) by Governor Dave Heineman on November 15, 2010. Ramge had served as acting director since October 30, 2010, and as deputy director since January 2008. On January 8, 2015, he was reappointed Director of the Nebraska DOI by Governor Pete Ricketts.

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

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

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

Vacant  
Insurance Health Policy Administrator  
(402) 471-2201

CONTACT PERSONS

NAIC Liaison
Peggy Jasa  
Public Information Officer  
(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
Martin Swanson (402) 471-4503
General Counsel.................................................................martin.swanson@nebraska.gov

Deposits
Lori Bruss (402) 471-4045
Securities Officer ..............................................................lori.bruss@nebraska.gov

Examinations-Agent
Kevin Schlautman (402) 471-4707
Administrator, Producer Licensing.....................................kevin.schlautman@nebraska.gov

Examinations-Financial
Justin Schrader (402) 471-4734
Chief Examiner ......................................................................justin.schrader@nebraska.gov

Examinations-Market Conduct
Reva Vandevoorde (402) 471-4652
Supervisor, Market Conduct..................................................reva.vandevoorde@nebraska.gov

Fees
Justin Schrader (402) 471-4734
Chief Examiner ......................................................................justin.schrader@nebraska.gov

Insurance Fraud
Charles Starr (402) 471-8334
Fraud Investigator/Supervisor....................................................charles.starr@nebraska.gov

Life Insurance
Laura Arp (402) 471-4635
Administrator, Life and Health..............................................laura.arp@nebraska.gov

Media Relations
Peggy Jasa (402) 471-4632
Public Information Officer.....................................................peg.jasa@nebraska.gov

Policy and Form Filing-Life and Health
Laura Arp (402) 471-4635
Administrator, Life and Health..............................................laura.arp@nebraska.gov

Policy and Form Filing-Property and Casualty
Connie VanSlyke (402) 471-4647
Administrator, Property and Casualty.................................connie.vanslyke@nebraska.gov

Premium Tax
Martha Hettenbaugh (402) 471-4671
Tax Analyst.............................................................................martha.hettenbaugh@nebraska.gov
NEBRASKA

Property and Casualty-Commercial Lines
Connie VanSlyke
Administrator, Property and Casualty
(402) 471-4647
connie.vanslyke@nebraska.gov

Property and Casualty-Personal Lines
Connie VanSlyke
Administrator, Property and Casualty
(402) 471-4647
connie.vanslyke@nebraska.gov

Statistical Reporting
Connie VanSlyke
Administrator, Property and Casualty
(402) 471-4647
connie.vanslyke@nebraska.gov

Receivership
Martin Swanson
General Counsel
(402) 471-4503
martin.swanson@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

Las Vegas Address
3300 West Sahara Avenue, Suite 275
Las Vegas, Nevada 89102

Email Address
insinfo@doi.nv.gov

Phone Numbers
<table>
<thead>
<tr>
<th>Main</th>
<th>(775) 687-0700</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toll-Free Number (In-State Only)</td>
<td>(888) 872-3234</td>
</tr>
<tr>
<td>Las Vegas Number</td>
<td>(702) 486-4009</td>
</tr>
</tbody>
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Fax Numbers
<table>
<thead>
<tr>
<th>Main</th>
<th>(775) 687-0787</th>
</tr>
</thead>
<tbody>
<tr>
<td>Las Vegas Number</td>
<td>(702) 486-4007</td>
</tr>
</tbody>
</table>

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
Chief Insurance Examiner.........................................................................................mgarratt@doi.nv.gov

Producer Licensing
Stephanie McGee
Chief Deputy Commissioner.....................................................................................sbmcgee@doi.nv.gov

Annual Statements
Peter Rao
Assistant Chief Insurance Examiner...........................................................................prao@doi.nv.gov

Captive Insurers
Nick Stosic
Deputy Commissioner.............................................................................................nstosic@doi.nv.gov

Company Fees-Licensing
Kathy Kelley
Administrative Assistant...........................................................................................kkkelley@doi.nv.gov

Consumer Complaints and Inquires
Linda Stratton
Supervising Compliance Investigator, Las Vegas.........................................................lstratton@doi.nv.gov

David Cassetty
Deputy Commissioner, Las Vegas..............................................................................dcassetty@doi.nv.gov

Corporate and Financial Affairs
Peter Rao
Assistant Chief Insurance Examiner...........................................................................prao@doi.nv.gov

Division Counsel
Alexia Emmermann
Chief Legal Counsel....................................................................................................(775) 687-0701

Deposits
Denise Costello...............................................................................................................(775) 687-0752

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NEVADA

Enforcement
David Cassetty (702) 486-4379
dcassetty@doi.nv.gov
Deputy Commissioner

Stephanie Canter (702) 486-4598
slcanter@doi.nv.gov
Enforcement Chief

Cheryl Allen-Stallworth (702) 486-4632
c Stallworth@doi.nv.gov
Compliance Officer, Las Vegas

Sonja Whitten (702) 486-4597
srwhitten@doi.nv.gov
Compliance Investigator, Las Vegas

John Parnell (702) 486-4394
jparnell@doi.nv.gov
Compliance Investigator, Las Vegas

Julie Wisbar (775) 687-0713
jwisbar@doi.nv.gov
Compliance Investigator, Carson City

Jonathan Wycoff (775) 687-0718
jhw ycoff@doi.nv.gov
Compliance Investigator, Carson City

Examinations-Agent
Joel Bengo (775) 687-0743
jbengo@doi.nv.gov
Chief Insurance Examiner

Examinations-Financial
Peter Rao (775) 687-0757
pra o@doi.nv.gov
Assistant Chief Insurance Examiner

Examinations-Market Conduct
Nick Stosic (775) 687-0783
nstostic@doi.nv.gov
Deputy Commissioner

Information Systems
Dennis McGehee (775) 687-0785
dmcgehee@doi.nv.gov
IT Professional

Life and Health Insurance
Mark Garratt (775) 687-0736
mgarratt@doi.nv.gov
Chief Insurance Examiner

Market Regulation
Peggy Willard-Ross (775) 687-0760
pwillard@doi.nv.gov
Insurance Examiner

Media Relations/Public Information
NEVADA

Yeraldin Deavila (775) 687-0772
   Public Information Officer..........................................................ydeavila@doi.nv.gov

Policy and Form Filing-Life and Health
Mark Garratt (775) 687-0736
   Chief Insurance Examiner................................................................mgarratt@doi.nv.gov

Policy and Form Filing-Property and Casualty
Mark Garratt (775) 687-0736
   Chief Insurance Examiner................................................................mgarratt@doi.nv.gov

Property and Casualty-Commercial Lines
Mark Garratt (775) 687-0736
   Chief Insurance Examiner................................................................mgarratt@doi.nv.gov

Property and Casualty-Personal Lines
Mark Garratt (775) 687-0736
   Chief Insurance Examiner................................................................mgarratt@doi.nv.gov

Statistical Reporting
Gennady Stolyarov (775) 687-0766
   Lead Actuary....................................................................................gstolyarov@doi.nv.gov

Self-Insured Workers' Compensation
Maurice Fuller (775) 687-0742
   Insurance Examiner........................................................................mfuller@doi.nv.gov
Chris Nicolopoulos is Commissioner of the New Hampshire Insurance Department. He was nominated by Governor Chris T. Sununu and unanimously approved by the New Hampshire Executive Council. Previously, Commissioner Nicolopoulos served as the President and CEO of the New Hampshire Association of Insurance Agents for five years. Prior to leading the NH Association of Insurance Agents, he was an associate at Preti, Flaherty, Beliveau & Pachios PLLP, and Government Affairs Director at the New Hampshire Association of Realtors. Commissioner Nicolopoulos earned his J.D. from New England Law School and his Bachelor of Arts in History from the University of New Hampshire. Since 2002, Nicolopoulos has been licensed to practice law in New Hampshire and Massachusetts. He lives in Bow, New Hampshire.
NEW HAMPSHIRE

Douglas Bartlett
  Director, Financial Regulation Division.............................................................(603) 271-2879

Tyler Brannen
  Director of Health Economics......................................................................................(603) 271-2396

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
NEW HAMPSHIRE

Company Licensing
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
Maureen Belanger
Chief Examiner, Life and Health Market Conduct Division
(603) 271-2828

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

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
</tr>
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<tbody>
<tr>
<td>Main</td>
<td>(609) 292-7272</td>
</tr>
<tr>
<td>Satellite Consumer Center, Newark</td>
<td>(973) 648-4713</td>
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<tr>
<td>Toll-Free Number</td>
<td>(800) 446-7467</td>
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<tr>
<td>Newark Main</td>
<td>(973) 622-6014</td>
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<td>Mount Laurel Main</td>
<td>(856) 722-0030</td>
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### Fax Numbers

<table>
<thead>
<tr>
<th>Service</th>
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<tbody>
<tr>
<td>Main</td>
<td>(609) 984-5273</td>
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<tr>
<td>Newark Main</td>
<td>(973) 622-6110</td>
</tr>
<tr>
<td>Mount Laurel Main</td>
<td>(856) 722-9382</td>
</tr>
</tbody>
</table>

### Office Hours

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
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 .......................................................................................... (609) 292-7272 peterhart@dobi.nj.gov

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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
   Assistant Commissioner, Life and Health......................................................... (609) 292-7272

Agent Licensing
Ruth Jackson
   Supervisor, Insurance Producer Licensing....................................................... (609) 292-7272

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 Inquires
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.................................................................john.sirovetz@dobi.nj.gov

Life Insurance
Philip Gennace
Assistant Commissioner, Life and Health..............................................................................(609) 292-7272

Public Affairs
Trish Graber
Director,........................................................................................................................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,..........................................................................................................................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 ..................................................................................................................samual.sacky@dobi.nj.gov

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

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

Mr. Toal received his Master of Public Health degree in Health Administration from the University of North Carolina at Chapel Hill and his undergraduate degree from the University of Illinois at Champaign-Urbana. He is a member of the New Mexico Public Health Association and an alumnus of the National Association of Medicaid Directors. He resides in Santa Fe, NM.

**Office of Superintendent of Insurance (OSI)**  
P.O. Box 1689  
Santa Fe, New Mexico 87504-1689

**Street Address (Santa Fe Office)**  
1120 Paseo de Peralta  
Santa Fe, New Mexico 87501

**Street Address (Albuquerque Office)**  
Office of Superintendent of Insurance (OSI)  
6200 Uptown Blvd., Suite 100  
Albuquerque, New Mexico 87110

**Phone Numbers**

| Main (Santa Fe) | (505) 827-4601 |
| Toll-Free Number (In-State Only) | (855) 427-5674 |
| Main (Albuquerque) | (505) 322-2186 |

**Fax Numbers**

| Main (Santa Fe) | (505) 827-4734 |
| Main (Albuquerque) | (505) 827-4734 |

**Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday  
**Website:** www.osi.state.nm.us  
**Make Checks Payable to:** Office of Superintendent of Insurance  

Robert Doucette  
Deputy Superintendent  
robert.doucette@state.nm.us

Anna Krylova  
Chief Actuary-Property and Casualty  
anna.krylova@state.nm.us

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6/29/2020
NEW MEXICO

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

Investigations/Compliance
Mark Marquez
Staff Manager (505) 827-4439
mark.marquez@state.nm.us

Managed Health Care Bureau
NEW MEXICO
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
Bureau Chief 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
Bureau Chief anna.krylova@state.nm.us

Title Insurance
Otis Phillips (505) 827-4930
Bureau Chief otis.phillips@state.nm.us
NEW YORK

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.

Mailing Address
New York State Department of Financial Services
One State Street
New York, New York 10004-1151

Street Address
New York State Department of Financial Services
One Commerce Plaza, Suite 1700
Albany, New York 12257

Phone Numbers
Main (212) 709-3500
Main (Albany) (518) 474-4567
Agents and Brokers (518) 474-6630
Consumer Complaints (212) 480-6400
Consumer Complaints Toll-Free (800) 342-3736
Insurance Fraud Hotline (888) 372-8369
Multilingual Telephone Service (9am- (518) 474-5138

Fax Numbers
Main (212) 709-3520
Main (Albany) (518) 473-6814

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: www.dfs.ny.gov
Make Checks Payable to: Premium Taxes: State Tax Commission Department Fees: Superintendent of Financial Services

Linda A. Lacewell
Superintendent (212) 709-3501
(linda.lacewell@dfs.ny.gov

My Chi To
Executive Deputy Superintendent, Insurance Division (212) 709-3502
(mychi.to@dfs.ny.gov

Stephen Doody
Deputy Superintendent, Property and Casualty Insurance Division (212) 480-5127
(stephen.doody@dfs.ny.gov

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NEW YORK

Mona Bhalla
Deputy Superintendent, Life Insurance Division………………………………………………………………………mona.bhalla@dfs.ny.gov

Shirin Emami
Executive Deputy Superintendent, Banking Division………………………………………………………………………….shirin.emami@dfs.ny.gov

Katie Lemire
Executive Deputy Superintendent, Consumer Protection and Financial Enforcement Division…………………katherine.lemire@dfs.ny.gov

Steven F. Kluger
Executive Deputy Superintendent, Capital Markets ..........................................................................................steven.kluger@dfs.ny.gov

Justin Herring
Executive Deputy Superintendent, Cybersecurity ..............................................................................................justin.herring@dfs.ny.gov

Matt Homer
Executive Deputy Superintendent, Research and Innovation ...........................................................................matthew.homer@dfs.ny.gov

Nate Turnbull
Executive Deputy Superintendent, External Affairs and Strategy Division ......................................................nate.turnbull@dfs.ny.gov

Kevin Bishop
Acting General Counsel……………………………………………………………………………………………………kevin.bishop@dfs.ny.gov

Sumit Sud
Senior Deputy Superintendent for Insurance………………………………………………………………………………sumit.sud@dfs.ny.gov

Marshal Bozzo
Deputy General Counsel for Insurance……………………………………………………………………………………marshal.bozzo@dfs.ny.gov

Avani Shah
Deputy Superintendent for Insurance………………………………………………………………………………………avani.shah@dfs.ny.gov

Robert Kasinow
Assistant Deputy Superintendent for Property……………………………………………………………………………robert.kasinow@dfs.ny.gov
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

**Street Address**
North Carolina Department of Insurance
325 N. Salisbury Street
Raleigh, North Carolina 27603-5926

**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 (919) 807-6093
General Counsel jonh.hoomani@ncdoi.gov

Ted Brown (919) 807-6002
Senior Policy Advisor ted.brown@ncdoi.gov

Debbie Walker (919) 807-6165
Senior Deputy Commissioner, Captive Insurance Company Division debbie.walker@ncdoi.gov

Jackie Obusek (919) 807-6166
Senior Deputy Commissioner, Company Services Group jackie.obusek@ncdoi.gov

Kathy Shortt (919) 814-9874
Senior Deputy Commissioner, Consumer Assistance Group kathy.shortt@ncdoi.gov

Marty Sumner (919) 807-6846
Senior Deputy Commissioner, Fraud Control Group marty.sumner@ncdoi.gov

Susan Nestor (919) 814-9912
Senior Deputy Commissioner, SHIIP and Health Insurance Smart NC susan.nestor@ncdoi.gov

CONTACT PERSONS

Actuarial Services
Kevin Conley (919) 807-6639
Chief Actuary kevin.conley@ncdoi.gov

Agent Services
Angela Hatchell (919) 814-9847
Deputy Commissioner angela.hatchell@ncdoi.gov

Annual Statement Fees
Sue Ann Webster (919) 807-6612
Corporate Records Administrator sueann.webster@ncdoi.gov

Captives
Debbie Walker (919) 807-6165
Senior Deputy Commissioner debbie.walker@ncdoi.gov

Computer Systems and Telecommunications
Keith Briggs (919) 807-6101
Chief Information Officer

Consumer Assistance Programs
Enrique Coello (910) 305-2177
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
Laresia 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
NORTH CAROLINA

Jackie Obusek ......................................................... (919) 807-6166
Senior Deputy Commissioner ................................................................. jackie.obusek@ncdoi.gov

Personnel
Janet Blount ......................................................... (919) 807-6047
Personnel Officer ................................................................. janet.blount@ncdoi.gov

Prevention, Programs and Grants
Shannon Bullock ......................................................... (919) 647-0071
Deputy Director ................................................................. shannon.bullock@ncdoi.gov

Property and Casualty Insurance
Fred Fuller ......................................................... (919) 807-6080
Deputy Commissioner ................................................................. fred.fuller@ncdoi.gov

Public Information
Marla Sink ......................................................... (919) 807-6017
Director ................................................................. marla.sink@ncdoi.gov

Regulatory Actions
Susan Coble ......................................................... (919) 807-6156
Chief Regulatory Specialist ................................................................. susan.coble@ncdoi.gov

Risk Management
Bryan Heckle ......................................................... (919) 661-5880
Deputy Director ................................................................. bryan.heckle@ncdoi.gov

Security Deposits
Hasije Harris ......................................................... (919) 807-6613
Collateral Securities Administrator ................................................................. hasije.harris@ncdoi.gov

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6/29/2020
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

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 jrarnold@nd.gov

CONTACT PERSONS
NAIC Liaison
John R. Arnold (701) 328-2440
Deputy Insurance Commissioner jrarnold@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 ........................................................................ kriege@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
dpittman@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.

Mark O. Rabauliman
Secretary of Commerce

Term of Office: Concurrent with Current Governor
Confirmed: March 4, 2015

Mailing Address
Commonwealth of the Northern Mariana Islands
Department of Commerce
Office of the Insurance Commissioner
Caller Box 10007 CK
Saipan, MP 96950

Email Address
See individual email addresses

Phone Numbers
Main (670) 664-3077

Fax Numbers
Main (670) 664-3067

Website: www.commerce.gov.mp
Make Checks Payable to: Office of the Insurance Commissioner

Mark O. Rabauliman (670) 664-3077
Secretary of Commerce secretary@commerce.gov.mp

Charlette C. Borja (670) 664-8020
Insurance Licensing Officer cnmi.insurance@commerce.gov.mp

Frances B. Pangelinan (670) 664-8018
Insurance Licensing Specialist fpangelinan@commerce.gov.mp

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NORTHERN MARIANA ISLANDS

Frank D. Cabrera ......................................................... (670) 664-8020
   Workers' Compensation Manager .................................. fcabrera.wcc@commerce.gov.mp

Jenny C. Norita .......................................................... (670) 664-8020
   WCC Officer .................................................................. jnorita@commerce.gov.mp

Anthony Yoshikawa ...................................................... (670) 644-8018
   WCC Specialist .......................................................... ayoskikawa@commerce.gov.mp

Maggie Camacho .......................................................... (670) 664-8020
   Banking Administrator................................................... cnmi.banking@commerce.gov.mp

Aristona M. Tudela ....................................................... (670) 664-8018
   Banking Examiner II .................................................... ttudela@commerce.gov.mp

Robert C. Torres .......................................................... (670) 664-8020
   Project Coordinator ..................................................... robertctorres11@gmail.com
As Director of the Ohio Department of Insurance (department), Jillian Froment serves as a member of Governor DeWine’s cabinet and is responsible for the overall leadership and direction of the department.

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

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

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

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

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

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

Mailing Address
Ohio Department of Insurance
50 West Town Street, Suite 300
Columbus, Ohio 43215

Email Address
firstname.lastname@insurance.ohio.gov

Phone Numbers
Main (614) 644-2658

Fax Numbers
Main (614) 644-3743
OHIO

Consumer Services Division (800) 686-1526 Consumer Services (614) 644-3744
Fraud Division (800) 686-1527 Fraud and Enforcement (614) 387-0092
OSHIIP (800) 686-1578 Property and Casualty (614) 728-1280
Risk Assessment (614) 644-2647 Risk Assessment (614) 644-3256
Legal (614) 644-2640 Legal (614) 644-3742
Licensing Division (614) 644-2665 Licensing Division (614) 387-0096

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...........................................tynesia.dorsey@insurance.ohio.gov

Dora Dean
Executive Administrative Assistant.............................................(614) 644-7076 dora.dean@insurance.ohio.gov

Christopher Brock
Assistant Director, Public Affairs.................................................................christopher.brock@insurance.ohio.gov

Amanda Baird
General Counsel..............................................................................(614) 644-3326 amanda.baird@insurance.ohio.gov

Meredith Alexander
Assistant Director, Legislative Affairs.....................................................meredith.alexander@insurance.ohio.gov

Christopher Brock
Assistant Director, Communications.....................................................christopher.brock@insurance.ohio.gov

Marlene Moore
Executive Administrative Assistant, Communications/Legislative...........................................marlene.moore@insurance.ohio.gov

Todd Oberholtzer
Regulatory Compliance Director........................................................todd.oberholtzer@insurance.ohio.gov

Jana Jarrett
Assistant Director, Consumer Affairs.................................................jana.jarrett@insurance.ohio.gov
Tina Chubb  
Interim Assistant Director, Information Technology  
(614) 728-1044  
tina.chubb@insurance.ohio.gov

Jessica Schuster  
Assistant Director, Human Resources  
(614) 728-1012

Jianming Xia  
Assistant Director, Fiscal Operations  
(614) 644-3263  
jianming.xia@insurance.ohio.gov

Dwight Radel  
Assistant Director, Risk Assessment  
(614) 644-3337  
dwight.radel@insurance.ohio.gov

Laura Miller  
Assistant Director and Chief Actuary, Product Regulation and Actuarial Services  
(614) 728-1208  
laura.miller@insurance.ohio.gov

Michelle Brugh Rafeld  
Assistant Director, Fraud and Enforcement  
(614) 728-1009  
michelle.rafeld@insurance.ohio.gov

CONTACT PERSONS

Angela Dingus  
Risk Management-Market Conduct  
(614) 644-2663  
angela.dingus@insurance.ohio.gov

Laura Miller  
Actuarial Services and Product Regulation-Chief of Life, Health and Managed Care  
(614) 728-1208  
laura.miller@insurance.ohio.gov

Laura Miller  
Actuarial Services and Product Regulation-Chief of Property and Casualty  
(614) 728-1208  
laura.miller@insurance.ohio.gov

Jianming Xia  
Assistant Director, Fiscal Operations  
(614) 644-3263  
jianming.xia@insurance.ohio.gov

Karen Vourvopoulos  
Chief, Licensing Division  
(614) 728-1249  
karen.vourvopoulos@insurance.ohio.gov

Jessica Schuster  
Assistant Director, Human Resources  
(614) 728-1012

Amanda Baird  
General Counsel, Legal Division  
(614) 644-3326  
amanda.baird@insurance.ohio.gov

Accident/Health Insurance-HMO Division

Marjorie Ellis  
Actuarial Services and Product Regulation-Life, Health and Managed Care  
(614) 644-3451  
majorie.ellis@insurance.ohio.gov

Agent Licensing

Karen Vourvopoulos  
Licensing-License Division  
(614) 728-1249  
karen.vourvopoulos@insurance.ohio.gov

Annual Statements

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6/29/2020  
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Cameron Piatt
Risk Assessment-Financial Regulation
(614) 728-1074
cameron.piatt@insurance.ohio.gov

Tracy Snow
Risk Assessment-Captive Insurance
(614) 728-7263
tracy.snow@insurance.ohio.gov

Cameron Piatt
Risk Assessment-Financial Regulation
(614) 728-1074
cameron.piatt@insurance.ohio.gov

Jana Jarrett
Consumer Affairs-Consumer Services
(614) 644-3378
jana.jarrett@insurance.ohio.gov

Karen Vourvopoulos
Licensing-License Division
(614) 728-1249
karen.vourvopoulos@insurance.ohio.gov

Karen Vourvopoulos
Licensing-License Division
(614) 728-1249
karen.vourvopoulos@insurance.ohio.gov

Melissa Chuvalas
Fiscal Operations
(614) 752-0720
melissa.chuvalas@insurance.ohio.gov

Melissa Chuvalas
Fiscal Operations
(614) 752-0720
melissa.chuvalas@insurance.ohio.gov

Enforcement
David Barney
Fraud and Enforcement-Enforcement Division
(614) 644-3193
david.barney@insurance.ohio.gov

Examinations-Agent
Karen Vourvopoulos
Licensing-License Division
(614) 728-1249
karen.vourvopoulos@insurance.ohio.gov

Examinations-Financial
Tracy Snow
Chief Examiner, Risk Assessment
(614) 728-1263
tracy.snow@insurance.ohio.gov

Angela Dingus
Risk Assessment-Market Conduct
(614) 644-2663
angela.dingus@insurance.ohio.gov

Fees-Agents
Karen Vourvopoulos
Licensing-License Division
(614) 728-1249
karen.vourvopoulos@insurance.ohio.gov

Fees-Company
Melissa Chuvalas
Fiscal Operations
(614) 752-0720
melissa.chuvalas@insurance.ohio.gov
OHIO

Fraud
Michelle Rafeld
  Fraud and Enforcement-Fraud Division..........................................................michelle.rafeld@insurance.ohio.gov  (614) 728-1009

Health, Rates
Laura Miller
  Actuarial Services and Product Regulation-Life, Health and Managed Care......................laura.miller@insurance.ohio.gov  (614) 728-1208

Life, Rates
Pete Weber
  Actuarial Services and Product Regulation-Life, Health and Managed Care......................peter.weber@insurance.ohio.gov  (614) 644-3311

Media Relations/Public Information
Leslie Minnich
  Chief, Communications......................................................................................leslie.minnich@insurance.ohio.gov  (614) 728-1292

Policy and Form Filing-Life and Health
Marjorie Ellis
  Actuarial Services and Product Regulation-Life, Health and Managed Care......................marjorie.ellis@insurance.ohio.gov  (614) 644-3451

Policy and Form Filing-Property and Casualty
Maureen Motter
  Actuarial Services and Product Regulation-Property and Casualty..........................maureen.motter@insurance.ohio.gov  (614) 644-3361

Premium Tax
Cameron Piatt
  Financial Regulation, Risk Assessment........................................................................cameron.piatt@insurance.ohio.gov  (614) 728-1074

Property and Casualty-Personal and Commercial Lines Rates
Tom Botsko
  Actuarial Services and Product Regulation-Property and Casualty..........................thomas.botsko@insurance.ohio.gov  (614) 387-2819

Statistical Reporting
Maureen Motter
  Actuarial Services and Product Regulation-Property and Casualty..........................maureen.motter@insurance.ohio.gov  (614) 644-3361
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 City Address (Primary)
Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, OK 73105-1816

Email Address
firstname.lastname@oid.ok.gov

Phone Numbers
Main (Oklahoma City) (405) 521-2828
Toll-Free Number (In-State Only) (800) 522-0071
Main (Tulsa) (918) 295-3700

Fax Numbers
Main (Oklahoma City) (405) 521-6635
Main (Tulsa) (918) 994-7916

Office Hours: 8:00 a.m.-5:00 p.m., Monday-Friday
Website: https://www.ok.gov/oid/
Make Checks Payable to: Oklahoma Insurance Department

Glen Mulready
Commissioner
 firstname.lastname@oid.ok.gov

Brian Downs
Chief of Staff; First Deputy Commissioner
firstname.lastname@oid.ok.gov

Mike Rhoads
Deputy Commissioner of Consumer Services
firstname.lastname@oid.ok.gov
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 (405) 522-8398
Director of Operations jim.marshall@oid.ok.gov

Comptroller
Sherry Marczewski (405) 522-4581
Assistant Commissioner, Comptroller sherry.marczewski@oid.ok.gov

Consumer Assistance
Lydia Shirley (405) 521-2991
Assistant Commissioner of Consumer Services lydia.shirley@oid.ok.gov

Consumer Counseling Program for Seniors
Ray Walker (405) 521-6632
Director, Medicare Assistance Program ray.walker@oid.ok.gov

Continuing Education
Erin Wainner (405) 522-0897
Senior Education Coordinator erin.wainner@oid.ok.gov

Financial Analysis
Diane Carter (405) 522-6337
Chief Financial Analyst diane.carter@oid.ok.gov

Financial Examinations
Eli Snowbarger (405) 522-6179
Chief Financial Examiner eli.snowbarger@oid.ok.gov

Government Relations and Public Policy
Teresa Green (405) 521-6654
Deputy Commissioner of Licensing Services teresa.green@oid.ok.gov

Health Policy
Mike Rhoads (918) 295-3702
Deputy Commissioner of Consumer Services mike.rhoads@oid.ok.gov

Human Resources/Operations
Jim Marshall (405) 522-8398
Director of Operations jim.marshall@oid.ok.gov

Legal
Gordon Amini, Esq. (405) 522-6335
General Counsel gordon.amini@oid.ok.gov

Market Regulation
Landon Hubbart (405) 522-5358
Chief of Market Regulation landon.hubbart@oid.ok.gov
OKLAHOMA

Media Relations
Liz Heigle
  Director of Communications................................................................. liz.heigle@oid.ok.gov
  (405) 522-0683

Policy, Form, Rate and Manual Rule
Cue Nguyen
  Assistant Commissioner, Rate and Form Compliance Division Manager............................. cue.nguyen@oid.ok.gov
  (405) 522-4608

Producer Licensing
Courtney Khodabakhsh
  Licensing Manager.................................................................................. courtney.khodabakhsh@oid.ok.gov
  (405) 522-0806

Receivership
Gordon Amini
  General Counsel........................................................................................ gordon.amini@oid.ok.gov
  (405) 522-6335

Workers' Compensation
Cuc Nguyen
  Assistant Commissioner of Rate & Form.................................................. cuc.nguyen@oid.ok.gov
  (405) 522-4608
OREGON

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

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

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

Stolfi is an active participant at the National Association of Insurance Commissioners, where he was elected twice to the Executive Committee and serves as vice chair of the Consumer Liaison Committee and Health Innovations Working Group.

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

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

**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
(503) 947-0088

**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

Andrew Stolfi
Director/Insurance Commissioner, Department of Consumer and Business Services
andrew.stolfi@oregon.gov

Louis D. Savage
Acting Administrator, Div. of Financial Regulation
louis.d.savage@oregon.gov

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6/29/2020
OREGON

TK Keen
Deputy Administrator
(503) 947-7226
tk.keen@oregon.gov

JP Jones
Deputy Administrator
(503) 947-7497
jp.jones@oregon.gov

CONTACT PERSONS

Administrative Rules
TK Keen
Policy and Actuarial Services
(503) 586-8143
tk.keen@oregon.gov

Annual Statements
Ryan Keeling
Assistant Manager/Chief Analyst
(503) 947-7271
ryan.w.keeling@oregon.gov

Company Licensing
Ryan Keeling
Assistant Manager/Chief Analyst
(503) 947-7271
ryan.w.keeling@oregon.gov

Consumer Advocacy
Tricia Goldsmith
Senior Manager, Consumer Education and Advocacy
(503) 947-7275
tricia.a.goldsmith@oregon.gov

Consumer Outreach
Tricia Goldsmith
Senior Manager, Consumer Education and Advocacy
(503) 947-7275
tricia.a.goldsmith@oregon.gov

Department Counsel
Ted Falk
General Counsel, Assistant Attorney General
(503) 947-4430
theodore.c.falk@oregon.gov

Deposits
Jason Haynes
Security Deposit Analyst
(503) 947-7259
jason.haynes@oregon.gov

Examinations-Financial
Greg Lathrop
Senior Manager, Chief Financial Examiner
(503) 947-7982
greg.a.lathrop@oregon.gov

Examination-Producer
Kirsten Anderson
Senior Manager, Licensing
(503) 947-7478
kirsten.l.anderson@oregon.gov

Fees-Company
Ryan Keeling
Assistant Manager/Chief Analyst
(503) 947-7271
ryan.w.keeling@oregon.gov
OREGON

Fees-Licensing
Kirsten Anderson
Senior Manager, Licensing
(503) 947-7478
kirsten.l.anderson@oregon.gov

Financial Analysis
Ryan Keeling
Assistant Manager/Chief Analyst
(503) 947-7271
ryan.w.keeling@oregon.gov

Financial Regulation Section
JP Jones
Deputy Administrator
(503) 947-7497
jp.jones@oregon.gov

Insurance Product Reg. P&C
Brian Fordham
Senior Manager, Compliance
(503) 947-7205
brian.j.fordham@oregon.gov

Investigations and Enforcement
Dorothy Bean
Senior Manager, Investigations and Enforcement
(503) 947-7485
dorothy.bean@oregon.gov

Legislative
TK Keen
Senior Manager, Policy and Actuarial Services
(503) 586-8143
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
Communications Director
(503) 302-8966
leah.k.andrews@oregon.gov

Policy Analysis
TK Keen
Senior Manager, Policy and Actuarial Services
(503) 586-8143
tk.keen@oregon.gov
Gayle Woods
Senior Policy Advisor
(503) 947-7217
gayle.woods@oregon.gov
Jesse O'Brien
Senior Policy Analyst (Life and Health)
(971) 707-3670
jesse.e.obrien@oregon.gov
<table>
<thead>
<tr>
<th>Department</th>
<th>Name</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OREGON</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Senior Policy Analyst</strong></td>
<td>Alexander Cheng</td>
<td>(503) 947-7235</td>
<td><a href="mailto:alexander.s.cheng@oregon.gov">alexander.s.cheng@oregon.gov</a></td>
</tr>
<tr>
<td></td>
<td>Michael Schopf</td>
<td>(503) 877-7275</td>
<td><a href="mailto:michael.d.schopf@oregon.gov">michael.d.schopf@oregon.gov</a></td>
</tr>
<tr>
<td></td>
<td>Lauren Winters</td>
<td>(503) 947-7039</td>
<td><a href="mailto:lauren.e.winters@oregon.gov">lauren.e.winters@oregon.gov</a></td>
</tr>
<tr>
<td></td>
<td>Aeron Teverbaugh</td>
<td>(503) 847-7844</td>
<td><a href="mailto:aeron.teverbaugh@oregon.gov">aeron.teverbaugh@oregon.gov</a></td>
</tr>
<tr>
<td><strong>Producer Licensing</strong></td>
<td>Kirsten Anderson</td>
<td>(503) 947-7478</td>
<td><a href="mailto:kirsten.l.anderson@oregon.gov">kirsten.l.anderson@oregon.gov</a></td>
</tr>
<tr>
<td><strong>Product Regulation</strong></td>
<td>Tashia Sizemore</td>
<td>(503) 947-7270</td>
<td><a href="mailto:tashia.sizemore@oregon.gov">tashia.sizemore@oregon.gov</a></td>
</tr>
<tr>
<td><strong>Property and Casualty-Actuarial</strong></td>
<td>Dave Dahl</td>
<td>(503) 947-7252</td>
<td><a href="mailto:david.f.dahl@oregon.gov">david.f.dahl@oregon.gov</a></td>
</tr>
<tr>
<td><strong>Rates and Forms</strong></td>
<td>Tashia Sizemore</td>
<td>(503) 947-7270</td>
<td><a href="mailto:tashia.sizemore@oregon.gov">tashia.sizemore@oregon.gov</a></td>
</tr>
<tr>
<td><strong>Receivership</strong></td>
<td>Ryan Keeling</td>
<td>(503) 947-7271</td>
<td><a href="mailto:ryan.w.keeling@oregon.gov">ryan.w.keeling@oregon.gov</a></td>
</tr>
<tr>
<td><strong>Retaliatory Tax</strong></td>
<td>Shannon O'Shea</td>
<td>(503) 947-7046</td>
<td><a href="mailto:shannon.oshea@oregon.gov">shannon.oshea@oregon.gov</a></td>
</tr>
<tr>
<td></td>
<td>Gail McFarlin</td>
<td>(503) 947-7218</td>
<td><a href="mailto:gail.mcfarlin@oregon.gov">gail.mcfarlin@oregon.gov</a></td>
</tr>
<tr>
<td><strong>Statistical Reporting</strong></td>
<td>Spencer Peacock</td>
<td>(503) 947-7201</td>
<td><a href="mailto:spencer.e.peacock@oregon.gov">spencer.e.peacock@oregon.gov</a></td>
</tr>
<tr>
<td><strong>Surplus Lines Coordinator</strong></td>
<td>Shannon O'Shea</td>
<td>(503) 947-7046</td>
<td><a href="mailto:shannon.oshea@oregon.gov">shannon.oshea@oregon.gov</a></td>
</tr>
</tbody>
</table>
Jessica K. 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

**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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6/29/2020
Michael Humphreys
Chief of Staff
(717) 787-0684
mhumphreys@pa.gov

Amy Daubert
Chief Counsel
(717) 787-2567
adaubert@pa.gov

Megan Barbour
Policy Office
(717) 783-0652
megbarbour@pa.gov

Joe DiMemmo
Deputy Commissioner
(717) 783-2142
jdimemmo@pa.gov

Christopher Monahan
Deputy Commissioner
(717) 787-6174
cmonahan@pa.gov

Laura Slaymaker
Deputy Commissioner
(717) 787-6009
lslaymaker@pa.gov

Abdoul Barry
Director, Legislative Affairs
(717) 783-3501
abbarry@pa.gov

Thaisa Jones
Communications Director
(717) 214-4781
thajones@pa.gov

James Johnson
Chief Administrative Judge
(717) 783-2126
jamjohnson@pa.gov

Ken Kitch
Manager, Bureau of Information Technology
(717) 783-2128
kkitch@pa.gov

**CONTACT PERSONS**

**NAIC Liaison**
Joseph Korman
Bureau of Administration
(717) 787-4429
jkorman@pa.gov

**Annual Statements**
Kimberly Rankin
Director, Bureau of Licensing and Financial Analysis
(717) 783-6409
krankin@pa.gov

**Bureau of Life, Accident and Health Insurance**
Tracie Gray
Director, Bureau of Life, Accident and Health Insurance
(717) 705-7257
tgray@pa.gov

**Company Licensing**
Kim Rankin
Director, Bureau of Company Licensing and Financial Analysis
(717) 783-6409
krankin@pa.gov

**Consumer Complaints and Inquires**
PENNSYLVANIA

Carolyn Morris
Director, Bureau of Consumer Services
(717) 783-2153
camorris@pa.gov

Department Counsel
Amy Daubert
Chief Counsel
(717) 787-2567
adaubert@pa.gov

Deposits
Vacant
Assistant to the Deputy Insurance Commissioner
(717) 783-2142

Examinations-Financial
Melissa Greiner
Director, Bureau of Financial Examinations
(717) 772-1724
mgreiner@pa.gov

Examinations-Market Conduct
Gary Jones
Director, Bureau of Market Actions
(717) 346-3888
jogar@pa.gov

Fees
Kimberly Rankin
Director, Bureau of Licensing and Financial Analysis
(717) 783-6409
krankin@pa.gov

Financial Analysis
Kimberly Rankin
Director, Bureau of Licensing and Financial Analysis
(717) 783-6409
krankin@pa.gov

Media Relations/Public Information
Thaisa Jones
Communications Director
(717) 214-4781
thajones@pa.gov

Product Licensing and Requirements
Vacant
Director, Bureau of Licensing and Enforcement
(717) 787-0167

Property and Casualty-Commercial Lines
Mark Lersch
Bureau of Property/Casualty Insurance
(717) 787-4192
mlersch@pa.gov

Property and Casualty-Personal Lines
Mark Lersch
Bureau of Property/Casualty Insurance
(717) 787-4192
mlersch@pa.gov

Rate and Form Filing-Life, Accident and Health Insurance
Tracie Gray
Director, Bureau of Life, Accident and Health Insurance
(717) 705-7257	tgray@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 bachelor’s degree from The Ohio State University and a Juris Doctor from the Interamerican University of Puerto Rico; also obtained an International Law Internship at the Communication University of China in Beijing, China.

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

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

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

**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 Lopatequi, Esq.
Acting Insurance Commissioner
rafael.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
PUERTO RICO

Glorimar Santiago  
Deputy Commissioner of Supervision and Compliance  
gsantiago@ocs.pr.gov

Alexander Adams, Esq.  
Acting Deputy Commissioner of Legal Affairs  
aadams@ocs.pr.gov

Maria Marin  
Deputy Commissioner of Services  
maria.marin@ocs.pr.gov

Ivan Solares, Esq.  
Legal Advisor  
ivansolares@ocs.pr.gov

CONTACT PERSONS

Accident/Health Insurance
Elizabeth Roman  
Supervisor, Actuarial Division  
eroman@ocs.pr.gov

Agents' Licensing
Itsia Rosario  
Acting Customer Service Director  
irosario@ocs.pr.gov

Annual Statements
Glorimar Santiago-Rivera  
Deputy Commissioner of Supervision and Compliance  
gsantiago@ocs.pr.gov

Chapter Papers-Filing
Glorimar Santiago-Rivera  
Deputy Commissioner of Supervision and Compliance  
gsantiago@ocs.pr.gov

Company Authorization
Glorimar Santiago-Rivera  
Deputy Commissioner of Supervision and Compliance  
gsantiago@ocs.pr.gov

Consumer Complaints and Inquires
Doris Diaz  
Director, Consumer Services Division  
ddiaz@osc.pr.gov

Customer Service
Itsia Rosario  
Acting Customer Service Director  
irosario@ocs.pr.gov

Department Counsel
Brenda Perez, Esq.  
Acting Director  
bperez@ocs.pr.gov

Deposits
PUERTO RICO

Jaime Adorno
Acting Finance Director, Finance Division
jadorno@ocs.pr.gov

Health Forms and Rates
Elizabeth Roman
Supervisor, Actuarial Division
eroman@ocs.pr.gov

Life Forms Individual and Group
Elizabeth Roman
Supervisor, Actuarial Division
eroman@ocs.pr.gov

Multiple Line Forms and Rates
Miriam Ortiz
Supervisor, Actuary Property Section
miortiz@ocs.pr.gov

Property and Casualty Forms and Rates
Miriam Ortiz
Supervisor, Actuary Property Section
miortiz@ocs.pr.gov

Taxes
Glorimar Santiago-Rivera
Deputy Commissioner of Supervision and Compliance
gsantiago@ocs.pr.gov
PUERTO RICO
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
elizabeth.dwyer@dbr.ri.gov

Jack Broccoli
Associate Director, Financial Regulation
jack.broccoli@dbr.ri.gov

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6/29/2020
RHODE ISLAND

Matthew Gendron
General Counsel & Head of Market Conduct
matthew.gendron@dbr.ri.gov
(401) 462-9540

John Tudino, Jr.
Chief Insurance Examiner
John.tudino@dbr.ri.gov
(401) 462-9545

Rachel Chester
Chief of Consumer and Licensing Services
rachel.chester@dbr.ri.gov
(401) 462-9604

Beth Vollucci
Chief of Consumer and Filing Services
beth.vollucci@dbr.ri.gov
(401) 462-9610

CONTACT PERSONS

Deposits
Sarah Tolentino
Accountant
sarah.tolentino@dbr.ri.gov
(401) 462-9635

Examinations-Financial
John Tudino, Jr.
Chief Insurance Examiner
John.tudino@dbr.ri.gov
(401) 462-9545

Licensing (Producer, Adjuster, Appraiser and Surplus Line)
Rachel Chester
Chief of Consumer and Licensing Services
rachel.chester@dbr.ri.gov
(401) 462-9604

Licensing (Company)
Petr Petrik
Senior Insurance Examiner
petr.petrik@dbr.ri.gov
(401) 462-9634

Market Conduct
Matthew Gendron
General Counsel & Head of Market Conduct
matthew.gendron@dbr.ri.gov
(401) 462-9615

Media Relations/Public Information
Sarah Neil
Principal Insurance Analyst
sarah.neil@dbr.ri.gov
(401) 462-9607

Premium Tax-Division of Taxation
Leo Lebeuf
Leo.lebeuf@tax.ri.gov
(401) 574-8983

Filings
Beth Vollucci
Chief of Consumer & Filing Services
beth.vollucci@dbr.ri.gov
(401) 462-9610

Health Benefits Plans
Marie L. Ganim, PhD.
Health Insurance Commissioner
marie.ganim@dbr.ri.gov
(401) 462-9638

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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
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 Inquires
  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
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.
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
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

Charlene Squires-Keller
Assistant to Assistant Director
(605) 773-3563
charlene.squirekeller@state.sd.us

Surplus Lines and Risk Retention
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.
TENNESSEE

Agent Licensing-Continuing Education
Kim Biggs
Director .................................................................................................................................................. kimberly.biggs@tn.gov

Annual Statements
Hui Wattanaskolpant
Lead Analyst ............................................................................................................................................. hui.wattanaskolpant@tn.gov

Company Licensing
Kim Blaylock
Analyst ................................................................................................................................................... kim.blaylock@tn.gov

Consumer Insurance Services
Vickie Trice
Director .................................................................................................................................................. vickie.trice@tn.gov

Fraud Investigations
Michele Stone
Director .................................................................................................................................................. michele.stone@tn.gov

Department Counsel
John Speer
General Counsel ...................................................................................................................................... john.speer@tn.gov
Maliaka Bass
Deputy General Counsel ......................................................................................................................... maliaka.bass@tn.gov

Deposits
Ethel Mims
............................................................................................................................................................ ethel.mims@tn.gov

Financial Affairs
Trey Hancock
Insurance Analysis Director ....................................................................................................................... trey.hancock@tn.gov
E. Joy Little
Financial Examinations Director ........................................................................................................... joy.little@tn.gov

Premium Tax
Kim Blaylock
Tax Analyst ............................................................................................................................................... (615) 532-7567

Media Relations/Public Information
Kevin Walters
Communications Director ......................................................................................................................... kevin.walters@tn.gov

Rate, Rule and Form Filing-All Lines of Business
TENNESSEE

Brian Hoffmeister  (615) 741-5602
Director............................................................brian.hoffmeister@tn.gov

Workers' Compensation
Mike Shinnick  (615) 741-0472
Manager..........................................................mike.shinnick@tn.gov

Property and Casualty-Personal Lines
Tiffany McDuffie  (615) 741-2825
Manager..........................................................tiffany.mcduffie@tn.gov

Receivership
Bill Huddleston  (615) 360-4467
Receivership Director..............................................bill.huddleston@tn.gov

Service of Process
(615) 532-5260
..............................................................................service.process@tn.gov

Captives
Jennifer Stalvey  (615) 770-0438
Captive Director..........................................................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.

**Kent Sullivan**  
**Commissioner**

**Term of Office:** Two Years  
**Appointed:** September 21, 2017

---

**Mailing Address**  
Texas Department of Insurance  
P.O. Box 149104  
Austin, Texas 78714-9104

**Street Address**  
333 Guadalupe Street  
Austin, Texas 78701

**Email Address**  
mediarelations@tdi.texas.gov

**Phone Numbers**  
Main: (512) 676-6000  
Toll-Free Number: (800) 578-4677

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

**Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday  
**Website:** www.tdi.texas.gov  
**Make Checks Payable to:** Texas Department of Insurance

---

**CONTACT PERSONS**

**Commissioner's Administration**

Doug Slape  
Chief Deputy Commissioner  
(512) 676-6416  
Doug.Slape@tdi.texas.gov

Michael Nored  
Special Counsel  
(512) 676-6556  
Michael.Nored@tdi.texas.gov

---

Agency Affairs
TEXAS

Luke Bellsnyder
Deputy Commissioner/NAIC Liaison
(512) 676-6028
Luke.Bellsnyder@tdi.texas.gov

Libby Elliott
Associate Commissioner/Director of Government Relations
(512) 676-6602
Libby.Elliott@tdi.texas.gov

Financial Regulation Division
Jamie Walker
Deputy Commissioner
(512) 676-6368
Jamie.Walker@tdi.texas.gov

Amy Garcia
Financial Analysis, Associate Commissioner/Chief Analyst
(512) 676-6446
Amy.Garcia@tdi.texas.gov

Ignatius Wheeler
Examinations, Associate Commissioner/Chief Examiner
(512) 676-6838
Ignatius.Wheeler@tdi.texas.gov

John Alexander
Supervisory Interventions, Director
(512) 676-6418
John.Alexander@tdi.texas.gov

Mike Boerner
Actuarial Office, Director/Chief Actuary
(512) 676-6846
Mike.Boerner@tdi.texas.gov

Robert Rudnai
Company Licensing and Registration, Manager
(512) 676-7639
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
(512) 676-6660
Richard.Lunsford@tdi.texas.gov

Doug Danzeiser
Life and Health Lines, Director
(512) 676-6673
Doug.Danzeiser@tdi.texas.gov

Raja Malkani
Life and Health Actuarial, Acting Director/Chief Actuary
(512) 676-6652
Raja.Malkani@tdi.texas.gov

Deanna Osmonson
Life and Health Lines, Assistant Director
(512) 676-6657
Deanna.Osmonson@tdi.texas.gov

Rachel Bowden
Accident and Health, Manager
(512) 676-6616
Rachel.Bowden@tdi.texas.gov
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.Beam@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
Texas

Customer Operations
Chris Herrick
Deputy Commissioner
(512) 676-6476
Chris.Herrick@tdi.texas.gov

Randall Evans
Associate Commissioner
(512) 676-6213
Randall.Evans@tdi.texas.gov

Aaron Jenkins
Complaints Processing, Director
(512) 676-6289
Aaron.Jenkins@tdi.texas.gov

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

Agent Testing
Pearson VUE
Exam Contractor
(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
Comptroller of Public Accounts
(512) 463-4074

Enforcement
Leah Gillum
Deputy Commissioner
(512) 676-6357
Leah.Gillum@tdi.texas.gov

Insurance Fraud
Chris Davis
Associate Commissioner
(512) 676-6295
Christopher.Davis@tdi.texas.gov

State Fire Marshal
Chief Orlando P. Hernandez
(512) 676-6800
Fire.Marshal@tdi.texas.gov
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

Tanj J. Northrup  
Deputy Commissioner. .................................................................tnorthrup@utah.gov

Shelley Wiseman  
Director, Health and Life Division. .....................................................swiseman@utah.gov

Jake Garn  
Director, Financial Regulation & Licensing..........................jwgarn@utah.gov

Armand Glick  
Director, Fraud. .................................................................................aglick@utah.gov

Chad Thompson  
Director, Information Technology ........................................................chadt@utah.gov

Tracy Klausmeier  
Director, Property and Casualty............................................................tklausmeier@utah.gov

Danny Schoenfeld  
Director, Administrative Services ..................................................dannyschoenfeld@utah.gov

Tomasz Serbinowski  
Actuary. ..........................................................................................tserbinowski@utah.gov

Jaak Sundberg  
Health Actuary..............................................................................jsundberg@utah.gov

Travis Wegkamp  
Director, Captive. ..............................................................................twegkamp@utah.gov

CONTACT PERSONS

Media Relations/Public Information
Steve Gooch  
Public Information Officer..............................................................sgooch@utah.gov

Department Counsel
Perri Babalis  
Assistant Attorney General.................................................................pbabalis@utah.gov

Legislative
Reed Stringham  
Deputy Commissioner.................................................................rstringham@utah.gov

Captive
Mark Wiedeman  
Audit Manager ...............................................................................mwiedeman@utah.gov

Travis Wegkamp  
Director, Captive............................................................................twegkamp@utah.gov

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6/29/2020
Fees
Danny Schoenfeld (801) 538-3778
dannyschoenfeld@utah.gov
Director, Administrative Services

Financial
Jake Garn (801) 538-3811
jwgarn@utah.gov
Director, Chief Financial Examiner

Malis Rasmussen (801) 537-9238
marasrnussen@utah.gov
Deputy Director Financial Regulation & Licensing

Weimei Ye (801) 538-3864
wye@utah.gov
Deputy Director Financial Regulation & Licensing

Karen Gholston (801) 537-9174
kgholston@utah.gov
Deposits

Weimei Ye (801) 538-3864
wye@utah.gov
Annual Statements

Fraud
Armand Glick (801) 531-5388
aglick@utah.gov
Director, Fraud

Health and Life
Shelley Wiseman (801) 537-9293
swiseman@utah.gov
Director, Health and Life Division

Jaak Sundberg (801) 538-3865
jsundberg@utah.gov
Health Actuary

Heidi Clausen (801) 538-3801
hclausen@utah.gov
Assistant Director, Rate and Forms

Michelle White (801) 538-3826
mmwhite@utah.gov
Assistant Director, Consumer Services

Licensing
Jay Sueoka (801) 538-3814
jsueoka@utah.gov
Manager, Company Licensing

Randy Overstreet (801) 538-3855
roverstreet@utah.gov
Manager, Producer Licensing

Market Conduct
Tanji Northrup (801) 538-3870
jnorthrup@utah.gov
Chief Market Conduct Examiner
UTAH

Tracy Klausmeier  (801) 538-3035
Property and Casualty..........................................................tklausmeier@utah.gov

Shelley Wiseman  (801) 538-9293
Health and Life..........................................................swiseman@utah.gov

Premium Tax
Utah State Tax Commission  (801) 297-7986
Customer Service ......................................................................https://tax.utah.gov/

Property and Casualty
Tracy Klausmeier  (801) 538-3869
Director, Property and Casualty..........................................................tklausmeier@utah.gov

Meldee Love  (801) 537-9146
Assistant Director ........................................................................mlove@utah.gov

Title Market Conduct Examiner
Adam Martin  (801) 537-9003
..........................................................gmartin@utah.gov

Surplus Lines
Sylvia Bruno  (801) 944-0114
Director, Surplus Lines Association of Utah..........................................................sbruno@slaut.org

Tax Commission
Tyler McInotsh  (801) 297-7705
Tax Compliance Agent ..........................................................lcmcintosh@utah.gov
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

Street Address
Same as mailing address

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

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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

(802) 828-4872

(802) 828-2310

Receivership
Kevin Gaffney
Deputy Commissioner of Insurance

(802) 828-4845
VERMONT
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

Fax Numbers
Main (340) 774-9458
St. Croix Office (340) 719-3801

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

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Tregenza A. Roach
Lieutenant Governor/Commissioner
Term of Office: Four Years
Elected: January 7, 2019
VIRGIN ISLANDS

Gwendolyn Hall Brady  
Director, Division of Banking, Insurance and Financial Regulation  
gwendolyn.brady@lgo.vi.gov

Glendina Matthew  
Assistant Director/Legal Counsel  
glendina.matthew@lgo.vi.gov

Monica Williams Carbon  
Legal Counsel  
moncia.carbon@lgo.vi.gov

Ashton Bertrand  
Chief Other Financial Services (Captives)  
ashton.bertrand@lgo.vi.gov

Cheryl Charleswell  
Chief Financial Services Examiner

Gail Danet-Joseph  
Chief of Licensing

Leonilda Jarvis  
Medicare Coordinator and VI SHIP Director

Suzette Richards  
Regulatory Analyst

CONTACT PERSONS

NAIC Liaison
Gwendolyn Hall Brady  
Director, Division of Banking, Insurance and Financial Regulation

Annice F Canton  
Executive Assistant  
annice.canton@lgo.vi.gov

Legal Counsels
Glendina Matthew  
Legal Counsel

Monica Williams Carbon  
Legal Counsel

I-SITE DP Coordinator
Lance McKay  
Director, Information Technology

Annual Statements
Beryl Freeman  
Administrative Assistant

Vanessa Richards  
Financial Services Examiner
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
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.
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

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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

Joyclyn M. Morton
BOI Manager, Market Conduct
(804) 371-9540

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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

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Mike Kreidler is Washington State’s eighth Insurance Commissioner. He was first elected in November 2000 and re-elected to a fourth term in November 2012. He has earned a reputation as a staunch advocate for consumer protection and a fair and balanced regulator of Washington’s diverse insurance markets.

Kreidler earlier served in the state legislature and the United States Congress. He was a member of the Northwest Power Planning Council and a regional director for the United States Department of Health and Human Services.

A doctor of optometry, Kreidler practiced at Group Health Cooperative of Puget Sound for 20 years. He has a master’s degree in Public Health from UCLA and was a founding director of a community bank. He retired as a lieutenant colonel from the United States Army Reserve in 2003 with 20 years of service.

Of the current NAIC membership, Kreidler is the longest-serving insurance commissioner in the United States. He was honored in 2009 with the “Excellence in Consumer Advocacy Award” presented by consumer advisors to the NAIC, and with the “2010 Leadership Award” by the Statewide Poverty Action Network.

Mike Kreidler
Commissioner

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

Mailing Address
Washington State
Office of the Insurance Commissioner
P.O. Box 40255
Olympia, Washington 98504-0255

Seattle Office
The Central Building
810 3rd Avenue, Suite 650
Seattle, Washington 98104

Criminal Investigations Unit Office (Anti-fraud)
1520 Irving Street, Suite C
Tumwater, Washington 98512

Tumwater Office
5000 Capitol Blvd SE
Tumwater, Washington 98501

Olympia Office
Insurance Building, Capitol Campus
302 Sid Snyder Avenue SW, Suite 200
Olympia, Washington 98504

Email Address
mikek@oic.wa.gov

Phone Numbers
Main (306) 725-7000
Insurance Consumer Hotline (800) 562-6900
Tumwater Office (360) 725-7000
Seattle Office (206) 464-6263
Olympia Office (360) 725-7100
Criminal Investigations (Anti-fraud) (360) 586-2566

Fax Numbers
Main (360) 586-3535
Tumwater Office (360) 664-2782
Seattle Office (206) 587-4244
Olympia Office (360) 586-3535
Criminal Investigations (Anti-fraud) (360) 586-2574
### 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**

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mike Kreidler</td>
<td>Commissioner</td>
<td>(360) 725-7100</td>
<td><a href="mailto:mikek@oic.wa.gov">mikek@oic.wa.gov</a></td>
</tr>
<tr>
<td>Jack Lovell</td>
<td>Acting Chief Deputy Commissioner</td>
<td>(360) 725-7007</td>
<td><a href="mailto:jackl@oic.wa.gov">jackl@oic.wa.gov</a></td>
</tr>
<tr>
<td>Hailey Hamilton</td>
<td>Executive Assistant to the Commissioner</td>
<td>(360) 725-7103</td>
<td><a href="mailto:haileyh@oic.wa.gov">haileyh@oic.wa.gov</a></td>
</tr>
<tr>
<td>Sandra Murphy</td>
<td>Executive Assistant to the Chief Deputy</td>
<td>(360) 725-7104</td>
<td><a href="mailto:sandram@oic.wa.gov">sandram@oic.wa.gov</a></td>
</tr>
<tr>
<td>Steve Valandra</td>
<td>Deputy Commissioner/Public Affairs</td>
<td>(360) 725-7052</td>
<td><a href="mailto:steveva@oic.wa.gov">steveva@oic.wa.gov</a></td>
</tr>
</tbody>
</table>

**Policy and Legislative Affairs Division**

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Candice Myrum</td>
<td>Deputy Commissioner/Policy and Legislative Affairs</td>
<td>(360) 725-7056</td>
<td><a href="mailto:candidcem@oic.wa.gov">candidcem@oic.wa.gov</a></td>
</tr>
<tr>
<td>Lonnie Johns-Brown</td>
<td>Legislative Director</td>
<td>(360) 725-7101</td>
<td><a href="mailto:lonniej@oic.wa.gov">lonniej@oic.wa.gov</a></td>
</tr>
<tr>
<td>Jay Bruns</td>
<td>Senior Climate Advisor</td>
<td>(360) 725-9651</td>
<td><a href="mailto:jayb@oic.wa.gov">jayb@oic.wa.gov</a></td>
</tr>
<tr>
<td>Jane Beyer</td>
<td>Senior Health Policy Advisor</td>
<td>(360) 725-7043</td>
<td><a href="mailto:janeb@oic.wa.gov">janeb@oic.wa.gov</a></td>
</tr>
</tbody>
</table>

**Legal Affairs and Investigations Division**

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toni Hood</td>
<td>Deputy Commissioner/Legal Affairs and Investigations</td>
<td>(360) 725-7050</td>
<td><a href="mailto:tonih@oic.wa.gov">tonih@oic.wa.gov</a></td>
</tr>
<tr>
<td>Tyler Robbins</td>
<td>Investigations Manager</td>
<td>(360) 725-7044</td>
<td><a href="mailto:tylerr@oic.wa.gov">tylerr@oic.wa.gov</a></td>
</tr>
</tbody>
</table>

**Operations Division**

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jack Lovell</td>
<td>Deputy Commissioner/Operations</td>
<td>(360) 725-7007</td>
<td><a href="mailto:jackl@oic.wa.gov">jackl@oic.wa.gov</a></td>
</tr>
<tr>
<td>Stacey Warick</td>
<td>Chief Financial Officer</td>
<td>(360) 725-7030</td>
<td><a href="mailto:staceyw@oic.wa.gov">staceyw@oic.wa.gov</a></td>
</tr>
<tr>
<td>Melanie Watness</td>
<td>Human Resources Director</td>
<td>(360) 725-7013</td>
<td><a href="mailto:melaniew@oic.wa.gov">melaniew@oic.wa.gov</a></td>
</tr>
</tbody>
</table>
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

John Jacobson
Chief Financial Examiner........................................................................... (206) 389-2911 johnj@oic.wa.gov

Vacant
Assistant Chief Examiner............................................................................

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 jeannett@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

Kim Tocco
Health Forms Manager............................................................................ (360) 725-7119 kimt@oic.wa.gov

Jennifer Kreitler
Provider Networks Oversight Manager.................................................. (360) 725-7127 jenniferkerk@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 (360) 725-7091
Acting Deputy Commissioner/Consumer Protection ToddD@oic.wa.gov

Jeff Baughman (360) 725-7156
Surplus Lines Administrator jeffb@oic.wa.gov

Jeff Baughman (360) 725-7156
Licensing and Education Manager jeffb@oic.wa.gov

Joe Mendoza (360) 725-7146
Continuing Education joem@oic.wa.gov

Consumer Advocacy Program
Lisa Heaton (360) 725-7095
Consumer Advocacy Manager lisah@oic.wa.gov

Fritz Denzer (360) 725-7235
Property and Casualty fritzd@oic.wa.gov

Pam Brannan (360) 725-7243
Life and Health pam@oic.wa.gov

Statewide Health Insurance Benefits Advisors (SHIBA) Program
Todd Dixon (360) 725-7091
SHIBA Manager toddd@oic.wa.gov

Criminal Investigations Unit (Anti-fraud)
Phil Comstock (360) 586-2565
CIU Director 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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Ellen Potter  
Insurance Program Manager ................................................................. ellen.j.potter@wv.gov

Information Systems/Record Management  
Mike Farren  
Information Systems Manager III .......................................................... Mike.K.Farren@wv.gov

Insurance Inspector General  
Kirby Stickler  
Insurance Inspector General ................................................................. kirby.s.stickler@wv.gov

Legal Division  
Jeff Black  
Associate Counsel, Attorney Supervisor, Compliance and Enforcement .......................................................... jeffrey.c.black@wv.gov

Victor Mullins  
Associate Counsel-Legislation/Rules .......................................................... victor.a.mullins@wv.gov

Gregory A. Elam  
Associate Counsel-Fraud Prosecution ........................................................... greg.a.elam@wv.gov

Media Relations/Public Information  
Erin Hunter  
General Counsel ........................................................................................................... erin.k.hunter@wv.gov

Rates & Forms Division (Ins. Policies, Fees, Rates & Form Filing-Accident & Sickness/Life & Health/P&C Insurance)  
Joylynn Fix  
Director, Rates and Forms .................................................................................. joylynn.fix@wv.gov

Statistical Reporting  
Juanita Wimmer  
Insurance Market Analyst .................................................................................. juanita.d.wimmer@wv.gov

Workers' Compensation-Board of Review  
Rita Hedrick-Helmick  
Chair, Board of Review ...................................................................................... rita.f.helmick@wv.gov

Workers' Compensation-Claims Management  
Samantha Chase  
Director, Claims Services ..................................................................................... samantha.l.chase@wv.gov

Workers' Compensation-Office of Judges  
Bradley Crouser  
Chief Administrative Law Judge ............................................................................ Bradley.A.Crouser@wv.gov

Workers' Compensation-Employer Accounts  
Angela Shepherd  
Director, WC Employer Accounts ............................................................................. angela.h.shepherd@wv.gov

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

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

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

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

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

**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

Mark Afable
Commissioner

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6/29/2020
WISCONSIN

Nathan Houdek (608) 266-2493
Deputy Commissioner
nathan.houdek@wisconsin.gov

Olivia Hwang (608) 267-9460
Director of Public Affairs
olivia.hwang@wisconsin.gov

Richard Wicka (608) 261-6018
Chief Legal Counsel
richard.wicka@wisconsin.gov

Amy Malm (608) 261-8562
Administrator of the Division of Financial Regulation
amy.malm@wisconsin.gov

Rebecca Rebholz (608) 264-8111
Administrator of the Division of Market Regulation and Enforcement
rebecca.rebholz@wisconsin.gov

Christina Keeley (608) 267-3868
Chief, Consumer Affairs Section
christina.keeley@wisconsin.gov

Lisa Brandt (608) 267-7322
Chief, Rates and Forms Section
lisa.brandt@wisconsin.gov

Diane Dambach (608) 266-0106
Chief, Market Analysis Section
diane.dambach@wisconsin.gov

John Litweiler (608) 267-9482
Chief, Examinations, Bureau of Financial Analysis and Examinations
john.litweiler@wisconsin.gov

Kristin Forsberg (608) 266-9896
Chief, Section I, Bureau of Financial Analysis and Examinations
kristin.forsberg@wisconsin.gov

Levi Olson (608) 264-8125
Chief, Section II, Bureau of Financial Analysis and Examinations
levi.olson@wisconsin.gov

Elena Vetrina (608) 266-0105
Chief, Section III, Bureau of Financial Analysis and Examinations
elena.vetrina@wisconsin.gov

Richard Hinkel (608) 267-7910
Chief, Section IV, Bureau of Financial Analysis and Examinations
richard.hinkel@wisconsin.gov

CONTACT PERSONS

NAIC Liaison
Olivia Hwang (608) 267-9460
Director of Public Affairs
olivia.hwang@wisconsin.gov

Megan Aubihl (608) 267-1233
Executive Staff Assistant
megan.aubihl@wisconsin.gov
WISCONSIN

Market Analysis
Diane Dambach
Chief, Market Analysis Section
(608) 266-0106
diane.dambach@wisconsin.gov

Agent Licensing
Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 267-8132
ociagentlicensing@wisconsin.gov

Annual Statement and Company Licensing
Mary Sue Gilardi
Records Management Supervisor
(608) 266-0091
marysue.gilardi@wisconsin.gov

Consumer Complaints and Inquires
Christina Keeley
Chief, Consumer Affairs Section
(608) 267-3868
christina.keeley@wisconsin.gov

Consumer Counseling Program for Seniors
Vicki Bucholz
Medigap Coordinator
(608) 246-7016
boaltc@wisconsin.gov

Continuing Education
Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 267-8132
melody.esquivel@wisconsin.gov

Department Counsel
Richard Wicka
Chief Legal Counsel
(608) 261-6018
richard.wicka@wisconsin.gov

Deposits
Mary Sue Gilardi
Records Management Supervisor
(608) 266-0091
marysue.gilardi@wisconsin.gov

Examinations-Agent
Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 267-8132
melody.esquivel@wisconsin.gov

Examinations-Financial
Amy Malm
Director, Bureau of Financial Analysis and Examinations
(608) 261-8562
amy.malm@wisconsin.gov

Examinations-Market Conduct
Rebecca Rebholz
Director, Bureau of Market Regulation
(608) 264-8111
rebecca.rebholz@wisconsin.gov

Fees-Agents
Melody Esquivel
Insurance Program Manager, Agent Licensing Section
(608) 267-8132
melody.esquivel@wisconsin.gov
WISCONSIN

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, bonniem.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
WISCONSIN

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
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Insurance Administrator, Funds and Program Management

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

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

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

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

Rude and his wife, Kris, have two children.
WYOMING

Becky McFarland
Staff Attorney .................................................................becky.mcfarland@wyo.gov
(307) 777-6889

Kayla Reynolds
Licensing Administrator ....................................................kayla.reynolds@wyo.gov
(307) 777-7344

April Klahn
Human Resources Professional .........................................april.klahn2@wyo.gov
(307) 777-6887

CONTACT PERSONS

NAIC Liaison
G. Douglas Melvin
Chief Financial Examiner..................................................doug.melvin@wyo.gov
(307) 777-5619

Accident/Health Insurance
Mavis Earnshaw
Insurance Standards Consultant ........................................mavis.earnshaw@wyo.gov
(307) 777-6888

Health Policy
Denise Burke
Senior Policy and Planning Analyst ....................................denise.burke@wyo.gov
(307) 777-2450

Agent Licensing
JoAnne DeBella
Office Support Specialist ..................................................joanne.debella@wyo.gov
(307) 777-3588

Roxanne Johnson
Office Support Specialist ..................................................roxanne.johnson@wyo.gov
(307) 777-7310

Annual Statements
Tammy Higgins
Auditor ...................................................................................tammy.higgins@wyo.gov
(307) 777-6884

Company Licensing
Samantha Sullivant
Accountant ............................................................................samantha.sullivant@wyo.gov
(307) 777-7318

Consumer Complaints and Inquires
Ruth M. Case
Consumer Affairs Specialist, Life and Health...........................ruth.case@wyo.gov
(307) 777-6556

Kristi Alma Jose
Consumer Affairs Specialist, Property and Casualty ..................kristi.almajose@wyo.gov
(307) 777-6557

Department Counsel
Rebecca Zisch
Assistant Attorney General ..................................................rebecca.zisch1@wyo.gov
(307) 777-7841
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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