

Alabama

**Mark Fowler
Commissioner
Southeast Zone**

Term of Office:

At the Pleasure of the Governor

Appointed: July 1, 2022

Reappointed: January 16, 2023

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

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

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

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

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

Main

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Phone Numbers

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

Fax Numbers

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

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

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

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Ryan Donaldson Chief of Receivership	(334) 240-7561
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Scott F. Pilgreen State Fire Marshal	(334) 241-4170
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Travis Taylor Acting Director, Office of Risk and Resilience	(334) 240-7565
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Alaska

Bio to come!

Heather Carpenter
Acting Director
Western Zone

Term of Office:

At the Pleasure of the
Commissioner of Commerce,
Community, and Economic
Development
Appointed: February 25, 2014

Main

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

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Arizona

Maria Ailor
Interim Director
Western Zone

Term of Office:
At the Will of the Governor
Appointed: May 30, 2025

Maria Ailor was appointed Interim Director of the Arizona Department of Insurance and Financial Institutions (DIFI) by Gov. Katie Hobbs on May 30, 2025.

Interim Director Ailor has 30 years of public service experience as an insurance regulator, advancing through the ranks and serving in various supervisory roles. Most recently, she served as assistant director of DIFI's Market Regulation and Consumer Services Division.

In her prior role, Interim Director Ailor implemented multiple system modernizations for DIFI, including enhanced market data analysis and improved consumer complaint and appeals programs.

Interim Director Ailor is certified in Advanced Market Conduct Management (AMCM) and as an Accredited Insurance Examiner (AIE) by the Insurance Regulatory Examiners Society (IRES).

Interim Director Ailor serves on the IRES Board of Directors and many of the NAIC's committees, task forces, and working groups. Learn more about Interim Director Ailor's NAIC involvement by viewing the **Committee List**.

Main

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Lori Dreaver Munn
Deputy Director of Insurance

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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
InsurTech Kurt Regner Deputy Assistant Director, Financial Affairs Division	(602) 364-3963 kurt.regner@difi.az.gov
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Investigations, Enforcement Deian Ousounov Assistant Director, Innovation, Enforcement, and Regulatory Policy Division	(602) 364-2499
Ombudsman; Constituent Affairs	

Catherine O'Neil
Consumer Affairs Administrator

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Premium Taxes

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Producer Licensing

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Surplus Lines Insurer Qualification

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Technology and Information Systems

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Arkansas

Alan McClain
Commissioner
Vice Chair, Southeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: April 3, 2020

On April 3, 2020, Governor Asa Hutchinson appointed Alan McClain as Arkansas Insurance Commissioner. McClain began his career in state government in 1992 with the Arkansas Insurance Department after working with Sedgwick Insurance Group. He worked for the Arkansas Workers' Compensation Commission for 13 years and was the CEO of that Commission for almost nine years.

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

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

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

Main

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United States

Email Address

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Phone Numbers

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

Fax Numbers

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

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

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

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Russ Galbraith Chief Deputy Commissioner	(501) 371-2620
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Vacant Deputy Receiver, Liquidation Division	

Contact Persons

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Annual Statements

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California

Ricardo Lara
Commissioner
Vice Chair, Western Zone

Term of Office:
Four Years

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

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.

Main

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Annual Statements

Vacant Senior Insurance Examiner (Supervisor)
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Cannabis Insurance

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Colorado

Michael Conway
Commissioner
Western Zone

Term of Office:

At the Pleasure of the Governor

Appointed: December 21, 2018

Confirmed: January 22, 2019

Michael Conway was appointed Commissioner of the Colorado Division of Insurance (DOI) by Governor Jared Polis on Dec. 21, 2018, and confirmed by the State Senate on Jan. 22, 2019. Prior to this, he was appointed Interim Commissioner of the DOI by Governor John Hickenlooper in January 2018.

As Commissioner, Conway serves as the chief executive of the DOI and oversees the regulation of Colorado's insurance industry. His role brings together consumers, the insurance industry and other stakeholders to create an inclusive, firm and fair regulatory approach to all lines of insurance such as auto, health, homeowners, life, property and casualty, title and workers' compensation.

Conway served as the DOI Deputy Commissioner for Consumer and Compliance Services since March 2016. He was instrumental in developing and guiding the DOI's strategies regarding health insurance during what was a tumultuous time for that industry. He advised the previous Commissioner and the Governor's staff regarding the possible implications of federal changes to the regulation of health insurance in Colorado. His duties also entailed appearing before state legislative committees to advocate for the DOI's positions regarding insurance and its regulation. He cultivated relationships with consumer groups and insurance industry to create a regulatory environment that helped Colorado consumers but was a fair, level playing field for the industry. He also worked within the DOI to establish objectives that provided for better protection of insurance consumers.

From 2010 to 2016, Conway was an assistant Attorney General for the Colorado State Attorney General's Office, where he represented the DOI in all facets of regulation of the insurance industry including mergers and acquisitions of insurance companies, insurer rehabilitation/liquidation, and producer and company licensure litigation. While in the Attorney General's Office, he worked with the Colorado Attorney General Pro Bono Family Law Clinic, advising clients on matters of divorce and child custody. He also worked as an attorney for Colorado Legal Services, advocating for indigent clients regarding housing rights, homelessness prevention, evictions and subsidized housing.

With the exception of three years spent in Miami for law school, Conway has called Colorado home for nearly 20 years since moving to attend the University of Colorado at Boulder.

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Connecticut

Andrew N. Mais
Commissioner
NAIC Past President
Northeast Zone

Term of Office:

At the Pleasure of the Governor

Appointed: March 4, 2019

Reappointed: December 29, 2022

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

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

Mais also serves on the International Association of Insurance Supervisors (IAIS) Macprudential and Executive Committees. The IAIS is the international standard-setting body responsible for developing and assisting in the supervision of the insurance sector.

Mais has led discussions in several forums on race, diversity, and inclusion at the state level and within the insurance industry and in insurance practices. He has also joined the efforts led by Governor Ned Lamont and Lt. Gov. Susan Bysiewicz to address social inequities in Connecticut, including the Council on Women and Girls and cultural competency initiatives.

Mais previously was a member of Deloitte's Center for Financial Services, providing industry-leading thought leadership and insight on U.S. and international regulatory affairs.

Prior to that, he was a Director at the New York State Insurance Department. There he served four governors as part of the Department's senior leadership team through numerous events, including the financial crisis of 2008 and major state and federal changes in health insurance regulations and laws.

Even outside the government, Mais has dedicated much of his life to public service. He most recently served as chair of the Council on Ethics for the town of Wilton, CT, where he lives. Other recent service includes the Maritime Aquarium of Norwalk; the American Red Cross; the Board of Finance of the Town of Wilton; and the Rotary Club of Wilton.

Main

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Delaware

Trinidad Navarro
Commissioner
Northeast Zone

Term of Office:
Four Years

Elected:
November 8, 2016

Re-elected: November 3, 2020

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

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

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

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

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

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

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

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District of Columbia

Karima M. Woods
Commissioner
Northeast Zone

Term of Office:

At the Pleasure of the Mayor

Appointed: January 21, 2020

Confirmed: July 28, 2020

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

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

Woods holds an M.B.A. from George Washington University and B.A. in law and society from the University of California at Santa Barbara. Woods is married and lives with her husband and two daughters in Washington, DC.

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Florida

Michael Yaworsky
Commissioner
Southeast Zone

Term of Office:

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

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

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

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

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

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

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

Mailing Address

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Main

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Division of Consumer Services

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Florida

Pending
Chief Financial Officer
Southeast Zone

Term of Office:
Four Years

Mailing Address

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Main

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Vacant Director	

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Georgia

John F. King
Commissioner
Southeast Zone

Term of Office:
Four Years

Elected:
November 8, 2022

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

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

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

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

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

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

Commissioner King is also fluent in Spanish.

Main

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Email Address

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Property & Casualty - Personal Lines

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Statistical Reporting

Steve Manders
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Hawaii

Jerry Bump
Acting Commissioner
Western Zone

Term of Office:
At the Pleasure of the Governor
Appointed: February 1, 2025

Jerry Bump was appointed as Hawaii's Acting Insurance Commissioner on Feb. 1, 2025.

As the Acting Insurance Commissioner of Hawaii, Bump oversees the regulation of the state's insurance industry, ensuring compliance with state laws and protecting policyholders' interests. His responsibilities include licensing insurers and producers, reviewing rates, investigating complaints, and promoting a fair, competitive, and financially stable insurance market.

Acting Insurance Commissioner Bump most recently served as the Chief Deputy Insurance Commissioner for the Hawaii Insurance Division, where he has worked for the last 16 years managing various programs and projects. A licensed Hawaii-certified public accountant, he also held executive positions at Pacific Guardian Life.

Acting Insurance Commissioner Bump, who organized the Hawaii Insurance Division's response to the 2023 Maui wildfire disaster, was recognized as the department's team of the year nominee at the 2024 Hawaii Governor employee awards ceremony. In the community, Acting Insurance Commissioner Bump co-led a support group for parents raising children with autism and navigating the public education system.

Acting Insurance Commissioner Bump earned a bachelor's degree in business administration from the University of Hawaii at Manoa (Honolulu, HI).

The Hawaii Insurance Division ensures that consumers are provided with insurance services that meet acceptable standards of quality, equity, and dependability at fair rates by establishing and enforcing appropriate service standards.

Main

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Acting Insurance Commissioner

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Acting Chief Deputy Commissioner

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Kathleen Nakasone

Rate and Policy Analysis Manager

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Idaho

Dean L. Cameron
Director
NAIC Past President
Western Zone

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

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

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

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

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

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

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

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

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Illinois

Ann Gillespie
Director
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: April 15, 2024

Confirmed: May 30, 2025

Ann Gillespie was appointed Director of the Illinois Department of Insurance (DOI) in April 2024 by Gov. JB Pritzker. She was confirmed by the Illinois Senate on May 30, 2025.

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

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

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

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

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Springfield TDD: **(217) 524-4872**

Office of Consumer Health Insurance: **(877) 527-9431**

Chicago Main: **(312) 814-2420**

Conservations, Liquid. & Receivership: **(312) 836-9500**

Fax Numbers

Springfield Office: **(217) 782-5020**

Chicago Office: **(312) 814-5416**

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Indiana

Holly W. Lambert
Commissioner
Midwest Zone

Term of Office:
At the Pleasure of the Governor
Appointed: October 16, 2024

Holly W. Lambert was appointed as Commissioner of the Indiana Department of Insurance (IDOI) by Gov. Eric Holcomb and assumed her role on Oct. 16, 2024. As Indiana's chief insurance regulator, Commissioner Lambert is committed to upholding the statutory responsibilities of the department and ensuring the effective execution of its mission to protect and inform all Hoosiers while ensuring a strong insurance market.

Commissioner Lambert has spent much of her career in public service. She served as a market conduct attorney in the IDOI Enforcement Division and went on to serve as deputy general counsel, chief deputy commissioner of the Consumer Protection Unit, general counsel of the IDOI, and ultimately as chief of staff for the department. She has worked with the NAIC serving as a member of the Market Analysis Procedures (D) Working Group and the collaborative action designee (CAD), as well as the market analysis chief for Indiana, acting as the NAIC's primary contact for all market conduct regulation and examination functions.

Commissioner Lambert earned a Juris Doctor (J.D.) from Western Michigan University Thomas M. Cooley Law School (Lansing, MI) and a bachelor's degree in English literature from Purdue University (West Lafayette, IN).

The IDOI protects Indiana's insurance consumers by monitoring and regulating the financial strengths and market conduct activities of insurance companies and agents. The department monitors insurance companies and agents for compliance with state laws to protect consumers and offer them the best array of insurance products available. The department also assists Hoosiers with insurance questions and provides guidance in understanding how insurance policies work.

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Vacant Title Director	

Iowa

Doug Ommen
Commissioner
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: January 30, 2017

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

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

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

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

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Kansas

**Vicki Schmidt
Commissioner
Chair, Midwest Zone**

Term of Office:
Four years

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

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

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

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

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

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

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Kentucky

Sharon P. Clark
Commissioner
Chair, Southeast Zone

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

Sharon P. Clark was appointed as Kentucky's Insurance Commissioner by Gov. Andy Beshear on Jan. 6, 2020, after previously serving in the role from 2008 to 2016. Her combined tenure has made her the longest-serving Commissioner since the Department of Insurance (DOI) was established in 1870.

As the first director of the DOI's Consumer Protection and Education Division, she led initiatives to hire its first ombudsman, add consumer education and outreach functions, and strengthen enforcement efforts by expanding the number of consumer complaint investigators.

Commissioner Clark is an active member of the NAIC, serving on the Executive (EX) Committee, the Market Regulation and Consumer Affairs (D) Committee, and various other task force groups. She is also vice chair of the Financial Regulation Standards and Accreditation (F) Committee, vice chair of the Producer Licensing (D) Task Force, and a member of the of the National Insurance Producer Registry (NIPR) Board of Directors.

Additionally, Commissioner Clark served as the chair of the Kentucky Health Benefit Exchange Advisory Board during its inaugural year and continues as a Board member. She is a member of the Kentucky Group Health Insurance Board, and during her first tenure as Commissioner, she served as an officer of the NAIC and chair of the Market Regulation and Consumer Affairs (D) Committee. Commissioner Clark was also an officer for the NAIC's Southeast Zone and a past secretary-treasurer for the NIPR Board.

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

Commissioner Clark earned both a master's degree and bachelor's degree from the University of Kentucky.

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Louisiana

Timothy J. Temple
Commissioner
Southeast Zone

Term of Office:
Four Years

Elected:
November 18, 2023

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

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

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

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

Main

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Maine

Robert L. Carey Superintendent Northeast Zone

Term of Office:

Five Years

Appointed: February 8, 2024

Confirmed: February 27, 2024

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

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

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

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

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

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

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Maryland

**Marie Grant
Commissioner
Northeast Zone**

Term of Office:
Four Years, at the Pleasure of the
Governor
Appointed: October 1, 2024
Confirmed: April 2, 2025

Marie Grant was appointed as Maryland's Acting Commissioner by Gov. Wes Moore, effective Oct. 1, 2024. She was confirmed as Commissioner by the Maryland Senate on April 2, 2025.

Commissioner Grant believes access to quality insurance products for Marylanders is critical to making Maryland more competitive, safe, and affordable.

Commissioner Grant is an attorney and state and federal policy expert with nearly 20 years of experience in policy, strategy, and regulation in both the public and private sectors, mainly in the fields of insurance and health care payment. Her previous roles include assistant secretary for health policy at the Maryland Department of Health and vice president of public policy at CareFirst BlueCross BlueShield.

Commissioner Grant began her career with the Maryland Department of Legislative Services, serving as nonpartisan committee counsel to the House Health and Government Operations Committee and the Senate Finance Committee. In this role, she advised on health, life, and malpractice insurance legislation, as well as consumer protection matters.

Commissioner Grant earned a Juris Doctor (J.D.) from Georgetown University Law Center (Washington, DC) and a bachelor's degree in public health from Johns Hopkins University (Baltimore, MD).

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Massachusetts

Michael T. Caljouw
Commissioner
Northeast Zone

Term of Office:
At the Discretion of the Governor
Appointed: October 30, 2024

Michael T. Caljouw was appointed as Massachusetts' Insurance Commissioner by Gov. Maura Healey in October 2024. As Commissioner, he oversees the Massachusetts insurance market, an approximately \$70 billion industry that historically ranks near the top 10 largest markets in the country and 27th globally.

Commissioner Caljouw is committed to ensuring stable, affordable, and transparent insurance markets while safeguarding consumer interests. With more than three decades of experience in both public and private sectors, he has been the primary regulator of mergers and acquisitions across the insurance industry. He has led on emerging regulatory and policy issues, including comprehensive Massachusetts insolvency and cost containment laws.

Prior to this role, he directed Blue Cross Blue Shield of Massachusetts' regulatory and policy portfolio, supervising their contracts division and the implementation of laws and regulations. Previously, he spent a decade in Massachusetts government, serving as general counsel to the Massachusetts Division of Insurance and as deputy director, general counsel, and chief of staff for the Office of Consumer Affairs and Business Regulation. Additionally, he was senior counsel at a national law firm and chief of staff and legal counsel to the Massachusetts Senate Minority Leader.

Commissioner Caljouw has taught at Boston University School of Law and is a frequent lecturer on critical regulatory and policy issues. He chairs the Board of Advisors of the Rappaport Center for Law and Public Policy and is an active mentor to emerging leaders in public policy and insurance regulation. His contributions have been recognized with several honors, including the Better Government Award, Suffolk University Law School's Outstanding Alumni Service Award, and the Arthritis Foundation's Community Warrior Award.

Commissioner Caljouw earned a Juris Doctor (J.D.) cum laude from Suffolk University Law School (Boston, MA) and a bachelor's degree from Williams College (Williamstown, MA).

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Michigan

Anita G. Fox
Director
Midwest Zone

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

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

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

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

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

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Foa5@michigan.gov

Legislative Liaison

Vacant
Chief of Staff

Media Relations/Public Information

Vacant
Public Information Officer

NAIC Liaison

Holly Erb
Senior Executive Management Assistant

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Producer Licensing and Education

Paige McCully
Manager

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Receivership

Vacant
Director of Receivership

Surplus and Special Lines Taxes

Sherry Barrett
Analyst

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Troubled Companies

Vacant
Senior Deputy Director

Minnesota

Grace Arnold
Commissioner
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: April 15, 2021

Reappointed: Jan. 2, 2023

Confirmed: Feb. 16, 2023

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

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

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

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

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

Main

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

Email Address

consumer.protection@state.mn.us

Phone Numbers

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

Fax Numbers

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

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

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

Make Checks Payable to: Minnesota Department of Commerce

Grace Arnold Commissioner	(651) 539-1441
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Heidi Retterath Executive Assistant	(651) 539-1445
--	-----------------------

Jacqueline Olson Assistant Commissioner, Enforcement Division	651-539-4031
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Julia Dreier Deputy Commissioner of Insurance	(651) 539-1755
--	-----------------------

Peter Brickwedde Senior Director of Climate & Insurance Sustainability	(651) 539-1443
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Vacant Director of Regulation and Policy Strategy	
--	--

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Actuary - Life

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Actuary - PBR

John Robinson
PBR Actuary

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Actuary - Property and Casualty

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Property and Casualty Actuary

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Agent Licensing

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Sr. Financial Fraud Ombudsman

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Deposits - Check

Sherry Cook

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Deposits - Statutory

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Examinations - Market Conduct

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Chief Examiner, Market Conduct Exams

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Insurance Information Systems Coordinator

InsurTech

Grace Arnold
Commissioner

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Policy and Form Filing - Property & Casualty: Commercial and Personal Lines

Tammy Lohmann
Director, Insurance Product Filings

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Policy and Form Filing - Workers' Compensation

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Director, Insurance Product Filings

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Premium Tax

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Lead Auditor

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Mississippi

Mike Chaney
Commissioner
Southeast Zone

Term of Office:
Four years

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

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

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

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

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

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

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

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

Main

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

Phone Numbers

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

Fax Numbers

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

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

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

Make Checks Payable to: Mississippi Insurance Department

David Browning
Deputy Commissioner

(601) 359-9218

Contact Persons

Accident & Health Insurance

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Agent Licensing

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Director, Licensing Division

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Annual Statements

Vacant
Director, Financial and Market Regulation

Consumer Counseling Program for Seniors

Andy Case
Director, Consumer Services Division

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Corporate Changes

Vacant
Director, Financial and Market Regulation

Department Counsel

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Special Assistant Attorney General

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Deposits

Vacant
Director, Financial and Market Regulation

Examinations - Agent

Vacant
Director, Financial and Market Regulation

Examinations - Financial

Vacant
Director, Financial and Market Regulation

Examinations - Market Conduct

Vacant
Director, Financial and Market Regulation

Fees

Vacant
Director, Financial and Market Regulation

Information Technology

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InsurTech

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Investigations

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NAIC Liaison

David Browning
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New Company Licensing

Vacant
Director, Financial and Market Regulation

Policy and Form Filing - Life & Health

Bob Williams
Director, Life and Health Actuarial Division

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Policy and Form Filing - Property & Casualty

Vacant
Director, Property and Casualty Rating Division

Premium Tax (Licensed)

Derrick Barnes
Accountant/Auditor, State Tax Commission, Ins. Premium Taxes

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Premium Tax (Surplus Lines)

Peggy Dronet
Executive Director, Mississippi Surplus Lines Association

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Property & Casualty - Commercial Lines

Vacant
Director, Property and Casualty Rating Division

Property & Casualty - Personal Lines

Vacant
Director, Property and Casualty Rating Division

Receivership

Michelle Partridge
Special Assistant Attorney General

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Renewal of Company Licensing/Line Changes

Vacant
Director, Financial and Market Regulation

Surplus Lines

Vacant
Director, Financial and Market Regulation

Missouri

Angela L. Nelson
Director
Midwest Zone

Term of Office:

At the Pleasure of the Governor

Appointed: March 1, 2025

Confirmed: March 13, 2025

Angela L. Nelson was appointed by Gov. Mike Kehoe as Director of the Missouri Department of Commerce and Insurance (DCI), officially assuming her role on March 1, 2025. She was confirmed by the Missouri State Senate on March 13, 2025.

Director Nelson's extensive experience spans nearly 25 years and encompasses multiple facets of the insurance sector, having served as an agent, regulator, and executive. From 2002 to 2020, she played a pivotal role within the DCI, where she held several key positions. Notably, she was the Division Director of the Insurance Consumer Affairs Division from 2009 to 2012, directing the DCI's response to the devastating Joplin tornado. Following that role, she led the Market Regulation Division from 2012 to 2020, navigating complex regulatory landscapes and advocating for Missouri consumers.

Before her appointment as Director, she served as the Vice President of Public Affairs and Government Relations for the Automobile Club of Missouri, part of the larger Automobile Club Enterprises Group. In this capacity, she skillfully managed legislative and regulatory relationships on a diverse array of issues, including insurance, motor club operations, and traffic safety. She also worked briefly for Blue Cross and Blue Shield of Kansas City (BCBSKC), where she managed its compliance operations.

Her accolades include the Graduate College Award from William Woods University in 2012 for her contributions to Missouri insurance consumers, as well as the Paul L. DeAngelo Memorial Teaching Award from the Insurance Regulatory Examiners Society (IRES) in 2018.

Director Nelson earned a Master of Business Administration (MBA) and a bachelor's degree in management, summa cum laude, from William Woods University (Fulton, MO).

Main

Missouri Department of Commerce and Insurance
P.O. Box 690
Jefferson City, MO 65102-0690
United States

Email Address

consumeraffairs@insurance.mo.gov

Phone Numbers

Main: **(573) 751-4126**

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

Fax Numbers

Producer Licensing: **(573) 526-3416**

Financial Examinations: **(573) 526-2092**

Insurance Product Filings: **(573) 751-5888**

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)

Brenda Horstman Director, Administration	(573) 751-1682
Gina Clark Deputy Director	(573) 751-1927
James (Jamie) Gallaher Acting General Counsel	(573) 751-4126
Jeana Thomas Director, Consumer Affairs	(573) 751-2640
Jo LeDuc Director, Insurance Market Regulation	(573) 751-2430
John Rehagen Director, Insurance Company Regulation	(573) 526-4877
Lori Croy Director, Communications	(573) 751-2562
Shannon Schmoeger Chief Financial Examiner	(573) 526-4877
Tanya Henry Budget Officer	(573) 526-2938
Teresa Kroll Chief Market Conduct Examiner	(573) 526-1527
Vacant Director, Legislative Affairs	

Contact Persons

Agent/Producer Licensing

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Annual Statement

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Captive Insurance

Sam Komo Manager, Captive Program	(573) 522-9932 Sam.Komo@insurance.mo.gov
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Company Licensing and Fees

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Deposits

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Examinations - Agent Investigations

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Examinations - Financial

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Examinations - Market Conduct

Teresa Kroll
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Health, Life, and Disabilities Complaints

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Information Systems

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InsurTech

Vacant
NAIC Executive Liaison & Marketplace Coordinator

Policy and Form Filing

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Policy and Legislative Affairs Division

Vacant
Director, Legislative Affairs

Premium Tax

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Senior Regulatory Auditor

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Property & Casualty Complaints

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Receivership

Shelley Forrest
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Statistical Reporting

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Surplus Lines

Lindsay Tougaw
Regulatory Compliance Manager

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Montana

James Brown
Commissioner of Securities and
Insurance, Montana State
Auditor
Western Zone

Term of Office:
Four Years

Elected:
November 5, 2024

James Brown was elected by the people of Montana to serve as State Auditor on Nov. 5, 2024. He was sworn into office on Jan. 6, 2025.

As Montana's 18th State Auditor, Brown pledges to build on the solid record of his predecessor, Commissioner Troy Downing, to promote consumer education and consumer advocacy, work to lower insurance costs by promoting competition, reduce the regulatory burden on Montana businesses, and hold bad actors accountable.

Commissioner Brown most recently served the people of Montana as president of the Montana Public Service Commission (PSC). Prior to assuming public office, Commissioner Brown owned and operated his own law firm.

Commissioner Brown earned a Juris Doctor (J.D.) from the Seattle University School of Law, a master's degree in tax law from the University of Washington School of Law, and a bachelor's degree in history and political science from the University of Montana.

The Montana State Auditor's Office is an accountable, responsive agency serving and safeguarding Montana consumers by regulating the insurance and securities industries, investigating fraud, and prosecuting criminals.

Main

840 Helena Avenue
Helena, MT 59601
United States

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

Amber Thorvilson Chief Financial Officer	(406) 444-1867
---	-----------------------

Erin Snyder Deputy Insurance Commissioner	(406) 444-4350
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James Brown Commissioner of Securities and Insurance, Montana State Auditor	
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Karen Pocha-Melby Accountant	(406) 444-2041
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Kari Leonard Examinations Bureau Chief	(404) 444-2895
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Kate Ellis Interim Chief Legal Counsel	406-444-5223
---	---------------------

Molly Plummer Chief of Staff	(406) 444-2042
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Vacant Deputy State Auditor	
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Rate Filing - Property & Casualty

Mari L. Kindberg
Rate Bureau Chief - Property and Casualty, Life and Health

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Nebraska

Eric Dunning
Director
Vice Chair, Midwest Zone

Term of Office:
At the Pleasure of the Governor
Appointed: April 19, 2021
Reappointed: January 5, 2023

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

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

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

Main

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

Email Address

doi.insurancecomplaints@nebraska.gov

Phone Numbers

Main: **(402) 471-2201**
TDD: **(800) 833-7352**
Insurance Complaint Hotline (In-State Only): **877-564-7323**

Fax Numbers

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

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

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

Make Checks Payable to: Nebraska Department of Insurance

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Connie VanSlyke Administrator, Property and Casualty	(402) 471-4647
Eric Dunning Director	(402) 471-2201
Kevin Schlautman Administrator, Producer Licensing	(402) 471-4707
Kimberly Church Fraud Division Chief	(402) 471-4999
Luke Stara Public Information Officer	(402) 471-4632
Martin Swanson Deputy Director & General Counsel	(402) 471-4503
Vacant Administrator, Life and Health Policy	
Vacant Chief Actuary	
Vacant Chief Financial Regulator (Chief Examiner)	

Contact Persons

Accident/Health Insurance

Maggie Reinert Administrator, Life and Health Policy	402-471-4635
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Actuarial

Vacant
Actuary - P&C

Vacant
Chief Actuary

Margaret Otto Actuary - Life & Health	(402) 471-4631 margaret.otto@nebraska.gov
--	--

Agent Licensing

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

Tadd Wegner Chief Financial Regulator	(402) 471-4734 tadd.wegner@nebraska.gov
--	--

Andrea Johnson Deputy Chief Financial Regulator	(402) 471-4641 andrea.johnson@nebraska.gov
--	---

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Kristy Hadden Company Administrator	(402) 471-0373 kristy.hadden@nebraska.gov
--	--

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Examinations - Financial

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Chief Financial Regulator

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Andrea Johnson

Deputy Chief Financial Regulator

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Tadd Wegner

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Insurance Fraud

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InsurTech

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Director

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Life Insurance

Vacant
Administrator, Life and Health Policy

Media Relations

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NAIC Liaison

Luke Stara
Public Information Officer

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Policy and Form Filing - Life & Health

Vacant
Administrator, Life and Health Policy

Policy and Form Filing - Property & Casualty

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Premium Tax

Kristy Hadden
Company Administrator

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Property & Casualty - Commercial Lines

Connie VanSlyke
Administrator, Property and Casualty

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Property & Casualty - Personal Lines

Connie VanSlyke
Administrator, Property and Casualty

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Receivership

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Deputy Director & General Counsel

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Statistical Reporting

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Nevada

Ned Gaines
Acting Commissioner
Western Zone

Term of Office:
At the Pleasure of the Director of
the Department of Business and
Industry
Appointed: July 2, 2025

Ned Gaines was appointed as Nevada's Acting Insurance Commissioner effective July 2, 2025.

In this role, Acting Commissioner Gaines is charged with protecting consumer rights and the public's interest in dealings with the insurance industry.

Acting Commissioner Gaines has more than 25 years of experience in the insurance industry. He joined the Nevada Division of Insurance in April 2025 as the Chief Deputy Commissioner. Prior to this, Acting Commissioner Gaines served 12 years with the Washington State Office of Insurance Commissioner (OIC) in a variety of leadership roles, most recently as the Deputy Commissioner of Rates, Forms, and Provider Networks (RFPN). Earlier in his career, he worked for several property/casualty (P/C) insurers as a compliance manager, claims manager, claims adjuster, and agent.

Acting Commissioner Gaines holds multiple insurance professional designations. He is an active member of the Insurance Regulatory Examiners Society (IRES) and the Association of Insurance Compliance Professionals (AICP), where he served as president of the Northwest Chapter.

Acting Commissioner Gaines earned a master's degree in public policy from Liberty University (Lynchburg, VA) and a bachelor's degree in business and management from Excelsior College (Albany, NY).

The Nevada Division of Insurance, a division of the Nevada Department of Business and Industry, regulates Nevada's \$30 billion insurance industry.

Main

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

Email Address

insinfo@doi.nv.gov

Phone Numbers

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

D.J. Bettencourt
Commissioner
Secretary, Northeast Zone

Term of Office:
Five Years (Ends June 9, 2028)
Appointed: July 5, 2023
Confirmed: September 20, 2023

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

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

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

Main

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

Fax Numbers

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

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

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

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Jason Dexter Assistant Commissioner	(603) 271-3041
Jennifer Li Chief Actuary, Life and Health Division	(603) 271-2506
Keith Nyhan Deputy Commissioner	(603) 271-3304
Michelle Heaton Director, Life and Health Division	(603) 271-2399
Robin Tierney Director, Consumer Services Division	(603) 271-3953
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Ted Perkins Director of Business Operations	(603) 271-2518
Vacant Director, Financial Regulation Division	
Vacant Insurance Fraud Director	

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New Jersey

Justin Zimmerman
Commissioner
Vice Chair, Northeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: June 27, 2023
Confirmed: November 4, 2024

Justin Zimmerman was appointed to lead the New Jersey Department of Banking and Insurance by Governor Phil Murphy in June 2023. The State Senate unanimously confirmed his nomination on Oct. 28, 2024, and he was sworn in on Nov. 4, 2024.

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

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

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

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

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

Zimmerman was born and raised in New Jersey, growing up in Essex and Union Counties. He received his Bachelor of Arts from Mary Washington College.

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Commissioner

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Vacant
Assistant Commissioner, Consumer Protection Services

Vacant
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New Mexico

Alice T. Kane
Superintendent
Western Zone

Term of Office:

Four years

Appointed: June 12, 2023

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

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

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

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New York

Adrienne A. Harris
Superintendent
Northeast Zone

Term of Office:

At the Pleasure of the Governor;

Confirmed by the Senate

Appointed: September 13, 2021

Confirmed: January 25, 2022

Adrienne A. Harris was nominated to lead the New York State Department of Financial Services (DFS) by Governor Kathy Hochul in August 2021. She was confirmed by the New York State Senate on January 25, 2022.

Superintendent Harris began her career as an Associate at Sullivan and Cromwell LLP in New York City representing a number of U.S. and non-U.S. based corporations in various forms of litigation and regulatory matters, before accepting a position at the United States Department of the Treasury under President Obama.

While at the Treasury Department, Superintendent Harris served as a Senior Advisor to both Acting Deputy Secretary and Under Secretary for Domestic Finance Mary Miller, and Deputy Secretary Sarah Bloom Raskin. Her work ranged from financial reform efforts to identifying solutions to the student loan crisis, analyzing the nexus between foreign investment and national security, and working to promote financial inclusion and health in communities throughout the country.

Following her time at the Treasury Department, Superintendent Harris joined the White House, where she was appointed as Special Assistant to the President for Economic Policy, as part of the National Economic Council. In this role, Superintendent Harris managed the financial services portfolio, which included developing and executing strategies for financial reform and the implementation of Dodd-Frank, consumer protections for the American public, cybersecurity and housing finance reform priorities.

After leaving the White House in January 2017, Superintendent Harris went on to serve as General Counsel and Chief Business Officer at States Title, Inc. (now DOMA), which provides a more simple and affordable closing experience.

Prior to being nominated, Superintendent Harris also served as a Professor and as Faculty Co-Director at the Gerald R. Ford School of Public Policy's Center on Finance, Law and Policy at the University of Michigan, as well as a Senior Advisor at the Brunswick Group in Washington, D.C.

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Vacant
Insurance - Executive Deputy Superintendent

Vacant
Insurance - Senior Deputy Superintendent

Contact Persons

North Carolina

Mike Causey Commissioner Southeast Zone

Term of Office:
Four years

Elected:
November 8, 2016
Re-elected: November 3, 2020,
November 5, 2024

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

He's a native of Guilford County and still lives in the same house on the Causey family farm where he grew up.

Commissioner Causey learned the values of hard work growing up on the family farm. After going off to school and serving the U.S. Army, Mike worked as a field engineer in the construction industry and then began his career in the insurance industry where he learned virtually every facet of the insurance industry - working as an agency manager, as superintendent of agencies and owning his own agency.

Commissioner Causey enjoys serving the citizens of North Carolina as the NC Department of Insurance meets the insurance and safety needs of North Carolina families and businesses.

Main

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North Dakota

Jon Godfread
Commissioner
NAIC President
Midwest Zone

Term of Office:
Four years

Elected:
November 8, 2016
Re-elected: November 3, 2020,
November 5, 2024

Jon Godfread has served as North Dakota's 22nd Insurance Commissioner since his election in 2016 and re-elections in 2020 and 2024.

Committed to protecting and empowering the citizens of North Dakota, Commissioner Godfread has championed consumer advocacy by raising awareness about the vital consumer protection services provided by the North Dakota Insurance & Securities Department beyond its role in industry regulation. Under his leadership, the Department has undergone strategic restructuring to ensure the efficient use of taxpayer dollars while maximizing the talents of its dedicated staff.

Commissioner Godfread is a recognized leader in insurance policy innovation on a national stage. He has been influential in discussions on modernizing insurance regulation, addressing challenges in air ambulance services, leveraging technology, and advancing health care reinsurance. Additionally, his colleagues elected him to serve as the 2025 president of the NAIC.

Before taking office, Commissioner Godfread was vice president of governmental affairs for the Greater North Dakota Chamber, where he worked on critical issues such as the Affordable Care Act (ACA), statewide tax reductions, the creation of the North Dakota Outdoor Heritage Fund, and K-12 education reform. His diverse professional background also includes experience in banking and a stint as a professional athlete.

Commissioner Godfread earned a Juris Doctor (J.D.) and a Master of Business Administration (MBA) from the University of North Dakota, and a bachelor's degree in business with honors from the University of Northern Iowa.

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Ohio

Judith L. French
Director
Midwest Zone

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

Judith L. French was appointed to serve as Director of the Ohio Department of Insurance on February 8, 2021, by Governor Mike DeWine. French serves as a member of Governor DeWine's cabinet and is responsible for the overall leadership and direction of the department.

Prior to becoming Director, French served as a justice of the Ohio Supreme Court and was the tenth woman to serve in that role in Ohio's history. During her eight years on the court, Justice French participated in thousands of decisions and authored more than 100 opinions. In addition, she successfully pursued reforms to improve Ohio's judiciary and justice system, and was appointed by the U.S. Chief Justice to serve on the Federal Appellate Rules Committee.

For nearly three decades, Director French has served the people of Ohio. Before becoming a justice, she served the state as an appellate judge, chief legal counsel to the governor, an assistant attorney general, and a state government lawyer. As an attorney representing the State of Ohio, she made two arguments before the United States Supreme Court.

Prior to joining the public sector, French worked as an attorney with the Columbus law firm of Porter, Wright, Morris & Arthur, specializing in environmental law. She also served as in-house counsel for a large manufacturing company.

Director French received three degrees from The Ohio State University: a B.A. in political science, an M.A. in history (with a concentration in military history and strategic studies), and a J.D., with honors. She is a member of the Moritz College of Law National Council, and in 2018 was awarded the college's Distinguished Jurist Award for her work on the bench.

French currently resides in Grandview Heights, near Columbus, with her husband. They have two children and two grandchildren.

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Oklahoma

Glen Mulready Commissioner Midwest Zone

Term of Office:
Four years

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

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

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

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

As a firm believer in the free market and a longtime advocate for affordable health care for all Oklahomans, Commissioner Mulready believes creating more choices for consumers will help reduce the number of uninsured Oklahomans and improve affordability in the insurance market. When he was first elected, only two plan options were available in the Oklahoma Health Insurance Marketplace. Currently, seven insurers are now offering products to Oklahoma consumers.

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

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

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Oregon

Bio to come!

TK Keen
Acting Commissioner
Western Zone

Term of Office:
Indefinite
Appointed: June 23, 2025

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Pennsylvania

Michael Humphreys
Commissioner
Chair, Northeast Zone

Term of Office:

At the Pleasure of the Governor

Appointed: February 26, 2022

Confirmed: June 26, 2023

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

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

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

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

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

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

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

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

Fax Numbers

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Kathy Speaks Chief Counsel	(717) 787-2567
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Laura Slaymaker Deputy Commissioner	(717) 787-6009
Michael Humphreys Commissioner	(717) 787-0684
Nicole Werner Chief Administrative Judge	(717) 783-2126
Shannen Logue Deputy Commissioner	(717) 787-0872
Vacant Director, Legislative Affairs	

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Rhode Island

Elizabeth Kelleher Dwyer
Director, Department of
Business Regulation
NAIC Vice President
Northeast Zone

Term of Office:
At the Pleasure of the Governor
Appointed: Superintendent;
January 11, 2016
Reappointed: Director; May 16,
2023

Elizabeth Kelleher Dwyer was named Director of the Rhode Island Department of Business Regulation (DBR) in May 2023 under Gov. Dan McKee.

Prior to this appointment, Director Dwyer had been employed by the DBR for 25 years, first as general counsel to the Insurance Division and later as associate director. Earlier in her career, she was engaged in private law practice in California and Rhode Island, specializing in litigation and insurance regulation.

Director Dwyer is a member of the NAIC, where she has held leadership roles as chair and vice chair of various committees, task forces, and working groups. She currently serves as chair of the Privacy Protections (H) Working Group, vice chair of the Financial Stability (E) Task Force, and co-chair of the Restructuring Mechanisms (E) Working Group. Additionally, she is the NAIC representative to the Financial Stability Oversight Counsel and has previously served as secretary/treasurer of the National Insurance Producers Registry (NIPR) Board of Directors, as well as president of the Interstate Insurance Product Regulation Commission (Compact). She is also a member of the Executive Committee and vice chair of the Climate Risk Steering Group of the International Association of Insurance Supervisors (IAIS).

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

She holds the designations of Chartered Life Underwriter (CLU) from The American College of Financial Services, the Chartered Property Casualty Underwriter (CPCU) from the Institutes, and Senior Professional in Insurance Regulation (SPIR) from the NAIC. She was admitted to practice law in California, Massachusetts, Rhode Island, the Federal District Courts of California and Rhode Island, and the Ninth Circuit Court of Appeals.

Director Dwyer earned a Juris Doctor (J.D.) from Pepperdine University (Malibu, CA) and a bachelor's degree in political science and public administration from Providence College (Providence, RI).

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Fax Numbers

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Elizabeth Kelleher Dwyer Director, Department of Business Regulation	(401) 462-9615
John Tudino Jr. Chief Insurance Examiner	(401) 462-9545
Matthew Gendron General Counsel & Chief of Market Conduct	(401) 462-9540
Megan Mihara Principal Program Manager/NAIC Liaison	(401) 462-9552
Patrick Smock Legal Counsel	(401) 462-9616
Rachel Chester Chief of Consumer and Licensing Services	(401) 462-9604
Ted Hurley Chief Insurance Examiner	(401) 462-9624

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South Carolina

Michael Wise
Director
Southeast Zone

Term of Office:

At the will of the Governor

Appointed: April 16, 2022
(acting)

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

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

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

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

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

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

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

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Gwen Fuller-McGriff General Counsel and Deputy Director, Legal, Legislative and External Affairs	(803) 737-6153
Tom Watson Deputy Director, Administration	(803) 737-6141

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Captives

Andrew Noga Captives Director	(843) 577-3413
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South Dakota

Larry D. Deiter
Director
Secretary, Midwest Zone

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

Larry D. Deiter was appointed Director of the South Dakota Division of Insurance by Department of Labor and Regulation Secretary Marcia Hultman on January 8, 2015. Deiter had served as Assistant Director of Property and Casualty, Market Conduct and Investigations with the department since November 2012.

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

Deiter earned his bachelor's degree from South Dakota State University and is active as an officer of various civic and community boards.

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Fax Numbers

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Tony Dorschner
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Travis Jordan
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Tennessee

Carter Lawrence
Commissioner
Southeast Zone

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

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

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

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

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

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

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

Main

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Texas

Cassie Brown
Commissioner
Chair, Western Zone

Term of Office:

Two-Year Term; Expires February
1, 2025

Appointed: September 8, 2021

Reappointed: February 3, 2023

Cassie Brown was appointed to serve as Texas insurance commissioner by Governor Greg Abbott in September 2021. She is the chief executive of the Texas Department of Insurance (TDI), overseeing the regulation of the second largest insurance market in the nation and the seventh largest in the world. The agency regulates approximately 2,800 companies and more than 700,000 agents and adjusters.

Brown previously served as commissioner of the Division of Workers' Compensation (DWC), having been appointed to the role by Governor Abbott in 2018 and reappointed in 2019 and 2021. Under her leadership, DWC cut customer service hotline hold times to less than 30 seconds, made it easier for system participants to share documents electronically and more securely, and continued to reduce medical costs and increase the number of injured employees returning to work.

Brown has more than 20 years of public service experience and serves on the Executive Women in Texas Government President's Advisory Committee. She was TDI's deputy commissioner for Regulatory Policy where she led the regulation of the forms, rates, and products sold in the Texas insurance market; oversaw the residual markets; assured the adequacy of insurers' loss control programs; and provided inspections and compliance activities related to the state's windstorm market.

Earlier in her career, Brown served as a key advisor to Governor Rick Perry on policy and budget issues including insurance, health regulatory, and workers' compensation. She also served in the administration of Governor George W. Bush.

Brown received a Bachelor of Arts in political science from St. Edward's University and attended the Governor's Executive Development Program at The University of Texas LBJ School of Public Affairs.

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Debra Knight State Fire Marshal	(512) 676-6800
Jamie Walker Deputy Commissioner, Financial Regulation	(512) 676-6367
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Mark Worman Deputy Commissioner, Property & Casualty	(512) 676-6671
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Utah

Jon Pike
Commissioner
NAIC Secretary-Treasurer
Western Zone

Term of Office:

At the Pleasure of the Governor;

Confirmed by the Senate

Appointed: January 5, 2021

Confirmed: February 4, 2021

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

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

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

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

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

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Reed Stringham Deputy Commissioner	(801) 957-9325
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Shelley Wiseman Director, Health and Life Division	(801) 957-9296
Tanji Northrup Deputy Commissioner	(801) 957-9320
Tomasz Serbinowski Actuary	(801) 957-9324
Tracy Klausmeier Director, Property and Casualty	(801) 957-9308
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Vermont

**Kaj Samsom
Commissioner
Northeast Zone**

Term of Office:

Appointed, Biennially by the
Governor with the Advice and
Consent of the Senate
Appointed: April 14, 2025

Kaj Samsom was appointed Commissioner of the Vermont Department of Financial Regulation (DFR) on April 14, 2025. Prior to his appointment, he served as chief auditor at National Life Insurance Group.

Commissioner Samsom brings extensive experience in state and local government, having held a range of roles throughout his career. He began his public service in 2006 with the Insurance Department's Licensing and Examinations section. In 2011, he was named chief examiner, followed by his appointment as deputy commissioner of insurance in 2014. He left the Insurance Division of the DFR in 2017 when he was appointed tax commissioner by Gov. Phil Scott.

Commissioner Samsom has held leadership roles on several boards, including serving as chair of the Moretown School Board and chair of the Vermont Society of Certified Public Accountants (VTCPA). He also served on the Vermont Board of Public Accountancy.

A certified public accountant, Commissioner Samsom earned both his bachelor's degree and master's degree in public administration from the University of Vermont.

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Commissioner: **(802) 828-1919**

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Karla Nuissl Director of Market Regulation and Consumer Services	(802) 828-2910
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Department of Taxes

Receivership

Vacant
Deputy Commissioner of Insurance

Virgin Islands

Tregenza A. Roach
Lieutenant
Governor/Commissioner
Secretary, Southeast Zone

Term of Office:
Four Years

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

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

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

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

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

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

Main

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Virginia

Scott A. White
Commissioner
NAIC President-Elect
Southeast Zone

Term of Office:

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

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

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

At the NAIC, White has chaired the Financial Condition (E) Committee, the Long-Term Care Insurance (EX) Task Force, and the Southeast Zone. He is a member of the International Association of Insurance Supervisors (IAIS) Executive Committee, Macprudential Committee, and Insurance Capital Standard Task Force.

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

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Life & Health Consumer Services: **(804) 371-9944**

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Property & Casualty Consumer Services: **(804) 371-9349**

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Washington

Patty Kuderer
Commissioner
Secretary, Western Zone

Term of Office:
Four years

Elected:
November 5, 2024

Patty Kuderer was sworn in as Washington's ninth Insurance Commissioner on Jan. 15, 2025.

Commissioner Kuderer is committed to protecting consumers, promoting transparency and fairness in the insurance market, and advocating for expanded access to affordable health care.

Previously, Commissioner Kuderer served for almost a decade in the Washington State Legislature, appointed as state representative in 2015 and then as the 48th Legislative District's first female state senator in 2017. During her time in the Legislature, she championed consumer and worker protections, common sense gun legislation, and increasing access to affordable housing. She also worked to reform Washington's health care system. Additionally, Commissioner Kuderer has extensive legal experience as a trial attorney, including serving as a former prosecutor, city attorney, and in private practice. She has handled public records, employment discrimination, and serious injury cases.

In 2022, Commissioner Kuderer was selected as a Henry Toll Fellow through the Council of State Governments in recognition of her leadership as a state senator. She also has volunteered with numerous nonprofit organizations over the years. This includes serving as a long-time volunteer for the Chinook Middle School Parent Teacher Student Association (PTSA), where she was honored with the prestigious statewide Golden Acorn award for her service in 2006.

Commissioner Kuderer earned a Juris Doctor (J.D.) from the William Mitchell College of Law (St. Paul, MN) and a bachelor's degree in history from the University of Minnesota.

The Washington State Office of the Insurance Commissioner (OIC) regulates the insurance industry in Washington, ensuring compliance with state and federal laws and financial solvency. It also investigates complaints on behalf of policyholders, investigates reports of insurance fraud, and helps Washingtonians understand Medicare.

Main

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Phone Numbers

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Insurance Consumer Hotline: **(800) 562-6900**
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Criminal Investigations (Anti-fraud): **(360) 586-2566**

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West Virginia

Allan L. McVey
Commissioner
Southeast Zone

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

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

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

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

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

Main

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Fax Numbers

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Wisconsin

**Nathan Houdek
Commissioner
Midwest Zone**

Term of Office:

At the Pleasure of the Governor

Appointed: January 2, 2022

Reappointed: January 2023

Nathan Houdek has served as Insurance Commissioner for the state of Wisconsin since his appointment by Gov. Tony Evers in January 2022. He previously served as Deputy Commissioner of Insurance for three years under former Commissioner Mark Afable.

Commissioner Houdek serves as the state's chief regulator of insurance and oversees the operations of the Office of the Commissioner of Insurance. He also serves as vice chair of the state Group Insurance Board (GIB) and as a board member of the Wisconsin Insurance Security Fund, the state's guaranty fund.

As a member of the NAIC, Commissioner Houdek currently chairs the Financial Condition (E) Committee and serves as a member of the Life Insurance and Annuities (A) Committee, the International Insurance Relations (G) Committee, and several task forces and working groups. He is also vice chair of the Governance Committee of the Interstate Insurance Product Regulation Commission (Compact).

Commissioner Houdek earned a Master of Business Administration and a bachelor's degree from the University of Wisconsin-Madison.

Main

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State Life Insurance Fraud: **(800) 562-5558**

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Fax Numbers

Main: **(608) 267-9451**

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Wyoming

Jeff Rude

**Insurance Commissioner
Western Zone**

Term of Office:

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

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.

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Northern Mariana Islands

Remedio C. Mafnas
Secretary of Commerce
Western Zone

Term of Office:
Concurrent with Current Governor
Appointed: May 10, 2024
Confirmed: August 8, 2024

Remedio C. Mafnas was confirmed as Secretary of Commerce for the Commonwealth of the Northern Mariana Islands (CNMI) by the Senate on August 8, 2024, following her appointment as Acting Secretary by Governor Arnold I. Palacios and Lieutenant Governor David M. Apatang in November 2023.

As Secretary, Mafnas leads the strategic direction of day-to-day operations of all six divisions within the CNMI Department of Commerce. She also serves concurrently as the CNMI Insurance Commissioner within the Banking and Insurance section, where she develops and enforces regulatory policies that prioritize consumer protection, financial integrity, and market stability. Her leadership ensures fair practices across the insurance sector, while promoting transparency and accountability in service to the people. As Insurance Commissioner, Secretary Mafnas recognizes the importance of continuous and national collaboration through her active engagement with the NAIC, where she gains valuable insight into regulatory trends, consumer protection strategies, and best practices from across the nation. She views NAIC participation as an important avenue for professional development not just for herself, but for advancing the CNMI insurance regulatory standards and ensuring it aligns with the national and global expectations.

Secretary Mafnas is a firm believer in building a stronger, more inclusive economy that empower local communities. She advocates for practical solutions that strengthen working families, small businesses and open doors for economic resilience. Guided by her belief that government should be responsive, accessible, and grounded in service, she brings a people-first approach to leadership. Her focus remains on long-term improvements that benefit not just institutions, but everyday lives of those she serves.

Additionally, she deeply believes in the mission and vision of the CNMI Department of Commerce to promote sustainable economic development, enhance the ease of doing business, and support innovation and entrepreneurship through the CNMI. Her work is guided by a commitment to integrity, public service, and a vision of economic growth that reflects the needs, strengths, and potential of every island community.

Her public service journey began in 2003 when she was appointed Registrar of Corporations, a role she held until 2009, where she led statutory compliance efforts and improved internal processes. During the COVID-19 pandemic, she transitioned into the private sector, serving as a Compliance Administrator for Imperial Pacific International Saipan for 18 months. She later returned to public service in August 2021, once again taking on the role of Registrar and applying deep institutional knowledge and strong administrative discipline. Over the years, Secretary Mafnas has earned multiple recognitions for her dedication and leadership, including the Supervisory Training Model award, the "Customer Is Always Right" commendation, and Employee of the Month at the Hyatt Regency Saipan. She was also named Employee of the Year while serving as Assistant Registrar of the Corporations/Administrative Officer II at the CNMI Office of the Attorney General.

Under her leadership, the CNMI Department of Commerce continues to drive initiatives and programs that enable economic opportunity, improve service delivery, and strengthen the Commonwealth's overall business environment. Secretary Mafnas remains committed to restoring trust in public institutions and ensuring that economic progress is both sustainable and shared by all. She is known not only for her expertise and work ethic, but also her genuine care for people and unwavering belief in community driven growth.

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Puerto Rico

Alexander S. Adams Vega
Commissioner
Southeast Zone

Term of Office:
Indefinite

Appointed: December 20, 2021

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

Commissioner Adams has served in the Puerto Rico Office of the Commissioner of Insurance for more than 10 years, first as a legal adviser and later as deputy commissioner for legal affairs. In these roles, Commissioner Adams gained extensive experience on a wide range of insurance regulatory matters and led policy implementation in diverse areas of the insurance industry, such as financial solvency, market conduct, licensing, credit for reinsurance, holding company regulation, health care plans, and property/casualty (P/C).

Prior to working for the Puerto Rico Office of the Commissioner of Insurance, he served as a law clerk in the Supreme Court of Puerto Rico, where he began his professional career. Additionally, Commissioner Adams has participated in multiple NAIC meetings throughout the years.

Commissioner Adams earned a Juris Doctor (J.D.) and a master's degree in public administration from the Pontifical Catholic University of Puerto Rico. He also earned a bachelor's degree in political science from the University of Puerto Rico, Mayaguez Campus.

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Guam

Michelle B. Santos
Banking and Insurance
Commissioner
Western Zone

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

Michelle B. Santos is the Commissioner of Banking and Insurance for the Island of Guam. Mrs. Santos is a native of the Island and has spent most of her working career in Government of Guam service. Mrs. Santos has held various positions directing and managing many aspects of different agencies at the top management level. Her experience includes accounting, budgeting, financial planning, and administrative and operations management.

Mrs. Santos earned her bachelor's degree in Business Administration from the University of Portland.

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American Samoa

Peter M. Fuimaono
Commissioner
Western Zone

Term of Office:
At the Pleasure of the Governor
Appointed: January 9, 2025

Peter M. Fuimaono was appointed as American Samoa's Insurance Commissioner by Gov. Pulaalii Tuiteleapaga Iuli Nikolao Pula on Jan. 9, 2025.

In this role, Commissioner Fuimaono is responsible for protecting consumer rights and the public's interest in dealing with the insurance industry.

Commissioner Fuimaono previously served in the same position, having been appointed by Gov. Lolo Matalasi Moliga on Jan. 3, 2017. He has served as the eighth and 10th Insurance Commissioner for American Samoa since the position was established in 1974.

With more than 30 years of experience in the insurance industry, Commissioner Fuimaono has an extensive background in bank and financial, property ownership, community association, and real estate management.

In addition to his professional achievements, Commissioner Fuimaono currently serves as Paramount High Chief Fuimaono and has served as chairman of the American Samoa Cultural and Art Federation in Hawaii.

Commissioner Fuimaono furthered his education at Brigham Young University (Provo, UT) and Hawaii Business University.

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