

**2018 NAIC Funded Consumer  
Representatives Table  
(January 1, 2018)**

Consumer Representatives serve staggered, two-year terms.  
(There continues to be an annual review of qualifications.)

Name	Term	Organization	Areas of Interest and Expertise	Location
Acevedo, Bailey <a href="mailto:bacevedo@cssny.org">bacevedo@cssny.org</a> 212-614-5345	2017 and 2018	Community Service Society of New York  Health Attorney	Health	New York, NY
Bach, Amy <a href="mailto:amy@uphelp.org">amy@uphelp.org</a> 415-393-9990 X101	2018 and 2019	United Policyholders  Executive Director	All Lines of Property/Casualty Insurance Sales/Coverage/Claims, and Disaster Recovery Long Term Care	San Francisco, CA

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<p>Birnbaum, Birny  <a href="mailto:birny@cej-online.org">birny@cej-online.org</a>  512-912-1327</p>	<p>2018  and  2019</p>	<p>Center for  Economic Justice    Executive Director</p>	<p><u>Lines of Insurance</u>  Life  Annuity  LTC  Auto  Homeowners  Consumer Credit  Title  <u>Topics</u>  Public Access / Public  Information  Consumer Participation  Lender-Placed Insurance  Credit Scoring  Risk Classification  Availability/Affordability  Redlining  Analysis of Competition  Data Collection  Cat Modeling  Claim Settlement Models  Claims Databases  Statistical Agents  Data Mining  Market Analysis  Market Conduct Annual  Statement  Reinventing Market Regulation  Market Conduct Surveillance  Model Law  Captive Reinsurance  Producer Compensation  Climate Change  Effectiveness of Consumer  Disclosures  Deferred Tax Asset / Capital  Relief  Micro insurance  Contingent Deferred Annuities  Retained Asset Accounts  Death Master Files / Life  Beneficiaries  Life Insurance Viatical  Settlements / Secondary Market  Catastrophe Insurance / Loss  Mitigation  Suitability  Small-Face Life  International Issues  Life Insurance Illustrations  Travel Insurance</p>	<p>Austin, TX</p>

Name	Term	Organization	Areas of Interest and Expertise	Location
Bridgeland, Brendan M. <a href="mailto:insuranceresearch@comcast.net">insuranceresearch@comcast.net</a> 781-405-4809	2018 and 2019	Center for Insurance Research  Director	All	Lowell, MA
Burns, Bonnie <a href="mailto:bburns@cahealthadvocates.org">bburns@cahealthadvocates.org</a> 831-438-6677	2017 and 2018	California Health Advocates  Training and Policy Specialist	Health; Medicare; Medicare supplements, Long Term Care, Limited Benefits, Life settlements, Small face value life, consumer disclosures	Sacramento, CA
Callahan, Thomas M. <a href="mailto:tcallahan@mahahome.org">tcallahan@mahahome.org</a> 617-822-9100	2017 and 2018	Massachusetts Affordable Housing Alliance  Executive Director	Property & Casualty Homeowners Insurance	Dorchester, MA
David Chandrasekaran <a href="mailto:dave.chandrasekaran@gmail.com">dave.chandrasekaran@gmail.com</a> 202-713-0798  <i>New Representative</i>	2018 and 2019	Training Consultant and Certified Application Counselor	Health	Washington, DC
Cude, Brenda J. <a href="mailto:bcude@uga.edu">bcude@uga.edu</a> 706-542-4857	2018 and 2019	The University of Georgia, Department of Financial Planning, Housing and Consumer Economics  Professor and Undergraduate Coordinator	Property and Casualty, Life Insurance and Annuities, consumer disclosure, consumer education, state insurance department web pages	Athens, GA
Judy, Debra <a href="mailto:djudy@cohealthinitiative.org">djudy@cohealthinitiative.org</a> 303-839-1261	2018 and 2019	Colorado Consumer Health Initiative  Policy Director	Health	Englewood, CO

Name	Term	Organization	Areas of Interest and Expertise	Location
Keith, Katie <a href="mailto:katie@out2enroll.org">katie@out2enroll.org</a> 702-540-6398	2017 and 2018	Out2Enroll  Consultant Advisor and Steering Committee Member	Health	Washington, DC
Kitt, Karrol <a href="mailto:kkitt@austin.utexas.edu">kkitt@austin.utexas.edu</a> 512-471-0809	2017 and 2018	The University of Texas at Austin  Emeritus Associate Professor	<b>A Committee</b> Life & Annuity disclosures Buyers Guides <b>B Committee</b> Long-term Care Consumer Disclosure Subgroup <b>C Committee</b> Title Insurance Task Force Transparency & Readability of Consumer Information Working Group <b>D Committee</b> Privacy Disclosure Working Group <b>Other Interests</b> Financial education of consumers	Austin, TX
Kochenburger Peter <a href="mailto:peter.kochenburger@uconn.edu">peter.kochenburger@uconn.edu</a> 860-570-5177	2018 and 2019	University of Connecticut School of Law  Associate Clinical Professor of Law, Executive Director, Insurance Law Center	Property Casualty, substantive regulation of contractual terms, claims handling, international insurance regulation and its potential effects on consumer protection, the relationship between state and federal regulation of insurance (including FIO)	Hartford, CT
Larkin-Thorne, Sonja <a href="mailto:slarkin-thorne@sbcglobal.net">slarkin-thorne@sbcglobal.net</a> 860-673-6004	2017 and 2018	Consumer Advocate	Property & Casualty Ins (all lines) Expert in Underwriting, Credit Scoring, CLUE, Compliance, Market Conduct. Health Issues focus Women & Breast Cancer. Financial, SERFF, Life, Annuities, IIPRC, International Issues, Privacy, Guarantee Funds.	Avon, CT

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Lueck, Sarah <a href="mailto:lueck@cbpp.org">lueck@cbpp.org</a> 202-408-1080	2018 and 2019	Center on Budget and Policy Priorities  Senior Policy Analyst	Health	Washington, DC
Claire McAndrew <a href="mailto:cmcandrew@familiesusa.org">cmcandrew@familiesusa.org</a> 202-628-3030	2017 and 2018	Families, USA  Director of Campaign Strategy	Health	Washington, DC
Nehring, Lincoln <a href="mailto:lincoln@utahchildren.org">lincoln@utahchildren.org</a> 801-364-1182	2017 and 2018	Voices for Utah Children  President and Chief Executive Officer	Health	Salt Lake City, UT
O'Brien, Jesse Ellis <a href="mailto:jesse@ospirg.org">jesse@ospirg.org</a> 503-231-4181 x307	2016 and 2017	U.S. Public Interest Research Group (USPIRG)  Healthcare Advocate	Health and General Consumer Protection	Portland, OR
James Roberts <a href="mailto:jcroberts@anthc.org">jcroberts@anthc.org</a> 907-729-4546  <i>New Representative</i>	2018 and 2019	Alaskan Native Tribal Health Consortium  Senior Executive Liaison, Inter- Governmental Affairs	Health	Anchorage, AK
Harper Jean Tobin <a href="mailto:hjtobin@transequality.org">mailto:hjtobin@transequality.org</a> (202) 804-6047	2017 and 2018	National Center for Transgender Equality  Director Of Policy and Policy Counsel	Health	Washington, DC

Name	Term	Organization	Areas of Interest and Expertise	Location
<p>Volk, JoAnn  <a href="mailto:jcv28@georgetown.edu">jcv28@georgetown.edu</a>            202-687-3944</p>	<p>2017            and            2018</p>	<p>Georgetown            University,            Center on Health            Insurance            Reforms</p> <p>Research            Professor and            Project Director</p>	<p>Health</p>	<p>Washington,            DC</p>
<p>Williams, Jackson  <a href="mailto:jwilliams@dialysispatients.org">jwilliams@dialysispatients.org</a>            866-877-4242</p>	<p>2017            and            2018</p>	<p>Dialysis Patient            Citizens</p> <p>Director of            Government            Affairs</p>	<p>Health</p>	<p>Washington,            DC</p>
<p>Yee, Silvia  <a href="mailto:syee@dredf.org">syee@dredf.org</a>            510-644-2555</p>	<p>2017            and            2018</p>	<p>Disability Rights            Education and            Defense Fund            (DREDF)</p> <p>Senior Staff            Attorney and            Analyst</p>	<p>Health</p>	<p>Berkley, CA</p>