

**2017 NAIC Funded Consumer  
Representatives Table  
(July 15, 2017)**

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 <b>Board Member</b> <a href="mailto:amy@uphelp.org">amy@uphelp.org</a> 415-393-9990 X101	2016 and 2017	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>2016 and 2017</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>

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Bridgeland, Brendan M. <b>Board Member</b> <a href="mailto:insuranceresearch@comcast.net">insuranceresearch@comcast.net</a> 781-405-4809	2016 and 2017	Center for Insurance Research  Director	All	Lowell, MA
Burns, Bonnie <b>Board Member</b> <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  <i>New Representative</i>	2017 and 2018	Massachusetts Affordable Housing Alliance  Executive Director	Property & Casualty Homeowners Insurance	Dorchester, MA
Cude, Brenda J. <b>Board Member</b> <a href="mailto:bcude@uga.edu">bcude@uga.edu</a> 706-542-4857	2016 and 2017	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
Hayes Larrier, India R. <a href="mailto:India@NJCitizenAction.org">India@NJCitizenAction.org</a> 973-649-8800	2016 and 2017	New Jersey Citizen Action  Health Care Organizer	Health	Newark, NJ
Jost, Timothy Stoltzfus <b>Board Member</b> <a href="mailto:jostt@wlu.edu">jostt@wlu.edu</a> 540-421-1529	2016 and 2017	Virginia Organizing Project  Professor	Health	Charlottesville, VA
Judy, Debra <a href="mailto:djudy@cohealthinitiative.org">djudy@cohealthinitiative.org</a> 303-839-1261	2016 and 2017	Colorado Consumer Health Initiative  Policy Director	Health	Englewood, CO

Name	Term	Organization	Areas of Interest and Expertise	Location
<p>Keith, Katie  <a href="mailto:katie@out2enroll.org">katie@out2enroll.org</a>            702-540-6398</p> <p><i>New Representative</i></p>	<p>2017 and 2018</p>	<p>Out2Enroll</p> <p>Steering Committee Member</p>	<p>Health</p>	<p>Washington, DC</p>
<p>Kitt, Karrol  <a href="mailto:kkitt@austin.utexas.edu">kkitt@austin.utexas.edu</a>            512-471-0809</p>	<p>2017 and 2018</p>	<p>The University of Texas at Austin</p> <p>Emeritus Associate Professor</p>	<p><b>A Committee</b> Life &amp; Annuity disclosures Buyers Guides  <b>B Committee</b> Long-term Care Consumer Disclosure Subgroup  <b>C Committee</b> Title Insurance Task Force Transparency &amp; Readability of Consumer Information Working Group  <b>D Committee</b> Privacy Disclosure Working Group  <b>Other Interests</b> Financial education of consumers</p>	<p>Austin, TX</p>
<p>Kochenburger Peter  <a href="mailto:peter.kochenburger@uconn.edu">peter.kochenburger@uconn.edu</a>            860-570-5177</p>	<p>2016 and 2017</p>	<p>University of Connecticut School of Law</p> <p>Executive Director, Insurance Law LL.M. Program</p>	<p>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)</p>	<p>Hartford, CT</p>
<p>Larkin-Thorne, Sonja  <b>Board Member</b>  <a href="mailto:slarkin-thorne@sbcglobal.net">slarkin-thorne@sbcglobal.net</a>            860-673-6004</p>	<p>2017 and 2018</p>	<p>Consumer Advocate</p>	<p>Property &amp; Casualty Ins (all lines) Expert in Underwriting, Credit Scoring, CLUE, Compliance, Market Conduct. Health Issues focus Women &amp; Breast Cancer. Financial, SERFF, Life, Annuities, IIPRC, International Issues, Privacy, Guarantee Funds.</p>	<p>Avon, CT</p>

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Lueck, Sarah <a href="mailto:lueck@cbpp.org">lueck@cbpp.org</a> 202-408-1080	2016 and 2017	Center on Budget and Policy Priorities  Senior Policy Analyst	Health	Washington, DC
Mannix, Annalise <a href="mailto:amannix.FIRM@comcast.net">amannix.FIRM@comcast.net</a> 305-797-0463	2016 and 2017	Fair Insurance Rates in Monroe County  Project Manager	Property & Casualty	Key West, FL
Nehring, Lincoln <a href="mailto:lincoln@utahchildren.org">lincoln@utahchildren.org</a> 801-364-1182	2017 and 2018	Voices for Utah Children  Chief Executive Officer	Health	Salt Lake City, UT
O'Brien, Jesse Ellis <a href="mailto:jesseo@ospirg.org">jesseo@ospirg.org</a> 503-231-4181 x307	2016 and 2017	Oregon State Public Interest Research Group (OSPIRG)  Policy Director	Health and General Consumer Protection	Portland, OR
Volk, JoAnn <a href="mailto:jcv28@georgetown.edu">jcv28@georgetown.edu</a> 202-687-3944	2017 and 2018	Georgetown University Health Policy Institute, Center on Health Insurance Reforms  Research Professor	Health	Washington, DC
Williams, Jackson <a href="mailto:jwilliams@dialysispatients.org">jwilliams@dialysispatients.org</a> 866-877-4242	2017 and 2018	Dialysis Patient Citizens  Director of Government Affairs	Health	Washington, DC

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Yee, Silvia <a href="mailto:syee@dredf.org">syee@dredf.org</a> 510-644-2555	2017 and 2018	Disability Rights Education and Defense Fund (DREDF)  Senior Staff Attorney	Health	Berkley, CA

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