

**2017 NAIC Funded Consumer
Representatives Table
(January 25, 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 bacevedo@cssny.org 212-614-5345	2017 and 2018	Community Service Society of New York Health Attorney	Health	New York, NY
Bach, Amy Board Member amy@uphelp.org 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

Name	Term	Organization	Areas of Interest and Expertise	Location
<p>Birnbaum, Birny birny@cej-online.org 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>

Name	Term	Organization	Areas of Interest and Expertise	Location
Bridgeland, Brendan M. Board Member insuranceresearch@comcast.net 781-405-4809	2016 and 2017	Center for Insurance Research Director	All	Lowell, MA
Burns, Bonnie Board Member bburns@cahealthadvocates.org 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. tcallahan@mahahome.org 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. Board Member bcude@uga.edu 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. India@NJCitizenAction.org 973-649-8800	2016 and 2017	New Jersey Citizen Action Health Care Organizer	Health	Newark, NJ
Jost, Timothy Stoltzfus Board Member jostt@wlu.edu 540-421-1529	2016 and 2017	Virginia Organizing Project Professor	Health	Charlottesville, VA
Judy, Debra djudy@cohealthinitiative.org 303-839-1261	2016 and 2017	Colorado Consumer Health Initiative Policy Director	Health	Englewood, CO

Name	Term	Organization	Areas of Interest and Expertise	Location
Keith, Katie katie@out2enroll.org 702-540-6398 <i>New Representative</i>	2017 and 2018	Out2Enroll Steering Committee Member	Health	Washington, DC
Kitt, Karrol kkitt@austin.utexas.edu 512-471-0809	2017 and 2018	The University of Texas at Austin Emeritus Associate Professor	A Committee Life & Annuity disclosures Buyers Guides B Committee Long-term Care Consumer Disclosure Subgroup C Committee Title Insurance Task Force Transparency & Readability of Consumer Information Working Group D Committee Privacy Disclosure Working Group Other Interests Financial education of consumers	Austin, TX
Kochenburger Peter peter.kochenburger@uconn.edu 860-570-5177	2016 and 2017	University of Connecticut School of Law Executive Director, Insurance Law LL.M. Program	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 Board Member slarkin-thorne@sbcglobal.net 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 lueck@cbpp.org 202-408-1080	2016 and 2017	Center on Budget and Policy Priorities Senior Policy Analyst	Health	Washington, DC
Mannix, Annalise amannix.FIRM@comcast.net 305-797-0463	2016 and 2017	Fair Insurance Rates in Monroe County Project Manager	Property & Casualty	Key West, FL
Nehring, Lincoln lincoln@utahchildren.org 801-364-1182	2017 and 2018	Voices for Utah Children Chief Executive Officer	Health	Salt Lake City, UT
O'Brien, Jesse Ellis jesseo@ospirg.org 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 jcv28@georgetown.edu 202-687-3944	2017 and 2018	Georgetown University Health Policy Institute, Center on Health Insurance Reforms Research Professor	Health	Washington, DC
Williams, Jackson jwilliams@dialysispatients.org 866-877-4242	2017 and 2018	Dialysis Patient Citizens Director of Government Affairs	Health	Washington, DC

Name	Term	Organization	Areas of Interest and Expertise	Location
Yee, Silvia syee@dredf.org 510-644-2555	2017 and 2018	Disability Rights Education and Defense Fund (DREDF) Senior Staff Attorney	Health	Berkley, CA
Zeldin, Cindy czeldin@healthyfuturega.org 404-418-6179	2016 and 2017	Georgians for a Healthy Future Executive Director	Health	Atlanta, GA

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