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# Table of Contents—by Jurisdiction

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Name</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>Commissioner Jim L. Ridling</td>
<td>pg. 1</td>
</tr>
<tr>
<td>AK</td>
<td>Director Lori K. Wing-Heier</td>
<td>pg. 5</td>
</tr>
<tr>
<td>AR</td>
<td>Commissioner Allen W. Kerr</td>
<td>pg. 15</td>
</tr>
<tr>
<td>AS</td>
<td>Commissioner Tau Tanuvasa</td>
<td>pg. 9</td>
</tr>
<tr>
<td>AZ</td>
<td>Director Germaine L. Marks</td>
<td>pg. 11</td>
</tr>
<tr>
<td>CA</td>
<td>Commissioner Dave Jones</td>
<td>pg. 19</td>
</tr>
<tr>
<td>CO</td>
<td>Commissioner Marguerite Salazar</td>
<td>pg. 27</td>
</tr>
<tr>
<td>CT</td>
<td>Deputy Commissioner Anne Melissa Dowling</td>
<td>pg. 31</td>
</tr>
<tr>
<td>DE</td>
<td>Commissioner Karen Weldin Stewart</td>
<td>pg. 35</td>
</tr>
<tr>
<td>DC</td>
<td>Acting Commissioner Chester A. McPherson</td>
<td>pg. 39</td>
</tr>
<tr>
<td>FL</td>
<td>Chief Financial Officer Jeff Atwater</td>
<td>pg. 43</td>
</tr>
<tr>
<td>GA</td>
<td>Commissioner Ralph T. Hudgens</td>
<td>pg. 51</td>
</tr>
<tr>
<td>HI</td>
<td>Commissioner Gordon I. Ito</td>
<td>pg. 59</td>
</tr>
<tr>
<td>ID</td>
<td>Acting Director Tom Donovan</td>
<td>pg. 63</td>
</tr>
<tr>
<td>IL</td>
<td>Acting Director James A. Stephens</td>
<td>pg. 67</td>
</tr>
<tr>
<td>IN</td>
<td>Commissioner Stephen W. Robertson</td>
<td>pg. 71</td>
</tr>
<tr>
<td>IA</td>
<td>Commissioner Nick Gerhart</td>
<td>pg. 75</td>
</tr>
<tr>
<td>KS</td>
<td>Commissioner Ken Selzer</td>
<td>pg. 79</td>
</tr>
<tr>
<td>KY</td>
<td>Commissioner Sharon P. Clark</td>
<td>pg. 83</td>
</tr>
<tr>
<td>LA</td>
<td>Commissioner James J. Donelon</td>
<td>pg. 87</td>
</tr>
<tr>
<td>ME</td>
<td>Superintendent Eric A. Cioppa</td>
<td>pg. 91</td>
</tr>
<tr>
<td>MD</td>
<td>Commissioner Al Redmer Jr</td>
<td>pg. 95</td>
</tr>
<tr>
<td>MA</td>
<td>Acting Commissioner Gary Anderson</td>
<td>pg. 101</td>
</tr>
<tr>
<td>MI</td>
<td>Director Annette E. Flood</td>
<td>pg. 105</td>
</tr>
<tr>
<td>MN</td>
<td>Commissioner Mike Rothman</td>
<td>pg. 109</td>
</tr>
<tr>
<td>MS</td>
<td>Commissioner Mike Chaney</td>
<td>pg. 113</td>
</tr>
<tr>
<td>MO</td>
<td>Director John M. Huff</td>
<td>pg. 117</td>
</tr>
<tr>
<td>MP</td>
<td>Acting Sec. of Commerce Mark O. Rabauliman</td>
<td>pg. 157</td>
</tr>
<tr>
<td>MT</td>
<td>Commissioner Monica J. Lindeen (NAIC President)</td>
<td>pg. 121</td>
</tr>
<tr>
<td>NE</td>
<td>Director Bruce R. Ramge</td>
<td>pg. 125</td>
</tr>
<tr>
<td>NV</td>
<td>Commissioner Scott J. Kipper</td>
<td>pg. 129</td>
</tr>
<tr>
<td>NH</td>
<td>Commissioner Roger A. Sevigny</td>
<td>pg. 133</td>
</tr>
<tr>
<td>NJ</td>
<td>Commissioner Kenneth E. Kobylowski</td>
<td>pg. 137</td>
</tr>
<tr>
<td>NM</td>
<td>Superintendent John G. Franchini</td>
<td>pg. 141</td>
</tr>
<tr>
<td>NY</td>
<td>Superintendent Benjamin M. Lawsky</td>
<td>pg. 145</td>
</tr>
<tr>
<td>NC</td>
<td>Commissioner Wayne Goodwin</td>
<td>pg. 147</td>
</tr>
<tr>
<td>ND</td>
<td>Commissioner Adam Hamm (NAIC Immediate Past President)</td>
<td>pg. 153</td>
</tr>
<tr>
<td>OH</td>
<td>Lt. Governor/Director Mary Taylor</td>
<td>pg. 159</td>
</tr>
<tr>
<td>OK</td>
<td>Commissioner John D. Doak</td>
<td>pg. 165</td>
</tr>
<tr>
<td>OR</td>
<td>Commissioner/Chief Actuary Laura N. Cali</td>
<td>pg. 169</td>
</tr>
<tr>
<td>PA</td>
<td>Acting Commissioner Teresa D. Miller</td>
<td>pg. 173</td>
</tr>
<tr>
<td>PR</td>
<td>Commissioner of Ins. Ángela Weyne</td>
<td>pg. 177</td>
</tr>
<tr>
<td>RI</td>
<td>Superintendent Joseph Torti III</td>
<td>pg. 181</td>
</tr>
<tr>
<td>SC</td>
<td>Director Raymond G. Farmer</td>
<td>pg. 185</td>
</tr>
<tr>
<td>SD</td>
<td>Director Larry Deiter</td>
<td>pg. 189</td>
</tr>
<tr>
<td>TN</td>
<td>Commissioner Julie Mix McPeak</td>
<td>pg. 193</td>
</tr>
<tr>
<td>TX</td>
<td>Commissioner David Mattax</td>
<td>pg. 197</td>
</tr>
<tr>
<td>UT</td>
<td>Commissioner Todd E. Kiser</td>
<td>pg. 203</td>
</tr>
<tr>
<td>VT</td>
<td>Commissioner Susan L. Donegan</td>
<td>pg. 207</td>
</tr>
<tr>
<td>VI</td>
<td>Lt. Governor/Commissioner Osbert Potter</td>
<td>pg. 211</td>
</tr>
<tr>
<td>VA</td>
<td>Commissioner Jacqueline K. Cunningham</td>
<td>pg. 215</td>
</tr>
<tr>
<td>WA</td>
<td>Commissioner Mike Kreidler</td>
<td>pg. 223</td>
</tr>
<tr>
<td>WV</td>
<td>Commissioner Michael D. Riley</td>
<td>pg. 227</td>
</tr>
<tr>
<td>WI</td>
<td>Commissioner Ted Nickel</td>
<td>pg. 231</td>
</tr>
<tr>
<td>WY</td>
<td>Commissioner Tom Glauser</td>
<td>pg. 237</td>
</tr>
</tbody>
</table>
Table of Contents—by Last Name

<table>
<thead>
<tr>
<th>Last Name</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anderson, Acting Commissioner Gary (MA)</td>
<td>pg. 101</td>
</tr>
<tr>
<td>Atwater, Chief Financial Officer Jeff (FL)</td>
<td>pg. 43</td>
</tr>
<tr>
<td>Cali, Commissioner/Chief Actuary Laura N. (OR)</td>
<td>pg. 169</td>
</tr>
<tr>
<td>Chaney, Commissioner Mike (MS)</td>
<td>pg. 113</td>
</tr>
<tr>
<td>Cioppa, Superintendent Eric A. (ME)</td>
<td>pg. 91</td>
</tr>
<tr>
<td>Clark, Commissioner Sharon P. (KY) (NAIC Vice President)</td>
<td>pg. 83</td>
</tr>
<tr>
<td>Cunningham, Commissioner Jacqueline K. (VA)</td>
<td>pg. 215</td>
</tr>
<tr>
<td>Deiter, Director Larry (SD)</td>
<td>pg. 189</td>
</tr>
<tr>
<td>Donovan, Acting Director Tom (ID)</td>
<td>pg. 63</td>
</tr>
<tr>
<td>Doak, Commissioner John D. (OK)</td>
<td>pg. 165</td>
</tr>
<tr>
<td>Donegan, Commissioner Susan L. (VT)</td>
<td>pg. 207</td>
</tr>
<tr>
<td>Donelton, Commissioner James J. (LA)</td>
<td>pg. 87</td>
</tr>
<tr>
<td>Dowling, Commissioner Anne Melissa (CT)</td>
<td>pg. 31</td>
</tr>
<tr>
<td>Farmer, Director Raymond G. (SC)</td>
<td>pg. 185</td>
</tr>
<tr>
<td>Flood, Director Annette E. (MI)</td>
<td>pg. 105</td>
</tr>
<tr>
<td>Franchini, Superintendent John G. (NM)</td>
<td>pg. 141</td>
</tr>
<tr>
<td>Gerhart, Commissioner Nick (IA)</td>
<td>pg. 75</td>
</tr>
<tr>
<td>Goodwin, Commissioner Wayne (NC)</td>
<td>pg. 147</td>
</tr>
<tr>
<td>Glause, Commissioner Tom (WY)</td>
<td>pg. 237</td>
</tr>
<tr>
<td>Hamm, Commissioner Adam (ND) (NAIC Immediate Past President)</td>
<td>pg. 153</td>
</tr>
<tr>
<td>Hudgens, Commissioner Ralph T. (GA)</td>
<td>pg. 51</td>
</tr>
<tr>
<td>Huff, Director John M. (MO)</td>
<td>pg. 117</td>
</tr>
<tr>
<td>Ilagan, Commissioner Artemio B. (GU)</td>
<td>pg. 55</td>
</tr>
<tr>
<td>Ito, Commissioner Gordon I. (HI)</td>
<td>pg. 59</td>
</tr>
<tr>
<td>Jones, Commissioner Dave (CA)</td>
<td>pg. 19</td>
</tr>
<tr>
<td>Kerr, Commissioner Allen W. (AR)</td>
<td>pg. 15</td>
</tr>
<tr>
<td>Kipper, Commissioner Scott J. (NV)</td>
<td>pg. 129</td>
</tr>
<tr>
<td>Kiser, Commissioner Todd E. (UT)</td>
<td>pg. 203</td>
</tr>
<tr>
<td>Koblowsi, Commissioner Kenneth E. (NJ)</td>
<td>pg. 137</td>
</tr>
<tr>
<td>Kreidler, Commissioner Mike (WA)</td>
<td>pg. 223</td>
</tr>
<tr>
<td>Lawsky, Superintendent Benjamin M. (NY)</td>
<td>pg. 145</td>
</tr>
<tr>
<td>Lindeen, Commissioner Monica J. (MT) (NAIC President)</td>
<td>pg. 121</td>
</tr>
<tr>
<td>Marks, Director Germaine L. (AZ)</td>
<td>pg. 11</td>
</tr>
<tr>
<td>Mattax, Commissioner David (TX)</td>
<td>pg. 197</td>
</tr>
<tr>
<td>McCarthy, Commissioner Kevin M. (FL)</td>
<td>pg. 47</td>
</tr>
<tr>
<td>McPeak, Commissioner Julie Mix (TN)</td>
<td>pg. 193</td>
</tr>
<tr>
<td>McPherson, Acting Commissioner Chester A. (DC)</td>
<td>pg. 39</td>
</tr>
<tr>
<td>Miller, Acting Commissioner Teresa D. (PA)</td>
<td>pg. 173</td>
</tr>
<tr>
<td>Nickel, Commissioner Ted (WI)</td>
<td>pg. 231</td>
</tr>
<tr>
<td>Potter, Lt. Governor/Commissioner Osbert (VI)</td>
<td>pg. 211</td>
</tr>
<tr>
<td>Rabauliman, Acting Sec. of Commerce Mark O. (MP).</td>
<td>pg. 157</td>
</tr>
<tr>
<td>Range, Director Bruce R. (NE)</td>
<td>pg. 125</td>
</tr>
<tr>
<td>Redmer Jr., Commissioner Al (MD)</td>
<td>pg. 95</td>
</tr>
<tr>
<td>Ridling, Commissioner Jim L. (AL)</td>
<td>pg. 1</td>
</tr>
<tr>
<td>Riley, Commissioner Michael D. (WV)</td>
<td>pg. 227</td>
</tr>
<tr>
<td>Robertson, Commissioner Stephen W. (IN)</td>
<td>pg. 71</td>
</tr>
<tr>
<td>Rothman, Commissioner Mike (MN)</td>
<td>pg. 109</td>
</tr>
<tr>
<td>Salazar, Commissioner Marguerite (CO)</td>
<td>pg. 27</td>
</tr>
<tr>
<td>Selzer, Commissioner Ken (KS)</td>
<td>pg. 79</td>
</tr>
<tr>
<td>Sevigny, Commissioner Roger A. (NH)</td>
<td>pg. 133</td>
</tr>
<tr>
<td>Stewart, Acting Director James A. (IL)</td>
<td>pg. 67</td>
</tr>
<tr>
<td>Tanuvasa, Commissioner Tau (AS)</td>
<td>pg. 35</td>
</tr>
<tr>
<td>Taylor, Lt. Governor/Director Mary (OH)</td>
<td>pg. 159</td>
</tr>
<tr>
<td>Torti III, Superintendent Joseph (RI)</td>
<td>pg. 181</td>
</tr>
<tr>
<td>Wayne, Commissioner of Ins. Angel (PR)</td>
<td>pg. 177</td>
</tr>
<tr>
<td>Wing-Heier, Director Lori K. (AK)</td>
<td>pg. 5</td>
</tr>
</tbody>
</table>
Jim L. Ridling, a native Arkansan who has lived and worked in Montgomery since 1987, was reappointed Insurance Commissioner by Governor Robert Bentley on January 17, 2011.

Ridling is a graduate of the University of the Ozarks. Upon graduation in 1967, he entered a management training program with Fireman’s Fund Insurance, leading to several management positions and culminating in his service as executive vice president of U.S. operations, based in California. In 1987, he left California to come back to his native South. He traded his interest in American Express (which owned Fireman’s Fund at the time) for ownership in Southern Guaranty, a Fireman’s Fund subsidiary headquartered in Montgomery, serving as the company’s president and CEO. The following year, Southern Guaranty sold to Winterthur Swiss, and he remained in his previous role and added the duties of chairman until his retirement December 31, 2003.

Following his retirement from Southern Guaranty, Ridling remained active. He and other local business leaders formed River Bank and Trust, where he currently serves as vice chairman.

Ridling is a former chairman of the board of directors for Jackson Hospital and has served on the boards of directors of the Montgomery Airport Authority, the Montgomery Area Chamber of Commerce and the Central Alabama Community Foundation. He is a former chairman of the River Region United Way and continues to be involved in local business, charitable and community activities.

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ALABAMA

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Examinations—Agent
Jimmy Gunn
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Examinations—Financial
Richard Ford
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Fees—Agents
Jimmy Gunn
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Fees—Company Licensing
Ann Strickland
   Premium Tax Supervisor ............................................................ (334) 241-4154

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Premium Tax
Ann Strickland
   Premium Tax Supervisor .............................................................. (334) 241-4154
ALABAMA

Preneed Division
Jennifer Haskell
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Lori K. Wing-Heier was appointed as the Director of the Alaska Division of Insurance February 25, 2014.

Wing-Heier has 30 years of experience in the insurance industry, which includes experience as a broker, a carrier and an agent. She most recently served as the director of risk management at a large ANCSA corporation, where she designed and implemented a comprehensive enterprise-wide risk-management program. She also served as senior vice-president at a national brokerage working with Alaskan entities throughout the state and as president of the Alaska Independent Insurance Agents and Brokers, Inc.

Wing-Heier attended North Central Michigan College and holds the certified insurance counselor (CIC) and certified risk manager (CRM) designations.

As Insurance Division Director, she oversees and enforces the Division’s mission “to regulate the insurance industry to protect Alaskan consumers.”

Wing-Heier is a 30-year resident of Alaska and makes her home with her family in Anchorage, where the Insurance Director position is located.

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Appointed: November 25, 2013

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Germaine L. Marks was named Director of the Arizona Department of Insurance (ADOI) by Arizona Governor Janice K. Brewer effective November 27, 2012. As Director of the Department of Insurance, Marks is charged with promoting the insurance marketplace in Arizona by monitoring the financial security of insurers and protecting consumers.

Marks led the ADOI as acting director since June 30, 2012. She served as the ADOI’s deputy director since 2003, and focused on regulatory affairs for the ADOI beginning in 1997. In this capacity, she was responsible for the oversight and coordination of all agency decisions for the Director. She also assisted in the development and implementation of agency initiatives and policies regarding producer and insurer licensing, and was instrumental in the development of insurance regulatory policy both in Arizona and nationwide.

Previously, Marks served as ADOI’s acting deputy director for regulatory affairs and executive assistant for regulatory affairs. She also has served as assistant attorney general at the Arizona Attorney General’s Office, practiced at Platt & Westby, P.C., and served as law clerk–bailiff for the Honorable Robert D. Myers at the Maricopa County Superior Court.

Marks earned a bachelor’s degree in political science from the University of Nebraska and a juris doctor from Arizona State University’s Sandra Day O’Connor College of Law. She was admitted to the Arizona Bar in 1990 and is a member of the Thurgood Marshall Inn of Court.

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Allen W. Kerr was appointed Insurance Commissioner on January 13, 2015, by Arkansas Governor Asa Hutchinson. Prior to his appointment, Kerr served three terms in the Arkansas House of Representatives where he distinguished himself as a leader and friend of Arkansas taxpayers. He was chair of the Joint Committee on Public Retirement and Social Security Programs and served on a variety of other committees, subcommittees, and task forces including the State and Public Schools’ Life and Health Insurance Program Legislative Task Force. During the 88th General Assembly, Kerr was vice-chair of the House Insurance and Commerce Committee.

Kerr brings to his position more than three decades of experience in insurance and financial services. He began the Allen Kerr Insurance Agency in March 1981 and by its first year of business it was ranked as No. 1 in production in a district of 40 established agencies. In 2013, the agency was purchased by Delta Trust and Bank which was later purchased by Simmons Bank, becoming the Simmons First Insurance/Allen Kerr Agency of which Kerr served as president. Kerr has been the recipient of many industry awards including four times as a Million Dollar Round Table member for life insurance production. He was selected “Best Insurance Agent” by Soirée magazine in 2012 and 2013.

A former Justice of the Peace for Pulaski County, Kerr also served as the budget chair for the Pulaski County Quorum Court.

Kerr attended the University of Arkansas at Little Rock and is a graduate of the Broadway School of Real Estate.

Kerr and his wife, Marliese, make their home in Little Rock and are the proud parents of four children and grandparents of five.

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First elected in 2010 and re-elected in 2014, Dave Jones leads the California Department of Insurance (CDI), the largest consumer-protection agency in the state, which regulates the $123 billion California insurance industry.

Since taking office, Jones has secured several crucial victories for consumers: saving policyholders more than $1.6 billion in premiums; issuing emergency regulations to require that at least 80% of the individual health insurance premium dollar go to actual healthcare, and not to insurer profits, marketing and overhead; issuing guidance to implement federal healthcare reform, including requiring health insurers to cover children with pre-existing conditions; reducing medical malpractice rates, saving medical providers $55 million; investigating fraud, which has led to nearly 2,126 arrests to date; and filing major antifraud lawsuits to combat healthcare provider fraud, which have cost consumers hundreds of millions of dollars.

Prior to being elected Insurance Commissioner, Jones served in the California State Assembly from 2004 through 2010, where he chaired the Assembly Health Committee, the Assembly Judiciary Committee and the Budget Subcommittee on Health and Human Services. Jones began his career as a legal aid attorney, providing free legal assistance to the poor with Legal Services of Northern California from 1988 to 1995. In 1995, Jones was one of only 13 Americans awarded the prestigious White House Fellowship. He served in the Clinton Administration for three years as special assistant and counsel to U.S. Attorney General Janet Reno. Jones served on the Sacramento City Council from 1999 to 2004.

Jones graduated with honors from DePauw University, Harvard Law School and Harvard’s Kennedy School of Government. He and his wife, Kim Flores, have two children (Isabelle and William) and live in Sacramento.
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Marguerite Salazar was appointed by Governor John Hickenlooper as Colorado Insurance Commissioner effective August 19, 2013. Her role is key in assisting consumers and other stakeholders with insurance needs, including homeowners affected by Colorado wildfires and subsequent flooding. As the chief executive of the Division of Insurance, Salazar will work with the insurance industry to bring an inclusive, open, firm and fair-minded regulatory approach to all lines of insurance under her supervision.

Previously, President Barack Obama appointed Salazar as regional director for the U.S. Department of Health and Human Services, Region VIII. As regional director, she played a vital role in the department’s effort to effectively implement the federal Affordable Care Act.

Prior to this appointment, Salazar served more than 20 years as president/CEO of Valley-Wide Health Systems, a large, rural community health center covering 22 counties in southern Colorado and serving more than 40,000 patients through 26 primary health care clinics.

Salazar is a fellow in the National Hispana Leadership Institute, as well as a Livingston fellow in the Bonfil Stanton Foundation. She was a trustee for the Temple Hoyne Buell Foundation and was appointed to serve on the Board of Governors for Colorado State University. She served as chair for the Colorado Humanities and also served on the board of trustees for the Nature Conservancy and the National Center for Farmworker Health.

Salazar holds a master’s degree in counseling psychology.

COLORADO

Marguerite Salazar
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Term of Office: At the Pleasure of the Governor
Appointed: August 19, 2013

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Deputy Commissioner Anne Melissa Dowling joined the Connecticut Insurance Department on September 15, 2011. A former senior vice president at MassMutual, Dowling has more than 25 years of experience working in the financial services balanced with a long term volunteer commitment to non-profit and educational institutions.

Dowling assists in the oversight of the day-to-day operations of all divisions at the Connecticut Insurance Department, including consumer affairs, market conduct and financial regulation, supporting the office of the Commissioner.

In July 2014, Insurance Business America magazine named her one of the “50 Elite Women in Insurance,” highlighting her commitment to consumer protection and regulatory innovation.

While at MassMutual, she created an award-winning Women’s Market Initiative that expanded the marketing image into women’s markets and increased the number of female sales agents. A chartered financial analyst, Dowling also has held executive and management positions at Connecticut Mutual Life, Travelers Insurance and Aetna Life & Casualty.

With a bachelor of arts from Amherst College in fine arts and French literature, Dowling earned her master of business administration in finance from Columbia University.

An active community volunteer, Dowling is vice president of the Hartford Public Library board and a corporator of the Wadsworth Atheneum. She is a past member of the Amherst College, UConn Foundation boards and Miss Porter’s School boards. Dowling also has volunteered with the 2010 World Youth Peace Summit; the United Way Campaign; St. Francis Hospital’s Women’s Service Advisory Board; First Book Hartford Literacy Program; and Reaching Home Leadership Council, an organization for permanent supportive housing.

Anne Melissa Dowling
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Term of Office: At the Pleasure of the Governor

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First elected in 2008, and re-elected in 2012 as Delaware’s 25th Insurance Commissioner, Karen Weldin Stewart leads a regulatory agency with jurisdiction that ranks 10th in the United States in national written premium and is home to companies with $506 billion in assets. Stewart heads the Delaware Department of Insurance, the largest consumer protection agency in the state. As Insurance Commissioner, she regulates Delaware’s insurance industry, which makes up almost one-twelfth of Delaware’s annual revenues at approximately $100 million.

Stewart’s roots in the state trace back to the 1600s when her Quaker ancestors immigrated to America. Commissioner Stewart was reared in Claymont, DE and is the daughter of the late Walter J. Weldin and Concepcion Fernandez Weldin. She is a graduate of Claymont High School and Brandywine College.

In 1991, Stewart founded the International Association of Insurance Receivers and was elected three times as its president. Stewart received her Certification for Insurance Receiver, multiple lines (CIR-ML), in 1995.

Stewart has served on 20 NAIC committees, task forces and working groups. She served as the vice chair of the Receivership and Insolvency (E) Task Force. Additionally, she is a member of the Sup ervisory College of Berkshire Hathaway, AIG, MetLife, SCOR, XL Group, Zurich, Fairfax Financial, Partner RE Group, Enderance, Catlin Group Limited, Chubb Group, Mueick and Guggenheim.

Stewart contributes to numerous boards and is currently serving on the State Employee Benefits Committee, Delaware Health Care Commission, the Deferred Compensation Council, and the Council on Health Promotion and Disease Prevention.

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**DELAWARE**

Karen Weldin Stewart, CIR-ML Commissioner
Term of Office: Four years
Elected: November 2008
Re-elected: November 2012

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Chester A. McPherson was appointed Acting Commissioner of the D.C. Department of Insurance, Securities and Banking on May 6, 2014. Before joining the department in August 2011 as the deputy commissioner, he served as a legislative counsel with the Council of the District of Columbia. As the acting agency head, he is the chief regulator of the District of Columbia’s financial-services industries, including insurance companies and their representatives, District of Columbia-chartered banks, mortgage lenders and brokers and all other non-depository financial institutions, as well as securities broker-dealers and investment advisers.

McPherson has an extensive career as a financial-services professional in both the public and private sectors—including commercial and investment banking and as a federal and state regulator of the securities markets. He holds a bachelor of business administration in finance (magna cum laude) from Baruch College at The City University of New York. He also holds a juris doctor and master of laws (with distinction) from Georgetown University Law Center. He is a member of the bar of the District of Columbia and the State of Maryland, and Leadership Greater Washington, class of 2008.

### DISTRICT OF COLUMBIA

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**Acting Commissioner**  
**Term of Office: At the Pleasure of the Mayor**  
**Appointed: May 6, 2014**

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Jeff Atwater, a fifth-generation Floridian, was elected Florida’s Chief Financial Officer November 2, 2010. Guided by his family’s time-honored tradition of serving the community, Atwater was inspired by his parents’ values that instilled a hard work ethic, a commitment to family, and a deep sense of appreciation for service to the community.

Atwater’s commitment to public service began in 1993 when he served as vice mayor of North Palm Beach. In 2000, he began his legislative service as a member of the Florida House of Representatives. Two years later, he was elected to the Florida Senate where he continued to serve the people of Broward and Palm Beach counties. After chairing high-profile state Senate committees, Atwater gained the unanimous support of his fellow senators in becoming Senate president and led the Senate from 2008 through 2010.

As a community banker for more than 25 years, his background provides him with unique insights into banking, insurance, finance, fiscal responsibility and the burden that taxes and regulations place on small businesses and families.

Atwater earned a bachelor’s degree in finance and a master’s degree in business administration from the University of Florida. Atwater has been an active member of the community, serving on several advisory boards, including United Way of Palm Beach County, Boy Scouts of America, Children’s Home Society of Broward County, and 5-Star Magnet Program of Palm Beach Gardens High School and Roger Dean Stadium. In addition, he served on the board of directors of the Northern Palm Beach County Chamber of Commerce.

Atwater and his wife, Carole, have four children.

**FLORIDA**

**Jeff Atwater**  
**Chief Financial Officer**  
Term of Office: Four years  
Elected: November 2010  
Effective: January 2011

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Kevin M. McCarty began his career in public service in 1988 becoming an expert in workers’ compensation issues with the Department of Labor and Employment Security. His experience gained him a position with the Florida Department of Insurance in 1991. In 1992, McCarty became a point-man to implement strategies to improve the private marketplace following the devastation of Hurricane Andrew.

The Governor and Florida Cabinet announced McCarty as the first appointed insurance commissioner in January 2003.

McCarty’s work within the NAIC ensures Florida consumers and insurers have a voice on national insurance issues. He served as President of the NAIC in 2012, and achieved the organization’s key initiatives which included: approving changes to the Actuarial Guideline 38 (AG38); and the adoption of the Valuation Manual for implementing principle-based reserving. Florida is participating on more than 50 committees, task forces and work groups in 2014. McCarty also serves as secretary of the Non-Admitted Insurance Multi-State Agreement group.

He has elevated Florida’s international presence by serving as an NAIC representative on the International Association of Insurance Supervisors’ (IAIS) Executive and Technical Committees and is the co-vice chair of the IAIS Executive Committee.

McCarty has been privileged to testify on several occasions before the U.S. Congress on a number of insurance related matters.

McCarty and the Office received the 2010 Esprit de Corps Award for outstanding service to the NAIC. He was selected for the Spirit of Independence Award in 2011 from the National Association of Health Underwriters for his work to preserve the role of health insurance agents in light of federal health care reforms. He was also selected as the 2008 Regulator of the Year by LexisNexis.

McCarty received his bachelor’s degree and juris doctorate from the University of Florida.

**FLORIDA**

![Photo of Kevin M. McCarty]

**Kevin M. McCarty**

**Commissioner**

**Office of Insurance Regulation**

Term of Office: At the Pleasure of the Financial Services Commission

Appointed: January 9, 2003

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Ralph T. Hudgens was elected Georgia’s Insurance and Safety Fire Commissioner November 2, 2010.

Hudgens previously served as the state senator for the 47th District. He served as chairman of the Insurance and Labor Committee, vice chair of the Agriculture and Consumer Affairs Committee, vice chair of the Banking and Financial Institution, secretary of the Natural Resources and Environment, and as a member of the Reapportionment and Redistricting committees.

Hudgens was a former political appointee in the first Bush administration and served as the state representative for the 24th District from 1996 to 2002.

Hudgens earned his bachelor’s degree in agriculture from the University of Florida. For 18 years, he worked for the Agricultural Chemical Division of Shell Chemical Company. In 1983, he founded Quality Propane, Inc., which he sold in 1987. Currently, he is president of Hudgens Enterprises, Inc., an investment company with holdings in real estate and also Diamond Outdoor, Inc., an outdoor advertising company.

Hudgens and his wife, Suzanne, have four children and 12 grandchildren.
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Guam Governor Eddie Baza Calvo appointed Artemio (Art) B. Ilagan to serve as Banking and Insurance Commissioner for the Department of Revenue and Taxation effective May 17, 2011.

Ilagan rose from the ranks. He started with the department in 1980 as a tax auditor and tax investigator. He held managerial positions as the supervisor of the Income Tax Processing Branch, the Criminal Investigation Branch and Audit Branch. He also served as tax enforcement administrator and director of the department from 2003 to 2010. During his term as director, he served in the governor’s financial team and as Banking and Insurance Commissioner whenever this office became vacant. From 1994 to 2011, he served in the Supervising Committee of the Coast 360 Federal Credit Union.

Ilagan earned a bachelor’s degree from Loyola Marymount University. He retired from the U.S. Air Force Reserve in July 2003.

Artemio B. Ilagan
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Term of Office: At the Pleasure of the Governor
Appointed: May 17, 2011

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Ito is chair of the NAIC Western Zone, has chaired the Information Systems (EX1) Task Force and the International Regulatory Cooperation (G) Working Group. He has participated in NAIC meetings for more than 20 years.

Prior to his appointment, Ito served as chief deputy insurance commissioner since 2000. Prior to that, he worked as supervising staff attorney of the Insurance Division from 1993 to 2000.

Ito earned a bachelor’s degree in business administration from the University of Hawaii and a law degree from the University of Hawaii William S. Richardson School of Law.
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Thomas A. Donovan was appointed Acting Director of the Department of Insurance on January 5, 2015, by Idaho Governor C.L. “Butch” Otter.

Donovan served as the Deputy Director of the Department of Insurance under former Director William W. Deal since August 2011. Previously, and since October 1997, he was a Deputy Attorney General assigned to the Department of Insurance serving as the Lead DAG since 1999.

Following graduation from the University of Idaho (B.A. and J.D.), Donovan clerked for the Idaho Court of Appeals and practiced law in Boise, Idaho.
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NO INFORMATION IS AVAILABLE AT THIS TIME.

TBD
Term of Office: At the pleasure of the Governor
Appointed: TBD

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Office of Consumer Health Ins. (877) 527-9431

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Conservations, Liquidations and Receiverships
Office of Special Deputy Receiver
222 Merchandise Mart Plaza, Suite 960
Chicago, Illinois 60654
Main: (312) 836-9500

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Make Checks Payable To: Director of Insurance
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Indiana Governor Mitch Daniels announced the appointment of Stephen W. Robertson as Insurance Commissioner on October 13, 2010. He was reappointed January 4, 2013, by Indiana Governor Mike Pence.

Robertson joined the Indiana Department of Insurance in 2008, first as director of the Title Insurance Division and then deputy commissioner of the Title and Bail Bond Division. He ensured the legal compliance of 41 insurance companies and 800 insurance agencies, as well as regulatory oversight of 375 bail bond and recovery agents. He has a long career of public and private service, including nearly a decade with Conseco Insurance Group, where he was a senior vice president. Robertson also has served as general counsel of the Nebraska Department of Insurance and was a sergeant in the military police.

Robertson earned his undergraduate and law degrees from the University of Nebraska. He is a member of the Indiana State Bar Association, Nebraska State Bar Association and the American Bar Association.

**INDIANA**

**Stephen W. Robertson**  
**Commissioner**  
Term of Office: At the Pleasure of the Governor  
Appointed: October 13, 2010  
Reappointed: January 4, 2013

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Iowa Governor Terry Branstad appointed Nick Gerhart to serve as Insurance Commissioner of the state of Iowa, effective February 1, 2013.

Prior to being appointed Insurance Commissioner, Gerhart worked for Sammons Financial Group as the vice president of Compliance and Regulatory Affairs.

Gerhart is active in the Des Moines community and serves on numerous civic boards. He earned his law degree and health law certificate from St. Louis University School of Law and a master’s of health administration from the St. Louis University School of Public Health. He earned his bachelor of arts from the University of Northern Iowa.

Gerhart and his wife, Jessica, reside in Des Moines with their three children.

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Ken Selzer, CPA, was elected as the Kansas Insurance Commissioner in 2014 and began serving in that position on January 12, 2015. He previously worked in the reinsurance industry for more than 30 years, most recently as an executive managing director for a worldwide brokerage and insurance services firm.

In addition to his credentials as a CPA, Ken has earned a number of professional designations including Chartered Property and Casualty Underwriter, Associate in Reinsurance, and Fellow of the Life Management Institute.

Selzer is active in many professional, community, and charitable organizations. He is currently president of the Rotary Club of Leawood, chairman of the Kansas Society of CPAs Educational Foundation, past president and current board member of the Cystic Fibrosis Foundation Heart of America Chapter and others.

Selzer graduated with honors from Kansas State University with a bachelor of Science in accounting and also earned a masters in business administration from the University of Southern California. He and his wife, Deb, live in Leawood, KS and have two daughters.

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Sharon P. Clark, a veteran of Kentucky state government, was appointed Commissioner of the Department of Insurance (DOI) in July 2008 and was reappointed to the post in July 2012.

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

Clark served as 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. She is vice president of the NAIC and a member of its Executive (EX) Committee. She is also a member of the NAIC’s Internal Administration (EX1) Subcommittee. Clark is past chair of the NAIC’s Market Regulation and Consumer Affairs (D) Committee and was an officer for the NAIC’s Southeastern Zone. She is also past secretary-treasurer of the NIPR Board of Directors and is interim chair of the Surplus Lines Insurance Multi-State Compliance Compact.

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

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

Clark and her husband have two daughters and two grandchildren.

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KENTUCKY

Sharon P. Clark
Commissioner
Term of Office: At the Pleasure of the Governor
Appointed: July 16, 2008
Reappointed: July 1, 2012

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Prior to becoming the Commissioner of Insurance, James J. Donelon served the Louisiana Department of Insurance as chief deputy commissioner and executive counsel. He is a past president of the NAIC, having served as president in 2013.

Donelon was born in New Orleans. He is a graduate of Jesuit High School, the University of New Orleans and Loyola School of Law. In 1986, he became the first recipient of the Homer L. Hitt Distinguished Alumnus of the Year award for the University of New Orleans.

Donelon retired as the state judge advocate for the Louisiana Army National Guard, where he held the rank of colonel and received the prestigious Legion of Merit medal, among many other citations, for his contributions during his 33 years of military service.

In 1975, Donelon was the elected Jefferson Parish Council chairman and, from 1981 to 2001, he represented Jefferson Parish in the Louisiana House of Representatives, where he rose to the leadership positions of chairman of the Committee on Insurance and co-chairman of the Republican Legislative Delegation. In 2001, Donelon joined the staff of the Louisiana Department of Insurance.

Donelon presently serves on the board of directors of the National Alliance for the Mentally Ill in New Orleans and the Blood Center for Southeast Louisiana.

Donelon is married to the former Merilynn Boudreaux. They reside in Jefferson Parish and are the parents of four daughters and the grandparents of six granddaughters and two grandsons.

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Eric A. Cioppa is the Superintendent of the Maine Bureau of Insurance, a part of the Department of Professional and Financial Regulation.

Cioppa joined the Bureau in 1988 as a statistician III and served as the supervisor of the Workers’ Compensation Section prior to becoming deputy superintendent in 1998. After being named acting superintendent in June 2011, Cioppa was unanimously confirmed as Superintendent effective September 27, 2011.

Cioppa serves as a member of the Maine State Employee Health Commission, in addition to roles in various NAIC committees and working groups. He is the chair of the Advisory Organization Examination Oversight (C) Working Group and a co-chair of the NAIC/International Association of Industrial Accident Boards and Commissions (IAIABC) Joint (C) Working Group. Cioppa is also vice chair of the Financial Condition (E) Committee.

Cioppa earned his bachelor’s degree from Potsdam State University and his master’s degree in business administration from Clarkson University.

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Alfred W. Redmer Jr. was appointed Insurance Commissioner by Maryland Governor Lawrence J. Hogan Jr. on January 22, 2015. He previously served as Insurance Commissioner from June 2003 until October 2005. A respected businessman and former member of the Maryland General Assembly, Redmer most recently managed Redmer Insurance Group, LLC, and owned Redmer Financial Group. His business experience includes time as partner and president of Landmark Insurance & Financial Group and as chief executive officer of Coventry Health Care of Delaware Inc.

During his 13-year tenure in the General Assembly representing Baltimore County, Redmer served two years as the house minority leader. Throughout his career, he has stayed involved in numerous community and nonprofit organizations.

At the Maryland Insurance Administration, Redmer oversees the independent agency’s approximately 266 employees and an annual budget of $26 million. He also represents the state’s interests as part of the NAIC.

A native Marylander, the Commissioner lives in Baltimore County. He and his wife have three grown children.

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Annette E. Flood was appointed Director of the Department of Insurance and Financial Services (DIFS) by Michigan Governor Rick Snyder effective November 1, 2013. Prior to her appointment, Flood served as chief deputy director of the DIFS and chief deputy commissioner of the former Office of Financial and Insurance Regulation.

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

Prior to serving as chief deputy director, Flood served as executive vice president and chief operating officer of American Physicians Capital, Inc. (APCapital), a publicly traded medical professional liability insurance provider based in East Lansing, MI.

Before joining APCapital, Flood served as senior vice president, corporate secretary and legal counsel of ProNational Insurance Company. Flood has also held numerous executive-level and legal positions at MEEMIC Insurance Company, PICOM Insurance Company and Lansing General Hospital.

Flood is a member of the State Bar of Michigan and a registered nurse, and has more than 25 years of experience in the legal, insurance and health care fields. She earned a bachelor’s degree in nursing from the University of Michigan and a juris doctor from Wayne State University Law School.

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Mike Rothman has served as Commissioner of the Minnesota Department of Commerce since January 12, 2011, leading the regulatory agency with jurisdiction over insurance, state-chartered depository and financial institutions, securities, and other major regulated industries.

Rothman has a distinguished record of consumer protection and extensive public and private sector experience in insurance and financial services.

Rothman currently serves on the NAIC Executive (EX) Committee, and as chair of the Midwest Zone and chair of the SERFF Advisory Board. He has served on the Life Insurance and Annuities (A) Committee, Market Regulation and Consumer Affairs (D) Committee.

In the early ’90s, Rothman worked on solvency regulation and litigation experience in the insolvencies of Mission Insurance Companies and Executive Life—two of the largest insolvencies in U.S. history. Rothman also worked for the Minnesota Senate, leading efforts to reform the state’s regulatory laws.

Prior to his current position, Rothman was a partner with the law firm of Winthrop & Weinstine, P.A., in Minneapolis, where he was co-chair of the Insurance & Financial Services practice group. He also has taught as an adjunct professor at the University of Minnesota Law School on insurance law and regulation.

Rothman graduated with honors from Carleton College and the University of Minnesota Law School.

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Mike Chaney is Mississippi’s Commissioner of Insurance. Prior to his election, Chaney served in the Mississippi House of Representatives and the Mississippi Senate with a combined total of 15 years of service.

Chaney is a businessman with a strong background in international business, energy, technology and agriculture. He is a strong advocate for consumers. He has served on numerous civic, religious and community development entities. He is also a Rotarian and Paul Harris Fellow. He is a past president of the Republican Elected Officials of Mississippi and serves on the state Republican Executive Committee.

He is a graduate of Mississippi State University and was inducted into the University’s Insurance Hall of Fame. He has also received the Distinguished Service Award from the University of Mississippi’s (Ole Miss) Risk Management and Insurance program and its Professional Society.

Chaney was named one of the top insurance professionals of 2013 by Insurance Business America magazine in the magazine’s special January/February issue of Hot 100 Insurance Professionals of 2013. Chaney had the distinction of being the only State Insurance Commissioner on a list that was comprised of company presidents, CEO’s and experts; a governor; state and national legislators; and industry information executives.

He has served four terms as chairman of the NAIC Property and Casualty Insurance (C) Committee.

He is a veteran of the U.S. Army, having served in Vietnam from 1968 to 1969.

Chaney is married to Mary Thurmond Chaney. They have three children and eight grandchildren.
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On February 6, 2009, Gov. Jay Nixon appointed John M. Huff, a native of Potosi, MO., as Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration. He was confirmed by the Missouri Senate on February 19, 2009.

An attorney, Huff leads the department that protects consumers through the regulation of professionals and businesses that affect Missourians’ lives daily. The department regulates more than half a million insurance companies, banks, doctors, nurses and others. He leads a team of 550 employees.

One of his top priorities is using technology to improve the efficiency and effectiveness of license applications, renewals, complaints, enforcement actions and board and commission nominations.

In September 2010, Huff was appointed to the U.S. Financial Stability Oversight Council by the NAIC. He served two terms on the council, and was the initial state insurance regulator appointed. The council was created by the 2010 federal Dodd-Frank Wall Street Reform and Consumer Protection Act.

Before entering public service, Huff spent 11 years as an executive with leading insurers and reinsurers, including Swiss Re and GE Insurance Solutions. At these companies, he led global teams and was stationed in two different European markets: London and Zurich.

Huff earned his bachelor’s degree in business administration from Southeast Missouri State University. He earned a master of business administration at Saint Louis University and a juris doctor degree from the Washington University School of Law in St. Louis.
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Monica J. Lindeen was elected Commissioner of Securities and Insurance, Montana State Auditor in 2008 and re-elected to a second term in November 2012. Lindeen makes it her mission to protect Montana’s securities and insurance consumers through education, fairness, and transparency.

Lindeen was elected president of the NAIC and is serving in that capacity throughout 2015. She is a strong advocate for states’ rights and believes the state-based regulatory system is superior in serving our consumers and markets.

In 2013, Lindeen received the Excellence in Consumer Advocacy Award, presented by the NAIC’s Consumer Representatives. She received the honor in recognition for her work as a strong voice for consumer protection and her dedication in maintaining states’ rights in insurance regulation.

Lindeen began her career in public service representing a rural district in the Montana House of Representatives. Due to her hard work in the legislature, she earned a reputation as a common-sense moderate who could get things done. She quickly became a leader in the House and served four terms (1999 to 2006).

Prior to public service, Lindeen formed a highly successful Internet business, Montana Communications Network, one of the first Montana-based, local Internet Service Providers. From 1994 to 1996, she was a part-time faculty member in the MSU-Billings English Department and taught simultaneously as a graduate assistant in the Department of Educational Foundations.

Lindeen earned a bachelor’s degree in education, specializing in English and history. She completed graduate coursework in educational foundations at MSU-Billings. Lindeen and her husband, David, have a daughter, two sons, and seven grandchildren.

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Bruce R. Ramge was appointed Director of the Nebraska Department of Insurance by Nebraska Governor Dave Heineman November 15, 2010. Ramge had served as acting director since October 30, 2010, and as deputy director since January 2008.

Ramge has assisted various NAIC working groups over the years. He serves as Secretary of the Midwest Zone, chair of the Title Insurance (C) Task Force, and a member of several NAIC committees, task forces and working groups. He is a past president of the Insurance Regulatory Examiners Society (IRES), and he received the 2007 IRES Foundation Paul L. DeAngelo Memorial Teaching Award and the 2007 IRES Al Greer Achievement Award.

Ramge earned a bachelor’s degree from Dana College and a master’s degree in business administration from the University of Nebraska Omaha.

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Bruce R. Ramge
Director
Term of Office: At the Pleasure of the Governor
Appointed: November 15, 2010

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Scott J. Kipper was reappointed Nevada Commissioner of Insurance October 24, 2011, by Business and Industry Director Terry Johnson.

Kipper previously served as Nevada’s Insurance Commissioner from December 2008 to June 2010. After leaving Nevada in 2010, he served as the deputy commissioner in charge of the Office of Health Insurance for the Louisiana Department of Insurance and as CEO of the State of Louisiana Office of Group Benefits. Before that, he served as the Oregon Insurance Administrator from December 2007 to 2008. As the deputy commissioner in charge of the Office of Health Insurance for the Louisiana Department of Insurance for more than two years, he led the development and implementation of emergency rules following hurricanes Katrina and Rita. Kipper worked as the senior regional director for the Health Insurance Association of America and America’s Health Insurance Plans from January 2001 to August 2005, where he directed legislative and regulatory efforts in a number of states, including California, Colorado, Oregon and Texas. He also spent two years on the staff of the NAIC in Washington, D.C., as a health analyst, working on senior health insurance issues.

Kipper began his regulatory career at the Wyoming Department of Insurance, serving nearly five years as a life and health insurance standards consultant, including form filing review, consumer liaison and legislative duties. He started his insurance career as an independent life and health agent in Laramie, WY, in 1985.

Kipper graduated from the University of Wyoming with a bachelor’s degree in business administration.

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Roger A. Sevigny leads a staff of 81 employees. He is an NAIC past president and has been active on numerous NAIC committees.

Prior to his appointment as Insurance Commissioner he held the position of assistant commissioner of New Hampshire’s Insurance Department. Before joining the Insurance Department, he was an employee of Travelers Insurance for more than 30 years, serving in a variety of technical and management positions.

Sevigny holds a bachelor of arts in biology from St. Anselm College in Manchester, NH. He is also a commissioned officer in the United States Army, having retired at the rank of colonel.

NEW HAMPSHIRE

Roger A. Sevigny
Commissioner
Term of Office: Five years
Appointed: August 2003
Reappointed: June 9, 2008
Reappointed: June 7, 2013

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New Jersey Governor Chris Christie nominated Kenneth E. Kobylowski to serve as Commissioner of Banking and Insurance on January 30, 2012. Kobylowski served as Acting Commissioner from February 11, 2012, until his appointment was confirmed by the New Jersey State Senate on December 20, 2012.

As Commissioner, Kobylowski oversees New Jersey’s banking, insurance and real estate industries. In this role, he has served as chair of the NAIC Financial Stability (EX) Task Force, as well as a member of the International Insurance Relations (G) Committee, the Financial Condition (E) Committee and the Life Insurance and Annuities (A) Committee. In 2015, he will serve on the NAIC Executive (EX) Committee as chair of the Northeast Zone. Additionally, Kobylowski represents the NAIC on the International Association of Insurance Supervisors’ Financial Stability Committee.

Kobylowski joined the Department of Banking and Insurance as chief of staff in February 2010 and took on the additional role of acting director of banking in October 2011.

Kobylowski served as the chief operating officer for the Department with full responsibility for all legislative, regulatory, operational and administrative matters. He also served as the Department’s liaison with other state departments and federal agencies, notably the Federal Reserve and the Federal Deposit Insurance Corporation.

Kobylowski was instrumental in leading the Department through successful reaccreditations by both the NAIC and the Conference of State Bank Supervisors and is a gubernatorial appointee to the State Employees’ Health Benefits Plan Design Committee and the School Employees’ Health Benefits Plan Design Committee.

Prior to joining the Department, Kobylowski was in private law practice for 20 years, beginning at Connell, Foley & Geiser in Roseland, NJ and then moving to Herrick, Feinstein LLP, first in its New York City office and then in its Newark, NJ office. He represented a wide array of clients, including banks, insurance companies, lenders, developers and public and private entities. Before practicing law, Kobylowski began his professional career as a bank analyst at the Federal Reserve Bank of New York.

Kobylowski is a magna cum laude graduate of Seton Hall University and a cum laude graduate of New York Law School, where he served as executive editor of the Journal of International and Comparative Law.

Kobylowski and his wife, the former Nancy M. Harz, have two children.
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John G. Franchini was appointed Superintendent of Insurance for the state of New Mexico on July 27, 2010; under the New Mexico Public Regulation Commission.

During the 2013 legislative session, legislation effectuating a constitutional amendment passed in the 2012 general election (HB 45) removed the insurance division from the PRC and created a stand-alone agency, The Office of Superintendent of Insurance. This change was effective July 1, 2013.

This legislation also created a nominating committee for the position of the Superintendent of Insurance. The nomination committee unanimously reconfirmed Franchini to continue in his capacity as Insurance Superintendent for New Mexico.

Franchini has more than 35 years’ experience in the insurance industry. He “temporarily” joined Consolidated Agency, his father’s independent insurance agency, while attending graduate school at the University of New Mexico. Ten years later, he purchased the business and expanded it to four locations, employing 82 people and servicing nearly 15,000 customers. During that time, he served on the New Mexico Workers’ Compensation Assigned Risk Pool board of governors, the Patient Compensation Administration board of directors, and was elected president of the Independent Insurance Agents of New Mexico. In 1998, Poe & Brown, a national insurance broker, purchased the business. Franchini was named vice president, and his responsibilities included new business production, development of specialized insurance programs and agency acquisitions.

Franchini joined New Mexico Mutual in 2002 and was eventually named vice president of government and industry affairs. At New Mexico Mutual, he worked with state legislators, members of regulatory agencies and insurance agents to strengthen the company’s financial and public standing.

He is also a member of the Leadership New Mexico Class of 2007, former board member of the Rocky Mountain Insurance Information Association and past president of the New Mexico Insurance Association.

Franchini is a native New Mexican and a graduate of Creighton University in Omaha, NE.

**NEW MEXICO**

**John G. Franchini**

Superintendent

Term of Office: December 31, 2015

Appointed: July 27, 2010

**Mailing Address**

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

**Street Address**

1120 Paseo de Peralta
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**Phone Number**

Main (505) 827-4601
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**Fax Number**

(505) 476-0326

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**Website:** www.OSI.state.nm.us
**Make Checks Payable To:** Office of Superintendent of Insurance
NEW MEXICO

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Benjamin M. Lawsky, New York state’s first Superintendent of Financial Services, is the supervisor of all insurance companies in New York, all state-chartered depository institutions and the majority of U.S.-based branches and agencies of foreign banking institutions. He also regulates all mortgage brokers and bankers, check cashers, money transmitters, budget planners and similar providers of financial services. The Department supervises approximately 4,400 entities with assets of about $6.2 trillion.

Prior to his current position, Lawsky was Governor Cuomo’s chief of staff, served as deputy counselor and special assistant to then-Attorney General Cuomo, and was an assistant U.S. attorney in the Southern District of New York, where he prosecuted white collar crime, organized crime and terrorism cases. Lawsky began his career as chief counsel to U.S. Senator Charles Schumer on the U.S. Senate Judiciary Committee and as a trial attorney in the Civil Division of the U.S. Department of Justice.

Lawsky graduated from Columbia Law School and Columbia College. He lives in New York City with his wife and two children.

NEW YORK

Benjamin M. Lawsky
Superintendent
Term of Office: At the Pleasure of the Governor
Appointed: October 3, 2011

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Albany Address
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Fax (212) 709-3520
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Consumer Complaints (212) 480-6400 or (800) 342-3736
Insurance Fraud Hotline (888) FRAUD-NY
Multilingual Telephone Service (518) 474-5138 or (212) 480-6400

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

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   Consumer Protection Division ................................................................................. joy.feigenbaum@dfs.ny.gov

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Wayne Goodwin was elected Insurance Commissioner in 2008 and re-elected in 2012. Goodwin is a member of the North Carolina Council of State, made up of the 10 statewide elected officials. Prior to being elected, Goodwin served as assistant commissioner for four years. He also served in the North Carolina House of Representatives, where he represented Richmond, Scotland, Montgomery and Stanly counties for four consecutive terms.

Goodwin focuses on consumer advocacy through fair rate-making, injury-prevention efforts and close regulation of insurance company solvency and industry practices.

Goodwin also serves as the state fire marshal. He is the state chair of Safe Kids North Carolina and a member of numerous commissions and boards.

Goodwin earned a bachelor’s degree, with honors, in political science from the University of North Carolina at Chapel Hill. He went on to graduate from the UNC School of Law and practiced law in Richmond County for 13 years.

Goodwin is a native of Hamlet, NC, where his family was active in agriculture and banking. He and his wife, Melanie Wade Goodwin (who served three terms in the North Carolina House of Representatives, from 2005 to 2010), are the proud parents of a daughter, Madison, and a son, Jackson.

Goodwin was appointed to the URAC as a board of directors member representing the NAIC in 2014. He is currently vice chair of the NAIC Southeast Zone.

**NORTH CAROLINA**

**Wayne Goodwin**

*Commissioner*

Term of Office: Four years

Elected: November 4, 2008

Inaugurated: January 10, 2009

Re-elected: November 6, 2012

Inaugurated: January 12, 2013

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Raleigh, North Carolina 27699-1201

**Street Address**

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**Eastern Regional Office**

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New Bern, North Carolina 28562

**Western Regional Office**

North Carolina Department of Insurance
537 College Street
Asheville, North Carolina 28801-2412

**Charlotte Regional Office**

North Carolina Department of Insurance
301 South McDowell Street
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Charlotte, NC 28204

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Toll-Free Numbers *(In-State Only)*

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Fax (919) 733-6495

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(Engineering, Risk Management, Manufactured Building, Fire and Rescue Training and Inspections, Fire and Rescue Commission, Prevention, Programs and Grants)
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NORTH CAROLINA

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NORTH CAROLINA

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NORTH CAROLINA

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Adam Hamm was appointed Insurance Commissioner in October 2007. He was elected to a four-year term in November 2008 and again in 2012. Hamm has a strong and varied background that includes experience in public service and in the private sector.

Hamm’s dedication and desire to serve the public was in part borne out of his experiences seeking justice for personal crime victims as a prosecutor for the Cass County State Attorney’s Office.

Hamm also worked as an attorney in private practice, advocating for North Dakota businesses and individuals. He specialized in a number of areas, including commercial litigation and administrative agency law.

Hamm is a graduate of Sam Houston State University and earned his juris doctor, with distinction, from the University of North Dakota School of Law.

Hamm is very active in the National Association of Insurance Commissioners (NAIC). The NAIC is the association made up of the chief insurance regulators from all 50 states, the District of Columbia and the five U.S. territories. These elected and appointed officials -- working together with the centralized resources of the NAIC -- form the national system of state-based insurance regulation in the United States. America's insurance regulators coordinate their activities through the NAIC and work together to develop best practices and set standards for insurance supervision.

Hamm is the immediate past president of the NAIC and is on numerous committees, including the Executive (EX) Committee.

In September 2014, Hamm was appointed by the NAIC to the U.S. Financial Stability Oversight Council as the state insurance commissioner representative. In this role, Hamm represents the interests of all the nation’s state insurance regulators.

The council was created by the federal Dodd-Frank Wall Street Protection and Consumer Protection Act in 2010 to monitor the safety and stability of the nation's financial system and coordinate a response to any threats.

Hamm and his wife, Michelle, have two children, Wyatt and Halle.

### NORTH DAKOTA

**Adam Hamm**  
Commissioner  
Term of Office: Four years  
Appointed: October 9, 2007  
Elected: November 4, 2008  
Re-elected: November 6, 2012

**Mailing Address**  
North Dakota Insurance Department  
600 East Boulevard Avenue, 5th Floor  
Bismarck, North Dakota 58505-0320

**Street Address**  
Same as mailing address

**Phone Numbers**  
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Toll-Free Number (In-State Only): (800) 247-0560  
Fax: (701) 328-4880

**Email Address**  
inurance@nd.gov

**Office Hours:** 8:00 a.m.–5:00 p.m., Monday–Friday  
**Website:** www.nd.gov/ndins  
**Make Checks Payable To:** North Dakota Insurance Department
NORTH DAKOTA

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NORTH DAKOTA

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Commonwealth of the Northern Mariana Islands Governor Eloy S. Inos delegated Mark O. Rabauliman to serve as Acting Secretary for the Department of Commerce in September 2014. As part of his duties as the Acting Secretary of Commerce, Rabauliman automatically becomes the Insurance Commissioner, Workers Compensation Commissioner and the Banking Director for the Commonwealth of the Northern Mariana Islands.

In addition to his current duties, Rabauliman heads the Video Lottery Commission. He has served as chairman for various government entities and nonprofit organizations, including the CNMI State Library, 2012 to present; and the Commonwealth Council for Arts and Culture, 2012 to 2014. He also has been a member of the Museum Board of Governors since 2013.

Rabauliman has widespread experience in the private and government sectors. He has more than 12 years of experience leading teams of various sizes in different industries to accomplish objectives of the organizations he served. These experiences are in the areas of public administration, telecommunications, network, and education, providing him with a wealth of knowledge and the ability to adapt to diverse leadership roles. Included in his continued development are various grant writing and executive leadership trainings.

Mark O. Rabauliman
Acting Secretary of Commerce
Term of Office: Concurrent with Current Governor
Delegated: September 2014

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Mary Taylor’s goal is to help make Ohio jobs-friendly once again.

Taylor was sworn in as Ohio’s 65th Lieutenant Governor January 10, 2011, the same day Ohio Governor John R. Kasich named her to lead Ohio’s Common Sense Initiative (CSI) to reform Ohio’s regulatory policies, as well as to serve as director of the Ohio Department of Insurance. Through these two assignments, Taylor is committed to making Ohio a jobs- and business-friendly state. On January 12, 2015, Kasich and Taylor were sworn in to their second term in office.

The CSI reviews Ohio’s regulatory system to eliminate excessive and duplicative rules that stand in the way of job creation. Both CSI and the Department of Insurance present unique challenges, but Taylor is no stranger to taking on tough assignments.

In 2006, Taylor was the first certified public accountant to be elected to serve as auditor of state, and she transformed the office into a nationally recognized, 21st-century government auditing firm. The National White Collar Crime Center praised Taylor for her excellence in fighting and preventing fraud and for recovering millions in misspent tax dollars. The Ohio Society of CPAs called Taylor one of its “most influential” members.

Elected to the state legislature in 2002, and re-elected in 2004, Taylor was instrumental in passing Ohio’s 2005 tax reform package, which reduced personal income taxes by 21%. The measure also eliminated the tangible personal property tax, the corporate franchise tax and the inventory tax imposed on businesses. She was a member of the House Finance, Ways and Means, and Education committees and was recognized by the United Conservatives of Ohio as a “Watchdog of the Treasury.” The National Federation of Independent Business, the nation’s largest small-business group, also named Taylor a “Guardian of Small Business” for her outstanding voting record on behalf of Ohio’s small-business owners.

Taylor earned a bachelor’s degree in accounting and a master’s degree in taxation from the University of Akron. She began her career in 1990 with Deloitte and Touche, one of the “big four” national accounting firms. She joined the Akron firm of Bober, Markey, Fedorovich & Company in 1994, where she served as director of the firm’s tax department and senior manager of the employee benefits practice.

Taylor has been called an “expert” on state budget issues by The Columbus Dispatch. And, her hometown newspaper—The Suburbanite—called her one of Summit County’s “most influential women.”

Taylor is a life-long resident of northeast Ohio, where she lives with her husband, Don, and their sons, Michael and Joe.

Mary Taylor
Lieutenant Governor/Director
Term of Office: At the Pleasure of the Governor
Appointed: January 10, 2011
Reappointed: January 12, 2015

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2/2015
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John D. Doak was sworn in as Oklahoma’s 12th Insurance Commissioner on January 10, 2011. He was re-elected to the office on June 24, 2014, after garnering more than 77% of the vote, and his second term began on January 12, 2015.

Doak’s dream to pursue a career in insurance began as a young man. His father, a stockbroker and oilman, taught him the value of hard work and the challenges and benefits of operating within a diverse financial network.

At the University of Oklahoma, during classes taught by former Oklahoma Governor Henry Bellmon and former State Rep. Neal McCaleb, Doak first realized his desire to pursue public office. He graduated in 1988 with a bachelor of arts in political science.

Shortly after graduation, Doak, an entrepreneur, opened his own small business in Tulsa. Over the course of six years, he received numerous awards and commendations for his success, including being named the third Top Life Producer for Farmers Insurance.

Doak next served as an executive for several insurance firms, including Marsh, Aon Risk Services, HNI Risk Services, and Ascension Insurance. He also served on the Governor’s Round Table for Business Development.

Such diverse experience in the industry, from small-business owner to corporate executive, gives Doak a unique and broad understanding of how insurance works and knowledge that benefits the businesses and citizens of Oklahoma. He is committed to ensuring that Oklahomans have access to affordable, transparent health care within a competitive, robust market that also helps businesses succeed.

Doak has made it his mission to help and protect Oklahomans. To that end, he proposed the uninsured motorist law, which allows law enforcement officers to remove the tag from an uninsured vehicle and provides temporary liability insurance for the vehicle. He has also instituted a program that helps fire jurisdictions improve their ISO scores while helping homeowners lower their insurance costs.

Doak has held positions on numerous NAIC committees including the NAIC/American Indian and Alaska Native Liaison Committee, which he proposed and chaired in 2014; the Property and Casualty Insurance (C) Committee; and numerous liaison committees.

Doak and his wife, Debby, live in Tulsa with their children, Zack and Kasey. They are members of the South Tulsa Baptist Church.
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Laura N. Cali, an actuary who led the Oregon Insurance Division through the review of 2014 health plan rates amid major reforms, became Oregon Insurance Commissioner July 15, 2013.

The division hired Cali in mid-2011 as a casualty actuary specializing in workers’ compensation and medical malpractice. She previously worked as a consulting actuary for Towers Watson in San Francisco, overseeing projects for self-insured companies, public entities and insurers. She started her career at Liberty Mutual’s home office in Boston, building rating models for workers’ compensation and general liability lines of business.

While her area of expertise is in property/casualty insurance, Cali became heavily involved in health insurance issues in 2012–2013 as chief actuary and manager of the division’s product regulation section. In that position, she helped lead the division’s efforts to ensure that health insurers comply with the federal Affordable Care Act by January 1, 2014.

Cali grew up in Sonoma, CA, and earned her bachelor’s degree in mathematics and economics from Boston University. She is a fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries. In her free time, Cali enjoys cooking, swimming and watching baseball.
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Teresa D. Miller was appointed Acting Insurance Commissioner by Pennsylvania Governor Tom Wolf on January 20, 2015. The position requires confirmation from the Pennsylvania Senate.

Miller has extensive experience in the health sector at both the state and federal levels. She is the former administrator of the Oregon Insurance Division, where she helped implement the early stages of the federal Affordable Care Act (ACA) at the state level. In that role as Oregon’s top insurance regulator, she was also responsible for making significant changes to Oregon’s health insurance rate review process and was invited to testify before the U.S. Senate Committee on Health, Education, Labor, and Pensions to highlight features of Oregon’s improved process.

Miller was previously a partner at Crowell & Moring in the Health Care Group, where she focused on matters related to the implementation and enforcement of the ACA. Prior to joining Crowell & Moring, Miller served as acting director of the State Exchanges Group, the Oversight Group and the Insurance Programs Group at the Center for Consumer Information and Insurance Oversight (CCHIO) of the Centers for Medicare & Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS). While at CMS, she helped the agency roll out regulations and guidance implementing the private market reforms of the ACA and helped develop and implement the policies and rules governing state-based exchanges. She was instrumental in putting key provisions of the ACA into practice and worked closely with the states and issuers to ensure compliance with the new market reforms, including the market rating reforms.

Miller earned her juris doctor from Willamette University College of Law, and her bachelor’s degree, magna cum laude, from Pacific Lutheran University.

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Ángela Weyne Roig was appointed by Puerto Rico Governor Alejandro García Padilla on January 2, 2013, to serve as Commissioner of Insurance for the Commonwealth of Puerto Rico. With more than 40 years of experience in the insurance and banking sectors, Weyne has had an accomplished and award-winning career in insurance, including management of a premium finance company, a managing general agency and a claims adjusting firm; presidencies of life and of property and casualty companies; and the presidency of the largest bank-owned insurance agency in Puerto Rico. She was also president of the first reinsurance company incorporated in Puerto Rico and served as president of two health maintenance organizations.

Weyne earned her bachelor’s degree in mathematics from the University of Puerto Rico and has received many awards through her professional career, such as the Top Management Award of the Sales and Marketing Association, Outstanding Women in Business of the Puerto Rico Chamber of Commerce and Woman of the Year from the Professional Women’s Association of Puerto Rico.

Weyne is an active member of the World Presidents Organization (WPO) and served as chair of the local chapter. Among the entities where she has served as board member are the Puerto Rico Chamber of Commerce, the Puerto Rico Association of Insurance Companies, the Friends of El Yunque Foundation, Central Caribbean University and the Trust of the Supreme Court of Puerto Rico.

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**Ángela Weyne**

**Commissioner of Insurance**

Term of Office: Indefinite

Appointed: January 2, 2013

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Joseph Torti III was appointed Associate Director and Superintendent of Insurance December 16, 2002. In 2008, Torti was appointed Deputy Director and Superintendent of Insurance and Banking.

Torti has enjoyed tenure of nearly 30 years with the Insurance Division, beginning his career as a senior examiner. He previously served as chief insurance examiner, managing the largest section of the Insurance Division. Prior to joining the Insurance Division, he was a bank examiner and worked as an auditor for the Department of Transportation.

Torti graduated cum laude from Providence College with a bachelor’s degree in business administration with a specialization in accounting. He is a certified public accountant and certified financial examiner. He is a member of the American Institute of Certified Public Accountants, the Institute of Internal Auditors and a former member and officer of the Society of Governmental Accountants and Auditors.

Torti has served as chair of the NAIC Financial Condition (E) Committee and chair of the Audit Committee of the Interstate Insurance Product Regulation Commission. He also co-chaired the Principle-Based Reserving Implementation (EX) Task Force and has been a member of the NAIC Audit Committee. Torti serves as a member of several other committees and working groups.

**RHODE ISLAND**

Joseph Torti III  
Superintendent of Insurance  
Term of Office: At the Discretion of the Director of Business Regulation  
Appointed: December 16, 2002

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Raymond G. Farmer was appointed by South Carolina Governor Nikki Haley to serve as Director for the South Carolina Department of Insurance on November 13, 2012. With more than 33 years of experience, Farmer earned his bachelor’s degree in insurance from the University of Southern Mississippi and earned his law degree from Atlanta’s John Marshall Law School.

Farmer served as the Deputy Insurance Commissioner of the Enforcement Division for the Georgia Department of Insurance and more recently as vice president for the American Insurance Association. As a part of his service, Farmer has served for more than 30 years on the board of directors of the Georgia Arson Control Program, an organization aiding firefighters and prosecutors combating arson. He is a member of the State Bar of Georgia and a member of the Tort and Insurance Practice section, as well as the Workers’ Compensation section.

In 2012, Farmer was awarded the Herman Hass Award by the Independent Insurance Agents of Georgia for service to the insurance industry. Also in 2012, he received a Presidential Citation for Outstanding Service to the insurance industry from the Professional Insurance Agents of Georgia. Recently, received the 2014 Industry Person of the Year from the Independent Agents and Brokers of South Carolina.

Farmer is a native of Atlanta, and he and his wife, Gayle, have two children and five grandchildren.

**SOUTH CAROLINA**

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Larry D. Deiter was appointed Director of the South Dakota Division of Insurance on January 8, 2014, by Department of Labor and Regulation Secretary Marcia Hultman. Deiter had served as Assistant Director of Property & 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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Julie Mix McPeak was appointed by Tennessee Governor Bill Haslam to lead the Tennessee Department of Commerce and Insurance on January 12, 2011. McPeak is the first woman to serve as chief insurance regulator in more than one state. She brings to the department more than 14 years of legal and administrative experience in state government.

McPeak’s leadership as Commissioner for Commerce and Insurance garnered recognition from Business Insurance magazine and she was honored as one of the 2013 Women to Watch.

Before being named as Commissioner of the Department of Commerce and Insurance, McPeak practiced as counsel to the insurance practice group of law firm Burr & Forman LLP. She also served as the executive director of the Kentucky Office of Insurance (KOI). Before her appointment as executive director, McPeak spent nine years as an attorney for the KOI, the final five as general counsel. She also served as general counsel to the Kentucky Personnel Cabinet.

McPeak served as co-counsel for Kentucky Association of Health Plans v. Miller, a case heard before the U.S. Supreme Court, regarding ERISA preemption and state “any willing provider” statutes. McPeak is a frequent author and lecturer on insurance issues, having addressed members of the American Council of Life Insurers, the National Association of Mutual Insurance Companies, the National Alliance of Life Companies and the Million Dollar Roundtable. Her recent presentations include the Self-Insurance Institute of America and the South Carolina Captive Insurance Association. Recent articles include “The Saga Continues: More Uncertainty for Fixed Indexed Annuity Insurers” and “The Securities and Exchange Commission’s Rule 151A: Laudable Goals, but Suspect Rationale.” McPeak authored Chapter 9: “Licensing of Insurers” in the New Appleman on Insurance, Library Edition and co-authored the article, “The Future of State Insurance Regulation: Can it Survive?” featured in Risk and Management Insurance Review.

McPeak is a member of the Tennessee Bar Association, the Kentucky Bar Association, the Nashville Bar Association and the Franklin County Bar Association. She has been a member of the American Bar Association, Tort and Insurance Practice section, where she served as vice-chair of the Insurance Regulation Committee and a member of the Federal Involvement in Insurance Regulatory Modernization Task Force. At the NAIC, she participates on the Executive (EX) Committee, and serves as the Southeast Zone secretary. McPeak has also served on the board of directors of the National Insurance Producer Registry.

McPeak earned a juris doctor from the University of Louisville School of Law in 1994. She is a 1990 graduate of the University of Kentucky, where she earned a bachelor’s degree, with distinction, in marketing.

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**Website:** www.tennessee.gov/commerce
**Make Checks Payable To:** Tennessee Department of Commerce and Insurance

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2/2015
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Texas Governor Rick Perry appointed David Mattax as Insurance Commissioner on January 12, 2015. The commissioner oversees the Texas Department of Insurance, which regulates the insurance industry and provides information and assistance to insurance consumers.

Mattax served as deputy attorney general for defense litigation, past director of defense litigation, and past chief of the financial litigation division for the Texas Attorney General’s Office. He has defended the Texas Department of Insurance since 1992 in rule promulgation and defense of agency actions. He is a member of the State Bar of Texas and is admitted to practice before the Texas Federal District courts, Fourth and Fifth Circuit U.S. courts of Appeal and U.S. Supreme Court.

Mattax is a past co-chair of the Amos Commission, and a past board of trustees member of University United Methodist Church.

Mattax received two bachelor’s degrees and a law degree from The University of Texas at Austin.

David Mattax
Commissioner
Term of Office: Two Years
Appointed: January 12, 2015

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Todd E. Kiser was named Commissioner of the Utah Insurance Department by Governor Gary Herbert on December 20, 2012.

Kiser founded Kiser Insurance agency in 1976 and has more than 35 years of insurance experience.

Kiser was elected to the Utah Legislature in 2002 and served five terms in various positions with chairmanship responsibilities dealing with business, economic development, transportation, ethics, and taxation-related issues. These include chair of the Utah House of Representatives’ Business, Economic Development and Labor Appropriations Subcommittee; member, Council of State Government West Leadership Academy; member, Council of State Governments’ Executive Committee; vice-chair, International Trade Committee; board member, Utah Sports Commission; board member, Hogle Zoo; honorary colonel and prior chairman, Sandy City Police; member, Sandy City Planning Commission; and prior chairman, Sandy City Community Program. He has also served for many years in the Boy Scouts of America.

Kiser grew up in Texas and attended Ricks College in Idaho on a basketball scholarship. He moved to Salt Lake City and started a career in real estate and insurance. He is married to Julie Driggs. They have nine children and 22 grandchildren. He enjoys golf, motorcycles and his family.

UTAH

Todd E. Kiser
Commissioner
Term of Office: At the Pleasure of the Governor
Appointed: December 20, 2012

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Toll-Free Number (In-State Only) (800) 439-3805
Fraud (801) 531-5380

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Make Checks Payable To: Premium Taxes: State Tax Commission
Department Fees: Utah Insurance Department

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As the Commissioner of the Department of Financial Regulation, Susan L. Donegan is the chief regulator of Vermont's financial-services industry. The department supervises traditional and captive insurance companies and their representatives, state-chartered banks and credit unions, licensed agents and brokers, and all other non-depository financial institutions, as well as securities broker-dealers and investment advisors.

Donegan is a seasoned attorney with broad subject-matter knowledge of financial services regulation. She earned a law degree from Vermont Law School, a master of laws degree in banking and financial services law from Boston University School of Law, and a master of laws degree in European Union and International Trade Law from Amsterdam Law School at Universiteit van Amsterdam.

Donegan worked at the Vermont department from 1985 to 1990 and was its first director of securities regulation. She also held the position of counsel to the commissioner and hearing officer at the Massachusetts Division of Insurance from 2008 to 2011 before returning to Vermont to assume the deputy position. Donegan was in private law practice for many years in Boston and overseas at a major Dutch law firm specializing in financial services law and regulation, private international law, litigation, data protection and privacy law.

Donegan is admitted to practice law in Vermont, Massachusetts, New York and California, and is qualified as a solicitor in the Republic of Ireland and England and Wales.
VERMONT

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Osbert E. Potter was inaugurated as Lieutenant Governor of the United States Virgin Islands on January 5, 2015.

His public school education prepared him for the College of the Virgin Islands where he graduated cum laude in 1978, with a bachelor of arts in business administration — concentration in finance. Potter successfully campaigned and was elected to the 20th and 21st Legislatures of the Virgin Islands in 1992 and 1994. During both terms in the Legislature, he served as chairman of the Committee of Economic Development, Agriculture and Consumer Protection. In 1997 and 1998, he served as Commissioner of the Virgin Islands Department of Licensing and Consumer Affairs. He joined the Virgin Islands Army National Guard in 1985 and served for 23 honorable years in the ranks of lieutenant, chief warrant officer 2 and captain.

From 2004 to 2014 he served as the chief executive officer of the Virgin Islands Public Television System, a PBS affiliated station. From 1978 to 1992, Potter was a part-time instructor at the University of the Virgin Islands. He was co-founder of Parson, Potter and Associates Computer School in the mid-1980s.

Potter has been a man of service to the Virgin Islands community in many capacities. He is an active member of the 40 Plus Modified Softball League’s, Movements Softball Team, president of the Charlotte Amalie High School Alumni Class of 1974, former president of the St Thomas/St John chapter of the United Way, host of a local radio show, “Strictly Local,” and promoter for an annual calypso show.

Potter is the proud father of Dareem, Dyonna, Dykisha, Kyrah and Indigo.

U.S. VIRGIN ISLANDS

Osbert E. Potter
Lieutenant Governor/Commissioner
Term of Office: Four Years
Elected: January 5, 2015

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The State Corporation Commission (SCC) appointed Jacqueline K. Cunningham to serve as Virginia’s 13th Insurance Commissioner in the 104-year history of the SCC’s regulation of the insurance industry.

Cunningham had been Deputy Commissioner of the life and health division of the SCC’s Bureau of Insurance for more than six years. She had been employed by the SCC in various capacities within the Bureau since 1993.

Cunningham has been actively engaged in efforts of the NAIC regarding state responses to the requirements of federal health care law. She also is actively engaged with the Virginia Health Reform Initiative, providing technical support to its efforts to ensure meaningful reform that meets the needs of Virginia’s citizens and government.
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Mike Kreidler is Washington State’s eighth Insurance Commissioner; first elected in 2000 and re-elected to a fourth term in 2012. He has earned a reputation as a staunch advocate for consumer protection and a fair and balanced regulator of Washington’s diverse insurance markets.

Kreidler earlier served in the state legislature and the U.S. Congress. He was a member of the Northwest Power Planning Council and a regional director for the U.S. Department of Health and Human Services.

A doctor of optometry, Kreidler practiced at Group Health Cooperative of Puget Sound for 20 years. He earned a master’s degree in public health from UCLA. He retired as a lieutenant colonel from the U.S. Army Reserve in 2003 with 20 years of service.

Of the current NAIC membership, Kreidler is the longest-serving insurance commissioner in the United States. He was honored in 2009 with the “Excellence in Consumer Advocacy Award” presented by consumer advisors to the NAIC, and with the “2010 Leadership Award” by the Statewide Poverty Action Network.

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As West Virginia Insurance Commissioner, Riley is responsible for the regulation of the insurance market, as well as the protection of insurance consumers. Riley’s work was instrumental in the transition of the West Virginia Workers’ Compensation Commission from a state monopolistic system to a competitive private system. Riley’s responsibilities include the administration of the “Legacy” Workers’ Compensation claims and employer compliance with West Virginia Workers’ Compensation laws.

Prior to his appointment as West Virginia Insurance Commissioner, Riley served as assistant commissioner of regulation. Riley has served the West Virginia Offices of the Insurance Commissioner since 2001.

Riley earned a bachelor’s degree in business administration and a master’s degree in business administration from Marshall University. He resides in South Charleston, WV, with his wife and two daughters.

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2/2015
WEST VIRGINIA

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Governor Scott Walker appointed Ted Nickel as Commissioner of Insurance for the state of Wisconsin on January 3, 2011. The Office of the Commissioner of Insurance regulates the business of insurance in Wisconsin. The office has a staff of 153 and is responsible for examining industry financial solvency and market conduct, licensing agents, reviewing policy forms for compliance with state legislation, investigating consumer complaints and providing consumer information. In addition to its regulatory duties, the office administers the State Life Insurance Fund, the Local Government Property Insurance Fund, and the Injured Patients and Families Compensation Fund.

Prior to his appointment, Nickel worked for almost 18 years as director of governmental and regulatory affairs for Church Mutual Insurance Company in Merrill, WI. Nickel has been actively engaged in insurance industry affairs in Wisconsin. He has served on the board of directors of the Wisconsin Insurance Alliance, including having served as chair. Nickel served on the board of directors of the Wisconsin Insurance Security Fund and the Oklahoma Property Casualty Insurance Guaranty Association, as well as having served as a member of the Legal and Government Affairs Committee of the Property Casualty Insurers Association of America. Nickel also worked in the administration of former Wisconsin Governor Tommy Thompson.

Commissioner Nickel served on the Northcentral Technical College District Board of Trustees for six years. While there, he served as secretary/treasurer and participated on a CEO recruiting committee. He chaired the Merrill, WI, Parks and Recreation Committee and was vice chair of the Merrill, WI, City Plan Commission.

Nickel was elected secretary-treasurer of the NAIC in December 2014. He currently serves on the Executive (EX) Committee, the Cybersecurity (EX) Task Force, the Governance Review (EX) Task Force, the Government Relations (EX) Leadership Council, the International Insurance Relations (EX) Leadership Group and the Internal Administration (EXI) Subcommittee.

He chairs the NAIC Audit Committee and the NAIC/Industry Liaison Committee and is vice chair of the Consumer Participation Board of Trustees. He is a member of the Life Insurance and Annuities (A) Committee, the Health Insurance and Managed Care (B) Committee, the NAIC/American Indian and Alaska Native Liaison Committee and serves on several other NAIC task forces and committees.

In 2014, he chaired the Contingent Deferred Annuity (A) Working Group, the Mortgage Guaranty Insurance (E) Working Group and the Health Care Reform Regulatory Alternatives (B) Working Group.

In August 2014, Nickel was appointed to the Federal Advisory Committee on Insurance, which serves as an advisory committee to the Federal Insurance Office.

Commissioner Nickel earned his bachelor’s degree in business administration with a concentration in finance from Valparaiso University.

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Glause earned a bachelor’s degree in accounting from the University of Wyoming in 1984 and a law degree from the University of Wyoming, College of Law in 1987. After law school, Glause served as a deputy county prosecutor for three years.

From 1990 until 2005, Glause was engaged in the private practice of law. In 2005, he was appointed municipal court judge for the City of Rock Springs, WY.

Glause is a member of the Professional Rodeo Cowboys Association (PRCA), serves on the board of directors for Cheyenne Frontier Days and is past president of the PRCA Mountain States Circuit. He has one adult son.

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The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.

For more information, visit www.naic.org.