NAIC
National Association of Insurance Commissioners

Insurance Department Directory

August 2010

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ALABAMA

Jim L. Ridling, a native Arkansan who has lived and worked in Montgomery for the past 20 years, was appointed Insurance Commissioner by Governor Bob Riley on Sept. 15, 2008.

Commissioner 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. In 1987, he embraced a new challenge, leaving California to come back to his native South. He traded his stock in American Express (which owned Fireman's Fund at the time) for ownership in Southern Guaranty, a Fireman's Fund subsidiary headquartered in Montgomery. He came to Montgomery as President and CEO of Southern Guaranty. 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 on December 31, 2003.

Following his retirement from Southern Guaranty, Commissioner Ridling remained active. He and other local business leaders formed River Bank and Trust, where he serves as Vice Chairman today. He has also been an integral part of many community civic charitable endeavors.

Commissioner Ridling serves as Chairman of the Board of Directors for Jackson Hospital and 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 holds memberships on several other boards.

Jim L. Ridling
Commissioner of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: Sept. 15, 2008

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Financial Division	(334) 241-4151
Fire Marshal's Office	(334) 241-4166
Fraud Division	(334) 241-4121
Information Technology Division	(334) 241-4112
Legal Division	(334) 241-4116
Consumer Services Division	(334) 241-4141
Market Conduct Division	(334) 241-4151
Producer Licensing	(334) 241-4126
Rates and Forms Division	(334) 241-4145
Receivership Division	(334) 240-7560
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Accounting	(334) 241-4192
Examiner's	(334) 240-3194
Financial	(334) 240-3194
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Legal	(334) 240-7581
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Producer Licensing	(334) 240-3282
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ALASKA

Governor Murkowski appointed Linda Hall as Director of the Division of Insurance in the Department of Community and Economic Development in Alaska on March 3, 2003.

Director Hall has 18 years of experience in the insurance industry as a commercial broker and served as the chair of the Alaska Workers' Compensation Review and Advisory Committee. Director Hall is a past president of the Alaska Independent Insurance Agents and Brokers and represented Alaska on the Board of Directors of the Independent Insurance Agents and Brokers of America from 1997 until 2003. Prior to working in the insurance industry, Director Hall was a high school English teacher in Michigan.

Director Hall has a Bachelor of Arts degree from the University of Michigan and is a Chartered Property Casualty Underwriter (CPCU).

Director Hall is currently the Chair of the Western Zone and NIPR Board of Directors. In addition, Director Hall is active in other committees and task forces, including the NAIC Executive (EX) Committee.

Linda S. Hall
Director of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: March 3, 2003

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AMERICAN SAMOA

BIOGRAPHY NOT AVAILABLE

PHOTO NOT AVAILABLE

Aoomalo Manupo Turituri
Commissioner
Appointed: Apr. 18, 2010
Term of Office: At the Pleasure of the Governor

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ARIZONA

Christina Urias
Director of Insurance
Term of Office: Six years
Appointed: November 2003
Reappointed: January 2006

Christina Urias was appointed Director of the Arizona Department of Insurance in November 2003. Prior to her appointment, she was a partner at the law firm of DeConcini McDonald Yetwin and Lacy, P.C. (1989–2003). Before becoming an attorney, she worked in the insurance industry (1973-1985) as a property and casualty claims adjuster.

A member of a seventh generation Tucson pioneer family, she graduated with honors from the University of Arizona (B.A. Philosophy, 1972) and the University of Arizona, College of Law (cum laude, 1988). Director Urias clerked for the Arizona Supreme Court (1988-1989), and the Arizona Bar Foundation named her as one of the Top 50 Pro Bono Attorneys in Arizona.

Director Urias is the President-Elect of the Arizona Foundation for Legal Services & Education (AFLSE) and has served on the Foundation's Legal Services Committee for several years. The State Bar of Arizona created the Foundation in 1978 to provide a variety of community legal services to the poor and to promote access to justice for all Arizonans, especially those most in need.

Director Urias is actively involved in the NAIC. As a member of the NAIC Executive (EX) Committee, she currently serves as Vice Chair of the NAIC Western Zone. She is Chair of the Solvency Modernization Initiative (EX) Task Force, which is undertaking a critical examination of the U.S. insurance regulatory system in light of the recent financial crisis and international regulatory developments. Director Urias also chairs the International Solvency (EX) Working Group and the Long-Term Care (EX) Task Force.

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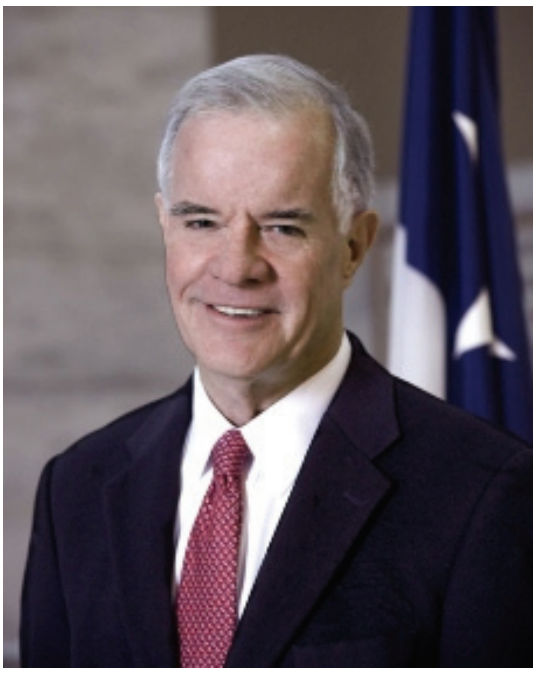
ARKANSAS

Jay Bradford was appointed Insurance Commissioner on Jan. 15, 2009, by Governor Mike Beebe. Bradford brings to the Department more than four decades of experience in the insurance industry, including 30 years as founder, chairman and former shareholder of First Arkansas Insurance Group, a statewide network of independent property and casualty agencies. Customer service and consumer protection have been hallmarks of his career. Prior to his appointment, Commissioner Bradford served for two years as the Director of the Division of Behavioral Health Services within the Arkansas Department of Human Services. He served in the Arkansas legislature for 24 years where he was chosen both Speaker Pro Tempore of the House and President Pro Tempore of the Senate. He also served as Chair of the Public Health, Welfare and Labor Committee in both bodies.

Some of the highlights of his service in the Arkansas Legislature include serving as chief sponsor of the Tobacco Settlement Funding Bill, legislation which resulted in Arkansas being the only state in the nation to mandate all the settlement monies be used for healthcare. He also served as lead Senate sponsor of breast care legislation which resulted in millions of dollars being made available for the prevention and treatment of breast cancer.

A graduate of Subiaco Academy, Commissioner Bradford holds a Bachelor of Arts degree in Economics and Psychology from Henderson State College and has also been recognized as a Distinguished Alumnus of that institution, now known as Henderson State University. He is a Certified Insurance Counselor (C.I.C.) and holds an Honorary Doctor of Science from the University of Arkansas for Medical Sciences.



Jay Bradford
Commissioner of Insurance
Term of Office: Will of Governor
Appointed: Jan. 15, 2009

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Fraud only	(866) 660-0888
Public Employee Claims	(866) 278-8066

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Legal	(501) 371-2639
Life and Health, P and C	(501) 371-2748
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ARKANSAS

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CALIFORNIA

Steve Poizner
Commissioner of Insurance
Term of Office: Four Years
Elected: Nov. 7, 2006

Steve Poizner was elected California Insurance Commissioner on Nov. 7, 2006 and took the Oath of Office on Jan. 8, 2007.

Commissioner Poizner has been described as "independent" (*Modesto Bee*), "a man of integrity" (*LA Times*) and someone with "an impressive command of the issues" (*SD Union Tribune*).

A highly successful businessman/entrepreneur, Poizner founded several companies, the most recent of which pioneered life-saving technology which placed GPS receivers into cell phones in order for 9-1-1 emergency responders to pinpoint emergency calls from cell phones. This technology can be found in more than 300 million cell phones around the world. Poizner has long been active in public service and civic affairs. In 2001-2002, Poizner served as a White House Fellow in Washington, D.C., where he was the Director of Critical Infrastructure Protection in the National Security Council. He is also a co-founder of EdVoice and has served on the boards of several California organizations committed to assisting disadvantaged children in K-12 schools. Poizner also spent a year teaching 12th grade government at Mount Pleasant High School in East San Jose.

Commissioner Poizner has an MBA from Stanford University and a degree in Electrical Engineering from the University of Texas. He and his wife, Carol, have a daughter, Rebecca.

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COLORADO

Governor Bill Ritter, Jr., appointed Marcy Morrison as the Insurance Commissioner effective Jan. 24, 2007. Ms. Morrison comes to the Division of Insurance with a wealth of experience. She served as an El Paso County Commissioner from 1984 to 1992. In 1992, Ms. Morrison began her legislative career. She served from 1992 to 2000 in the Colorado House of Representatives.

Ms. Morrison chaired the Health Environment, Welfare and Institutions Committee (HEWI). The HEWI committee debated bills concerning public health, children's insurance, Medicaid, and the regulation of health care professions. Further, the HEWI committee had legislative oversight for the Colorado Departments of Human Services, Public Health and Environment, and Health Care Policy and Financing. As a Representative in the House, Ms. Morrison also chaired the Health Care Task Force and the Intractable Pain Task Force.

In November 2000, the people of Manitou Springs elected Ms. Morrison as Mayor. Manitou Springs is home to approximately 5,000 residents. It was settled in 1870 and hosts a treasure of natural points of interest as well as engaging community atmosphere.

Prior to being nominated by Governor Ritter, Ms. Morrison served as the chair of the Division of Insurance volunteer Consumer Council and as a consumer representative to the NAIC. Ms. Morrison's strong background in health care issues and advocacy for consumers are assets to the people of Colorado.

Marcy Morrison
Commissioner of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: January 2007

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CONNECTICUT

Thomas R. Sullivan
Commissioner of Insurance
Term of Office: At the pleasure of the Governor
Appointed: April 2007

In April 2007, Commissioner Thomas R. Sullivan was appointed by Governor M. Jodi Rell as Connecticut's 30th Insurance Commissioner in the nearly 150-year history of the agency.

Customer service and consumer relations are hallmarks of his 20-year career in the insurance industry. He began his professional career at The Hartford, advancing through various responsibilities in management, leadership, and executive-level positions culminating as Senior Vice President of Specialty Risk Services, LLC, a wholly-owned subsidiary of The Hartford.

Commissioner Sullivan brings to the Department a broad-based perspective from his tenure in the private sector. Prior to his role in public service, he was active in various risk and insurance management functions on issues ranging from changing demographics in the workforce to workers' compensation costs. Since joining the Department he has instituted many reforms aimed at making the agency more responsive to consumers, policymakers and the insurance industry. Major initiatives undertaken under his leadership include the implementation of new procedures geared to help companies bring their products to market quickly and the revamping of the Consumer Services Division.

Commissioner Sullivan has been an active member of the NAIC. He has led and served on a number of committees. He is currently a member of the NAIC Executive (EX) Committee and chair of the Life Insurance and Annuities (A) Committee.

Commissioner Sullivan is a past member of the Board of Directors at the Southington-Cheshire Community YMCA. He received a bachelor's degree in Justice and Law Administration from Western Connecticut State University and a Master of Business Administration from the University of Connecticut. He is a lifelong resident of Connecticut.

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DELAWARE

Karen Weldin Stewart, CIR-ML

Commissioner of Insurance

Term of Office: Four years
Elected: November 2008

Commissioner Karen Weldin Stewart began her insurance career in 1989 as Deputy Receiver in the Delaware Department of Insurance. In 1997, Karen became certified as a Deputy Receiver as she demonstrated her capabilities while managing more than $25 million in insurance company assets for the benefit of the policyholders and settled at least 5,000 claims. In 1997-1999, 2001 and 2003-2004, she served as VP for Specialty Services and then as VP for Regulatory Services Reinsurance Solutions International, LLC (RSI), a subsidiary of Marsh McClellan/Guy Carpenter.

After leaving the Delaware Department of Insurance, Karen was President & CEO of Weldin Group, Inc., an insurance and reinsurance consulting company. Her consultancy attracted contracts and subcontracts with several states, including Texas and Utah, where she was placed in charge of the largest insolvency in American history at the time.

Karen has been actively serving the NAIC for over 20 years as Regulatory Coordinator on the working group that created the original *Receivers Handbook for Insurance Company Insolvencies*, which is still offered by the NAIC. She also sat at the table to draft model laws to be adopted by various states to receive accreditation.

A Democratic Chairwoman since 1973, Karen was elected president of the Young Democrats of Delaware in 1975. As a Democratic activist, Karen served on numerous campaigns, including Vice President Biden's first presidential race. Karen currently serves on the City Democratic Committee of Wilmington. Her ancestors settled in Delaware in the late 1600s and had a significant role in the growth and development of the state. In fact, Weldin Road in Brandywine Hundred was named for her family.

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DISTRICT OF COLUMBIA

Gennet Purcell
Commissioner of Insurance, Securities and Banking
Term of Office: At the Pleasure of the Mayor
Appointed: Aug. 28, 2009

Gennet Purcell, Esq., is the Commissioner and Agency head of the District of Columbia Department of Insurance, Securities and Banking. She was appointed by Mayor Adrian Fenty to serve as Acting Commissioner on Aug. 28, 2009. She was confirmed to serve as Commissioner on Nov. 4, 2009. As the Agency head, she is the primary 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 advisors.

Since December 2008, Commissioner Purcell served as the Deputy Commissioner, where her primary responsibilities included oversight of the agency's core functional areas, including the divisions of Insurance, Securities, Banking, Fraud Enforcement and Investigation and Risk Finance.

Since her appointment, Commissioner Purcell has encouraged a consumer focus throughout the agency. She has implemented several initiatives to promote consumer advocacy and encourage financial literacy on behalf on the District's consumers. Commissioner Purcell is also a member of the District of Columbia Financial Literacy Council.

Commissioner Purcell is an attorney and member of both the State of Maryland Bar and the Commonwealth of Virginia Bar. Prior to her tenure at DISB, she was a partner in a private law firm where her areas of practice included estate planning, insurance claims law, surety bond financing and small business planning. She has also tenured as an associate lawyer with the law firm of ShawPittman where she was a member of the Securities, Mergers and Acquisitions divisions.

She earned her undergraduate degree in political science from York University and her Juris Doctor degree from Howard University School of Law. Commissioner Purcell is a long-standing resident of the District of Columbia.

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FLORIDA

Alex Sink
Chief Financial Officer

Term of Office: Four years
Elected: November 2006
Effective: January 2007

Florida CFO Alex Sink is using her three decades of business experience to get results for the people of the state, cutting wasteful government spending, cracking down on financial fraud and reforming state-contracting practices to hold government more accountable.

Sink is currently serving her first term as Florida's CFO, having been elected statewide in 2006—her first run for public office. As CFO, Sink oversees nearly 3,000 employees and an annual budget of $300 million in the Department of Financial Services. She is also a statewide elected officer of the Florida Cabinet.

For over two years, CFO Sink has been an outspoken watchdog, demanding accountability for Florida's contracts with private companies—including putting a stop to Project Aspire, an $85 million over-budget and under-performing accounting program she inherited upon taking office. CFO Sink is also working to cut waste in her own department, such as saving taxpayers $2.2 million annually by consolidating consumer-hotline call centers.

CFO Sink stands out as an aggressive consumer advocate, launching initiatives like the Safeguard Our Seniors Task Force, created to protect older Floridians from financial fraud, and Florida's Housing Help Initiative, which provides assistance to Floridians facing mortgage foreclosure.

Before her election in 2006, Alex Sink was a successful businesswoman, with 26 years of experience in the financial industry, culminating in her leadership of Florida's largest bank. While establishing herself as a leader in the business community, Sink also used her business skills to help the state, serving as vice chair of Florida TaxWatch and appointed by Governor Chiles to the Commission on Government Accountability to the People.

CFO Sink has worked on behalf of Florida's children through her service on Governor Chiles' Commission on Education, the Hillsborough Education Foundation Board of Directors and as chair of Take Stock in Children. Her civic work also includes service in the Florida Chapter of the Nature Conservancy, Junior Achievement of West Central Florida and as chairman of the board of the United Way of Hillsborough County.

CFO Sink grew up on a farm in Mt. Airy, North Carolina, and earned a degree in mathematics from Wake Forest University. She resides in Thonotosassa with her husband, Bill McBride. They are the proud parents of Bert, a graduate of Stanford University, and Lexi, a student at Wake Forest University.

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FLORIDA

Kevin M. McCarty
Commissioner
Office of Insurance Regulation

Term of Office: At the Pleasure of the Financial Services Commission
Appointed: Jan. 9, 2003

Commissioner McCarty is the agency head of the Florida Office of Insurance Regulation. He is responsible for Florida's insurance market with oversight of company solvency, policy forms and rates, market investigations, and new insurance business. Since his appointment as insurance commissioner in January 2003, he has focused on implementing innovative technology to improve the regulatory process and has been at the forefront on senior protection as well as protecting historically discriminated minorities in the sale of insurance products.

Commissioner McCarty currently serves as NAIC Vice President, and is a national leader for the development of a National Catastrophe Insurance Plan, including using the NAIC's Catastrophe Insurance (C) Working Group to develop alternatives for a Federal Backstop. He has championed insurance reforms to protect seniors, including reforms in long-term care insurance (rate stabilization and limiting contestability periods) and annuities (increasing penalties for deceptive practices and strengthening suitability requirements). He also has been an outspoken critic of the expansion of Stranger-Originated Life Insurance. He continues to be a voice in support of state-based regulation, recognizing the need to strengthen states' abilities to do what is necessary to ensure viable marketplaces.

Commissioner McCarty received his law degree and an undergraduate degree in political science from the University of Florida.

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GEORGIA

John W. Oxendine
Commissioner of Insurance and Safety Fire
Term of Office: Four years
Elected: Nov. 8, 1994
Re-elected: Nov. 7, 2006

John W. Oxendine was first elected Georgia Insurance and Safety Fire Commissioner on November 8, 1994. He has since won three consecutive elections and is now serving in his fourth term of office. Oxendine has gained the reputation of a strong advocate for Georgia consumers while maintaining a vigorous competitive environment for Georgia insurance companies.

In addition to being Georgia's Insurance Commissioner, Oxendine is also the Safety Fire Commissioner, Industrial Loan Commissioner, and Comptroller General. His duties include regulating approximately 1,600 insurance companies, licensing 137,000 insurance agents, and regulating more than 1,000 industrial loan offices (companies that make loans of $3,000 or less).

Oxendine is a senior member of the NAIC, where he has received national recognition as co-chair of the Military Sales (D) Working Group—a committee dedicated to protecting American military personnel from unscrupulous insurance sales practices.

During his tenure as Commissioner, Oxendine has championed policies aimed at protecting the interests of Georgia consumers and promoting a competitive marketplace. He successfully fought for legislative proposals to increase the portability of health insurance policies and to ensure more affordable choices of health insurance products. He was instrumental in pushing through reform stabilizing the workers' compensation market and bringing about lower rates. Oxendine has worked to maintain affordable and available property insurance products for Georgia homeowners during times of deteriorating national market conditions. He has also stood against Pay Day Lending legislation to ensure that Georgians are not subject to unfair lending practices.

Commissioner Oxendine received a J.D. from the Walter F. George School of Law at Mercer University and a bachelor's degree from Mercer University.

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GUAM

John P. Camacho
Commissioner
Banking and Insurance

Term of Office:
At the Pleasure of the Governor
Appointed: Oct. 29, 2008

John Camacho was appointed the Commissioner for Guam's Office of Banking and Insurance Oct. 29, 2008. As Commissioner, he is the primary regulator of Guam's banking and insurance.

John is a member of the Governor Camacho's Fiscal Policy Committee. As a member, he participates in the finances and budget process for the Government Guam Line Agencies.

John served as a Deputy Director for the Department of Revenue and Taxation from December 2003 to Oct. 28, 2008, overseeing the Divisions of Insurance, Securities, and Banking, General Licensing, Compliance, Weights and Measure, and Motor Vehicle. Prior to being Deputy Director, John had extensive experience in the field of taxation. He served as the Deputy Tax Commissioner for the Department of Revenue and Taxation from January 2000 to December 2003. John managed many of the tax programs in the areas of tax enforcement, tax service and appeals.

John received a Bachelor's of Business Administration Degree in Accounting and Management from the University of Guam.

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HAWAII

Governor Linda Lingle named Gordon Ito as insurance commissioner for the Hawaii State Insurance Division, effective July 20, 2010.

As head of the Insurance Division, Ito oversees the insurance industry in the State of Hawaii, which writes $4.5 billion in premiums, and includes 1,000 insurance companies and 40,000 insurance agents.

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

Ito earned an undergraduate degree in business administration from the University of Hawaii, and a law degree from the William S. Richardson School of Law.

Gordon I. Ito
Commissioner of Insurance
Term of Office: At the Pleasure of the Director of Commerce and Consumer Affairs
Appointed: July 20, 2010

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Department of Commerce and Consumer Affairs
P.O. Box 3614
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Department of Commerce and Consumer Affairs
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Website: www.hawaii.gov/dcca/ins
Make Checks Payable To: Department of Commerce and Consumer Affairs, State of Hawaii

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HAWAII

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IDAHO

William W. Deal
Director of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: Jan. 2, 2007

Bill Deal was appointed by Governor C.L. "Butch" Otter to serve as Director of the Idaho Department of Insurance effective Jan. 2, 2007. Director Deal brings a wealth of knowledge and experience to this position. He was the owner/managing partner of the W.W. Deal Insurance Agency in Nampa, Idaho. Having worked in the insurance industry for 46 years, he has a unique perspective on the world of insurance.

Director Deal is knowledgeable and experienced in civic and governmental affairs. He was elected to the Idaho House of Representatives in 1990 and served eight terms in that position. During his tenure in the House, Director Deal chaired the State Affairs Committee from 2001 to 2007. He also co-chaired the Legislative Healthcare Task Force for nine years.

Director Deal currently serves on the Public Employees Retirement System Investment Board, is a member of the High Risk Insurance Pool Board and is a member of the Northwest Nazarene University President's Advisory Council.

Prior to joining the Idaho Department of Insurance, Director Deal served as Chairman of the Board of the Idaho State Insurance Fund and was a member of the Idaho Endowment Fund Investment Board. He is past president of the Snake River Stampede, Independent Insurance Agents of Idaho, Nampa Rotary International and University of Idaho Alumni Association.

Director Deal is a graduate of the University of Idaho. He and his wife, Joan, have four children and six grandchildren.

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IDAHO

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ILLINOIS

Michael T. McRaith
Director of Insurance

Term of Office: At the Pleasure of the Governor
Appointed: March 21, 2005

Prior to his appointment, Director McRaith worked 15 years in private practice as an attorney in Chicago. Director McRaith represented national and regional financial institutions, including insurers, in finance-related litigation.

Director McRaith led the Department's investigation into the practice of contingent commission payments by insurers to brokers and negotiated national settlement agreements on behalf of the Department and the NAIC with insurance producers and carriers. He supervises the solvent run-off of Kemper Insurance Group, the largest insurer run-off in U.S. history.

Director McRaith's NAIC-related work ensures that Illinois consumers and domestic industries are nationally represented. He is Chair of the NAIC Midwest Zone and a member of the Executive (EX) Committee, Chair of the Property and Casualty Insurance (C) Committee, Co-Chair of the Rating Agency (E) Working Group, Vice Chair of the NAIC/Industry Liaison Committee, Vice Chair of the Solvency Modernization Initiative (EX) Task Force's Corporate Governance Working Group, and is a member of the Regulatory Modernization (EX) Task Force, Life Insurance and Annuities (A) Committee, International Insurance Relations (G) Committee, and Government Relations Leadership Council, among other task forces and working groups. He serves as President of the Board of Directors for the Illinois Comprehensive Health Insurance Plan (a high-risk health insurance pool). He directs the state's Senior Health Insurance Program (SHIP), and has actively participated in developing, drafting and advocating for statewide and national health insurance modernization.

Director McRaith represented the NAIC at the international Organization for Economic Cooperation and Development (OECD) in Paris, and represents the NAIC on the International Association of Insurance Supervisors (IAIS) Corporate Governance Subcommittee. On behalf of the State of Illinois and the NAIC, he has testified before the U.S. Senate Special Committee on Aging; the U.S. Senate Committee on the Judiciary; the U.S. Senate Committee on Finance; twice before the U.S. Senate Committee on Banking, Housing and Urban Affairs; the U.S. Senate Committee on Health Education Labor and Pensions (HELP); twice before the House Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises; and the President's Antitrust Modernization Commission.

Director McRaith serves on the Executive Committee of the AIDS Foundation of Chicago and the American Foundation for Suicide Prevention, Chicago Chapter. He received a Bachelor of Arts degree from Indiana University in Bloomington and received a law degree from Loyola University School of Law in Chicago.

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IT Section	(217) 785-9025
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ILLINOIS

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INDIANA

Carol Cutter
Commissioner of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: June 22, 2009

Carol has spent more than 30 years in the insurance industry, with experience in both the Property/Casualty and Life/Health segments. She began her insurance career after attending Indiana University where she majored in English and Journalism. In the early years within the P&C segment, she worked for several agencies including Ramey-Mannan (now Rollins Burdick Hunter brokerage), the Daseke Agency, and the Fisk Landers agency, now a part of Gregory & Appel. Carol underwrote both personal and commercial lines of business and ultimately became an outside producer for the Cardinal Insurance Agency in Southport.

Her experience in the Life and Health segment began as the marketing director for an MET product marketed in 10 states. Carol was then appointed as marketing director for Colonial Life & Accident Insurance Company (a UNUM company) to hire and train agents and to manage a sales office for worksite products. She successfully served in this capacity for many years during which time her office received numerous awards on both an individual and agency basis.

In 2005 Carol was asked to serve as Deputy Commissioner for Health Issues of the Indiana Department of Insurance. In 2007, Commissioner Atterholt promoted Carol to Chief Deputy Commissioner for Health and Legislative Affairs. In addition, she represented the Department in all legislative affairs with the Indiana General Assembly.

She lives in Indianapolis with her husband Joe. Her son Steve and daughter Susan and their families are also located in the Indianapolis area and both have followed her into the insurance industry.

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INDIANA

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INDIANA

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INDIANA

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IOWA

Susan E. Voss
Commissioner of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: Jan. 1, 2005
Reappointed: Jan. 1, 2009

Prior to her appointment in 2005, Commissioner Susan Voss had been with the Iowa Insurance Division for eleven years. She was appointed First Deputy Commissioner for the Iowa Insurance Division of the Department of Commerce in 1999. In that capacity, she supervised legislation, administrative rules, health care-related issues, and the administration and budget for the Division. She represented the Division before the Iowa General Assembly. In addition, she has worked with other state regulatory bodies in addressing health care-related issues. She has been the liaison with many of the federal regulators in relation to the Gramm-Leach-Bliley Act. Commissioner Voss is the current NAIC President-Elect and serves on various committees at the NAIC.

Commissioner Voss is a graduate of Simpson College in Indianola, Iowa with a J.D. from Gonzaga University. She has held a number of different positions with state government, including Assistant Attorney General for the Department of Transportation, Legal Counsel to the State Ombudsman, Counsel to the Iowa Legislature in the area of taxation and economic development, and Tax Policy Attorney for the Iowa Department of Revenue and Finance.

Commissioner Voss has been a community leader and a board member in several civic organizations. These include the Des Moines Public Library Board and the Rotary Club of Des Moines.

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Website: www.iid.state.ia.us
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Premium Taxes: Director of Department of Revenue

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Jim Armstrong ..... (515) 281-4450
Deputy Commissioner and Chief Examiner ..... Jim.Armstrong@ iid.iowa.gov
Rosanne Mead ..... (515) 281-7758
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IOWA

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KANSAS

Sandy Praeger
Commissioner of Insurance

Term of Office: Four years
Elected: November 2002
Re-elected: November 2006

Commissioner Sandy Praeger was elected Kansas' 24th Commissioner of Insurance in 2002 and began serving in the position on Jan. 13, 2003. She was re-elected in 2006. She previously served three terms in the Kansas Senate and one term in the Kansas House of Representatives. She also served as mayor of Lawrence, Kansas and was on the Lawrence City Commission.

Commissioner Praeger was the NAIC 2008 President and currently serves as Chair of the Health Insurance and Managed Care (B) Committee and as a member of other NAIC committees.

She has testified before the U.S. Senate Labor and Human Resources Committee on "balanced federalism" as it relates to health regulatory issues. She also appeared before the U.S. Senate Small Business Committee expressing concerns about association health plans; before the subcommittee of the House Committee on Financial Services regarding flood reform; and before the Senate Select Committee on Aging concerning qualifications of insurance advisers.

In 2010 she became a recipient of the prestigious Dr. Nathan B. Davis Award for the second time. This honor is bestowed annually by the American Medical Association to individuals who have made a significant contribution to the public health through elected and career government service.

Commissioner Praeger is a graduate of the University of Kansas and lives in Lawrence, Kansas with her husband, Dr. Mark Praeger. They have two married children and three grandchildren.

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Legal/HR/Fin Surveillance	(785) 291-3190
Consumer Assistance	(785) 296-5806
Comptroller, IT, Mail, A&H	(785) 296-2537
Life, Property & Casualty	(785) 291-3673

E-Mail Address
See individual e-mail addresses or use first initial, first seven letters of last name and @ksinsurance.org

Office Hours: 8 a.m.–5 p.m.
Website: www.ksinsurance.org
Make Checks Payable To: Commissioner of Insurance

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KANSAS

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KENTUCKY

Sharon P. Clark, a veteran of Kentucky state government, was appointed Commissioner on June 30, 2008. Commissioner Clark was the first director of the Department of Insurance's Consumer Protection and Education division, a position she held for five years. Under her leadership, the Department hired its first ombudsman, added consumer education and outreach functions, and strengthened enforcement efforts by expanding the number of consumer complaint investigators.

Prior to returning to the Department, she worked at the Finance and Administration Cabinet. She also held positions for the Kentucky House of Representatives, the Public Service Commission and the former Workforce Development Cabinet.

She earned bachelor's and master's degrees from the University of Kentucky.

Commissioner Clark and her husband, Jon, have two daughters and one granddaughter.

Sharon P. Clark
Commissioner of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: June 30, 2008

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Commissioner	(502) 564-1453
Fraud	(502) 564-1464
Kentucky Access	(502) 573-1030
Legal	(502) 564-1456
Health and P/C	(502) 564-2728
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LOUISIANA

James J. Donelon
Commissioner of Insurance
Term of Office: Four years
Appointed: February 2006 to fill vacancy
Elected: November 2006 - November 2008
Re-Elected: October 2007 – November 2012

Prior to becoming the Commissioner of the Louisiana Department of Insurance, Jim Donelon served the Department in leadership positions as Chief Deputy Commissioner and Executive Counsel.

Jim 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, Jim became the first recipient of the Homer L. Hitt Distinguished Alumnus of the Year award for the University of New Orleans.

Commissioner 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 Jim was the elected Jefferson Parish Council Chairman and from 1981 to 2001 Jim 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 Jim joined the staff of the Louisiana Department of Insurance.

Jim presently serves on the Board of Directors of Hope Haven Boys Home, Friends Alliance for the Mentally Ill, and the Blood Center for Southeast Louisiana.

Jim is married to the former Merilynn Boudreaux. They reside in Jefferson Parish. Jim and Merilynn are the parents of four daughters and the grandparents of five granddaughters and one grandson.

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Website: www.ldi.state.la.us
Make Checks Payable to: Commissioner of Insurance

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LOUISIANA

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MAINE

Mila Kofman
Superintendent of Insurance
Term of Office: Five-Year Term
Appointed: April 2, 2010

Mila Kofman is currently the Superintendent of Insurance in Maine and has served in that capacity since March 2008. In March 2010 she was reappointed to a five-year term.

Prior to her appointment, Ms. Kofman was an Associate Research Professor and Project Director at the Georgetown University Health Policy Institute. She studied state private health insurance market reforms, regulation, products, and financing strategies. Ms. Kofman was the first in the nation to document the most recent cycle of health insurance scams (a report published by BNA)—research that informed a GAO study and a subsequent congressional hearing. In addition to more than 30 peer-reviewed publications, she has testified before the U.S. Senate, the U.S. House of Representatives, and state legislatures.

Ms. Kofman is Secretary of the NAIC Northeastern Zone and a current member of the NAIC Executive (EX) Committee. She served on the NAIC Consumer Participation Board of Trustees for six years, the Board of Directors for URAC for five years, and was co-editor of the *Journal of Insurance Regulation* for three years. In 2007, she was recognized by the American Council on Consumer Interests and was the 2007 Esther Peterson Consumer Policy Forum Speaker.

She has appeared on NPR, CNN, CBS Evening News and has been cited in *BusinessWeek, Consumer Reports, NY Times, Wall Street Journal, Washington Post, LA Times, Chicago Tribune, Forbes, U.S. News & World Report, AM Best,* AP, and other press.

Ms. Kofman was a federal regulator at the U.S. Department of Labor (1997-2001). She worked on legislation and implemented HIPAA and related laws. In 2000, she was appointed Special Assistant to the Senior Health Care Advisor to the President at the White House to work on legislative and regulatory initiatives—the Patient's Bill of Rights, long-term care insurance, nursing home reform, and ERISA reform. In 2000, she was honored with the Labor Secretary's Exceptional Achievement Award.

Ms. Kofman holds a J.D. from Georgetown University and a B.A. in Government and Politics from the University of Maryland (summa cum laude).

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Toll-Free Number *(In-state only)*	(800) 300-5000

E-Mail: Insurance.PFR@maine.gov

Office Hours: 8 a.m.–5 p.m.
Website: www.maine.gov/insurance
Make Checks Payable To: Treasurer State of Maine

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MARYLAND

Elizabeth "Beth" Sammis was appointed as Interim Maryland Insurance Commissioner by Governor Martin O'Malley in January 2010, where she will oversee the regulation of Maryland's $26 billion insurance industry. Ms. Sammis served as Deputy Commissioner since 2007, focusing on legislative and regulatory policy, with an emphasis on health insurance.

Prior to her appointment as Deputy Commissioner, she served as Vice President of Government Affairs for United Healthcare for the Mid-Atlantic region. In that capacity, she identified public policy issues and spoke on behalf of the company with legislators, regulators and the media. She previously served with MAMSI in various positions: Senior Vice President of Corporate Communications and External Affairs, Senior Director of Medicare/Medicaid and Government Relations, Deputy Director of Payment Systems, Benefits and Practice Parameters for the Health Care Access Cost Commission, and Legislative Analyst.

Ms. Sammis obtained her bachelor's degree in Sociology from the University of California, Berkeley, and received her Master of Arts and Ph.D. in Sociology from the University of California.

Elizabeth "Beth" Sammis
Acting Commissioner of Insurance
Term of Office: Four Years
Appointed: January 2010

Mailing Address
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200 Saint Paul Place, Suite 2700
Baltimore, Maryland 21202-2272

Phone Numbers

Main	(410) 468-2000
Office of the Commissioner	(410) 468-2090

Toll-Free Numbers

General	(800) 492-6116
Insurance Fraud Division	(800) 846-4069
TTY	(800) 735-2258

Street Address
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Actuary	(410) 468-2038
Compliance and Enforcement	(410) 468-2289
Consumer Complaints	(410) 468-2243
Consumer Education and Advocacy	(410) 468-2430
Examination and Audit	(410) 468-2112
Insurance Fraud	(410) 347-5350
Life and Health	(410) 468-2204
Office of the Commissioner	(410) 468-2020
Property and Casualty	(410) 468-2306
Public Affairs	(410) 468-2020

Office Hours: 8 a.m.–5 p.m.
Website: www.mdinsurance.state.md.us
Make Checks Payable To: Maryland Insurance Administration

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MASSACHUSETTS

Joseph G. Murphy was appointed Commissioner of the Massachusetts Division of Insurance by Governor Deval Patrick on Feb. 8, 2010. He had served as Acting Commissioner since September 2009.

Commissioner Murphy served as First Deputy Commissioner of the Division since 2006, playing active roles in the implementation of the Patrick-Murray Administration's successful auto insurance reform and the day-to-day operations of the Division, its 130 employees and $12 million budget. He spearheaded an effort to investigate high-percentage increases in small-group health insurance, overseeing a hearing with insurance companies and care providers, and holding special sessions to investigate the prospect of creating group purchasing cooperatives in Massachusetts.

Prior to joining the Division of Insurance, he served as Chief of Staff and Research Director of the Joint Committee on Financial Services and the Joint Committee on Insurance in the Massachusetts Legislature. He currently serves on the NAIC's Property and Casualty Insurance (C) Committee and the Financial Regulation Standards and Accreditation (F) Committee. He also serves as a member of the Management Committee of the Interstate Insurance Product Regulation Commission.

A native of Quincy, Commissioner Murphy holds a Bachelor of Arts in history and political science. He lives in Boston.

Photo not available.

Joseph G. Murphy
Commissioner of Insurance
Term of Office: At the Discretion of the Governor
Appointed: Feb. 8, 2010

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Office of Consumer Affairs and Business Regulation
Massachusetts Division of Insurance
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Website: www.state.ma.us/doi
Make Checks Payable To: Massachusetts Division of Insurance

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MASSACHUSETTS

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MICHIGAN

Ken Ross
Commissioner
Office of Financial and Insurance Regulation
Term of Office: Four years
Appointed: Feb. 22, 2008

Ken Ross was appointed Commissioner of the Office of Financial and Insurance Regulation by Governor Jennifer M. Granholm on Feb. 22, 2008. As Commissioner, Ross is responsible for the regulation of the Michigan financial service industries, including Insurance, Banking and Securities. The Commissioner administers 29 public acts and regulates a variety of individual licensees and entities, including BlueCross BlueShield, 25 HMOs, 119 banks, 172 domestic insurance companies, 210 credit unions, 1,447 foreign insurance companies, 1,938 investment advisers, 2,017 securities broker-dealers, 7,201 consumer finance lenders, 180,439 insurance agents, and 122,642 securities agents. He heads a state agency consisting of over 411 professionals dedicated to protecting Michigan consumers by ensuring that the companies it regulates are financially solvent, follow state and federal law, and are entitled to the public confidence. During his tenure, Ross has been successful in significantly building agency capacity to meet the multitude of challenges facing financial service regulators in a dynamic environment. Significant recent achievements include passage of the re-codified Michigan Uniform Securities Act, transition to electronic form and producer licensing filings, and initiating a number of innovative consumer education and protection initiatives.

Before being appointed Commissioner, Ross served as the Deputy Commissioner for Policy and the Commissioner's Chief of Staff. Prior to coming to OFIR, Ross served as the Vice President of Regulatory and Legal Affairs for the Michigan Credit Union League (MCUL). He also served as an Assistant Attorney General, serving under Attorneys General Frank Kelley and Jennifer Granholm.

Mr. Ross earned a J.D., cum laude, from Thomas M. Cooley Law School and a bachelor's degree, double majoring in philosophy and political science, from the University of Michigan-Dearborn. Ross and his partner, Brian Huggler, live in Lansing with his two children.

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James Gerber ..... (517) 335-1738
Receiverships Specialist

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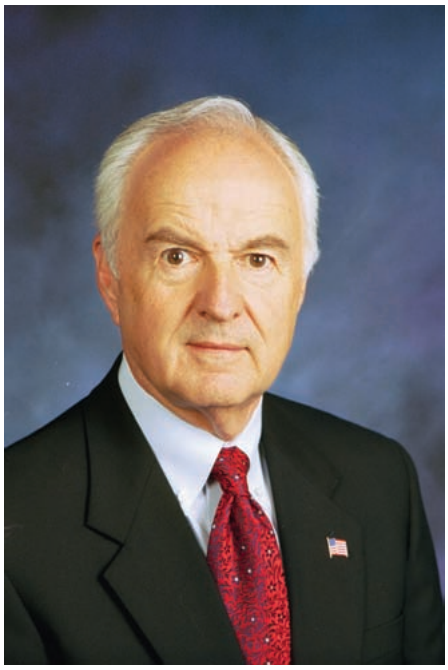
MINNESOTA

Governor Tim Pawlenty appointed Glenn Wilson Commissioner of the Minnesota Department of Commerce on Dec. 27, 2002. He was reappointed in January 2007.

Under Commissioner Wilson's leadership, the department has increased its efforts in consumer protection, showing a steady increase in enforcement actions and penalties each of the last four years. Commissioner Wilson also created the Insurance Fraud Unit, a fully functioning police agency housed within the Department of Commerce.

On the national level, Commissioner Wilson has taken several leadership roles with the NAIC. He was elected treasurer of the Interstate Insurance Product Regulation Commission in December 2006 and served on a national panel discussing the issue of suitability.

Prior to his appointment as Commissioner, Wilson served as first vice president of U.S. Bank Home Mortgage, where his special project focus was affordable housing. Before that, he was CEO and chairman of Knutson Mortgage for more than 10 years. During his tenure there, he restored profitability and rebuilt employee confidence.



Glenn Wilson
Commissioner of Commerce
Term of Office: At the Pleasure of the Governor;
Reappointed: January 2007
Appointed: Dec. 27, 2002
Confirmation by Senate: Jan. 6, 2003

Mailing Address
Minnesota Department of Commerce
85 7th Place East, Suite 500
St. Paul, Minnesota 55101-2198

Street Address
Same as mailing address

Phone Numbers
Main (651) 296-4026

Phone Numbers
Fax (651) 297-1959

Office Hours: 8 a.m.–4:30 p.m.
Website: www.commerce.state.mn.us
Make Checks Payable To: Minnesota Department of Commerce

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MISSISSIPPI

Mike Chaney
Commissioner of Insurance
Term of Office: Four years
Elected: November 2007

Vicksburg resident and Tupelo native Mike Chaney is Mississippi's Commissioner of Insurance. Prior to his election in 2007, Commissioner Chaney served seven years in the Mississippi House of Representatives and eight years in the Mississippi Senate, where he became the first Republican to serve as Chairman of the Education Committee. Since taking office in January 2008, Commissioner Chaney has brought a style of openness and accessibility to the office, including opening a Mississippi Insurance Department on the Gulf Coast. He also spearheaded a wind mitigation program for the Mississippi Gulf Coast to help homeowners realize discounts on their wind insurance premiums.

Commissioner Chaney has overseen the addition of 49 property and casualty companies in states—30 multi-line and 19 single-line—and he has overseen the addition of 18 surplus lines companies. Other accomplishments include: working to streamline and modernize the licensing procedures used in the department; strengthening and stabilizing the state's Windpool; lengthening the amount of time the department has to respond to rate filings; working to secure insurance for volunteer firefighters; and seeking legislation to protect victims of domestic violence from discrimination by health insurance companies.

He is a businessman with a strong background in energy and agriculture and a strong advocate for consumers. He was a pioneer in workers' compensation in Mississippi. Commissioner Chaney has served on numerous community development entities, including serving as president of the Vicksburg Chamber of Commerce and president of the Vicksburg Economic Development Committee. He is a Rotarian and Paul Harris Fellow.

Commissioner Chaney is a 1966 graduate of Mississippi State University with a B.S. in Business and Finance and is a veteran of the United States Army, serving in Vietnam in 1968-69.

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Examination/Licensing	(601) 359-1951
Rating	(601) 359-9558

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Make Checks Payable To: Mississippi Insurance Department

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MISSOURI

John M. Huff
Director of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: Feb. 6, 2009

On Feb. 6, 2009, Gov. Jay Nixon appointed Missouri native John M. Huff as director of the Missouri Department of Insurance, Financial Institutions and Professional Registration. In this position, John leads Gov. Nixon's initiatives to protect consumers, including insurance policyholders and financial institution customers, during these difficult economic times.

An attorney, John brings 16 years of leadership experience in the insurance industry to a state department charged with protecting consumers through the regulation of professionals and businesses that impact Missourians' lives daily. The department regulates more than 500,000 professionals and 7,000 companies, including insurance companies, banks, credit unions and other professional corporations. He leads a team of 550 at the department.

One of John's top priorities is using technology to improve the efficiency and effectiveness of license applications, renewals, complaints, enforcement actions and board and commission nominations. This effort includes partnering with associations and other states to streamline regulatory functions that will increase productivity, decrease costs, and speed the delivery of regulatory information and quality products to Missouri consumers.

John serves as a director and trustee on several boards promoting better financial services and education for Missourians: Missouri Health Insurance Pool; Missouri Council on Economic Education; Missouri Consolidated Health Care Plan; Missouri State Employees Voluntary Life Insurance Commission; and the Alzheimer's Health State Plan Task Force.

Before entering public service, John spent three years as an executive with Swiss Re, one of the world's leading reinsurance companies, most recently at the company's global headquarters in Zurich. Prior to that, John spent eight years with GE Insurance Solutions.

John earned his bachelor's degree in business administration from Southeast Missouri State University. In 1987, he earned an MBA at Saint Louis University, and graduated in 1990 from the Washington University School of Law in St. Louis. He and his wife and daughter live in Columbia.

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Director of Revenue (for premium taxes or fees)

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MISSOURI

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MONTANA

Monica J. Lindeen
Commissioner of Securities and Insurance
Term of Office: Four years
Elected: Nov. 4, 2008

Monica J. Lindeen was elected Commissioner of Securities and Insurance, Montana State Auditor in November 2008. Whether it's protecting consumers, advancing Insure Montana to assist small businesses, promoting wellness and preventive care, or harnessing technology to improve health care, Monica is working hard to make a difference in the lives of Montana families.

In 1999, Monica began serving the people of Montana in the State House of Representatives. Due to her hard work in the legislature, she quickly became a leader and served four terms (1999-2006). Monica has a reputation as a common sense moderate who knows how to get things done for Montanans.

Monica is respected for her ability to put principles before politics and work with colleagues on issues that help Montana working families and businesses. In her first year as Commissioner, Monica retained a key assignment with the NAIC by being selected to the Health Insurance and Managed Care (B) Committee. In January, 2010, she was appointed to Chair the NAIC Designated Program Advisory Board. She is also a member of the NAIC Executive (EX) Committee.

Prior to public service, Monica formed a highly successful Internet business—Montana Communications Network (MCN), one of the first Montana-based, local Internet 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.

Monica received a B.S. of Education in English/History and completed graduate coursework in the educational foundations field from MSU-Billings. Monica and her husband, David, have a daughter, two sons, and seven grandchildren.

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NEBRASKA

Ann Frohman is a native of North Platte, Nebraska. She is a graduate of the University of Nebraska College of Law.

Ms. Frohman served a judicial clerkship with the Nebraska Supreme Court following law school. From 1990 to 1996, Ms. Frohman served as a staff attorney for the Nebraska Department of Insurance where she provided legal counsel on property and casualty rate and form matters, marketing practices, consumer issues, unauthorized insurance activities, and corporate organizational and holding company issues. Ms. Frohman served in various capacities on legislative interim study committees, committees of the National Association of Insurance Commissioners, and was instrumental in organizing the Task Force on Insurance Fraud in 1995.

In 1997, Ms. Frohman left the Department to serve as the State Risk Manager. She returned to the Department of Insurance, as its general counsel in January 2000, and was appointed deputy director in January 2004.

Ms. Frohman was appointed Director for the Department of Insurance by Governor Dave Heineman on Nov. 28, 2007.

Ann M. Frohman
Director of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: Nov. 28, 2007

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NEVADA

Brett J. Barratt
Commissioner of Insurance
Term of Office: At the Pleasure of the Director of Department of Business and Industry
Appointed: July 7, 2010

Brett J. Barratt was named Nevada Insurance Commissioner on July 7, 2010. He served as Acting Commissioner upon the June 2, 2010, resignation of Commissioner Scott Kipper, and has committed his efforts to leading the Nevada Division of Insurance through this transition, ensuring that the agency will continue to provide efficient, responsive and consistent regulation of the state's $12 billion insurance industry.

Prior to Commissioner Barratt's acceptance of this new post, he served as Chief Insurance Assistant for the Division. In that capacity, he was involved with virtually all aspects of state insurance regulation. Commissioner Barratt began his tenure with the Division in 2005 as Insurance Council and Hearing Officer, and since then, his duties have included being directly responsible for the Division's role in the legislative process.

Commissioner Barratt became a member of the Nevada Bar in 2003. Upon bar passage, he practiced bankruptcy law, creditor's rights, reorganization and civil litigation with the firm Shea & Carlyon, Ltd., in Las Vegas, Nevada.

Commissioner Barratt graduated from Westminster College in 1999, and earned his J.D. degree, cum laude, from Michigan State University College of Law in 2003. While in law school, he was a member of the Jessup Moot Court Team and a Note and Comment Editor for the Michigan State University College of Law's Journal of International Law. Additionally, he clerked for the Canadian National Senate's Parliamentary Counsel and for the Honorable Judge Richard F. Suhrheinrich of the Sixth Circuit.

Commissioner Barratt resides at Lake Tahoe, Nevada, and enjoys golfing, skiing, fishing, mountain biking and camping. He also is an accomplished world traveler who enjoys exploring distant landscapes and immersing himself in foreign cultures.

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NEW HAMPSHIRE

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

In New Hampshire, Commissioner Sevigny leads a staff of 81 employees. He is a very active member of the NAIC and is currently serving as the Past President and as Chair of the Market Regulation and Consumer Affairs (D) Committee. He is also a member of the Government Relations Leadership Council, International Insurance Relations Leadership Group, Producer Licensing (EX) Task Force, Regulatory Modernization (EX) Task Force, Solvency Modernization Initiative (EX) Task Force, Internal Administration (EX1) Subcommittee, Information Systems (EX1) Task Force, Health Insurance and Managed Care (B) Committee, Regulatory Framework (B) Task Force, Senior Issues (B) Task Force, Antifraud (D) Task Force, Accounting Practices and Procedures (E) Task Force, Examination Oversight (E) Task Force, Reinsurance (E) Task Force, Valuation of Securities (E) Task Force, NAIC/State Government Liaison Committee, IIPRC Management Committee and the National Insurance Producer Registry (NIPR) Board of Directors.

Prior to his appointment as 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.

Commissioner Sevigny holds a Bachelor of Arts in biology from St. Anselm College in Manchester, New Hampshire. He is also a commissioned officer in the United States Army, having retired at the rank of Colonel.

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NEW JERSEY

Thomas B. Considine
Commissioner
Term of Office: At the Pleasure of the Governor
Appointed: February 2010

On March 24, 2010, State Supreme Court Justice Jaynee LaVecchia administered the oath of office to Thomas B. Considine. Governor Chris Christie named Thomas B. Considine as Commissioner, New Jersey Department of Banking and Insurance, effective February 2010.

Prior to his appointment, Commissioner Considine worked at MetLife, Inc., a global financial services company, for nearly 17 years, where he most recently served as Vice President & Government Relations Counsel. In addition, he served on a Legal Affairs Diversity Subcommittee at MetLife.

Recognized as an industry leader in his field, Considine served on the Board of Directors of the National Organization of Life and Health Insurance Guaranty Association, various other financial services industry-related posts, and other business organizations. He served as a founding appointee to the New Jersey Department of Banking & Insurance Financial Services Advisory Board.

Prior to joining MetLife, Considine served as a litigation associate at Connell, Foley and Geiser, a major New Jersey law firm. He was involved in all facets of a diverse practice, including general business law, labor/employment law and various types of insurance litigation.

He received his J.D. cum laude from Seton Hall University School of Law and his B.S. magna cum laude from the W. Paul Stillman School of Business Administration at Seton Hall University. During his college years, Considine served as an intern on the Washington staff of Representative Frank Guarini. He also served on the Seton Hall University Alumni Board of Directors.

Commissioner Considine is married to the former Anne E. Sullivan and they have a daughter, 11, and a son, 9.

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Satellite Consumer Center, Camden	(856) 614-2958
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NEW MEXICO

John G. Franchini was appointed New Mexico's Superintendent of Insurance in July 2010, and will take office in August.

Mr. Franchini has worked in the insurance industry for more than 35 years. He worked as vice president for government affairs at New Mexico Mutual, the state's workers' compensation underwriter, from 2002 until January 2010.

No photo available.

John G. Franchini
Superintendent of Insurance
Term of Office: Indefinite
Appointed: July 2010

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NEW YORK

James J. Wrynn
Superintendent of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: Sept. 11, 2009

James J. Wrynn was appointed by Governor David A. Paterson to be the 40th Superintendent of the New York State Insurance Department. He began serving as Acting Superintendent on August 20, 2009. He previously served as the Executive Director of the New York State Insurance Fund since April 22, 2009. He has 25 years experience as a trial attorney focusing in the areas of life, accident and health insurance, property and casualty insurance, general liability insurance, insurance coverage disputes, professional malpractice and product liability. He was a founding partner of MacKay, Wrynn & Brady LLP, where he litigated cases focused on insurance issues and claims on behalf of major companies, their policyholders, municipalities and public authorities. Prior to that, he worked as a trial attorney with McCormick, Dunne & Foley, specializing in civil trials and appellate practice related to professional malpractice, subrogation, property and casualty coverage disputes, liabilities and insurance. His professional career has provided considerable experience in the areas of insurance, accounting and tax issues.

Mr. Wrynn is a member of the New York and New Jersey State Bar Associations, has served on the New York City Economic Development Corporation and is an active participant in his community. He earned an accounting degree from St. John's University College of Business Administration and received his J.D. from St. John's University School of Law.

He is also very involved in the Irish community and in the peace process in Northern Ireland. He was part of the delegation that accompanied President William Clinton to Ireland in December 2000 and the delegation that accompanied the New York State Attorney General in March 2005. More recently, he traveled with New York City Council Speaker Christine Quinn to Ireland in 2007.

Mr. Wrynn resides in Douglaston with his wife, Maura, and their three children.

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Department Fees: Superintendent of Insurance

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NORTH CAROLINA

Wayne Goodwin was elected as North Carolina's Insurance Commissioner in 2008. He previously served as the Assistant Insurance Commissioner for four years.

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

Goodwin is the newest member to the Council of State, made up of the 10 statewide elected officials. Goodwin also serves as the State Fire Marshal. He serves as state chair of the Safe Kids North Carolina and is a member of numerous commissions and boards.

Goodwin is a graduate of the University of North Carolina at Chapel Hill with honors in Political Science. He went on to graduate from the UNC School of Law and practiced law in Richmond County for 13 years.

He is a native of Hamlet, N.C., where his family was active in agriculture and banking. His wife, State Representative Melanie Wade Goodwin, is serving her third term in the legislature. The couple are proud parents to daughter Madison and son Jackson.

Wayne Goodwin
Commissioner of Insurance
Term of Office: Four years
Elected: November 2008

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NORTH DAKOTA

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

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

He 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, administrative agency law and transportation law.

Commissioner Hamm is a graduate of Sam Houston State University and received his J.D., with Distinction, from the University of North Dakota School of Law in 1998. He is a member of the State Bar Associations of North Dakota and Minnesota, and the Cass County Bar Association. He is a member of the Governor's Task Force on Violent and Sexual Offenders.

Adam and his wife, Michelle, have two children—Wyatt and Halle.

Adam Hamm
Insurance Commissioner
Term of Office: Four years
Appointed: October 2007
Elected: November 2008

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Northern Mariana Islands

Michael J. Ada

Insurance Commissioner/ Banking Director

Term of Office: Concurrent with current Governor

Appointed: August 2008

Michael J. Ada was appointed as the Secretary of Commerce in August 2008 by Governor Benigno R. Fitial and has been recently reappointed for another term. Inclusive of his role as the Commerce Department head, he serves as the CNMI's Insurance Commissioner as well as the jurisdiction's Banking Director. His department also oversees Alcohol and Tobacco Control, Weights and Measures, Taxicabs and the Registrar of Corporations.

Commissioner Ada serves as co-chair of the Commonwealth Economic Development Strategy task force and has been appointed to oversee the jurisdiction's ARRA funds.

Commissioner Ada has an extensive corporate management background, working in both the financial services and communication industries prior to his appointment.

Commissioner Ada holds a Masters of Business Administration and an undergraduate degree from the University of Colorado at Colorado Springs. Prior to his appointment as Secretary of Commerce, he served as the CNMI's Deputy Secretary since 2007.

Ada and his wife, Desirae, live on the island of Saipan with their three children.

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Website: www.commerce.gov.mp

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OHIO

Mary Jo Hudson
Director of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: Jan. 8, 2007

An accomplished public servant, attorney and community leader, Mary Jo Hudson officially took office as the 46th Director of the Ohio Department of Insurance on Jan. 8, 2007. She was appointed by Governor Ted Strickland to join his cabinet on Dec. 21, 2006. Under Director Hudson's leadership, the Department has made great strides to protect insurance consumers and promote a healthy insurance market. The Department has increased its efforts to empower Ohio's seniors to protect themselves and has fostered collaboration among its internal divisions and with other state agencies to combat predatory insurance sales practices directed toward Ohio senior citizens.

Director Hudson led Governor Strickland's efforts to reduce the number of uninsured Ohioans by 2011. The Department led a comprehensive approach to covering Ohio's uninsured residents, bringing together a broad-based coalition of stakeholders and interested parties. With the group's recommendations, Ohio's budget bill, H.B. 1 of the 128th General Assembly, will enable approximately 109,000 more Ohioans access to health insurance and allow for improvements in the quality and cost effectiveness of Ohio's health care system.

Ohio is a member of the Interstate Insurance Compact, which enables an insurer to file a single asset-based product that, when approved, can be sold in all 36 member states. Director Hudson serves as the chair of the Compact's Management Committee, and has led Ohio's efforts to work with other states to develop common product standards, which will make the insurance marketplace much more efficient.

Ohio is an active participant in the NAIC, where Director Hudson has been a staunch advocate for state-based regulation and is a member of the Executive (EX) Committee. She serves as a member of the Market Regulation and Consumer Affairs (D) Committee; the Financial Condition (E) Committee; the Financial Regulation Standards and Accreditation (F) Committee; the Solvency Modernization Initiative (EX) Task Force; the Market Regulation Accreditation (EX) Task Force; the Casualty Actuarial and Statistical (C) Task Force; the Market Information Systems (D) Task Force; the Antifraud (D) Task Force; and the Examination Oversight (E) Task Force. She also serves as Chair of the SERFF Board and is the Secretary/Treasurer of the Midwest Zone.

Prior to her appointment as Director of the Department of Insurance, she served on the Columbus City Council from 2004 to 2006.

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Fraud Division	(800) 686-1527	Fraud and Enforcement	(614) 387-0092
OSHIIP	(800) 686-1578	Property and Casualty	(614) 728-1280
Risk Assessment	(614) 644-2647	Risk Assessment	(614) 644-3256
Legal	(614) 644-2640	Legal	(614) 644-3742
License Division	(614) 644-2665	License Division	(614) 387-0096

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Make Checks Payable to: Ohio Treasurer Kevin Boyce

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OHIO

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OKLAHOMA

Kim Holland
Commissioner of Insurance
Term of Office: Four years
Elected: November 7, 2006

Kim Holland is the first woman elected Insurance Commissioner in Oklahoma state history. She was elected on Nov. 7, 2006, after being appointed by Gov. Brad Henry in January 2005 to fill an unexpired term. In her career as Insurance Commissioner, Holland has restored the integrity of the Department by bringing honesty and vision in creating a completely transparent Department for all Oklahomans. A business woman and active civic volunteer before becoming Insurance Commissioner, Holland has a proven track record of consumer advocacy and more than two decades as an insurance professional.

Dedicated to serving those same consumers now, Holland has expanded and improved the Department's responsiveness to Oklahoma citizens. Under her leadership, the Department has enhanced its accessibility through toll-free consumer hot lines, improved Internet access and outreach programs across the state.

Insurance fraud prevention and protections are at the forefront of Holland's priorities. She successfully worked to obtain law-enforcement status for the Department's Anti-Fraud Unit, allowing for more aggressive pursuit of wrongdoing. Since 2005, the Department has recovered millions of dollars for Oklahoma citizens.

A long-time advocate for affordable health insurance, Holland is working to reduce costs and expand access to coverage. Holland is a former board member of the Oklahoma Health Care Authority and the Oklahoma State Employees Benefits Council. Her professional and public policy experience in health care and health insurance provides a strong backdrop to her commitment as commissioner to help lead health policy reforms that guarantee all Oklahomans access to affordable health care coverage.

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OREGON

Teresa Miller, an attorney and former legislative director for Oregon's governor, was appointed administrator of the Department of Consumer and Business Services' Insurance Division on July 8, 2009. She previously served as acting administrator since November 2008. Her background combines consumer protection and legislative experience.

A graduate of Willamette University College of Law in Salem, Teresa spent the first seven years of her career as a lobbyist for clients that included Portland General Electric. She then worked two years as Governor Ted Kulongoski's legislative director, playing a key role in developing his legislative agenda and working with legislators and stakeholders. In that role, she also became familiar with the Insurance Division and its parent agency, the Oregon Department of Consumer and Business Services.

After handling consumer protection cases for the Oregon Department of Justice, Teresa came to the Insurance Division as deputy administrator in July 2008.

Her hobbies include running, hiking, bicycling, and she brings this energy to her job at the Insurance Division.

Teresa Miller
Insurance Administrator
Term of Office: Indefinite
Appointed: July 8, 2009

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OREGON

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PENNSYLVANIA

Joel Ario was confirmed as Commissioner in July 2008. He had been the Acting Insurance Commissioner since July 2007. Prior to his Pennsylvania appointment by Governor Ed Rendell, Ario was Oregon Insurance Administrator from May 2000 to June 2007. Commissioner Ario also has served as Secretary-Treasurer (2003-2004) and Vice President (2004-2005) of the NAIC. Ario serves on the NAIC Executive (EX) Committee and is Chair of the Climate Change and Global Warming (EX) Task Force and Vice Chair of the Health Insurance and Managed Care (B) Committee.

Commissioner Ario has devoted his entire 25-year professional career to consumer protection activities, initially in the non-profit sector and, since 1995, as an insurance regulator. In his current position, he oversees regulation of the nation's fifth-largest state insurance marketplace.

He is a graduate of St. Olaf College (B.A. 1975), Harvard Divinity School (M.Div. 1978), and Harvard Law School (J.D. 1981). He has served on the board of directors of the Consumer Federation of America and numerous other non-profit organizations.

Joel Ario
Insurance Commissioner
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Appointed: July 2007
Confirmed: July 2008

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PUERTO RICO

Ramón Cruz-Colón
Commissioner of Insurance
Term of Office: Indefinite
Appointed: Jan. 4, 2009

Ramón Cruz-Colón was appointed Commissioner of Insurance by Governor Luis Fortuño in January 2009. Commissioner Cruz-Colón, CPCU, ARe, AU, holds a bachelor's degree in Education with a major in Mathematics and Physics from the University of Puerto Rico, Rio Piedras campus, where he graduated magna cum laude.

From 1984 to 1989, Mr. Cruz-Colón worked at the Office of the Commissioner of Insurance, under the administration of Mr. Juan Antonio García, former Insurance Commissioner, where he held many positions, beginning as an actuary and shortly after becoming the Director of the Consumer Services Division, Aide to the Commissioner, and Chief Deputy Commissioner. From 1989 to 1996 he worked as Operations Manager, Human Resources Manager and Allied Lines Department Manager at Federal Insurance Company. From 1997 to 2001 he returned to the Office of the Commissioner of Insurance, where he worked as Deputy Commissioner. In 2001, he joined National Insurance Company as Senior VP of Internal Operations and shortly after, he became President and CEO of that company, also working as President of National Life. In 2008, he worked as president of Carlos M. Benítez, Inc., general agent.

He has served as a coach for courses at the American Institute for Property and Casualty Underwriters, the Insurance Institute of America, and as a lecturer and consultant for numerous courses and conferences. He has received several awards including Teacher of the Year in 1979 and Outstanding Employee of the Office of the Commissioner of Insurance in 1986. He is married and a father of two.

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RHODE ISLAND

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

Superintendent Torti has enjoyed a tenure of more than 20 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 also worked as an auditor for the Department of Transportation.

Superintendent Torti graduated cum laude from Providence College with a Bachelor of Science 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. He currently serves as Chair of the Financial Regulation Standards and Accreditation (F) Committee, Vice Chair of the Financial Condition (E) Committee, and Vice Chair of the Audit Committee of the Interstate Insurance Compact. He is also a member of the NAIC Audit Committee and other committees and working groups.

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Appointed: Dec. 16, 2002

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SOUTH CAROLINA

Scott H. Richardson
Director of Insurance
Term of Office: At will of the Governor
Appointed: Feb. 15, 2007

Scott H. Richardson was appointed as the Director of the South Carolina Department of Insurance by Governor Mark Sanford on Feb. 15, 2007. Having served in the South Carolina House of Representatives from 1992–1996 and the South Carolina Senate from January 2000 until his appointment, Director Richardson brings an unparalleled level of experience to the Department. During his tenure in the Legislature, he served as Chairman of the House Property and Casualty Subcommittee and served on the House Labor, Commerce and Industry Committee and Senate Finance and Banking and Insurance Committees. Director Richardson did extensive work on the South Carolina Reinsurance Facility, as well as the South Carolina Automobile Insurance and Captive Insurance laws. During his tenure in the Senate, he was heavily involved with many insurance issues and is recognized as an insurance expert in the government arena. In addition to his public service, he has firsthand knowledge of the insurance business, serving 21 years as an insurance agent for Carswell of Carolina Insurance Agency. Director Richardson became an owner/partner in 1985 and helped grow Carswell into one of the most successful agencies in the state.

Director Richardson has taken a leadership role in the NAIC and is currently serving as Chair of the NAIC's Southeastern Zone and a member of the NAIC Executive (EX) Committee. He is also Vice Chair of the Property & Casualty (C) Committee and Chair of the Reinsurance (E) Task Force. Director Richardson has gained national attention for his work on a plan to handle claims after severe natural catastrophes having to do with wind vs. water issues. He has become a frequent speaker and panel member on many national insurance forums including: Standard & Poor's, A.M. Best, American Insurance Association (AIA), Competitive Enterprise Institute, Reinsurance Association of America (RAA), Heritage Foundation, and many others. Director Richardson has also appeared at hearings of the U.S. Treasury on Insurance Literacy and meets frequently with members of Congress on insurance issues.

Director Richardson graduated with a B.A. in Psychology, with honors, from the University of Tennessee in 1974. He is married to the former Margaret Ravenel Carswell and they have two children, Scott Durden Richardson and Margaret Ravenel Richardson.

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SOUTH DAKOTA

Merle D. Scheiber
Director of Insurance
Term of Office: At the Pleasure of the Governor and Secretary of Dept. of Revenue and Regulation
Appointed: Aug. 8, 2005

Merle D. Scheiber was appointed Director of Insurance on August 8, 2005 by Governor Mike Rounds and Secretary of Revenue and Regulation Gary Viken. He worked in the insurance industry for several companies in South Dakota for 25 years prior to being appointed Director.

Director Scheiber is active in the NAIC by participating with these committees: Chair of the Workers' Compensation (C) Task Force, Chair of the Crop Insurance (C) Working Group, Vice Chair of the Surplus Lines (C) Task Force, and member of the Regulatory Framework (B) Task Force, Accounting Practices and Procedures (E) Task Force, Terrorism Insurance Implementation (C) Working Group and Model Law Review (C) Working Group. He serves as the Midwestern Zone Vice Chair and a member of the NAIC Executive (EX) Committee.

Director Scheiber's 25-year insurance career began in 1980 as a personal lines manager, then as a commercial lines manager, then as a vice president of marketing and underwriting for several insurance companies. He has worked in underwriting, marketing, reinsurance and agency relations for these companies. For the last several years before appointment as Director, he had been focusing on workers' compensation as a program consultant responsible for development and management of underwriting, marketing and loss control for workers' compensation.

Director Scheiber holds a B.A. in Business Administration from Augustana College in Sioux Falls and has been a Certified Insurance Counselor (CIC) since 1994. He was named PIA Company Representative of the year in 2001 and was named the 1997 Sioux Falls Fastpitch Coach of the Year. He has been active in many South Dakota insurance memberships, serving as officer in several.

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Fax - Fraud Prevention Unit	(605) 773-2542

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Make Checks Payable To: South Dakota Division of Insurance

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TENNESSEE

Leslie A. Newman
Commissioner of Insurance
Term of Office: At the Discretion of the Governor
Appointed: January 2007

Commissioner Leslie A. Newman was appointed by Governor Phil Bredesen to lead the Tennessee Department of Commerce and Insurance, which performs a variety of regulatory functions and houses the state fire marshal's office and consumer affairs.

A native of Dallas, Texas, Commissioner Newman has more than 25 years of experience in public and private practice. She earned her bachelor's degree from Johns Hopkins University, her J.D. degree from Washington University School of Law in St. Louis, Mo., and her master's of law in urban law from the Washington University School of Law.

From 1990 to 1994, she was an attorney with the Municipal Technical Advisory Service (MTAS) of the University of Tennessee, Institute for Public Service, providing legal assistance to municipal governments across the state as part of an inter-disciplinary consulting team. Newman subsequently served with the Metropolitan Nashville Department of Law from 1994 to 2000. Her private practice since 2000 has included a focus on land use, zoning, urban and municipal law, and governmental relations.

From 1994 to 2000, she served with the Metropolitan Nashville Department of Law as associate metropolitan attorney. In this role, she advised the Office of the Mayor, the metropolitan council and various additional departments, boards and commissions of metro government and was responsible for supervising the Metro Law Department's approximately 25-attorney staff. From mid-2000 until early 2003, she chaired the Land Use and Zoning and the State and Local Government subgroups as a member of the Nashville law firm of Waller Lansden Dortch & Davis, PLLC.

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TEXAS

Mike Geeslin
Commissioner of Insurance

Term of Office: Two Years
Appointed: June 7, 2005
Reappointed: 2007 and 2009

Governor Rick Perry appointed Mike Geeslin as Texas Insurance Commissioner, effective June 7, 2005. Commissioner Geeslin was reappointed and reconfirmed by the Senate in 2007 and in May 2009.

Prior to being appointed, Commissioner Geeslin joined the Texas Department of Insurance (TDI) in January 2003 as the Deputy Commissioner for Policy. In his role, he assisted the Commissioner in the development and communication of regulatory policy, including the implementation of reforms directed by the Texas Legislature during the 78th Regular Session in 2003.

Before coming to the TDI, Commissioner Geeslin served as budget and policy advisor on insurance and regulatory matters to Governor Perry at the Governor's Office and previously at the Lieutenant Governor's Office. He also worked as chief of staff for the late state Senator Tom Haywood, as a legislative aide to state Senator Florence Shapiro, and as an assistant to U.S. Representative Joe Barton.

Commissioner Geeslin is a 1991 graduate of Texas A&M University, where he received a bachelor's degree in Communications with a minor in Business Administration. While attending Texas A&M, Geeslin was a member of the Corps of Cadets and served as a Ross Volunteer. He attended public schools in Red Oak, Texas.

He and his wife, Danica Milios-Geeslin, live in Austin and have three children.

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Website: www.tdi.state.tx.us
Make Checks Payable to: Texas Department of Insurance

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TEXAS

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TEXAS

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UTAH

Neal Gooch was appointed Acting Insurance Commissioner on Jan. 19, 2010 by Gov. Gary R. Herbert and confirmed by the Utah Senate as Commissioner on May 24, 2010.

Mr. Gooch has had extensive experience in the insurance department. Beginning in 1986 while serving in the Attorney General's Office, he was made general counsel to the insurance department. He served in that capacity until August 1997, when he was appointed by Commissioner Merwin U. Stewart as deputy commissioner. He was asked to continue in that capacity by Commissioner D. Kent Michie in 2005.

He is a native of southeastern Idaho. He has a bachelor's degree in Political Science from Arizona State University. He received his J.D. from the Potomac School of Law in Washington, D.C., and passed the bar examinations in Georgia and Utah. In February 1982, after returning to Utah, he was appointed as an Assistant Attorney General.

Neal T. Gooch
Insurance Commissioner
Term of Office: At the Pleasure of the Governor
Appointed: May 24, 2010

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Fax Number

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

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UTAH

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UTAH

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VERMONT

Mike Bertrand was appointed Commissioner of Banking, Insurance, Securities and Health Care Administration (BISHCA) in June 2010. He has been with BISHCA since 2007, serving as Deputy Commissioner for Insurance.

Commissioner Bertrand served in numerous positions in state government, including Deputy Secretary of Administration, Special Assistant and Deputy Legal Counsel to the Governor, and Commissioner of Labor and Industry. Before joining the executive branch, he served as Assistant Clerk of the Vermont House of Representatives and was a lawyer in private practice.

Commissioner Bertrand is a graduate of Fordham Law School and Pennsylvania State University. He lives in the town he grew up in, Montpelier, Vermont, with his three children.

Mike Bertrand
Commissioner of Banking, Insurance, Securities and Health Care Administration
Term of Office: Appointed biannually by Governor with Senate consent
Appointed: June 18, 2010

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Health Care Administration	(802) 828-2949
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Website: www.bishca.state.vt.us
Make Checks Payable To:
Premium Taxes: Commissioner of Taxes
Department Fees: Commissioner of Banking, Insurance, Securities and Health Care Administration

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U.S. VIRGIN ISLANDS

Gregory R. Francis
Lieutenant Governor/Commissioner
Term of Office: Four Years
Elected: Jan. 1, 2007

Gregory R. Francis was inaugurated as the Lt. Governor of the United States Virgin Islands on Jan. 1, 2007.

He is a product of the Virgin Islands' public school system, having attended and graduated from St. Croix Central High School. Immediately following his high school graduation, Lt. Governor Francis traveled to New York with the intention to attend trade school, but because of a one-year residency requirement, he elected to join the U.S. Army. During his 27 years in the military, Lt. Governor Francis served in Germany, Puerto Rico, and the Virgin Islands. While in the military, he served as a Command Program Support Specialist, Supervisory Military Personal Specialist, and Recruiting and Retention Manager.

Lt. Governor Francis' reputation for community service involvement has spanned several decades, and has included a variety of organizations in the Territory. Appointed by Governor Charles W. Turnbull, Lt. Governor Francis served as Virgin Islands Director of the Office of Veterans' Affairs from 1999 to 2001. He then served as the Administrator of St. Croix from 2001 to 2006, when he resigned to announce his candidacy.

Lt. Governor Francis and his wife Cheryl have been married for 31 years, and he is the proud father of three children—one son and two daughters.

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VIRGINIA

Commissioner Alfred W. Gross was appointed Commissioner of Insurance effective Aug. 1, 1996 (after having served as acting commissioner since May 1996). He joined the Bureau in March 1981, holding various positions in the Financial Regulation Division. In 1989, Commissioner Gross was named Deputy Commissioner of the Financial Regulation Division. He also serves as Deputy Receiver for the Virginia State Corporation Commission on several receiverships.

Commissioner Gross received a bachelor of arts degree, magna cum laude, from Loyola University; an M.A. and Ph.D. in Language and Literature from the University of Kansas; and an M.B.A. with a concentration in Finance and Accounting from the University of Richmond.

Alfred W. Gross
Commissioner of Insurance
Term of Office: At the Pleasure of the State Corporation Commission
Appointed: May 1, 1996

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Automated Systems	(804) 371-9516
Commissioner	(804) 371-9873
Tax Unit/Surplus Lines	(804) 371-9821
Property & Casualty Consumer Services	(804) 371-9349

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Office Hours: 8:15 a.m.–5:00 p.m.
Website: www.scc.virginia.gov/division/boi/index.htm
Make Checks Payable: Fees – State Corporation Commission
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WASHINGTON

Mike Kreidler
Commissioner of Insurance

Term of Office: Four years
Elected: November 2000
Re-Elected: November 2004 and 2008

A Washington native, Commissioner Mike Kreidler has served the Evergreen State in a variety of elected offices and appointed posts. From the boardroom of his local school district to the state Legislature and the halls of Congress, Kreidler has represented the state's citizenry for more than 30 years. His dedication, fairness, and hard work won him an appointment by President Clinton as the Regional Director for the U.S. Department of Health and Human Services in 1998. He also served gubernatorial appointments to the Northwest Power Planning Council.

A doctor of optometry, he practiced at Group Health Cooperative of Puget Sound for 20 years. He has a master's degree in Public Health from UCLA and was a founding director of a community bank. He retired as a lieutenant colonel from the Army Reserve with 20 years of service in 2003.

A staunch advocate for consumer protection and a fair and balanced regulator of Washington's diverse insurance markets, Commissioner Kreidler was re-elected to a third term of office in 2008. 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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WASHINGTON

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WEST VIRGINIA

Jane L. Cline was appointed West Virginia Insurance Commissioner Jan. 15, 2001. In addition to her responsibilities as Insurance Commissioner, Ms. Cline serves as President of the NAIC and is a member of the NAIC's Executive (EX) Committee and Internal Administration (EX1) Subcommittee. She is the Past Chair of the Management Committee of the Interstate Insurance Product Regulation Commission and currently serves on various NAIC committees.

Commissioner Cline is responsible for the regulation of the insurance market as well as the protection of insurance consumers. She was responsible for the transition of the West Virginia Workers' Compensation Commission from a state monopolistic system to a competitive private system. Her responsibilities include administration of the "Legacy" workers' compensation claims and employer compliance with West Virginia Workers' Compensation laws.

Before her appointment as Insurance Commissioner, Ms. Cline operated a government consulting firm, Jane L. Cline & Associates.

Commissioner Cline served as Commissioner of the West Virginia Division of Motor Vehicles (DMV) from November 1989 to October 1997, where her focus was on making the Division's services more accessible to all citizens of West Virginia. She also served on a number of leadership positions with the American Association of Motor Vehicle Administrators. Prior to her appointment as DMV Commissioner, she served as Deputy Commissioner for the West Virginia Division of Highways.

Commissioner Cline earned a Bachelor of Science from West Virginia University and holds a Master of Business Administration.

Jane L. Cline
Commissioner of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: January 15, 2001

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WISCONSIN

Governor Jim Doyle appointed Sean Dilweg Commissioner of Insurance for the State of Wisconsin on Jan. 1, 2007.

During his tenure with Office of the Commissioner of Insurance, Commissioner Dilweg has led consumer protection policy initiatives, ensuring the views of all stakeholders are shared through the creation of various councils and committees. Additionally, he serves as Chair of the Injured Patients and Families compensation Fund Board of Governors, and is a board member of the Wisconsin Insurance Security Fund, the Health Insurance Risk Sharing Plan Authority and State of Wisconsin Group Insurance Board.

Prior to this appointment he served as the Executive Assistant to the Secretary of the Wisconsin Department of Administration (DOA) from 2003 to 2006. In addition to managing key agency activities including external communications, tribal negotiations and state finances, he advised the Secretary of the Department of Administration and Governor Jim Doyle on legislative and policy matters.

Commissioner Dilweg has a master's in Public Administration from the La Follette Institute of Public Affairs at the University of Wisconsin–Madison (1998) and a B.A. in English from Lawrence University in Appleton (1989).

Sean Dilweg
Commissioner of Insurance
Term: Appointed by the Governor
Appointed: Jan. 1, 2007

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WYOMING

Commissioner Ken Vines served as deputy insurance commissioner from 1992 to 2002. Previously, he practiced law at Vines, Gusea and White in Cheyenne. He also served as an assistant attorney general in the Wyoming Attorney General's Office. He received his bachelor's degree and J.D. from the University of Wyoming.

Ken Vines
Commissioner of Insurance
Term of Office: At the Pleasure of the Governor
Appointed: Feb. 21, 2003

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NAIC

National Association of Insurance Commissioners

Formed in 1871, the National Association of Insurance Commissioners (NAIC) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories. The NAIC has three offices: Executive Office, Washington, D.C.; Central Office, Kansas City, Mo.; and Securities Valuation Office, New York City.

The NAIC serves the needs of consumers and the industry, with an overriding objective of supporting state insurance regulators as they protect consumers and maintain the financial stability of the insurance marketplace.

For more information, visit **www.naic.org**.

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