



The Trusted ChoiceSM
Graduate's Guide to Insurance



Introduction

Congratulations! You've got your degree and you are ready to take advantage of the exciting new opportunities life has to offer. However, with new opportunities come new risks, particularly financial risks.

Insurance is your major protection against financial risks, and knowledge about basic insurance facts can make you a better consumer.

This guide is a product of Trusted ChoiceSM and will introduce you to the different types of insurance, which ones you need and which ones you don't.

While this guide addresses the most common questions about insurance, your Trusted ChoiceSM agent or broker can answer your specific questions, and make sure you have the coverages you need.

Trusted ChoiceSM is the smart way to buy insurance and financial services. Trusted ChoiceSM agents represent multiple insurance companies, so they offer you a variety of coverage choices and can customize a plan to meet your specialized needs. Most importantly, a Trusted ChoiceSM agent isn't an employee of an insurance company, so you have someone who works for you.

To find a Trusted ChoiceSM agent, go to **www.TrustedChoice.com** and click on "Find a Trusted ChoiceSM Agent."

Contents

Questions & Answers

What is insurance and what kinds are there?	3
How do I decide which kinds of insurance I should buy?	4
Am I still covered by my parents' policies?	4
What kinds of insurance do I not need?	4
Can I get all the insurance I need from one insurance agent?	4
What does auto insurance cover?	5
Should I look into auto insurance before I buy my first car?	5
Can I get insurance through my employer?	5
If I receive no benefits through my employment, what do I do?	5
Does it matter that I'll be moving around a lot in the next few years?	5
I'll soon be renting my own apartment. Is there insurance for that?	6
Do I need insurance if I go into business for myself?	6
Will getting married change my insurance needs?	6
How will becoming a parent affect my insurance needs?	6
How do I file a claim?	6
Help! I've lost everything! Where do I start?	7
Who keeps an eye on the insurance companies?	7
What factors affect the cost of insurance?	8
What should I look for in an agent?	8
Glossary	9
Whom to Contact for More Information	13



Question & Answers

What is insurance and what kinds are there?

Insurance is a means of guaranteeing your financial protection against various risks. There are different kinds of insurance to cover different circumstances. Policies are available for business purposes and for personal needs. Personal insurance is divided into:

Property-Casualty Insurance

Provides protection for property like homes, cars and household possessions, in addition to protection from liability as a result of their use.

Life Insurance

Provides funds to a designated beneficiary or beneficiaries in the event of an insured's death.

Health Insurance

Pays for costs related to your health (i.e., doctor visits, hospital stays and diagnostic tests).

Disability Insurance

A form of insurance that combines elements of life and health insurance, pays you for income lost due to a disabling injury or illness. Life, health and

disability insurance are often provided through employers. Ask your employer about these coverages and check with your Trusted ChoiceSM agent to make sure they meet your needs.

Government Benefits

As a working citizen, you pay for insurance programs run by the government. **Social Security** is a retirement and disability program in which almost all workers in the United States are required to participate. **Medicare** is the federally sponsored health program for persons over 65 and individuals with disabilities.

Medicaid

Medicaid is jointly funded by the states and the federal government to extend health coverage to poor Americans. Additionally, laws in most states require employers to carry **workers compensation** insurance so that workers injured or exposed to an illness on the job can receive compensation. Many states also require employers to pay into **unemployment insurance**, so if a worker is laid off, he or she will receive some money while seeking a new job.

How do I decide which kinds of insurance I should buy?

Upon graduation, you probably should consider five basic lines to see if they apply to your situation:

Auto Insurance

If you own or lease a car, or are planning to in the near future, you will need to protect that investment with auto insurance. This coverage helps you cope with the expense of accidents, vandalism or theft. Additionally, if you are financing the vehicle, the lending institution probably will require that you carry auto insurance. Another area that needs protection is your liability. If you are sued because of damage your vehicle caused, auto insurance will help with legal expenses and any damages you have to pay.

Health Insurance

To cope with today's high medical costs, virtually everyone needs health insurance. Following graduation, you likely will no longer be covered by your parents' policy, so you may need one of your own.

Homeowners or Renters Insurance

Whether you own a home or rent your residence, you want to make sure your possessions are protected. Both homeowners and renters insurance offer comprehensive coverage at home and when you travel. They also offer liability protection should you be sued.

Life Insurance

If you have dependents or are interested in purchasing life insurance that builds value as you pay the premiums, talk with your agent about the plans available.

Disability Insurance

This is designed to provide necessary income should you be injured or disabled. The extent of coverage should be enough so that, when combined with your other assets, you would have enough to live on.

Am I still covered by my parents' policies?

It depends on the policy and its terms. For example, most health insurance policies cover insured's children up to age 18—or to age 22 if the child continues as a full-time student. If you are over 18 and not a full-time student, you will need your own health insurance policy. Check with your Trusted ChoiceSM agent about specific insurance policies and any possible age restrictions.

What kinds of insurance do I not need?

You probably do not need the following unless there are special circumstances:

Air travel insurance. It costs too much and is not comprehensive.

Life insurance if you are single with no dependents and do not have your own business.

Very specific policies like contact lens insurance or cancer insurance. It is usually better to have comprehensive policies like renters or health.

Can I get all the insurance I need from one insurance agent?

Yes. Trusted ChoiceSM agents are licensed in their states to sell various lines of insurance, from homeowners and renters insurance to auto and life insurance.

What does auto insurance cover?

Auto insurance is divided into several different types of coverage:

Liability covers damage to other people's property and injuries you may cause while operating an automobile.

Collision covers damage to your own vehicle in an accident.

Other-than-Collision covers fire damage to your vehicle, break-ins, vandalism or theft, as well as natural disasters (earthquake, hail, hurricane, flood, etc.—unless the vehicle is overturned, then it is considered a collision).

Medical payments insurance guarantees emergency and related medical payments, usually in the range of \$5,000 to \$10,000, for you, your passengers and other parties, regardless of who is at fault. It also covers you and members of your household in any accident involving an automobile, whether you are on foot, in a friend's car, riding a bicycle, etc.

Uninsured motorist (UM) and underinsured motorist (UIM) coverage protects you and your passengers if injured in an accident with drivers carrying insufficient liability coverage.

Extra coverages include expenses for towing, labor, temporary replacement vehicles, etc. These are generally defined as add-ons or endorsements to your policy.

Your Trusted ChoiceSM agent can offer you more information on the limits and type of coverage that will best suit your situation.

Should I look into auto insurance before I buy my first car?

Yes. Factors such as safety and frequency of theft or specific makes and models can play an important role in determining your insurance rate. Some cars are safer than others to drive and some are less apt to be stolen. Choosing one of these will help lower your insurance rate. Your Trusted ChoiceSM agent can help you estimate your insurance needs and premiums.

Can I get insurance through my employer?

Probably. Check to see if you will receive health, disability and life insurance through your place of employment. If there are several different plans available, be sure to examine each thoroughly to find the one that best fits your needs. Ask your company's program administrator to explain the employee benefits thoroughly.

If I receive no benefits through my employment, what do I do?

Check with your parents to see if you are still covered under their policies. If not, a Trusted ChoiceSM agent can explain the plans available and the best match for your needs.

Does it matter that I'll be moving around a lot in the new few years?

Yes. Your policies usually can follow you, though some adjustment may be necessary. To keep your coverage intact, it's best to keep your Trusted ChoiceSM agent posted on address changes.



I'll soon be renting my own apartment. Is there insurance for that?

Yes. Renters insurance is a property-casualty policy to protect your property and to protect you against liability. For example, if someone slips and falls in your apartment, you may be held liable for the injury. Renters insurance would cover that accident. All your possessions up to the monetary limits listed in your policy also would be covered for specified damages (both at home and when you travel).

Liability coverage means that if somebody sued for damages caused by you or your possessions (other than a vehicle covered by your auto insurance policy), the cost of the suit—both defending it and settling it if necessary—would be covered by your renters insurance up to the limit of coverage chosen.

Do I need insurance if I go into business for myself?

Yes. Commercial or business insurance, like the personal insurance described thus far in this guide, offers property and liability coverage.

If you are self-employed, in effect you own your own business and are responsible not only for your own equipment and supplies but also for any damage to your clients and their property.

If you decide to work seasonally for another young person or for an informal group of people who have started their own business, be sure to check to see if they have the necessary insurance and that you are not personally liable.

Speak with your Trusted ChoiceSM agent for more details.

Will getting married change my insurance needs?

Yes. It may increase your needs in some areas (more property insurance if you are combining households) and decrease them in other areas (one of you may be able to receive coverage under the other's health plan; two vehicles can be covered under one policy, which is usually less expensive). If you receive health and life insurance at work, consult with your program administrator to make adjustments. For other policies, such as auto insurance, talk with your insurance agent.

How will becoming a parent affect my insurance needs?

Check your life insurance terms. You may want to increase the amount, change the beneficiary, or if you have no life insurance, purchase a policy. Also, because your child will need health insurance, you should see if dependents can be added to your current plan.

How do I file a claim?

You file a claim with the insurance company that issued your policy. To file a claim on health insurance received through your employment, check with the insurance program administrator at work. If you need to file an auto claim or other property damage claim, check with your Trusted ChoiceSM agent.

Be thorough and exact when reporting damage and always tell the truth. Withholding vital information or

exaggerating the facts will not only lessen your chances of the claim being settled to your satisfaction, but also may be considered a crime. Insurance fraud costs consumers millions of dollars a year. In fact, a dime of nearly every dollar of your premium is used to cover fraudulent claims.

Once your claim reaches the insurance company, it will be handled by an adjuster. The adjuster is charged with investigating your claim and then making a recommendation to the insurance company. The recommendation can be to accept the claim and pay the full amount requested, accept part of the claim and make partial payment, or refuse the claim and make no payment. The insurance company will then make a decision regarding your claim and notify you of its final decision.

The amount of compensation offered can vary according to the adjuster's analysis. You do not have to accept the first amount offered if you feel it is too low. While you may have to do some research to prove a higher payment is valid, it may be worth it. Your Trusted ChoiceSM agent should be able to assist you.



Help! I've lost everything! Where do I start?

The best place to start after a great loss of property is with an inventory of that property. And the best time to make an inventory is before all is lost. If most of us suddenly found ourselves without anything due to some calamity, we would be hard pressed to

know all that we had lost. When was the last time, for example, that you counted the number of shoes or DVDs you own, not to mention furniture, dishes, or audio/video equipment? How much is it all worth and where would you start if you had to replace it?

Now is the time to make a list of your major possessions. Where possible, it is wise to list the item's serial number, date and cost of purchase, and to hold onto the receipt.

Perhaps an even easier way to inventory your possessions is to use a still or video camera. As you take the video, you can also talk about the items, when you purchased them and how much they cost.

Whichever method you choose, have a copy made. Ask a friend or family member to hold onto it or store your copy in a safe deposit box. Also, check with your Trusted ChoiceSM agent, who may be able to store a copy for you. If the worst happens and your possessions are destroyed, the inventory will be safe at another location.

Who keeps an eye on the insurance companies?

Insurance is heavily regulated. Every state has a department, administration or agency that regulates and monitors every insurance company and insurance agent operating within the state's border. In addition to approving rates, your state's insurance department is involved in all insurance matters on behalf of private citizens and businesses. It issues operating licenses to insurance companies and insurance agents, based on their ability to meet the state's requirements for conduct and knowledge about insurance issues.

Your insurance company and agent work closely with your state's insurance department to ensure you are getting the best and fairest possible service within the state's guidelines. If you ever have difficulty settling a claim, work with your Trusted ChoiceSM agent to resolve the difficulty. You also can contact your state insurance department (listed in the back of this guide) if you wish to know more about your options and rights as an insurance consumer.

What factors affect the cost of insurance?

The likelihood of a loss occurring. The greater the probability a loss will occur can mean a higher rate (i.e., earthquake insurance in California).

The potential size of the claim. If you purchase a large amount of coverage (that is, if the item you are insuring is quite valuable), the chances are there could be a large claim and the premium will need to cover that possibility.

The percentage of loss the insurance company will be required to pay. If you have no deductible, the company will pay 100 percent on a covered loss. This increases the company's risk and your premium. To understand how a deductible works, consider the following: If the deductible on your auto insurance is \$100, it means you agree to pay this amount first, and your insurance company will pay for damages exceeding this deductible. By increasing your deductible from \$100 to \$250, or even \$500, this decreases the insurance company's risk, which may mean a savings on your premium.

Other factors can influence premiums such as the number of lawsuits and the average amount awarded in a given state. In short, your insurance company tries to ascertain how much it needs to accumulate to cover all the claims it will receive.

What should I look for in an agent?

Agents are there to help you. At the most basic level, any agent should be able to answer your questions about insurance, provide you a thorough assessment of your insurance needs and offer you a choice of insurance products to meet those needs. Also, your insurance agent should provide you with prompt, quality service in the case of a claim.

Just as important is the level of professional confidence and personal comfort you feel with the agent. Many people stick with the same insurance agent for decades, even generations. It helps to find an agent you can get to know and trust.

An important, but sometimes overlooked, factor to keep in mind is that there are two kinds of insurance agents: those who represent only one insurance company and those who represent more than one insurance company.

Agents offering only the policies of one insurance company often are referred to as "captive agents," because the company they represent does not allow them to offer their customers competitive alternatives.

By contrast, agents offering through their agencies the policies of more than one insurance company are called "independent agents" or Trusted ChoiceSM agents, because they can shop around for their customers for the best insurance values among a variety of competing companies.

You can be sure you are dealing with a Trusted ChoiceSM independent agent when you see this symbol on the agent's signs, letterhead and business cards.





Glossary of Insurance Terms_____

Additional Coverages

Extra coverage that can be purchased to provide protection above and beyond that provided in the original or standard policy (i.e., purchasing a higher amount of coverage against the theft of jewelry). When such additional coverage is purchased, it becomes an **Endorsement** or **Rider** to the original policy.

Adjuster

An insurance company representative who seeks to determine the extent of the company's liability for loss when a claim is submitted.

Agency

An insurance sales office that is directed by a general agent, manager, Trusted ChoiceSM agent, independent agent or company manager.

Agent

A person licensed by a state insurance department who solicits, negotiates or effects insurance contracts on behalf of one or more insurers.

Auto Insurance

A type of insurance that protects the policyholder against losses involving automobiles. Different coverages can be purchased depending on the needs and wants of the insured.

Beneficiary

A person named by the insured to receive the benefits or proceeds from an insurance policy.

Business Insurance

See **Commercial Lines**.

Captive Agent

An agent who sells insurance for only one company, as opposed to an independent agent who represents several companies.

Claim

A demand made by the insured, or the insured's beneficiary, for payment of benefits provided by an insurance policy.

Collision Insurance

An optional auto insurance coverage that pays for damage to the policyholder's car caused by its collision with another vehicle or object.

Commercial Lines

Insurance coverages designed for and purchased by businesses, professionals and commercial establishments, as opposed to personal lines insurance which is designed for and bought by individuals.

Comprehensive Coverage

See **Other-than-Collision Coverage**.

Conditions

Provisions of an insurance policy that state the rights and duties of the insured or the insurer. Typical conditions have to do with such things as the insured's duties in the event of loss, cancellation provisions and the right of the insurer to inspect the property.

Condominium Unit Owners Insurance

Though similar to personal property and liability coverage to homeowners insurance, structurally, the condo unit owners policy is from the "walls in" and does not cover the building itself.

Coverage

The scope of protection under an insurance contract.

Deductible

The amount of an insured loss paid by the policyholder. For example, if you select a deductible of \$250 for your auto insurance policy, you agree to pay the first \$250 of damages to your car if you are in an accident.

Depreciation

A decrease in the value of property over a period of time resulting from use, obsolescence or wear and tear.

Disability Insurance

A type of health insurance that pays a monthly income to the policyholder when he or she is unable to work because of an illness or accident.

Employee Benefits

Benefits offered employees at their place of work covering medical expenses, disability, retirement and death. These benefits are usually insurance coverages and are paid in whole or in part by the employer.

Endorsement

An attachment to an insurance policy that amends and alters the coverage provided in the policy. Also called a **Rider**.

Exclusions

Specific situations, conditions or circumstances that are listed in the insurance policy as not being covered.

Floater

Property insurance for items that are moved from location to location, covering losses wherever they occur. It is typically bought to cover jewelry, furs and other items whose full value may not be covered in standard homeowners policies.

Health Insurance

A general term for insurance against loss by sickness or bodily injury. This usually includes coverage for medical expenses such as doctor visits and hospital stays and can cover normal and preventive care such as check-ups, prenatal care and well-baby care.

Homeowners Insurance

A "package" policy providing coverage against property and liability perils facing homeowners.

Independent Agent

An agent who represents more than one insurer, often eight or more different companies. Also see **Trusted ChoiceSM agent**.

Insurance

A formal device for reducing the chance of loss by transferring the risks of several individual entities to insurance companies.

Insurance Fraud

Intentional lying or concealment by policyholders to obtain payment of an insurance claim that otherwise would not be paid.

Insured

The party covered by an insurance arrangement, to which an insurer agrees to indemnify for losses, provide benefits or render services.

Liability

Individual responsible for causing, through negligence, injury to another person or damage to another person's property. Also called **Personal Liability**.

Liability Insurance

Insurance that pays and renders services on behalf of a policyholder who is unintentionally, but legally responsible for bodily injury or property damage that is caused to another person and covered in the policy.

Life Insurance

A policy that guarantees the payment of a stated amount of monetary benefits upon the death of the insured to a designated beneficiary, typically a family member or business.



Medicaid

A joint federal-state public assistance program for people whose income and resources are insufficient to pay for health care. Because it is administered by the states, benefits and eligibility vary from state to state.

Medical Payments Insurance

A form of coverage, optional in various liability policies such as auto insurance that provides for the payment of medical and similar expenses regardless of liability.

Medicare

A federal program for persons age 65 or older that pays part of the cost associated with hospitalization, surgery, doctor visits, home health care and skilled nursing care.

Other-than-Collision Coverage

Personal auto insurance policies use this term for physical damage coverages for losses by fire, theft, vandalism, falling objects and various other perils. Commercial policies refer to this coverage as "comprehensive."

Package Policy

A single insurance policy that combines several coverages available separately. For example, homeowners insurance is a package policy, combining property, liability and theft coverages.

Peril

A property insurance term referring to the possible cause of loss such as a fire or windstorm.

Personal Liability

See **Liability**.

Personal Property

All tangible property not classified as real property.

Policy

A written contract for insurance between an insurance company and the policyholder.

Premium

The amount of money an insurance company charges, based on a given rate, to provide the coverage described in the policy, or, simply stated, the price of insurance protection for a specified risk for a specified period of time, typically one year.

Property Coverages

Insurance that covers damage to or loss of the policyholder's property.

Property-Casualty Insurance

Property insurance covers damage to or loss of the policyholder's property. The terms "casualty" and "liability" insurance are often used interchangeably. Both cover the policyholder's legal liability for damages caused to other persons and/or their property.

Rate

The cost of a unit of insurance as determined by insurance companies and state regulators. The rate serves as the basis for the premium.

Real Property

Land and most things attached to the land such as buildings and vegetation.

Regulation

Insurance is a state-regulated business. State insurance laws are administered by insurance departments, whose job includes approval of rates and policy forms, licensing of insurance companies and insurance agents, investigation of company practices, review of annual financial statements, periodic examination of books, and liquidation of insolvent insurers.

Renters Insurance

A form of homeowners insurance offering coverage for personal property and liability, but excluding real property.

Rider

See **Endorsement**.

Risk

This word has two meanings for insurers: (1) the chance of loss, such as from a peril; and (2) the person or entity that is insured by a policy.

Social Security

The programs provided under the U.S. Social Security Act of 1935 plus its amendments and additions. These programs encompass retirement, disability and annuity to dependents and survivors.

Social Security Tax

A tax paid by workers and employers on wages earned. The taxes support the benefits program under the Social Security system.

Trusted ChoiceSM Agent

A Trusted ChoiceSM agent represents multiple insurance companies, so they offer you a variety of coverage choices and can customize a plan to meet your specialized needs. Most importantly, a Trusted ChoiceSM agent isn't an employee of an insurance company, so you have someone who works for you.

Underwriter

A company representative who reviews applications for insurance coverage to ensure they are acceptable and appropriately priced.

Unemployment Insurance

Insurance against loss of income due to unemployment. This type of insurance is funded by payroll taxes and subject to the control of both state and federal governments.

Uninsured Motorists (UM) Coverage

A coverage in an automobile insurance policy under which the insurer will pay damages to the insured for which another motorist is liable if that motorist is unable to pay because he or she is uninsured. This coverage usually applies to bodily injury damages only. Injuries to the insured caused by a hit-and-run driver are also covered.

Workers Compensation

A policy, conforming to state law, which pays benefits to an employee (or an employee's family) if the employee suffers a job-related injury (including death), or occupational disease.



For More Information _____

ALABAMA INDEPENDENT INSURANCE AGENTS, INC.

2918 Clairmont Avenue
 Birmingham, Alabama 32505
 Web Address: www.aiia.org
 Tel (205) 326-4129/Fax (205) 326-3086

ALASKA INDEPENDENT INSURANCE AGENTS & BROKERS, INC.

P.O. Box 112908
 Anchorage, Alaska 99511-2908
 2932 Meadow Wood Circle
 Anchorage, Alaska 99516
 Web Address: www.aiiab.org
 Tel (907) 349-2500/Fax (907) 349-1300

INDEPENDENT INSURANCE AGENTS & BROKERS OF ARIZONA, INC.

2828 North 36th Street
 Phoenix, Arizona 85008
 Web Address: www.iibaz.com
 Tel (602) 956-1851/Fax (602) 468-1392

ALABAMA INSURANCE COMMISSIONER

Commissioner Walter Bell (appointed)
 Alabama Department of Insurance
 201 Monroe Street, Suite 1700
 Montgomery, Alabama 36104
 Tel (334) 269-3550/Fax (334) 241-4192

ALASKA INSURANCE COMMISSIONER

Director Linda Hall
 Alaska Division of Insurance
 550 West 7th Avenue, Suite 1560
 Anchorage, Alaska 99501-3567
 Tel (907) 269-7900/Fax (907) 269-7912

ARIZONA INSURANCE COMMISSIONER

Director Christina Urias (appointed)
 Arizona Department of Insurance
 2910 North 44th Street, Suite 210
 Phoenix, Arizona 85018-7256
 Tel (602) 912-8400/Fax (602) 912-8452

INDEPENDENT INSURANCE AGENTS OF ARKANSAS

P.O. Box 24808
 11225 Huron Lane
 Little Rock, Arkansas 72221
 Web Address: www.iiaar.org
 Tel (501) 221-2444/Fax (501) 221-0364

INSURANCE BROKERS & AGENTS OF THE WEST, INC.

7041 Koll Center Parkway, Suite 290
 Pleasanton, California 94566
 Web Address: www.ibawest.com
 Tel (925) 426-3300 Fax (925) 484-6014

PROFESSIONAL INDEPENDENT INSURANCE AGENTS OF COLORADO, INC.

1660 South Albion Street, Suite 518
 Denver, Colorado 80222-4043
 Web Address: www.piiac.com
 Tel (303) 512-0627/Fax (303) 512-0575

INDEPENDENT INSURANCE AGENTS OF CONNECTICUT, INC.

30 Jordan Lane
 Wethersfield, Connecticut 06109-1278 Web
 Address: www.iiact.org
 Tel (860) 563-1950/Fax (860) 257-9981

INDEPENDENT INSURANCE AGENTS OF DELAWARE

600A NE Front Street
 Milford, Delaware 19963-1391
 Web Address: www.iiad.org
 Tel (302) 424-4081/Fax (302) 424-4086

ARKANSAS INSURANCE COMMISSIONER

Commissioner Mike Pickens
 Arkansas Department of Insurance
 1200 West 3rd Street
 Little Rock, Arkansas 72201-1904
 Tel (501) 371-2600/Fax (501) 371-2629

CALIFORNIA INSURANCE COMMISSIONER

Commissioner John Garamendi (elected)
 California Department of Insurance
 300 Capitol Mall, Suite 1700
 Sacramento, California 95814
 Tel (916) 492-3500/Fax (916) 445-5280

COLORADO INSURANCE COMMISSIONER

Commissioner Doug Dean (appointed)
 Colorado Division of Insurance
 1560 Broadway, Suite 850
 Denver, Colorado 80202
 Tel (303) 894-7499/Fax (303) 894-7455

CONNECTICUT INSURANCE COMMISSIONER

Commissioner Susan F. Cogswell (appointed)
 Connecticut Department of Insurance
 153 Market Street, 7th Floor
 Hartford, Connecticut 06103
 Tel (860) 297-3800/Fax (860) 566-7410

DELAWARE INSURANCE COMMISSIONER

Commissioner Donna Lee Williams (elected)
 Delaware Department of Insurance
 Rodney Building
 841 Silver Lake Boulevard
 Dover, Delaware 19904
 Tel (302) 739-4251/Fax (302) 739-5280

**METROPOLITAN WASHINGTON ASSOCIATION
OF INDEPENDENT INSURANCE AGENTS**

127 South Peyton Street
 Alexandria, Virginia 22314
 Web Address: www.mwaiia.org
 Tel (703) 706-5446/Fax (703) 706-5444

**FLORIDA ASSOCIATION OF INSURANCE
AGENTS**

3159 Shamrock South
 Tallahassee, Florida 32309
 Web Address: www.faia.com
 Tel (850) 893-4155/Fax (850) 668-2852

**INDEPENDENT INSURANCE AGENTS OF
GEORGIA, INC.**

P.O. Box 48386, Atlanta, Georgia 30362
 3186 Chestnut Drive Connector
 Doraville, Georgia 30340-3206
 Web Address: www.iiag.org
 Tel (770) 458-0093/Fax (770) 458-8007

**HAWAII INDEPENDENT INSURANCE AGENTS
ASSOCIATION**

84 North King Street, 2nd Floor
 Honolulu, Hawaii 96817
 Web Address: www.hiia.org
 Tel (808) 531-3125/Fax (808) 531-9995

**INDEPENDENT INSURANCE AGENTS
& BROKERS OF IDAHO, INC.**

595 South 14th Street
 Boise, Idaho 83702-6836
 Web Address: www.iiabi.org
 Tel (208) 342-9326/Fax (208) 336-2901

**DISTRICT OF COLUMBIA INSURANCE
COMMISSIONER**

Commissioner Larry Mirel (appointed)
 Department of Insurance & Securities Regulation
 Government of the District of Columbia
 810 1st Street NE, Suite 701
 Washington, DC 20002
 Tel (202) 727-8000/Fax (202) 535-1196

FLORIDA INSURANCE COMMISSIONER

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 Florida Department of Financial Services
 The Larson Building
 200 East Gaines Street
 Tallahassee, Florida 32399-0301
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GEORGIA INSURANCE COMMISSIONER

Commissioner John Oxendine (elected)
 Georgia Department of Insurance
 2 Martin Luther King, Jr. Drive
 Floyd Memorial Building, 704 West Tower
 Atlanta, Georgia 30334
 Tel (404) 656-2056/Fax (404) 657-7493

HAWAII INSURANCE COMMISSIONER

Commissioner J.P. Schmidt (appointed)
 Hawaii Insurance Division
 Department of Commerce & Consumer Affairs
 250 South King Street, 5th Floor
 Honolulu, Hawaii 96813
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IDAHO INSURANCE COMMISSIONER

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 Idaho Department of Insurance
 700 West State Street, 3rd Floor
 Boise, Idaho 83720-0043
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**PROFESSIONAL INDEPENDENT
INSURANCE AGENTS OF ILLINOIS**

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Springfield, Illinois 62707-7009
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**INDEPENDENT INSURANCE AGENTS OF
INDIANA, INC.**

3435 West 96th Street
Indianapolis, Indiana 46268-1102
Web Address: www.bigj.org
Tel (317) 824-3780/Fax (317) 824-3786

**INDEPENDENT INSURANCE AGENTS
& BROKERS OF IOWA, INC.**

4000 Westown Parkway, Suite 200
West Des Moines, Iowa 50266-6705
Web Address: www.ii.iowa.org
Tel (515) 223-6060/Fax (515) 222-0610

**KANSAS ASSOCIATION OF
INSURANCE AGENTS**

815 SW Topeka Boulevard
Topeka, Kansas 66612-1608
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Tel (785) 232-0561/Fax (785) 232-6817

**INDEPENDENT INSURANCE AGENTS OF
KENTUCKY, INC.**

P.O. Box 24339, Louisville, Kentucky 40224-0339
10221 Linn Station Road
Louisville, Kentucky 40223-3885
Web Address: www.iiak.org
Tel (502) 426-0610/Fax (502) 423-8313

ILLINOIS INSURANCE COMMISSIONER

Director J. Anthony Clark (appointed)
Illinois Department of Insurance
320 West Washington Street, 4th Floor
Springfield, Illinois 62767-0001
Tel (217) 782-4515/Fax (217) 524-6500

INDIANA INSURANCE COMMISSIONER

Commissioner Sally McCarty (appointed)
Indiana Department of Insurance
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787
Tel (317) 232-2385/Fax (317) 232-5251

IOWA INSURANCE COMMISSIONER

Commissioner Terri Vaughan (appointed)
Division of Insurance
State of Iowa
330 East Maple Street
Des Moines, Iowa 50319
Tel (515) 281-5705/Fax (515) 281-3059

KANSAS INSURANCE COMMISSIONER

Commissioner Sandy Praeger (elected)
Kansas Department of Insurance
420 SW 9th Street
Topeka, Kansas 66612-1678
Tel (785) 296-3071/Fax (785) 296-2283

KENTUCKY INSURANCE COMMISSIONER

Acting Commissioner Glenn Jennings (appointed)
Kentucky Department of Insurance
215 West Main Street
Frankfort, Kentucky 40601
Tel (502) 564-6027/Fax (502) 564-1453

INDEPENDENT INSURANCE AGENTS AND BROKERS OF LOUISIANA, INC.

9818 Bluebonnet Boulevard
 Baton Rouge, Louisiana 70810
 Web Address: www.iiial.com
 Tel (225) 819-8007/Fax (225) 819-8027

MAINE INSURANCE AGENTS ASSOCIATION

432 Western Avenue
 Augusta, Maine 04330-6014
 Web Address: www.maineagents.com
 Tel (207) 623-1875/Fax (207) 626-0275

INDEPENDENT INSURANCE AGENTS OF MARYLAND, INC.

2408 Peppermill Drive, Suite A
 Glen Burnie, Maryland 21061-3257
 Web Address: www.iiamd.org
 Tel (410) 766-0600/Fax (410) 766-0993

MASSACHUSETTS ASSOCIATION OF INSURANCE AGENTS

137 Pennsylvania Avenue
 Framingham, Massachusetts 01701-8837 Web
 Address: www.massagent.com
 Tel (508) 628-5452/Fax (508) 628-5444

MICHIGAN ASSOCIATION OF INSURANCE AGENTS

P.O. Box 80620
 Lansing, Michigan 48908-0620
 1141 Centennial Way
 Lansing, Michigan 48917
 Web Address: www.michagent.org
 Tel (517) 323-9473/Fax (517) 323-1629

LOUISIANA INSURANCE COMMISSIONER

Commissioner J. Robert Wooley (elected)
 Louisiana Department of Insurance
 1702 North 3rd Street
 Baton Rouge, Louisiana 70802
 Tel (225) 342-5423/Fax (225) 342-8622

MAINE INSURANCE COMMISSIONER

Superintendent Alessandro Iuppa (appointed)
 Maine Bureau of Insurance
 Department of Professional and Financial Regulation
 State Office Building, Station 34
 Augusta, Maine 04333-0034
 Tel (207) 624-8475/Fax (207) 624-8599

MARYLAND INSURANCE COMMISSIONER

Commissioner Alfred W. Redmer, Jr. (appointed)
 Maryland Insurance Administration
 525 St. Paul Place
 Baltimore, Maryland 21202-2272
 Tel (410) 468-2090/Fax (410) 468-2020

MASSACHUSETTS INSURANCE COMMISSIONER

Commissioner Julie Bowler (appointed)
 Commonwealth of Massachusetts
 1 South Station, 4th Floor
 Boston, Massachusetts 02110
 Tel (617) 521-7301/Fax (617) 521-7758

MICHIGAN INSURANCE COMMISSIONER

Commissioner Linda Watters
 Office of Financial and Insurance Services
 State of Michigan
 611 West Ottawa Street, 2nd Floor North
 Lansing, Michigan 48933-1020
 Tel (517) 373-0220/Fax (517) 373-4870

**MINNESOTA INDEPENDENT
INSURANCE AGENTS**

7300 Metro Boulevard, Suite 585
Edina, Minnesota 55439-2313
Web Address: www.miaa.org
Tel (952) 835-4180/Fax (952) 835-4774

**INDEPENDENT INSURANCE AGENTS
OF MISSISSIPPI**

124 Riverview Drive
Jackson, Mississippi 39232-8908
Web Address: www.msagent.org
Tel (601) 939-9909/Fax (601) 939-9553

**MISSOURI ASSOCIATION OF INSURANCE
AGENTS**

P.O. Box 1785
2701 Industrial Drive
Jefferson City, Missouri 65102-1785
Web Address: www.missouriagent.org
Tel (573) 893-4301/Fax (573) 893-3708

**INDEPENDENT INSURANCE AGENTS
ASSOCIATION OF MONTANA, INC.**

P.O. Box 5593
Helena, Montana 59604-5593
1200 North Montana Avenue, Suite 2
Helena, Montana 59601
Web Address: www.iiamt.org
Tel (406) 442-9555/Fax (406) 442-8263

**INDEPENDENT INSURANCE AGENTS OF
NEBRASKA**

P.O. Box 30716
Lincoln, Nebraska 68503-0716
1023 Lincoln Mall
Lincoln, Nebraska 68508
Web Address: www.biginebraska.org
Tel (402) 476-2951/Fax (402) 476-1586

MINNESOTA INSURANCE COMMISSIONER

Commissioner Glenn Wilson (appointed)
Minnesota Department of Commerce
85 7th Place East, Suite 500
St. Paul, Minnesota 55101-2198
Tel (651) 296-6025/Fax (651) 282-2568

MISSISSIPPI INSURANCE COMMISSIONER

Commissioner George Dale (elected)
Mississippi Insurance Department
501 Northwest Street
Woolfolk State Office Building, 10th Floor
Jackson, Mississippi 39201
Tel (601) 359-3569/Fax (601) 359-2474

MISSOURI INSURANCE COMMISSIONER

Director Scott B. Lakin (appointed)
Missouri Department of Insurance
301 West High Street, Suite 530
Jefferson City, Missouri 65101
Tel (573) 751-4126/Fax (573) 751-1165

MONTANA INSURANCE COMMISSIONER

Commissioner John Morrison (elected)
Montana Department of Insurance
840 Helena Avenue
Helena, Montana 59601
Tel (406) 444-2040/Fax (406) 444-3497

NEBRASKA INSURANCE COMMISSIONER

Director Tim Wagner (appointed)
Nebraska Department of Insurance
Terminal Building, Suite 400
941 O Street
Lincoln, Nebraska 68508
Tel (402) 471-2201/Fax (402) 471-4610

NEVADA INDEPENDENT INSURANCE AGENTS

P.O. Box 645, Carson City, Nevada 89702
 310 North Stewart Street
 Carson City, Nevada 89701
 Web Address: www.niia.org
 Tel (775) 882-1366/Fax (775) 883-0524

**INDEPENDENT INSURANCE AGENTS
& BROKERS OF NEW HAMPSHIRE**

125 Airport Road
 Concord, New Hampshire 03301-7300 Web
 Address: www.iianh.org
 Tel (603) 224-3965/Fax (603) 224-0550

**INDEPENDENT INSURANCE AGENTS
& BROKERS OF NEW JERSEY, INC.**

P.O. Box 3230
 2211 Whitehorse-Mercerville Road
 Trenton, New Jersey 08619-0230
 Web Address: www.iiabnj.org
 Tel (609) 587-4333/Fax (609) 587-4515

**NEW MEXICO INSURANCE
COMMISSIONER**

Superintendent Eric P. Serna (appointed)
 New Mexico Department of Insurance
 PERA Building
 1120 Paseo de Peralta
 Santa Fe, New Mexico 87501 Web Address:
www.iianm.org
 Tel (505) 827-4601/Fax (505) 476-0326

**INDEPENDENT INSURANCE AGENTS
ASSOCIATION OF NEW YORK, INC.**

109 Twin Oaks Drive
 Syracuse, New York 13206-1205
 Web Address: www.iiabny.com
 Tel (315) 432-9111/Fax (315) 432-0510

NEVADA INSURANCE COMMISSIONER

Commissioner Alice Molasky-Arman (appointed)
 Nevada Division of Insurance
 788 Fairview Drive, Suite 300
 Carson City, Nevada 89701-5753
 Tel (775) 687-4270/Fax (775) 687-3937

**NEW HAMPSHIRE INSURANCE
COMMISSIONER**

Commissioner Roger A. Sevigny (appointed)
 New Hampshire Insurance Department
 56 Old Suncook Road
 Concord, New Hampshire 03301
 Tel (603) 271-2261/Fax (603) 271-1406

NEW JERSEY INSURANCE COMMISSIONER

Commissioner Holly Bakke (appointed)
 New Jersey Department of Insurance
 20 West State Street CN 325
 Trenton, New Jersey 08625
 Tel (609) 292-5360/Fax (609) 984-5273

NEW MEXICO INSURANCE COMMISSIONER

Superintendent Eric P. Serna (appointed)
 New Mexico Department of Insurance
 PERA Building
 1120 Paseo de Peralta
 Santa Fe, New Mexico 87501
 Tel (505) 827-4601/Fax (505) 476-0326

NEW YORK INSURANCE COMMISSIONER

Superintendent Gregory V. Serio (appointed)
 New York Department of Insurance
 25 Beaver Street
 New York, New York 10004-2319
 Tel (212) 480-2289/Fax (212) 480-2310

**INDEPENDENT INSURANCE AGENTS OF
NORTH CAROLINA, INC.**

P.O. Box 1165, Cary, NC 27512
 101 Weston Oaks Court
 Cary, North Carolina 27513
 Web Address: www.iianc.com
 Tel (919) 828-4371/Fax (919) 821-3172

**INDEPENDENT INSURANCE AGENTS OF
NORTH DAKOTA**

418 East Rosser Avenue
 Bismarck, North Dakota 58501-4085
 Web Address: www.iiand.org
 Tel (701) 258-4000/Fax (701) 258-4001

**OHIO ASSOCIATION OF INSURANCE AGENTS,
INC.**

P.O. Box 758
 Columbus, Ohio 43216
 1330 Dublin Road
 Columbus, Ohio 43215
 Web Address: www.ohiobigi.com
 Tel (614) 464-3100/Fax (614) 486-9797

**INDEPENDENT INSURANCE AGENTS OF
OKLAHOMA**

P.O. Box 18428,
 Oklahoma City, Oklahoma 73154-0428
 1000 NW 50th Street
 Oklahoma City, Oklahoma 73118
 Web Address: www.iiako.com
 Tel (405) 840-4426/Fax (405) 840-4450

**INDEPENDENT INSURANCE AGENTS
& BROKERS OF OREGON**

5100 SW Macadam, Suite 350
 Portland, Oregon 97201-6102
 Web Address: www.iiabo.org
 Tel (503) 274-4000/Fax (503) 274-0062

**NORTH CAROLINA INSURANCE
COMMISSIONER**

Commissioner James E. Long (elected)
 North Carolina Department of Insurance
 Dobbs Building
 430 North Salisbury Street
 Raleigh, North Carolina 27603
 Tel (919) 733-3058/Fax (919) 733-6495

NORTH DAKOTA INSURANCE COMMISSIONER

Commissioner Jim Poolman (elected)
 North Dakota Department of Insurance
 600 East Boulevard
 Bismarck, North Dakota 58505-0320
 Tel (701) 328-2440/Fax (701) 328-4880

OHIO INSURANCE COMMISSIONER

Director Ann Womer Benjamin (appointed)
 Ohio Department of Insurance
 2100 Stella Court
 Columbus, Ohio 43215-1067
 Tel (614) 644-2658/Fax (614) 644-3743

OKLAHOMA INSURANCE COMMISSIONER

Commissioner Carroll Fisher (elected)
 Oklahoma Department of Insurance
 2401 NW 23rd Street, Suite 28
 Oklahoma City, Oklahoma 73107
 Tel (405) 522-4969/Fax (405) 521-6635

OREGON INSURANCE COMMISSIONER

Administrator Joel Ario (appointed)
 Oregon Insurance Division
 350 Winter Street NE, Room 440
 Salem, Oregon 97301-3883
 Tel (503) 947-7980/Fax (503) 378-4351

**INSURANCE AGENTS
& BROKERS OF PENNSYLVANIA, INC.**

P.O. Box 2023
5050 Ritter Road
Mechanicsburg, Pennsylvania 17055-0763 Web
Address: www.iabgroup.com
Tel (717) 795-9100/Fax (717) 795-8347

**INDEPENDENT INSURANCE AGENTS OF
RHODE ISLAND**

2400 Post Road
Warwick, Rhode Island 02886-2208
Web Address: www.iiari.com
Tel (401) 732-2400/Fax (401) 732-1708

**INDEPENDENT INSURANCE AGENTS
& BROKERS OF SOUTH CAROLINA**

P.O. Box 210008, Columbia, South Carolina
29221-0008
800 Gracern Road
Columbia, South Carolina 29210
Web Address: www.iiabsc.com
Tel (803) 731-9460/Fax (803) 772-6425

**SOUTH DAKOTA ASSOCIATION
OF INSURANCE AGENTS**

P.O. Box 327
222 East Capitol Avenue, Suite 17
Pierre, South Dakota 57501
Web Address: www.iiasd.org
Tel (605) 224-6234/Fax (605) 224-6235

INSURORS OF TENNESSEE

P.O. Box 120539
2500 Hillsboro Road, Suite 200
Nashville, Tennessee 37212-0539
Web Address: www.insurors.org
Tel (615) 385-1898/Fax (615) 385-9303

PENNSYLVANIA INSURANCE COMMISSIONER

Commissioner Diane Koken (appointed)
Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120
Tel (717) 783-0442/Fax (717) 772-1969

RHODE ISLAND INSURANCE COMMISSIONER

Superintendent Joseph Torti III (appointed)
Rhode Island Insurance Division
Department of Business Regulation
233 Richmond Street, Suite 233
Providence, Rhode Island 02903-4233
Tel (401) 222-5466/Fax (401) 222-5475

**SOUTH CAROLINA INSURANCE
COMMISSIONER**

Director Ernst Csiszar (appointed)
South Carolina Department of Insurance
300 Arbor Lake Drive
Suite 1200
Columbia, South Carolina 29223
Tel (803) 737-6212/Fax (803) 737-6229

SOUTH DAKOTA INSURANCE COMMISSIONER

Director Gary L. Steuck (appointed)
South Dakota Division of Insurance
Department of Commerce & Regulation
445 East Capitol Avenue, 1st Floor
Pierre, South Dakota 57501
Tel (605) 773-4104/Fax (605) 773-5369

TENNESSEE INSURANCE COMMISSIONER

Commissioner Paula Flowers (appointed)
Tennessee Department of Commerce and Insurance
Davy Crockett Tower, Fifth Floor
500 James Robertson Parkway
Nashville, Tennessee 37243-0565
Tel (615) 741-6007/Fax (615) 532-6934

INDEPENDENT INSURANCE AGENTS OF TEXAS

22

P.O. Box 684487

Austin, Texas 78768-4488

1115 San Jacinto, Suite 100

Austin, Texas 78701

Web Address: www.iiat.org

Tel (512) 476-6281 or (800) 880-7428 x124/Fax (512) 499-0325

**UTAH ASSOCIATION OF INDEPENDENT
INSURANCE AGENTS**

4885 South 900 East, Suite 302

Salt Lake City, Utah 84117-5746

Web Address: www.iiau.org

Tel (801) 269-1200/Fax (801) 269-1265

TEXAS INSURANCE COMMISSIONER

23

Commissioner Jose Montemayor (appointed)
Texas Department of Insurance
333 Guadalupe Street
Austin, Texas 78701
Tel (512) 463-6464/Fax (512) 475-2005

UTAH INSURANCE COMMISSIONER

Commissioner Merwin Stewart (appointed)
Utah Department of Insurance
3110 State Office Building
Salt Lake City, Utah 84114-1201
Tel (801) 538-3800/Fax (801) 538-3829

**NEW MEXICO INSURANCE
COMMISSIONER**

Superintendent Eric P. Serna (appointed)
 New Mexico Department of Insurance
 PERA Building
 1120 Paseo de Peralta
 Santa Fe, New Mexico 87501
 Web Address: www.ianm.org
 Tel (505) 827-4601/Fax (505) 476-0326

**INDEPENDENT INSURANCE AGENTS
ASSOCIATION OF NEW YORK, INC.**

109 Twin Oaks Drive
 Syracuse, New York 13206-1205
 Web Address: www.iiabny.com
 Tel (315) 432-9111/Fax (315) 432-0510

**INDEPENDENT INSURANCE AGENTS OF
NORTH CAROLINA, INC.**

P.O. Box 1165, Cary, NC 27512
 101 Weston Oaks Court
 Cary, North Carolina 27513
 Web Address: www.ianc.com
 Tel (919) 828-4371/Fax (919) 821-3172

**INDEPENDENT INSURANCE AGENTS OF
NORTH DAKOTA**

418 East Rosser Avenue
 Bismarck, North Dakota 58501-4085
 Web Address: www.iiand.org
 Tel (701) 258-4000/Fax (701) 258-4001

**OHIO ASSOCIATION
OF INSURANCE AGENTS, INC.**

P.O. Box 758
 Columbus, Ohio 43216
 1330 Dublin Road
 Columbus, Ohio 43215
 Web Address: www.ohiobigi.com
 Tel (614) 464-3100/Fax (614) 486-9797

NEW MEXICO INSURANCE COMMISSIONER

Superintendent Eric P. Serna (appointed)
 New Mexico Department of Insurance
 PERA Building
 1120 Paseo de Peralta
 Santa Fe, New Mexico 87501
 Tel (505) 827-4601/Fax (505) 476-0326

NEW YORK INSURANCE COMMISSIONER

Superintendent Gregory V. Serio (appointed)
 New York Department of Insurance
 25 Beaver Street
 New York, New York 10004-2319
 Tel (212) 480-2289/Fax (212) 480-2310

**NORTH CAROLINA INSURANCE
COMMISSIONER**

Commissioner James E. Long (elected)
 North Carolina Department of Insurance
 Dobbs Building
 430 North Salisbury Street
 Raleigh, North Carolina 27603
 Tel (919) 733-3058/Fax (919) 733-6495

NORTH DAKOTA INSURANCE COMMISSIONER

Commissioner Jim Poolman (elected)
 North Dakota Department of Insurance
 600 East Boulevard
 Bismarck, North Dakota 58505-0320
 Tel (701) 328-2440/Fax (701) 328-4880

OHIO INSURANCE COMMISSIONER

Director Ann Womer Benjamin (appointed)
 Ohio Department of Insurance
 2100 Stella Court
 Columbus, Ohio 43215-1067
 Tel (614) 644-2658/Fax (614) 644-3743

INDEPENDENT INSURANCE AGENTS OF OKLAHOMA

P.O. Box 18428,
Oklahoma City, Oklahoma 73154-0428
1000 NW 50th Street
Oklahoma City, Oklahoma 73118
Web Address: www.iiak.com
Tel (405) 840-4426/Fax (405) 840-4450

INDEPENDENT INSURANCE AGENTS & BROKERS OF OREGON

5100 SW Macadam, Suite 350
Portland, Oregon 97201-6102
Web Address: www.iiabo.org
Tel (503) 274-4000/Fax (503) 274-0062

INSURANCE AGENTS & BROKERS OF PENNSYLVANIA, INC.

P.O. Box 2023
5050 Ritter Road
Mechanicsburg, Pennsylvania 17055-0763 Web
Address: www.iabgroup.com
Tel (717) 795-9100/Fax (717) 795-8347

INDEPENDENT INSURANCE AGENTS OF RHODE ISLAND

2400 Post Road
Warwick, Rhode Island 02886-2208
Web Address: www.iiari.com
Tel (401) 732-2400/Fax (401) 732-1708

INDEPENDENT INSURANCE AGENTS & BROKERS OF SOUTH CAROLINA

P.O. Box 210008, Columbia, South Carolina
29221-0008
800 Gracern Road
Columbia, South Carolina 29210
Web Address: www.iiabsc.com
Tel (803) 731-9460/Fax (803) 772-6425

OKLAHOMA INSURANCE COMMISSIONER

Commissioner Carroll Fisher (elected)
Oklahoma Department of Insurance
2401 NW 23rd Street, Suite 28
Oklahoma City, Oklahoma 73107
Tel (405) 522-4969/Fax (405) 521-6635

OREGON INSURANCE COMMISSIONER

Administrator Joel Ario (appointed)
Oregon Insurance Division
350 Winter Street NE, Room 440
Salem, Oregon 97301-3883
Tel (503) 947-7980/Fax (503) 378-4351

PENNSYLVANIA INSURANCE COMMISSIONER

Commissioner Diane Koken (appointed)
Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120
Tel (717) 783-0442/Fax (717) 772-1969

RHODE ISLAND INSURANCE COMMISSIONER

Superintendent Joseph Torti III (appointed)
Rhode Island Insurance Division
Department of Business Regulation
233 Richmond Street, Suite 233
Providence, Rhode Island 02903-4233
Tel (401) 222-5466/Fax (401) 222-5475

SOUTH CAROLINA INSURANCE COMMISSIONER

Director Ernst Csiszar (appointed)
South Carolina Department of Insurance
300 Arbor Lake Drive
Suite 1200
Columbia, South Carolina 29223
Tel (803) 737-6212/Fax (803) 737-6229

**SOUTH DAKOTA ASSOCIATION
OF INSURANCE AGENTS**

P.O. Box 327
222 East Capitol Avenue, Suite 17
Pierre, South Dakota 57501
Web Address: www.iasd.org
Tel (605) 224-6234/Fax (605) 224-6235

INSURORS OF TENNESSEE

P.O. Box 120539
2500 Hillsboro Road, Suite 200
Nashville, Tennessee 37212-0539
Web Address: www.insurors.org
Tel (615) 385-1898/Fax (615) 385-9303

**INDEPENDENT INSURANCE AGENTS OF
TEXAS**

P.O. Box 684487
Austin, Texas 78768-4488
1115 San Jacinto, Suite 100
Austin, Texas 78701
Web Address: www.iiat.org
Tel (512) 476-6281 or (800) 880-7428 x124/Fax
(512) 499-0325

**UTAH ASSOCIATION OF INDEPENDENT
INSURANCE AGENTS**

4885 South 900 East, Suite 302
Salt Lake City, Utah 84117-5746
Web Address: www.iiiau.org
Tel (801) 269-1200/Fax (801) 269-1265

**VERMONT INSURANCE AGENTS
ASSOCIATION, INC.**

P.O. Box 1387
Montpelier, Vermont, 05601-1387
47 ½ Court Street
Montpelier, Vermont 05602
Web Address: www.viaa.org
Tel (802) 229-5884/Fax (802) 223-0868

SOUTH DAKOTA INSURANCE COMMISSIONER

Director Gary L. Steuck (appointed)
South Dakota Division of Insurance
Department of Commerce & Regulation
445 East Capitol Avenue, 1st Floor
Pierre, South Dakota 57501
Tel (605) 773-4104/Fax (605) 773-5369

TENNESSEE INSURANCE COMMISSIONER

Commissioner Paula Flowers (appointed)
Tennessee Department of Commerce and Insurance
Davy Crockett Tower, Fifth Floor
500 James Robertson Parkway
Nashville, Tennessee 37243-0565
Tel (615) 741-6007/Fax (615) 532-6934

TEXAS INSURANCE COMMISSIONER

Commissioner Jose Montemayor (appointed)
Texas Department of Insurance
333 Guadalupe Street
Austin, Texas 78701
Tel (512) 463-6464/Fax (512) 475-2005

UTAH INSURANCE COMMISSIONER

Commissioner Merwin Stewart (appointed)
Utah Department of Insurance
3110 State Office Building
Salt Lake City, Utah 84114-1201
Tel (801) 538-3800/Fax (801) 538-3829

VERMONT INSURANCE COMMISSIONER

Commissioner John Crowley (appointed)
Vermont Division of Insurance
Department of Banking, Insurance & Securities
89 Main Street, Drawer 20
Montpelier, Vermont 05620-3101
Tel (802) 828-3301/Fax (802) 828-3306

**INDEPENDENT INSURANCE AGENTS
OF VIRGINIA**

8600 Mayland Drive
 Richmond, Virginia 23294
 Web Address: www.iiav.com
 Tel (804) 747-9300/Fax (804) 747-6557

**INDEPENDENT INSURANCE AGENTS
& BROKERS OF WASHINGTON**

P.O. Box 6459
 Bellevue, Washington 98008
 15015 Main Street
 Bellevue, Washington 98008
 Web Address: www.waininsurance.org
 Tel (425) 649-0102/Fax (425) 649-8573

**PROFESSIONAL INDEPENDENT INSURANCE
AGENTS OF WEST VIRGINIA**

P.O. Box 1226, Charleston
 West Virginia 25324-1226
 179 Summers Street at Lee
 Charleston, West Virginia 25301
 Web Address: www.piiawv.org
 Tel (304) 342-2440/Fax (304) 344-4492

**INDEPENDENT INSURANCE AGENTS
OF WISCONSIN**

725 John Nolen Drive
 Madison, Wisconsin 53713-5106
 Web Address: www.iiaw.com
 Tel (608) 256-4429/Fax (608) 256-0170

**ASSOCIATION OF WYOMING INSURANCE
AGENTS**

P.O. Box 799
 Sundance, Wyoming 82729-0799
 Web Address: www.awia.com
 Tel (307) 283-2052/Fax (307) 283-2998

VIRGINIA INSURANCE COMMISSIONER

Commissioner Alfred W. Gross (appointed)
 Virginia Bureau of Insurance
 State Corporation Commission
 1300 East Main Street
 Richmond, Virginia 23219
 Tel (804) 371-9694/Fax (804) 371-9873

WASHINGTON INSURANCE COMMISSIONER

Commissioner Mike Kreidler (elected)
 Washington State Office of Insurance
 Insurance 5000 Building
 5000 Capitol Way
 Turnwater, Washington 98501
 Tel (360) 725-7100/Fax (360) 586-3109

WEST VIRGINIA INSURANCE COMMISSIONER

Commissioner Jane L. Cline (appointed)
 West Virginia Department of Insurance
 1124 Smith Street
 Charleston, West Virginia 25301
 Tel (304) 558-3354/Fax (304) 558-0412

WISCONSIN INSURANCE COMMISSIONER

Commissioner Jorge Gomez (appointed)
 Office of the Commissioner of Insurance
 125 South Webster Street
 GEF III - 2nd Floor
 Madison, Wisconsin 53702
 Tel (608) 267-1233/Fax (608) 261-8579

WYOMING INSURANCE COMMISSIONER

Commissioner Ken Vines
 Wyoming Department of Insurance
 Herschler Building
 122 West 25th Street, 3rd East
 Cheyenne, Wyoming 82002-0440
 Tel (307) 777-7401/Fax (307) 777-5895