

**2019 NAIC Funded Consumer
Representatives Table (January 1, 2019)**

Consumer Representatives serve staggered, two-year terms.
(There continues to be an annual review of qualifications.)

Name	Term	Organization	Areas of Interest and Expertise	Location
<p align="center">Athayde-Rizzaro, Luc larizzaro@transequality.org 202-813-8163 <i>New Representative</i></p>	<p align="center">2019 and 2020</p>	<p align="center">National Center for Transgender Equality Policy Counsel</p>	<p align="center">Health</p>	<p align="center">Washington, D.C.</p>
<p align="center">Bach, Amy amy@uphelp.org 415-393-9990 X101</p>	<p align="center">2018 and 2019</p>	<p align="center">United Policyholders Executive Director</p>	<p align="center">All Lines of Property/Casualty Insurance Sales/Coverage/Claims, and Disaster Recovery Long Term Care</p>	<p align="center">San Francisco, CA</p>

Name	Term	Organization	Areas of Interest and Expertise	Location
<p>Birnbaum, Birny birny@cej-online.org 512-912-1327</p>	<p>2018 and 2019</p>	<p>Center for Economic Justice Executive Director</p>	<p><u>Lines of Insurance</u> Life Annuity LTC Auto Homeowners Consumer Credit Title <u>Topics</u> Public Access / Public Information Consumer Participation Lender-Placed Insurance Credit Scoring Risk Classification Availability/Affordability Redlining Analysis of Competition Data Collection Cat Modeling Claim Settlement Models Claims Databases Statistical Agents Data Mining Market Analysis Market Conduct Annual Statement Reinventing Market Regulation Market Conduct Surveillance Model Law Captive Reinsurance Producer Compensation Climate Change Effectiveness of Consumer Disclosures Deferred Tax Asset / Capital Relief Micro insurance Contingent Deferred Annuities Retained Asset Accounts Death Master Files / Life Beneficiaries Life Insurance Viatical Settlements / Secondary Market Catastrophe Insurance / Loss Mitigation Suitability Small-Face Life International Issues Life Insurance Illustrations Travel Insurance</p>	<p>Austin, TX</p>

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Bridgeland, Brendan M. insuranceresearch@comcast.net 781-405-4809	2018 and 2019	Center for Insurance Research Director	All	Lowell, MA
Burns, Bonnie bburns@cahealthadvocates.org 831-438-6677	2019 and 2020	California Health Advocates Training and Policy Specialist	Health; Medicare; Medicare supplements, Long Term Care, Limited Benefits, Life settlements, Small face value life, consumer disclosures	Sacramento, CA
Callahan, Thomas M. tcallahan@mahahome.org 617-822-9100	2019 and 2020	Massachusetts Affordable Housing Alliance Executive Director	Property & Casualty Homeowners Insurance	Dorchester, MA
Colbert, Laura lcolbert@healthyfuturega.org 404-567-5016	2019 and 2020	Georgians for a Healthy Future	Health	Atlanta, GA
Cude, Brenda J. bcude@uga.edu 706-542-4857	2018 and 2019	The University of Georgia, Department of Financial Planning, Housing and Consumer Economics Professor and Undergraduate Coordinator	Property and Casualty, Life Insurance and Annuities, consumer disclosure, consumer education, state insurance department web pages	Athens, GA
Eversman, Erica eeversman@roadrunner.com 330-668-9747 <i>New Representative</i>	2019 and 2020	Automotive Education & Policy Institute President	Automobile	Akron, OH

Name	Term	Organization	Areas of Interest and Expertise	Location
<p>Giovanelli, Justin jmg298@georgetown.edu 202-687-4954</p> <p><i>New Representative</i></p>	<p>2019 and 2020</p>	<p>Georgetown University Center on Health Insurance Reforms</p> <p>Associate Research Professor</p>	<p>Health</p>	<p>Washington, D.C.</p>
<p>Judy, Debra djudy@cohealthinitiative.org 303-839-1261</p>	<p>2018 and 2019</p>	<p>Colorado Consumer Health Initiative</p> <p>Policy Director</p>	<p>Health</p>	<p>Englewood, CO</p>
<p>Keith, Katie katie@out2enroll.org 702-540-6398</p>	<p>2019 and 2020</p>	<p>Out2Enroll</p> <p>Consultant Advisor and Steering Committee Member</p>	<p>Health</p>	<p>Washington, DC</p>
<p>Kitt, Karrol kkitt@austin.utexas.edu</p>	<p>2019 and 2020</p>	<p>The University of Texas at Austin</p> <p>Emeritus Associate Professor</p>	<p>A Committee Life & Annuity disclosures Buyers Guides B Committee Long-term Care Consumer Disclosure Subgroup C Committee Title Insurance Task Force Transparency & Readability of Consumer Information Working Group D Committee Privacy Disclosure Working Group Other Interests Financial education of consumers</p>	<p>Austin, TX</p>

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<p>Kochenburger Peter peter.kochenburger@uconn.edu 860-570-5177</p>	<p>2018 and 2019</p>	<p>University of Connecticut School of Law Associate Clinical Professor of Law, Executive Director, Insurance Law Center</p>	<p>Property Casualty, substantive regulation of contractual terms, claims handling, international insurance regulation and its potential effects on consumer protection, the relationship between state and federal regulation of insurance (including FIO)</p>	<p>Hartford, CT</p>
<p>Lilienfeld, Michelle lilienfeld@healthlaw.org 310-736-1648</p>	<p>2019 and 2020</p>	<p>National Health Law Program Senior Attorney</p>	<p>Health</p>	<p>Los Angeles, CA</p>
<p>Lueck, Sarah lueck@cbpp.org 202-408-1080</p>	<p>2018 and 2019</p>	<p>Center on Budget and Policy Priorities Senior Policy Analyst</p>	<p>Health</p>	<p>Washington, DC</p>
<p>McAndrew, Claire cmcandrew@familiesusa.org 202-628-3030</p>	<p>2019 and 2020</p>	<p>Families, USA Director of Campaign Strategy</p>	<p>Health</p>	<p>Washington, DC</p>
<p>Riley, Brendan brendan@ncjustice.org 919-861-2074</p>	<p>2019 and 2020</p>	<p>North Carolina Justice Center</p>	<p>Health</p>	<p>Raleigh, NC</p>
<p>Williams, Jackson jwilliams@dialysispatients.org 866-877-4242</p>	<p>2019 and 2020</p>	<p>Dialysis Patient Citizens Director of Government Affairs</p>	<p>Health</p>	<p>Washington, DC</p>

Name	Term	Organization	Areas of Interest and Expertise	Location
Yee, Silvia syee@dredf.org 510-644-2555	2019 and 2020	Disability Rights Education and Defense Fund (DREDF) Senior Staff Attorney and Analyst	Health	Berkley, CA

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