



News Release

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

FOR IMMEDIATE RELEASE

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NAIC Names 2004 Funded Consumer Liaison Representatives

NEW YORK, NY (March 13, 2004) -- The National Association of Insurance Commissioners (NAIC) has recently named its funded consumer liaison representatives for 2004. Established in 1992, the program promotes consumer representation and interaction with NAIC members, industry and interested parties through dedicated individuals committed to serving the public interest.

“Consumer protection is the hallmark of state insurance regulation,” said NAIC President and South Carolina Insurance Director Ernst Csiszar, “and it is through this program that those we serve have a voice in continuously shaping and improving our insurance regulatory system.”

Following is a list of the 2004 NAIC funded consumer liaison representatives:

Cynthia Bailey, Interim Director of Senior Health Insurance Counseling for Kansas (SHICK) and Kansas Senior Pharmacy Assistance Programs, Kansas Department on Aging, Topeka, Kansas: Cynthia has served innumerable Kansas seniors as Interim Director for both the SHICK program as well as the Kansas Senior Pharmacy Assistance program at the Kansas Department on Aging. Her background also includes financial analysis and market conduct review with the Kansas Department of Insurance.

Birny Birnbaum, Executive Director (Unpaid), Center for Economic Justice, Austin, Texas: Through his work at the Center for Economic Justice and his endeavors as a consulting economist, Birnbaum represents the consumer interest by providing expertise on such issues as creditor-placed credit insurance, credit insurance abuses, intergovernmental risk pools, availability of automobile insurance, insurer redlining and risk, and automobile insurance rates.

Brendan Bridgeland, Director, Center for Insurance Research, Cambridge, Massachusetts: Bridgeland’s past experience includes positions as policy director and legal analyst with the Center for Insurance Research. His responsibilities have included planning and implementing center activities, participating in regulatory matters and consumer education. He has also contributed research and writing to an article on consumer interests in mutual insurance holding companies published in the *Journal of Insurance Regulation*.

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Bonnie Burns, Training and Policy Specialist, California Health Advocates, Scotts Valley, California: Burns is a consultant and consumer advocate with vast knowledge and interest in many insurance-related areas including Medicare, Medicare supplement insurance, long-term care insurance and managed care issues. She has served on the NAIC Senior Issues Task Force, AARP's Long-Term Care Consumer Protection Advisory Panel and the California Department of Insurance's Task Force on Consumer Complaints and Unfair Claim Practices.

Constance Chamberlin, President/CEO, Housing Opportunities Made Equal, Inc. (HOME), Richmond, Virginia: A consumer advocate for self sufficiency in low- and moderate-income households, Constance directs a private non-profit fair housing organization whose scope of services include investigation of housing discrimination, community education and outreach, and neighborhood stabilization.

Brenda J. Cude, Professor and Department Head, Department of Housing and Consumer Economics, University of Georgia, Athens, Georgia: Cude brings a great deal of experience in consumer economics including involvement with the NAIC's Consumer Liaison Committee, Consumer Protection Working Group and the Credit Scoring Working Group. She has done extensive research on such topics as protecting the home, liability insurance and family day-care providers, environmental issues and discrimination in insurance.

Elizabeth Goldsmith, Professor of Consumer Economics & Family Financial Analysis, Florida State University, Tallahassee, Florida: For more than 25 years, Goldsmith has been a professor in the field of consumer sciences, having published textbooks, articles and encyclopedia chapters in her discipline. She has also served as a domestic policy consultant to the White House on women's economic education and as an advisor to the *Wall Street Journal*.

Scott Harrington, W. Frank Hipp Professor of Insurance/Professor of Finance, University of South Carolina, Columbia, South Carolina: Harrington has spent 26 years teaching and researching the economics and regulation of insurance markets. In addition to teaching insurance-related coursework at the undergraduate, master's and Ph.D. levels, he has published approximately 50 research articles on insurance markets and regulation.

Karrol Kitt, Associate Professor of Family Economics, University of Texas, Austin, Texas: Kitt's experience in family economics and financial planning includes research in areas such as long-term care insurance, disability income insurance, consumer satisfaction with prescription drug counseling and employee decision-making factors regarding the selection of health benefits.

Mila Kofman, Assistant Research Professor, Georgetown University – Health Policy Institute, Washington, D.C.: For the past seven years, Kofman has been representing consumer interests in the area of federal health-care policy. She has conducted a range of studies on the uninsured problem with an emphasis regulation of private markets and market practices, access, affordability, adequacy of job-based and individual health coverage.

Bill Newton, Executive Director, Florida Consumer Action Network (FCAN), Tampa, Florida: Bill has been a consumer advocate through FCAN for 16 years, where he has actively worked to educate the public on numerous insurance-related issues. With 40,000 citizen members, FCAN represents a broad consumer interest throughout the state of Florida.

Sonya Schwartz, J.D., Health Policy Analyst, Families USA, Washington, D.C.: Sonya's background as a consumer health care advocate includes research and analysis on federal health insurance law as well as developments in the private health insurance market including HIPAA, ERISA and COBRA insurance protections; the Trade Act Health Insurance Tax Credit; employer expansions; health insurance associations; and health savings accounts.

Cathey Steinberg, Consultant, Atlanta, Georgia: As Georgia's first Consumers' Insurance Advocate, Cathey developed and directed a nationally-recognized consumer advocacy and assistance agency responsible for rate reviews and independent consumer oversight on insurance matters. She is also a long-time member of the Women's Policy Group, which has a strong interest in health insurance issues, especially those impacting premiums.

Dawn Touzin, Director of the Community Health Assets Project, Community Catalyst, Boston, Massachusetts: A health law advocate for nearly seven years, Touzin has served an integral role in shaping health-care reform, specifically leading efforts to protect non-profit charitable health assets and community-based health services when non-profit healthcare institutions become for-profit corporations. Prior to her arrival at Community Catalyst, Touzin was the Health Law Coordinator at New Hampshire Citizens Alliance.

Jackson Williams, Legislative Counsel, Public Citizen, Washington, D.C.: A consumer representative with a government relations background, Jackson currently specializes in issues involving access to the civil justice system, such as mandatory arbitration clauses, class actions, and the Patients' Bill of Rights. Prior to his work with Public Citizen, he represented consumers in litigation involving, among other things, credit life insurance and title insurance.

Jeffrey Williams, Staff Attorney, Economic Development Unit, Legal Aid of Western Missouri, Kansas City, Missouri: As an attorney with Legal Aid of Western Missouri, Williams' primary client is the Concerned Clergy Coalition, an alliance of 45 churches in Kansas City that strives to increase economic literacy and promote sustainable community-based economic development in the urban core neighborhoods of Kansas City. Williams has represented this client on issues regarding financial services in low-income communities, as insurance has become a significant factor in these issues.

About the NAIC

Headquartered in Kansas City, Missouri, 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 four U.S. territories. The association's overriding objective is to assist state insurance regulators in protecting consumers and helping maintain the financial stability of the insurance industry by offering financial, actuarial, legal, computer, research, market conduct and economic expertise. Formed in 1871, it is the oldest association of state officials. For more information, visit NAIC on the Web at www.naic.org/pressroom.