



North Dakota Insurance Department

Safeguarding Promises. Fostering Fairness.
Jon Godfread, Commissioner

Media Kit

Updated July 2023

About the Department

Established upon the ratification of the North Dakota Constitution, the North Dakota Insurance Department provides regulatory oversight and consumer assistance in the insurance marketplace that exists in the State. The Department assists consumers with insurance claims and questions about their policies. Additionally, staff examine the finances and policies of insurance companies to ensure the financial viability and security of benefits to protect North Dakota consumers.

The Department is led by the Insurance Commissioner, elected by the people of North Dakota.

The Department is separated into seven divisions:

- » Life & Health/Medicare
- » Property & Casualty
- » Administrative
- » Company Licensing & Examinations
- » Fraud Investigation
- » Legal
- » Producer Licensing
- » State Fire Marshal

Our consumer assistance team can aid North Dakota consumers by helping to resolve insurance issues, such as claims, premiums and any other questions or issues on insurance policies in the State. Whether it be auto, health, homeowners, boat, life or any other insurance policy, our Department can help.

Our Department includes an in-house fraud investigation division. Investigators receive tips from the general public and insurance companies about potential insurance fraud committed in North Dakota, investigates those claims and, if warranted, recommends charges to local State's Attorneys. Our Department has memorandums of understanding with several State's Attorney's offices where our team will lead the prosecution of those who have committed alleged insurance fraud.

A Department division of financial analysts and examiners inspect the economic health and performance of insurance companies in North Dakota to ensure companies are able to follow through on the promises made to consumers.

Department Leadership



Jon Godfread

Commissioner

Jon Godfread was elected as North Dakota's 22nd Insurance Commissioner in 2016 and re-elected in 2020. In service to the citizens of North Dakota, Godfread has prioritized consumer advocacy, ensuring North Dakotans are better aware of the services offered by the North Dakota Insurance Department beyond industry regulation. He has also worked to restructure the Insurance Department for efficient and effective use of tax-payer dollars, along with better utilization of staff talents. On a national level, Godfread has been an active voice in discussions about insurance regulations including the use of technology, air ambulance service, and health care reinsurance. Godfread serves as the Vice President of the National Association of Insurance Commissioners (NAIC).

Godfread earned a law degree and a Master of Business Administration (MBA) from the University of North Dakota in 2011. He earned his bachelor's degree in business with honors from the University of Northern Iowa in 2005.



John Arnold

Deputy Commissioner



Johnny Palsgraaf

General Counsel & Legal
Division Director



Matt Fischer, CFE

Chief Examiner &
Company Licensing and
Examinations Division
Director



Rachel Kriege

Administrative
Division Director



Chrystal Bartuska

Life & Health/Medicare
Division Director



Janelle Middlestead

Property & Casualty /
Producer Licensing Division
Director



Dale Pittman

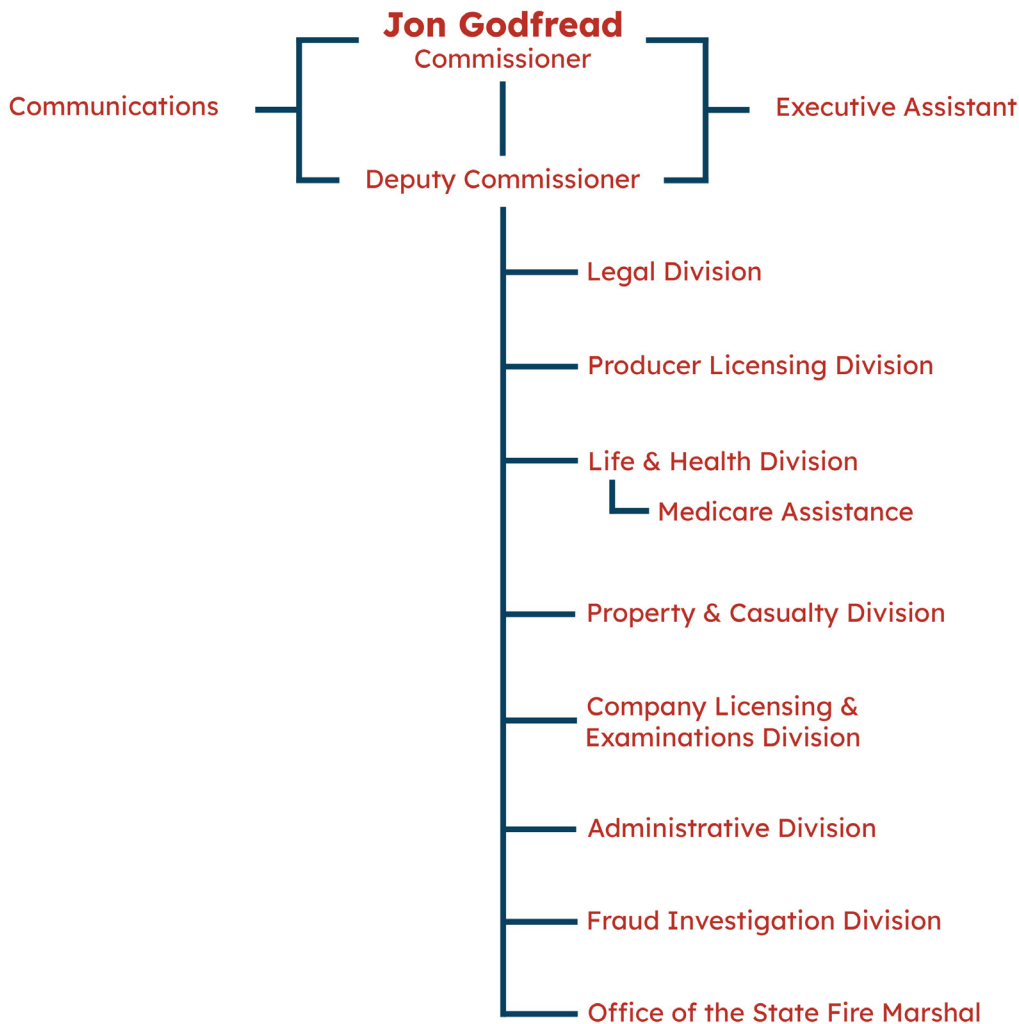
Fraud Investigation
Division Director



Doug Nelson

State Fire Marshal

Organizational Structure



Medicare Assistance



With funds from the Administration for Community Living, the Department offers free and unbiased Medicare assistance to all residents through the North Dakota State Health Insurance Assistance Program (ND SHIP). Our counselors can assist with completing forms, filing appeals, exploring coverage options and any other Medicare-related issues. Assistance is available year-round, including Medicare Part D open enrollment.

Prescription Connection



Prescription Connection is a program that assists low-income North Dakotans with accessing prescription drugs.

In order to qualify for the program, applicants must be a North Dakota resident, do not qualify for any state assistance programs for prescription drugs and have a low income and/or financial challenges that affect the ability to purchase prescription drugs.

State Fire Marshal

The Office of the State Fire Marshal was established in 1889 under the Insurance Commissioner. In the 1960s, the Office was moved to the Attorney General's Office to focus on fire-related crimes. In 2023, the State Fire Marshal returned to the Insurance Commissioner. Compared to the 1960s, there is a greater emphasis today on fire prevention and mitigating risks, a primary focus of the Insurance Department.

The State Fire Marshal is responsible for enforcing state laws relating to the storage, sale, and use of combustibles and explosives, installation and maintenance of automatic or other fire alarms and fire extinguishing equipment, and for inspections of State buildings, public and private schools, child care facilities, and licensed liquor establishments.

The State Fire Marshal also investigates, in conjunction with local fire departments and districts, cases of suspected arson. Because most arson cases are tied to insurance fraud, fire investigators can work hand-in-hand with the Department's fraud investigators.

The Office of the State Fire Marshal is a resource for fire departments and districts across the state. Our team can assist with investigations, reporting and emergency response.

Fire departments and districts across the state rely on the Insurance Department to distribute annual funds, known as insurance premium taxes. These taxes are collected from insurance companies that sell property insurance. These funds are collected and distributed to fire departments and districts based on the number of property insurance policies in each fire district.

NAIC



North Dakota is a member of the National Association of Insurance Commissioners (NAIC), is an organization comprised of the chief insurance regulators of all 50 states, the District of Columbia and the U.S. territories.

NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS

The NAIC provides a platform to collaborate on setting fair and competitive insurance regulatory standards. NAIC staff provide resources and guidance to departments on a variety of issues.

Media Contact



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Director of Communications

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How we can help

Have a story in mind and need assistance from our Department? We have team members with hundreds of years of combined experience in the insurance sector and can work with you to inform and educate your audience on a variety of insurance-related topics.

Topics we can help with:

- » Insurance policies sold in North Dakota
- » Medicare
- » Insurance fraud
- » Insurance agents in North Dakota
- » Company & agent licensing
- » Insurance premium rates
- » Insurance market conduct
- » Fire safety

This is just a list of frequent topics we receive inquiries on. If your topic is not listed above, contact us! We would be happy to assist you.

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