



State of Vermont
Department of Financial Regulation
Susan L. Donegan, Commissioner

Vermont House of Representatives
Committee on Health Care

Rep. Michael Fisher, Chair
Rep. Sarah Copeland-Hanzas, Vice Chair
January 30, 2013

Vermont Department of Financial Regulation



Susan L. Donegan, Commissioner

As the commissioner of the Department of Financial Regulation, Susan L. Donegan is the chief regulator of Vermont's financial-services industry. The department supervises traditional and captive insurance companies and their representatives, state-chartered banks and credit unions, licensed and brokers and all other non-depository financial institutions, as well as securities broker dealers and investment advisors.

Donegan is a seasoned attorney with broad subject-matter knowledge of financial services regulation.

She holds a law degree from Vermont Law School, an LL.M. master's degree in Banking and Financial Services Law from Boston University School of Law and an LL.M. degree in European Union and International Trade Law from Amsterdam Law School at Universiteit van Amsterdam.

Donegan worked at the department from 1985 to 1990 and was the department's first director of securities regulation. She was later counsel to the commissioner and hearing officer at the Massachusetts Division of Insurance from 2008 to 2011. In 2011, she returned to Vermont to become deputy commissioner of the Insurance Division at DFR. She was appointed commissioner in January 2013.

Donegan was in private law practice for many years in Boston and overseas at a major Dutch law firm specializing in financial services law and regulation, private international law, litigation, data protection and privacy law.

She will continue to represent Vermont at the National Association of Insurance Commissioners where she is a member of the International Insurance (G) Committee, Market Regulation and Consumer Services (D) Committee and chair of the Corporate Governance Working Group.

She is admitted to practice law in Vermont, Massachusetts, New York, California and is qualified as a Solicitor in the Republic of Ireland and England and Wales.



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State of Vermont

**Department of
Financial
Regulation**

**Administration
Division**

**Captive
Insurance
Division**

**Insurance
Division**

**Banking and
Securities
Divisions**

Vermont Department of Financial Regulation



Changes at DFR

- Re-focus department
- Insurance issues

Health Insurance Policy section

Licensing new insurance companies

Consumer services

Other lines of insurance

Long-term care

Medicare supplement

“Junk” insurance

Medical malpractice

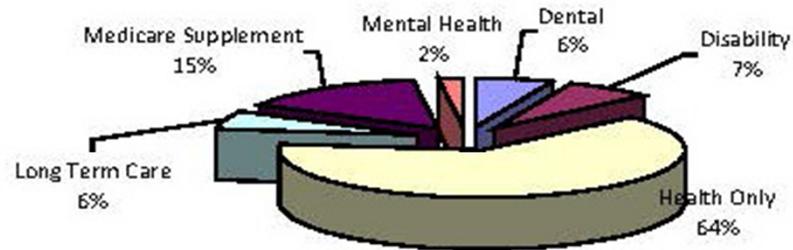
Disability

Telemedicine

Summary of health care inquiries and complaints - 2012

Inquiries Opened	2004
Written Complaints Opened	137
Dollar Amount Recovered for Consumers	\$78,045.00
Average Days to Close Complaint	42

Types of Complaints by Percentage



Nature of Complaints by Percentage

