



STATE OF MAINE
DEPARTMENT OF PROFESSIONAL
AND FINANCIAL REGULATION
BUREAU OF INSURANCE
34 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0034

Paul R. LePage
GOVERNOR

Mila Kofman
SUPERINTENDENT

May 2, 2011

The Honorable Paul LePage
Governor of Maine
One Statehouse Station
Augusta, ME 04330

Dear Governor LePage:

The purpose of this letter is to notify you of my intent to resign effective June 1, 2011. May 31, 2011 will be my last day as Superintendent of Insurance at the Maine Bureau of Insurance. I recognize that health reform is one of your top priorities. I also recognize your need to have a regulator who shares your philosophy.

Although we have many similar goals, including ensuring that all of Maine's businesses and people have access to more affordable health coverage options, we have different approaches of how to get there. I sincerely hope that you will succeed in your efforts to lower health care costs and to ensure that all Mainers have access to affordable and reliable health insurance options.

It has been a privilege and a great honor to have been able to serve Maine's businesses and people since March of 2008. During the last three years, my top priorities have been to increase efficiency, accountability and transparency. By effectively balancing consumer protection and the needs of the regulated community, as well as ensuring fair and balanced regulatory oversight and accountability (through enforcement and market conduct), my tenure has seen more companies coming to Maine (Property and Casualty) and greater market stability (Life and Health). I am proud of improving services to the regulated community and most importantly of improving protections for Maine's consumers.

I am also very proud of my solid record of seeking solutions to challenging issues, working with businesses, unions, consumer advocates, insurance agents, insurance companies, physicians, trial attorneys, state policymakers and our Congressional delegation – never putting politics ahead of good public policy and balanced regulation, always having an evidenced-based approach to problem solving.



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Under my leadership and the strong dedication of the Bureau of Insurance team, Maine's insurance market remains strong and is well positioned for the future. During the last three years, the nation experienced unprecedented and in many ways unpredictable events affecting state-based regulation of insurance, e.g., AIG, financial markets turmoil, H1N1 Pandemic. I took appropriate action to ensure Maine's market and consumers were well protected – Maine's companies remain financially strong, and promises to consumers have been kept. I am also proud of the work I did with our Congressional delegation to ensure that state-based insurance regulation is protected. Both the Dodd-Frank Act and the Patient Protection and Affordable Care Act recognize the role of states and state-based insurance regulation.

I am leaving a team that is well positioned to address small and large challenges, whether predictable or unpredictable.

It has been an honor of a lifetime to serve as Maine's Superintendent of Insurance!

Very truly yours,

A handwritten signature in black ink, appearing to read 'Mila Kofman', with a long horizontal flourish extending to the right.

Mila Kofman
Superintendent of Insurance