



Insurance Department

Strategic Plan 2026-2031

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Front and back covers courtesy of
Matt Morgan/Utah Office of Tourism

Thank you to the following people for their immeasurable help in formulating this strategic plan:

Strategic Plan Committee

- » Jon Pike, Commissioner
- » Ana Escobar, Budget & Licensing Division
- » George Hofmann, Captive Division
- » Aiden Urban, Financial Regulation Division
- » Tyler Trimble, Fraud Division
- » Terrah Anderson, Governor’s Office of Planning & Budget
- » Carrie Backus, Health & Life Division
- » Steve Gooch, Office of the Commissioner
- » Jennifer Heaps, Office of the Commissioner
- » Scott Harding, Property & Casualty Division

Deputy Commissioners

- » Tanji Northrup
- » Reed Stringham

Division Directors

- » Patrick Lee, Budget & Licensing Division
- » Travis Wegkamp, Captive Division
- » Jake Garn, Financial Regulation Division
- » Armand Glick, Fraud Division
- » Shelley Wiseman, Health & Life Division
- » Tracy Klausmeier, Property & Casualty Division



Jordanelle State Park

Courtesy of the Utah Office of Tourism

Introduction

The Utah Insurance Department (the Department) regulates the insurance industry in Utah. Because each state is responsible for the industry within its borders, the Department works closely with all states to promote and maintain a highly coordinated regulatory framework across the nation. We strive to create a healthy insurance market where insurers honor their commitments to policyholders and all licensees comply with the law.

Department Priorities

As a state agency, the Department is responsible for assisting in the implementation of the Cox-Henderson Administration priorities. The Administration has specifically charged departments to improve statewide and agency strategic planning coordination to drive effective investments and best use of resources. In response, this strategic plan contains strategies and annual work plans designed to streamline government, improve efficiency, productivity, and customer service, and link Department plans to the state budgeting process. The Department's strategic plan provides a vision for the agency, guides agency initiatives, and informs future budgeting processes.



Spiral Jetty

*Courtesy of Marc Piscotty/
Utah Office of Tourism*

Brian Head Ski Resort

*Courtesy of Jay Dash Photography/
Utah Office of Tourism*



Department Vision, Mission & Values

Vision

An insurance market that is regulated fairly and accessible to all.

Mission

To protect the financial security of people and businesses in Utah.

Core Values

The Department continually works to implement five core values in all that we do. They are:

Fairness

The Department is committed to considering all views during the decision-making process and applying applicable laws in an equitable and consistent manner.

Transparency

The Department conducts business in an open and accessible manner.

Compassion

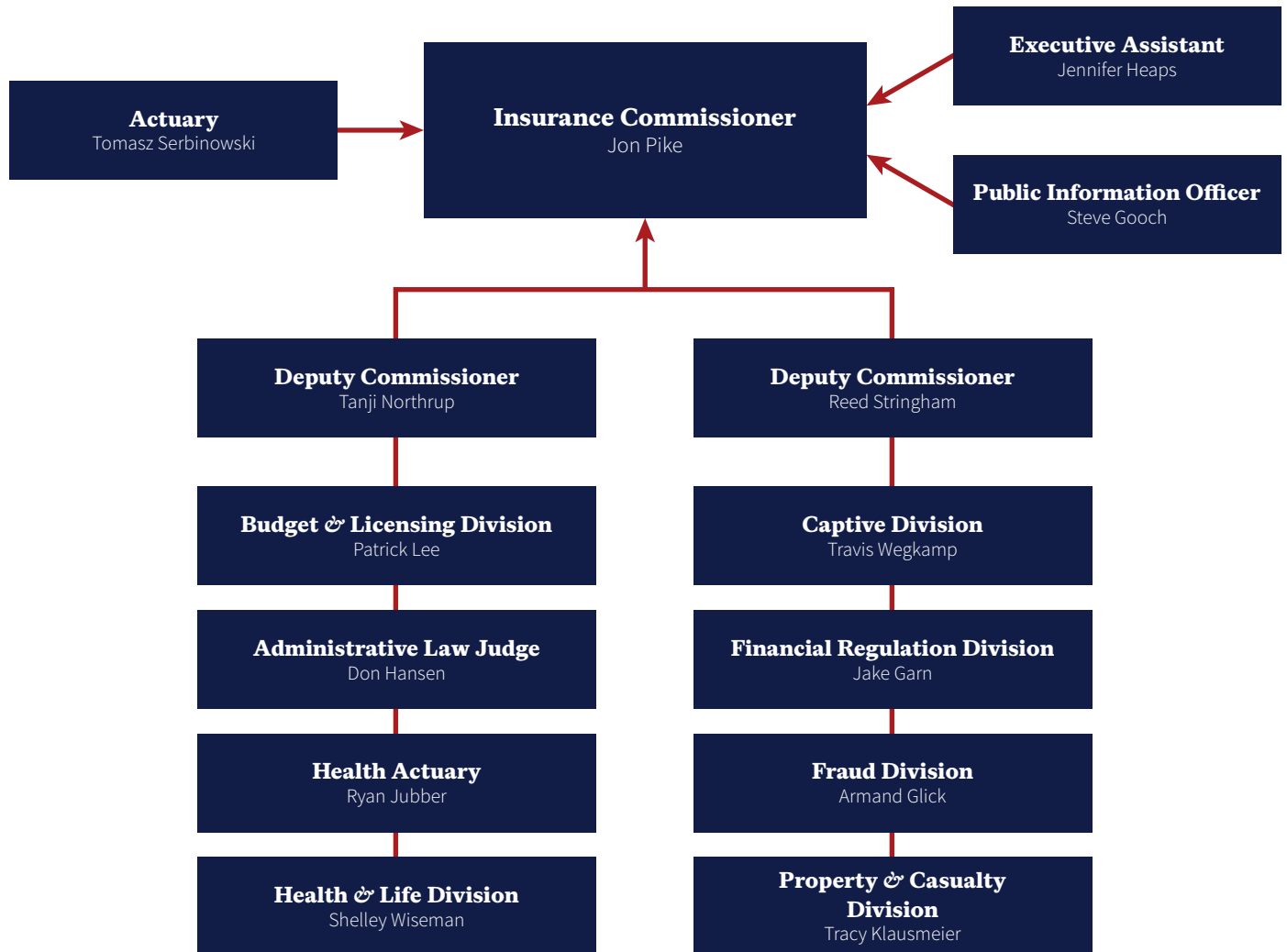
People who contact the Department are looking for help. We will bring compassion to our interactions with those people by respecting and listening to them. Regardless of the outcome, each person should feel heard and understood.

Integrity

The Department will honor its commitments and follow the law, and its actions and decisions will be clear and understandable.

Innovation

The Department will explore new technologies, processes, and procedures to ensure we are serving our customers efficiently and appropriately.



Antelope Island

Courtesy of Utah Office of Tourism



Divisions

Office of the Commissioner

The Office of the Commissioner develops, establishes, and implements the policy and overall operation of the Department. It sets the Department's vision and mission, and it directs strategies to meet goals.

Budget & Licensing Division

The Budget and Licensing Division serves the public and all divisions in the Department. It is the initial contact for callers and visitors. Its functions include budget and audit controls, facilities management, and fleet and travel related issues. The division also licenses insurance agencies and individual agents.

Captive Insurance Division

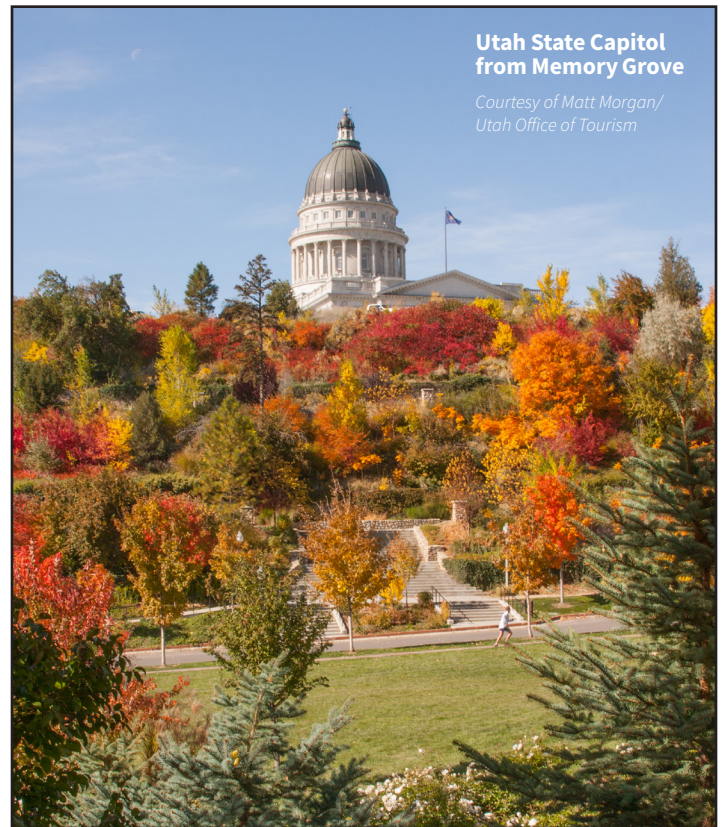
The Captive Insurance Division promotes Utah as a home for the captive insurance industry. The division also monitors the financial health of Utah's captive insurers and their compliance with state regulations.

Financial Regulation Division

The Financial Regulation Division monitors the solvency of insurance companies to help assure that they pay claims. The division performs regular financial examinations to ensure the health of the state's insurance market and licenses companies doing business in Utah.

Fraud Division

The Fraud Division is a law enforcement agency responsible for investigating criminal insurance fraud and associated crimes. This includes agent fraud, consumer fraud, healthcare fraud, workers compensation fraud, and bail bond fraud. The division



Utah State Capitol
from Memory Grove

*Courtesy of Matt Morgan/
Utah Office of Tourism*

contracts with and houses prosecuting attorneys from the Attorney General's Office who are dedicated to prosecuting insurance fraud state-wide.

Health & Life Division

The Health and Life Division regulates health and life insurers and those who market their products. It assists consumers, evaluates insurance rates, investigates possible legal violations, and determines product compliance with state and federal legal requirements. The division also has regulatory oversight for pharmacy benefit managers and pharmacy manufacturers.

Property & Casualty Division

The Property and Casualty Division regulates property and casualty insurers and those who market their products. It assists consumers, evaluates insurance rates, investigates possible legal violations, and determines product compliance with legal requirements.



Park City

*Courtesy of Marc Piscotty/
Utah Office of Tourism*

Department Assessment

Department Challenges & Concerns

A 2026 survey of employees, stakeholders, and legislators helped to identify areas for improvement, while highlighting several of our strengths.

- » The Department's improvements in efficiency need to keep up with insurance industry growth.
- » Strive to improve compensation, when possible, to provide salaries competitive with private industry.
- » Communicate with employees about important department issues.
- » Inform employees when professional development opportunities exist.
- » Provide more opportunities for stakeholder interaction to develop stronger relationships.
- » Enhance public education and outreach efforts.

Department Strengths & Opportunities

- » Employees care about their jobs, enjoy working together, and take pride in their work.
- » Employees appreciate the opportunities for education and training.
- » Extremely responsive; answers calls and questions promptly. Provides quick turn-around time for complaints and submissions.
- » Strong but fair regulatory oversight.
- » Easy to work with, knowledgeable, and proactive.
- » Responsive to requests for information and consultation from both legislative staff and legislators.



Utah Theatre, Logan

*Courtesy of Nicole Morgenthau/
Utah Office of Tourism*



Zion National Park

*Courtesy of Andrew Burr/
Utah Office of Tourism*

Goals, Objectives & Strategies

The following goals, objectives, and strategies will drive the work of the Department over the next five years. The goals below are intended as long-term targets that the Department will work toward over time. Objectives support each goal. They are specific, relevant, and measurable tasks. Strategies are the actionable steps that are taken to achieve the objectives. Strategies are contained in the work plan and include proposed completion dates.

Goal 1: Promote a respectful, positive, and supportive workplace for all employees.

OBJECTIVE 1.1: Support training and professional development opportunities.

Strategy: Identify and encourage cross-functional training and collaboration to help, support, and provide coverage for colleagues.

Strategy: Seek Division of Human Resource Management (DHRM) approval to create a job progression structure.

Strategy: With assistance from DHRM, Department of Technology Services (DTS), National Association of Insurance Commissioners (NAIC), and other authorized entities, support a formal training program that enables employees to succeed in their positions, including a focus on new technologies and emerging trends.

Strategy: Continue to prioritize budget dollars to reward employees that achieve professional designations as outlined in Department policy.

OBJECTIVE 1.2: Establish consistent, relevant communication within Department and division leadership.

Strategy: Maintain and improve structured communication channels.

Strategy: Continue quarterly Department newsletters.

Strategy: Continue quarterly Department-wide meetings.

Strategy: Conduct an annual employee climate survey to better understand the needs, challenges, and opportunities identified by Department staff.

OBJECTIVE 1.3: Maintain a culture of belonging and excellence.

Strategy: Encourage a culture that values the individual while promoting teamwork and Department unity.

Strategy: Recognize employees for their achievements.

Strategy: Utilize team building activities to encourage group trust and cohesion.

Strategy: Support team anchor days when everybody who is on a specific team works together in person in the office.

Goal 2: Foster a healthy insurance market that protects and benefits consumers and businesses.

OBJECTIVE 2.1: Actively educate consumers about insurance matters.

Strategy: Explore coordinating with the Department of Commerce, Department of Health and Human Services, and community organizations regarding community outreach and events.

Strategy: Develop messages and materials for education campaigns, either in-house or through outsourcing.

Strategy: Educate consumers about insurance fraud and ways to identify and avoid it.

Strategy: Revise the “About Us” section of the website to better explain the Department’s role and purview.

OBJECTIVE 2.2: Ensure strong and fair regulatory oversight.

Strategy: Review statutes as issues arise and, as appropriate, work with legislators to propose solutions.

Strategy: Actively communicate regulatory changes through bulletins and rule updates.

Strategy: Review and act on NAIC model regulations, bulletins, and guidance ensuring their appropriateness for Utah.

Strategy: Perform efficient, relevant, and timely financial and market conduct examinations or investigations, utilizing appropriate guidelines.

OBJECTIVE 2.3: Through a variety of channels, find ways to promote the Utah Insurance Department.

Strategy: Communication and outreach, with a focus on the role of the Department and its enforcement authority.

Strategy: Further utilize social media (LinkedIn) or other media sites.

Strategy: Message the important role that insurance plays.

Strategy: Act as a resource to state legislators on drafting appropriate legislation.

Strategy: Produce an annual messaging piece on the Department for the legislature and public.



OBJECTIVE 2.4: Ensure leadership has necessary support and resources to understand and address departmental and industry issues.

Strategy: Participate in NAIC meetings to learn, understand and lead on emerging issues.

Strategy: Work with industry groups to understand problems they face and solutions they see.

Strategy: Identify and periodically evaluate potential successors for all leadership positions.

Strategy: Annually update the Department's risk assessment to identify and mitigate potential risks.

Goal 3: Provide exceptional customer service through efficiency, responsiveness, and innovation.

OBJECTIVE 3.1: Resolve consumer issues quickly, efficiently, and thoroughly.

Strategy: Embrace new technologies to provide faster, more consistent results.

Strategy: Evaluate and implement workflow improvements, focusing on continual quality improvement.

Strategy: Work with DTS to explore approved technologies that consumers can use to learn about insurance.

Strategy: Train employees in the proper and efficient use of AI, including translation and interpreting services.



Paiute Tribe member
in traditional dress

*Courtesy of Jake Samuel/
Utah Office of Tourism*

Strategy: Explore securing a contract for Spanish interpreting services.

OBJECTIVE 3.2: Support the Governor's customer service initiatives.

Strategy: Implement programs as directed by the Governor's Office.

Strategy: Utilize a Customer Experience (CX) Council to evaluate consumer feedback.



Origin Alley, Ogden

*Courtesy of Jim Urquhart/
Utah Office of Tourism*

Performance Measures

The Department intends to use this strategic plan on a regular basis to guide agency decision-making. The following performance measures have been identified as tools for the Department to use in evaluating the impact of its efforts towards the goals and objectives.

Customer Feedback:

Customers' call interactions with the Department based on effort, satisfaction, empathy, and reliability. Target is 4.0 out of 5.0.

Department Efficiency:

Growth in the Department as a ratio to growth in the industry to assure efficient and effective government. Target is for growth to be below 5%.

Regulated Insurance Industry's Financial Contribution to Utah's Economy:

Increase in total contributions to Utah's economy provided through the industry regulated by the Department. Target is a 3% annual increase.



Ring-necked pheasant at Bear River Migratory Bird Refuge

Courtesy of Marc Piscotty/Utah Office of Tourism



Valley of the Gods

*Courtesy of Jay Dash Photography/
Utah Office of Tourism*

Annual Work Plans

The following work plans have been established as a tool for the Department to use in allocating resources, budget preparation, and annual goal setting.

Work plans are organized by year and identify the specific strategies to be undertaken by the Department. For each strategy, a champion or champions are responsible for managing the implementation of the strategy. Additionally, the work plans identify a target timeline for strategy implementation and any budget or personnel resources needed.

Department leadership consistently refers to these annual work plans to ensure that the Department's efforts remain focused on accomplishing the strategic goals outlined in this plan. Work plans may be updated or revised as needed to reflect changes in direction, timelines, or available resources.



Bonneville Salt Flats

*Courtesy of Jeremiah Watt/
Utah Office of Tourism*

Ongoing Work Plan

Goal #	Strategy	Champion	Budget & Resource Needs
1	Continue quarterly Department newsletters.	PIO, Division Directors	Staff time
1	Continue quarterly Department-wide meetings.	Office of the Commissioner	Staff time, existing budget
1	Continue to prioritize budget dollars to reward employees who achieve professional designations as outlined in Department policy.	Leadership	Existing budget
1	Maintain and improve structured communication channels.	Office of the Commissioner, Division Directors	Staff time
1	Encourage a culture that values the individual while promoting teamwork and Department unity.	Leadership	Staff time
1	Recognize employees for their achievements.	Leadership	Staff time, existing budget
1	Utilize team building activities to encourage group trust and cohesion.	Division Directors	Staff time, existing budget
1	Support team anchor days when everybody who is on a specific team works together in person in the office.	Division Directors	Staff time
2	Participate in NAIC meetings to learn, understand, and lead on emerging issues.	Commissioner, Deputy Commissioners, Division Directors	Staff time, existing budget
2	Actively communicate regulatory changes through bulletins and rule updates.	Office of the Commissioner, Division Directors, PIO	Staff time
2	Review statutes as issues arise and, as appropriate, work with legislators to propose solutions.	Office of the Commissioner, Division Directors	Staff time, existing budget

Ongoing Work Plan

Goal #	Strategy	Champion	Budget & Resource Needs
2	Review and act on NAIC model regulations, bulletins, and guidance ensuring their appropriateness for Utah.	Leadership	Staff time, additional budget if necessary
2	Perform efficient, relevant, and timely financial and market conduct examinations or investigations, utilizing appropriate guidelines.	Division Directors	Staff time
2	Act as a resource to state legislators on drafting appropriate legislation.	Office of the Commissioner	Staff time
2	Work with industry groups to understand problems they face and solutions they see.	Leadership	Staff time
3	Embrace new technologies to provide faster, more consistent results.	All hands on deck	Staff time, additional budget
3	Evaluate and implement workflow improvements, focusing on continual quality improvement.	All hands on deck	Staff time
3	Utilize a Customer Experience (CX) Council to evaluate consumer feedback.	Leadership	Staff time

FY2027 Work Plan

Goal #	Strategy	Champion	Budget & Resource Needs	Completion Timeline	Status
1	Seek increased compensation for Department employees to remain competitive in the industry.	Commissioner	DHRM, GOPB, additional budget TBD	November 2026	
1	Conduct an annual employee climate survey to better understand the needs, challenges, and opportunities identified by Department staff.	PIO	Staff time	February 2027	
1	Identify and encourage cross-functional training and collaboration to help, support, and provide coverage for colleagues.	Division Directors	Staff time	March 2027	
2	Produce an annual messaging piece on the Department for the legislature and public.	PIO	Staff time	October 2026	
2	Annually update the Department's risk assessment to identify and mitigate potential risks.	Leadership, Internal Audit Staff	Staff time	May 2027	
2	Identify and periodically evaluate potential successors for all leadership positions.	Office of the Commissioner, Division Directors	Staff time	June 2027	
3	Explore securing a contract for Spanish interpreting services.	B&L Director	Additional budget TBD	October 2026	
3	Implement programs as directed by the Governor's Office.	Leadership	Staff time, existing budget	June 2027	
3	Work with DTS to explore approved technologies that consumers can use to learn about insurance.	PIO, DTS	Staff time, additional budget TBD	June 2027	
3	Train employees on the proper and efficient use of AI.	P&C Director, Division Directors, DTS	Staff time	June 2027	

FY2028 Work Plan

Goal #	Strategy	Champion	Budget & Resource Needs	Completion Timeline	Status
1	Seek increased compensation for Department employees to remain competitive in the industry.	Commissioner	DHRM, additional budget TBD	November 2027	
1	Conduct an annual employee climate survey to better understand the needs, challenges, and opportunities identified by Department staff.	PIO	Staff time	February 2028	
1	With assistance from DTS, DHRM, NAIC, and other authorized entities, support a formal training program that enables employees to succeed in their positions, including a focus on new technologies and emerging trends.	Office of the Commissioner, Division Directors, DTS, DHRM	Staff time, additional budget TBD	April 2028	
2	Produce an annual messaging piece on the Department for the legislature and public.	PIO	Staff time	October 2027	
2	Revise the "About Us" section of the website to better explain the Department's role and purview.	PIO	Staff time	January 2028	
2	Message the important role that insurance plays.	PIO	Staff time, additional budget TBD	March 2028	
2	Annually update the Department's risk assessment to identify and mitigate potential risks.	Leadership, Internal Audit Staff	Staff time	May 2028	
2	Further utilize social media (LinkedIn) or other media sites.	PIO	Staff time	June 2028	
3	Implement programs as directed by the Governor's Office.	Leadership	Staff time, existing budget	June 2028	

FY2029 Work Plan

Goal #	Strategy	Champion	Budget & Resource Needs	Completion Timeline	Status
1	Seek increased compensation for Department employees to remain competitive in the industry.	Commissioner	DHRM, additional budget TBD	November 2028	
1	Conduct an annual employee climate survey to better understand the needs, challenges, and opportunities identified by Department staff.	PIO	Staff time	February 2029	
2	Produce an annual messaging piece on the Department for the legislature and public.	PIO	Staff time	October 2028	
2	Communication and outreach, with a focus on the role of the Department and its enforcement authority.	PIO, Division Directors	Staff time, additional budget TBD	April 2029	
2	Educate consumers about insurance fraud and ways to identify and avoid it.	PIO, Fraud Director	Staff time, additional budget TBD	April 2029	
2	Annually update the Department's risk assessment to identify and mitigate potential risks.	Leadership, Internal Audit Staff	Staff time	May 2029	
2	Identify and periodically evaluate potential successors for all leadership positions.	Office of the Commissioner, Division Directors	Staff time	June 2029	
3	Implement programs as directed by the Governor's Office.	Leadership	Staff time, existing budget	June 2029	

FY2030 Work Plan

Goal #	Strategy	Champion	Budget & Resource Needs	Completion Timeline	Status
1	Seek DHRM approval to create a job progression structure.	Office of the Commissioner, DHRM	Staff time, additional budget TBD	October 2029	
1	Seek increased compensation for Department employees to remain competitive in the industry.	Commissioner	DHRM, additional budget TBD	November 2029	
1	Conduct an annual employee climate survey to better understand the needs, challenges, and opportunities identified by Department staff.	PIO	Staff time	February 2030	
2	Produce an annual messaging piece on the Department for the legislature and public.	PIO	Staff time	October 2029	
2	Explore coordinating with the Department of Commerce, Department of Health and Human Services, and community organizations regarding community outreach and events.	Fraud, H&L, and P&C Directors; PIO	Staff time, additional budget TBD	April 2030	
2	Annually update the Department's risk assessment to identify and mitigate potential risks.	Leadership, Internal Audit Staff	Staff time	May 2030	
3	Implement programs as directed by the Governor's Office.	Leadership	Staff time, existing budget	June 2030	

FY2031 Work Plan

Goal #	Strategy	Champion	Budget & Resource Needs	Completion Timeline	Status
1	Seek increased compensation for Department employees to remain competitive in the industry.	Commissioner	DHRM, additional budget TBD	November 2030	
1	Conduct an annual employee climate survey to better understand the needs, challenges, and opportunities identified by Department staff.	PIO	Staff time	February 2031	
2	Produce an annual messaging piece on the Department for the legislature and public.	PIO	Staff time	October 2030	
2	Annually update the Department's risk assessment to identify and mitigate potential risks.	Leadership, Internal Audit Staff	Staff time	May 2031	
2	Develop messages and materials for education campaigns, either in-house or through outsourcing.	PIO	Staff time, additional budget TBD	June 2031	
2	Identify and periodically evaluate potential successors for all leadership positions.	Office of the Commissioner, Division Directors	Staff time	June 3031	
3	Implement programs as directed by the Governor's Office.	Leadership	Staff time, existing budget	June 2031	





Insurance Department

4315 S. 2700 West, Suite 2300
Taylorsville, UT 84129
(801) 957-9200
insurance.utah.gov