

Vermont Captive Insurance



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Christine Brown is an Assistant Director with the Vermont Department of Financial Regulation – Captive Division, where she directly supports the Director of Captive Insurance and Deputy Commissioner of Captives with licensing, strategic planning and industry outreach. Christine has been with the Captive Division since 2003 and has been involved in all aspects of the analysis and examination processes. Christine was Chair of the Division’s Risk Retention Group Working Group for over five years and was responsible for leading the team that developed and implemented the risk focused examination framework as adopted by the NAIC. She was tasked with tailoring the examination process to ensure compliance with NAIC standards while being mindful of the unique structures and risks associated with risk retention groups.

Prior to joining the Captive Division, Christine spent seven years in public accounting, including four years with Johnson Lambert LLP in Burlington, VT, specializing in captive insurance, and three years with Ernst & Young, LLP in Boston, MA. Christine received a MS in Accounting and MBA from Northeastern University and a BA in Political Science from Regis College.