





examinations, assessing \$597,000 in penalties. Businesses saved \$4 million in workers' compensation premiums due to a double digit decrease in rates, and another decrease was approved for 2021.

A lifelong Delawarean, Commissioner Navarro has an extensive record of public service. He served for 20 years with the New Castle County Police and was elected New Castle County Sheriff in 2010. While a police officer, he received the department's distinguished Medal of Valor.

Commissioner Navarro serves as secretary of the NAIC's Northeast Zone and member of the Executive (EX) Committee; chair of the Antifraud (D) Task Force; and vice chair of the Market Regulation and Consumer Affairs (D) Committee.

Additionally, Commissioner Navarro serves on many state boards such as the Delaware Health Care Commission, the State Employees Benefits Committee (SEBC), the Plans Management Board, the Council on Health Promotion and Disease Prevention, and the Primary Care Reform Collaborative.

Commissioner Navarro has two daughters, Kylie and Hannah, and one son, Jordan. He resides in Bear, DE with his wife Melissa and youngest daughter Hannah.

Michael Skiba, PhD

Dr. Skiba, also known as Dr. Fraud[®], is an international expert in financial crime, cybercrime, and professional development (academic, public, and private sector) and is referred to as one of the top crime fighters in the world. He worked for two corporations for 25 years in special investigations and management and now owns his own international company focusing on consulting, training, and speaking on financial crime, cybercrime and professional development. He has worked on hundreds of projects across the globe, including Malaysia, Argentina, Singapore, Mexico, Germany, USA, and the Nordics. He has performed at over 500 public speaking events including keynoting, emceeing, moderating, and hosting. He has also been a university professor for 15 years and is currently Department Chair of Criminal Justice at Colorado State University Global. He holds an MBA and a PhD with a financial crime focus and governments, corporations, and colleges from around the world regularly call upon him to consult, train, and assist with financial crime, cybercrime, and professional development topics and strategies.



He also founded and manages Dr. Fraud Training Group, which offers fully online classes in financial crime. He is sought after as a media contributor that can be seen in many outlets including NBC, ABC, London Telegraph, and SiriusXM radio. He is an instructor for the U.S. ATF and a member of the Academic Council of the United Nations System. He is an accomplished author and recently published a book entitled "The Psychology of Fraud" and the host of DFTV-Dr Fraud TV, a show dedicated to investigating scams and fraud around the globe.

