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## Governor Christie Names Acting Adjutant General Michael Cunniff and Ken Kobylowski as New Jersey's Next Adjutant General and Commissioner of Banking and Insurance

Monday, January 30, 2012 • Tags: [Appointments](#)

Commissioner Tom Considine Returns to Private Sector After Two Years of Successfully Leading DOBI

**Trenton, NJ** – Governor Chris Christie today announced the nomination of two cabinet members to lead the Departments of Military and Veterans Affairs (DMAVA) and Banking and Insurance (DOBI). Brigadier General Michael L. Cunniff, who has served as Acting Adjutant General since December 16, was today nominated to assume permanent leadership at the Department of Military and Veterans Affairs. Ken Kobylowski, currently chief of staff and Acting Director of Banking at DOBI, was nominated to replace Commissioner Tom Considine, who is resigning to return to the private sector.

“I am proud today to nominate Brigadier General Cunniff as New Jersey’s next Adjutant General, making permanent his leadership of the Department of Military and Veterans Affairs,” said Governor Christie. “Over the past month, General Cunniff has impressed me with his effective leadership of the Department and its operations. I’m pleased he has agreed to continue that service and leadership to the people of this state as Adjutant General.”

Governor Chris Christie appointed Brigadier General Michael Cunniff to serve as Acting Adjutant General of the Department of Military and Veterans Affairs on December 16. Prior to that, General Cunniff served as the 108th Air Refueling Wing Commander of the New Jersey Air National Guard. In that capacity, he was responsible for two flying units and the command of more 1,300 members in over 25 support units.

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General Cunniff entered the United States Air Force in July 1982, and was commissioned through the Academy of Military Science in October 1983. He received his pilot's wings at Columbus Air Force Base, Mississippi, in 1983. General Cunniff has served in many operations including Operations Northern Watch, Joint Forge, Allied Force, Noble Eagle, Enduring Freedom and Iraqi Freedom.

Ken Kobylowski, currently Chief of Staff and Acting Director of Banking at the Department of Banking and Insurance, will replace Commissioner Tom Considine, who will leave the Administration effective February 10 for a position in the private sector. Considine will join MagnaCare, a health plan services company, as Chief Operating Officer.

"New Jersey's insurance regulatory climate and reputation in the banking sector have improved considerably because of the work of Tom Considine," said Governor Christie. "Under Tom's leadership, the Department was a model for bringing private sector metrics and performance management to state government. In just two years, 59 new insurers have come into New Jersey while 64 others have expanded their authority. I thank Tom for his service and demonstrated record of achievement to the State and people of New Jersey.

"At the same time, I am pleased to announce my nomination of Ken Kobylowski to succeed Tom and continue the important work at the Department. Ken is a person of considerable talent, expertise and accomplishment, who has been instrumental every single day in the Department's successes over the last two years in his capacity as chief of staff. I thank him for taking on this new challenge and have no doubt he will build on DOBI's strong record of the last two years," Governor Christie continued.

Ken Kobylowski joined the Department of Banking and Insurance as Chief of Staff in February 2010 and took on the additional role as Acting Director of Banking in October 2011. He serves as the Chief Operating Officer for the Department with full responsibility for all legislative, regulatory, operational and administrative matters. Ken also serves as the Department's liaison with other State departments and federal agencies, notably the Federal Reserve and the FDIC. Ken is a gubernatorial appointee to the State Employees' Health Benefits Plan Design Committee and the School Employees' Health Benefits Plan Design Committee.

Prior to joining the Department, Ken was in private law practice for 20 years, beginning at Connell, Foley & Geiser in Roseland, New Jersey, and then moving to Herrick, Feinstein LLP, first in its New York City office and then in its Newark, New Jersey office. He represented a wide array of clients, including banks, insurance companies, lenders, developers and public and private entities. Before practicing law, Ken began his professional career as a bank analyst at the Federal Reserve Bank of New York. He is a magna cum laude graduate of Seton Hall University and a cum laude graduate of New York Law School, where he served as Executive Editor of the Journal of International and Comparative Law.

Shortly after becoming Commissioner in 2010, Considine raised confidence in the banking community when he revised the government unit deposit banking regulation. In addition, he was instrumental in reforming New Jersey's reinsurance

and surplus lines laws and in establishing New Jersey's captive insurance market. He also launched the Bureau of Fraud Deterrence at DOBI, making the fight against civil insurance fraud a key component of DOBI's portfolio. Considine has played a significant role in reforming New Jersey's PIP regulation to stem the upward pressure on auto insurance rates.

"When the Governor named me Commissioner in January 2010, I said that we would hang out a sign saying New Jersey is open for business for financial services companies," said Commissioner Considine. "I am proud of the achievements and inroads the department has made in bringing a seismic cultural change that promotes growth in the banking and insurance industries as demonstrated by our repeal or scale-back of 21 burdensome regulations, as well as the reduction of our new product review and approval time by up to 58 percent. I thank Governor Christie for the opportunity to serve New Jersey and the positive changes we've been able to accomplish."

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