

# COMPLIANCE & LEGAL SECTIONS ANNUAL MEETING 2019

JULY 15-17 | FORT LAUDERDALE MARRIOTT HARBOR BEACH RESORT & SPA  
FORT LAUDERDALE, FL



## SPEAKER BIOGRAPHIES

**David Altmaier** was appointed as the Florida Insurance Commissioner in April 2016 by the Financial Services Commission. He leads the Office of Insurance Regulation (OIR) and has oversight of one of the largest insurance markets in the world. Under Altmaier's leadership, OIR has worked to cultivate a market in Florida in which insurance products are reliable, available, and affordable. Altmaier began his public service at OIR in 2008, serving in a number of roles including Chief Analyst of the Property and Casualty Financial Oversight unit and Deputy Commissioner of Property and Casualty Insurance. In 2019, Altmaier was elected Vice President of the National Association of Insurance Commissioners (NAIC). He also chairs the NAIC's Financial Condition (E) Committee, Group Capital Calculation Working Group and the Capital Adequacy Task Force. Prior to joining OIR, Altmaier worked as a Florida licensed 2-20 and 2-14 insurance agent and as a high school math teacher. Altmaier graduated from Western Kentucky University in 2004 with a bachelor's degree in mathematics.

**Max Berueffy** is Senior Vice President and Senior Associate Counsel in Protective Life Corporation's legal department, where he provides legal support to Protective's Life and Annuity Division with regard to fixed annuities and variable insurance products and to its affiliated broker-dealers and investment advisers. Before joining Protective Life, Mr. Berueffy was Associate General Counsel and Director of Compliance for Harbert Management Corporation, a private investment firm. Prior to that, he was a Partner in the Financial Services and Transactions section of Balch & Bingham LLP in Birmingham, Alabama. From 1987 through 1994, Mr. Berueffy was a member of the staff of the U.S. Securities and Exchange Commission in Washington, DC, where he served as Counsel to Commissioner Grundfest and later as Senior Special Counsel in the SEC's Division of Investment Management from 1995 through 1996. He has published several articles on topics involving the federal securities laws. Mr. Berueffy is admitted to practice in Alabama, Maryland and the District of Columbia, and before the United States Supreme Court and United States Courts of Appeals for the 5th, 9th and D.C. Circuits. He received his law degree from the School of Law, University of California, Davis, California, and an A.B. in Classical Languages from Grinnell College.

**Richard Bowman** is an Associate General Counsel with New York Life Insurance Company. He is presently a member of New York Life's Office of the General Counsel Annuities Practice Team, where he provides legal guidance regarding product development, service, and compliance matters on fixed and variable annuity products. His practice also focuses on insurer solvency matters and market conduct and regulation. Previously, Mr. Bowman served as a product and regulatory attorney for New York Life's traditional and variable life insurance business, and as a regulatory attorney for the Company's Office of the Corporate Secretary. Mr. Bowman serves as Chair of the Receivership Committee of the American Council of Life Insurers (ACLI). He is Chair of the Delaware Life and Health Insurance Guaranty Association, Secretary/Treasurer of the Massachusetts Life and Health Insurance Guaranty Association and is a Director of the Life Insurance Company Guaranty Corporation of New York. In addition, Mr. Bowman serves as a member of the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) Communications and Coverage Claims Committees (including as former chair of the Hybrid LTC and as Chair of the Trust Owned Annuity Coverage Claims Subcommittees). He is a company representative to the Life Insurance Council of New York (LICONY) Replacements Subcommittee. Mr. Bowman earned a Bachelor of Arts from the University of Maryland, holds a master's professional degree from Boston University, and a Juris Doctor from Fordham University School of Law.

**Anoush Arakalian Brangaccio** is the General Counsel for the Florida Office of Insurance Regulation. As General Counsel, she provides legal counsel to the Commissioner and the Financial Services Commission regarding all matters related to the regulation of insurers and other entities. Ms. Brangaccio has nineteen years of insurance regulatory experience. She has worked for the Office since 2003 and for the Department of Insurance prior to the creation of the Office. Ms. Brangaccio was the Chief Assistant General Counsel for Litigation from 2003 until 2015. She also headed the Life and Health Section of the Legal Division for the Department of Insurance from 2001-2003. Since 2010, Ms. Brangaccio has worked on the examinations of life insurers related to claims settlement practices and the insurers' use of the Death Master File. Before joining the Department of Insurance in 2000, Ms. Brangaccio was an Assistant State Attorney for the Twentieth Judicial Circuit for six years. During her career as a prosecutor, she was the Office Head for the Hendry/Glades Office, Supervisor for Lee County misdemeanor and juvenile court attorneys, felony attorney, juvenile court attorney and misdemeanor court attorney. She assisted with hiring and training of assistant state attorneys. She was recognized as the Attorney of the Year in 1997 by the State Attorney's Office. Ms. Brangaccio received a law degree in 1993 and a bachelor's degree in Political Science in 1990 both from the University of Florida.

**JoAnn Breese-Jaeck** is an Assistant General Counsel/Assistant Secretary at the Northwestern Mutual Life Insurance Company. Her practice focuses on privacy, cybersecurity, and other technology-related legal issues. She is currently a member of the ACLI Privacy and Innovation Committees, the LICONY Cybersecurity Working Group and the ACLHIC CCPA Task Force. Prior to joining Northwestern Mutual, JoAnne was a litigator in private practice. There, she advocated on behalf of businesses, insurers and individuals throughout the discovery, trial and appellate processes. JoAnne brings with her extensive experience in addressing complex issues and a deep commitment to privacy and cybersecurity principles.

**Scott Burton** is Partner with Eversheds Sutherland. He works closely with company officers, directors, and guides both buyers and sellers through the acquisition and/or disposition of private or publicly held insurance entities. Scott oversees the Insurance Transactions team, an integral part of Eversheds Sutherland (US)'s Insurance Practice. He focuses on domestic and international M&A, finance and securities, and taxation issues as they relate to life, property and casualty insurance companies, blocks of insurance business, investment advisers, broker-dealers, insurance agencies and other insurance-related organizations. A former corporate general counsel of ING America Insurance Holdings, Inc. where he led an aggressive acquisition effort across the Americas, Scott possesses an intimate understanding of the inner workings of major corporations and their legal departments. That experience helps insurance companies navigate the legal issues that often run parallel to, or follow, major transactions, including restructuring, reinsurance, financing, regulatory, and general corporate and transactional matters. Scott is also the current Chairman of the Business Law Section of the State Bar of Georgia and is a frequent speaker and publisher on legal topics related to insurance regulation, corporate transactional matters and legal ethics.

**Sharon Cheever** serves as Senior Vice President and General Counsel at Pacific Life Insurance Company. In these roles, she oversees the departments of Law, Corporate Compliance, Government Relations, and Corporate Secretary services. Ms. Cheever joined Pacific Life in 1986 as assistant vice president, Investment Law. In 1992, she was promoted to vice president and investment counsel. On January 1, 2008, Ms. Cheever was promoted to senior vice president and general counsel and elected to the board of directors of Pacific Life Insurance Company. During her career with Pacific Life, Ms. Cheever has been involved in varied aspects of the company's business, including acquisitions and dispositions, securities investments and workouts, strategic initiatives, and investment product implementations. Of particular note, she was involved in the legal oversight of the formation of PIMCO Advisors LP, the sale of PIMCO Advisors LP to Allianz, and the acquisition of Aviation Capital Group, Pacific Life Re, and Pacific Global Advisors. Prior to joining Pacific Life, Ms. Cheever served as an associate at the law firm of O'Melveny & Myers from 1982 to 1986.

**Christopher Cramer** is Head of Tax and Deputy General Counsel, and is responsible for overseeing all aspects of Talcott Resolution's company and product tax planning and compliance. He also assists the General Counsel in managing the department. He has over 17 years of tax and legal experience, and prior to his role with Talcott Resolution, he was the Head of Tax Law for The Hartford.

**Scott Creutzmann** is Senior Vice President, Chief Compliance Officer at Protective Life where he leads the Company's compliance program(s). Prior to joining Protective in April 2017, Scott was the Chief Compliance

Officer for RiverSource Life Insurance Company and Ameriprise Auto and Home (each a subsidiary of Ameriprise Financial, Inc.), and also led the compliance teams for Ameriprise's affiliated broker dealer (Ameriprise Financial Services, Inc.). Prior to being named CCO in 2011, Scott was the Group Counsel for Ameriprise Auto and Home and RiverSource Life. In this role, he led a team that provided legal advice regarding product development, operations, corporate governance, litigation, regulatory matters (including hold company matters as well as market conduct examinations), contracts, litigation and distribution. Scott and his team also provided support for the Ameriprise Advisor Errors and Omissions program and the company's captive insurance entities. Prior to joining Ameriprise, Scott held positions with progressing levels of responsibility as in-house counsel for Nationwide Insurance, Great West and State Farm.

**Andrew Davies** is Vice President of Global Market Strategy, Financial Crime Risk Management solutions at FISERV. In this role, he works with customers around the world to design and deploy effective risk management solutions to mitigate financial crime risks with particular focus on compliance, money laundering and fraud. He is also responsible for seeking new markets and applications for Fiserv's financial crime detection and prevention solutions. Davies joined Fiserv in 2007 through the acquisition of NetEconomy. He has worked in the software industry for more than twenty-five years supporting many of the world's largest financial institutions, both private and public. Davies' experience covers real-time payments, front-office trading, risk mitigation of financial crime risk, settlement risk, and more. Davies previously worked for Logica and Nomura, the Japanese bank, in the London prior to moving to the US. He worked on many diverse programs including secure UK Government projects, distribution systems, trading systems, derivatives pricing projects and SWIFT connectivity for payment systems. Since moving to the United States, he has concentrated on financial crime detection systems and has worked with a variety of institutions to deploy such systems including the Federal Reserve Bank of New York, the Continuous Linked Settlement Bank, ING, ABN AMRO, Manulife Financial, RBS Citizens Bank, Deutsche Bank and the Bank of Tokyo-Mitsubishi among others. Davies studied Pure Mathematics and Computer Science at the University of Wales. He is a Certified Anti-Money Laundering Specialist and has worked with customers in the Americas, Europe, the Middle East, Africa and Asia. He is a respected industry speaker having presented at SIBOS, ABA events, CBA events, numerous webinars, and he is a frequent writer on industry issues and has contributed to articles in the American Banker, Credit Union Journal, finextra.com, PYMNTS.com among other publications and websites.

**Chad Eslinger** is the Chief Compliance Officer of five insurance companies under Voya Financial. His primary responsibilities are within the Employee Benefits, Life and Annuity divisions. He is also the Chief AML Officer for Voya Financial. Mr. Eslinger is a registered principal with Voya America Equities, Inc.

**Ray Farmer** has served as Director for the South Carolina Department of Insurance since former Governor Nikki Haley appointed him on November 13, 2012. Mr. Farmer brings fifty years of experience in the insurance industry to his leadership role. Mr. Farmer served as the Deputy Insurance Commissioner of the Enforcement Division for the Georgia Department of Insurance and more recently Vice President for the American Insurance Association. Mr. Farmer is a member of the State Bar of Georgia and a member of the Tort and Insurance Practice section, as well as the Workers' Compensation section. In 2014, he was named the Industry Person of the Year from the Independent Agents and Brokers of South Carolina. In 2017, Mr. Farmer received The Order of the Palmetto from Governor Haley, the state's highest civilian honor awarded to citizens of South Carolina for extraordinary lifetime service and achievements of national or statewide significance. In 2018, Mr. Farmer oversaw the passing of the Data Security Law – a law that is the first in the nation to require insurance companies to have a comprehensive and secure plan to protect consumer data. Mr. Farmer also has the honor of being elected to serve as the President-Elect for the National Association of Insurance Commissioners. Mr. Farmer is a native of Atlanta and he and his wife, Gayle, have two children and five grandchildren

**Brenda Fischer** is Guardian's Second Vice President, Head of Financial Transactions, Cyber & Fraud Investigations. She leads a team that is responsible for Anti-Money Laundering, Anti-Fraud and Anti-Bribery & Corruption across Guardian's business enterprise. Previously, Brenda was the Chief of the Cybercrime and Identity Theft Bureau at the New York County District Attorney's Office. Brenda served as a prosecutor for more than two decades, investigating and prosecuting fraud, corruption, money laundering and tax evasion. Brenda received her undergraduate degree from Georgetown University and her J.D. from Brooklyn Law School.

**Jillian Froment** is the Director of the Ohio Department of Insurance. She serves as a member of Governor DeWine's cabinet and is responsible for the overall leadership and direction of the department. Froment joined the department in 2011 as Chief Administrative Officer and was soon elevated to Deputy Director. Beyond her daily operational responsibilities for the department, Froment was responsible for managing a taskforce of Ohio insurance CEOs to review and implement improvements to Ohio's regulatory environment and to create a robust workforce for Ohio's insurance industry. Through these efforts she worked to benefit Ohio consumers by removing regulatory barriers that needlessly drive up the cost of insurance while also strengthening meaningful consumer protections. In 2017, Froment was appointed Director of the department. Froment has actively represented Ohio in the National Association of Insurance Commissioners, which establishes industry standards for all 50 states, and has served as Vice-Chair of the Life and Annuities Insurance Committee and as member of the Cybersecurity Task Force, the Innovation and Technology Task Force, Big Data Working Group and the Unclaimed Life Insurance Benefits Working Group. She is currently serving as the Chair of the Interstate Insurance Product Regulation Commission, Vice-Chair of Financial Regulation Standards and Accreditation Committee, Secretary Treasurer of the Midwest Zone and in March 2017 was named by Columbus Business First as one of the "People to Know" in the insurance industry. Froment has more than 15 years of public sector and executive experience with a reputation for streamlining organizations and realizing operational efficiencies. She came to the Department from the City of Marysville where she was the City Administrator and responsible for the smooth and efficient management of municipal services and more than 150 employees. Under her leadership, the city developed a culture of active community engagement, strategic planning and fiscal responsibility. Froment holds the distinction of being the first Executive Director for the eTech Ohio Commission, an agency created under her leadership to consolidate the state's investment in the telecommunications networks used by Ohio's public broadcasters and the K-12 community. While at eTech Ohio, Froment worked to advance education and accelerate the learning of Ohioans through technology. She has also served as the Assistant Deputy Director and General Counsel in the Office of Collective Bargaining and as a compliance officer for the Ohio Department of Youth Services. Froment earned a Juris Doctorate from Capital University and a Bachelor of Science in engineering from The Ohio State University.

**Paul Gallagher** is Vice President, Chief Counsel, Complex Litigation for Manulife Financial and John Hancock. In his role as Chief Counsel Complex Litigation he leads the management of complex litigation including class actions and reinsurance arbitrations involving Manulife and its affiliates and subsidiaries. Paul is also a member of the Global Risk Management Team. In this capacity he provides legal counsel in connection with reinsurance, legacy activities, regulatory issues, and general business matters. From 2006 through 2011 Paul headed up the Litigation and Employment Law group for Manulife's U.S. subsidiary John Hancock Financial Services. From 1999 to 2006, Paul was Chief Counsel to Manulife's and later John Hancock's U.S. Individual Life Insurance Operations. During his thirty-one years with the company beginning in Toronto and now in Boston he has managed litigation throughout the U.S., in Canada, and the U.K. for Manulife and its subsidiaries. Mr. Gallagher is the past chair of the ACLI Task Force on Insurable Interest and has served on various ACLI committees. He received a BA from York University in Toronto, Ontario, a Master of Arts from Saint Francis College (Pa.), and a Juris Doctor from West Virginia University College of Law. He is admitted to practice in Pennsylvania and the District of Columbia.

**Mariana Gomez-Vock** is Associate General Counsel at the American Council of Life Insurers (ACLI) since 2013. She staffed the ACLI's Risk Classification Committee for 6 years, and in that time served as staff lead for a number of projects related to genetic testing and the use of external data in underwriting. Mariana current staffs the ACLI Reinsurance Committee and is lead staffer for issues relating to domestic and international group capital standards. Mariana graduated from the University of California (BA) and American University (JD). Mariana lives with her husband and two children in Washington.

**Michael Gugig** is Vice President of State Government Relations & Associate General Counsel of Transamerica since he joined in 2016. In that role, Mike leads Transamerica's state government relations function nationwide for all products. His portfolio includes (among other things) public policy relating to insurtech, the group capital calculation, data security and privacy. He has experience working for and representing life insurers spans for more than 20 years. Before joining Transamerica, Mike was the General Counsel of Genworth's long-term care insurance business, and before that, was in private practice representing numerous life, disability and LTC carriers in litigation, regulatory matters and in connection with numerous other issues on a nationwide basis.

**Cyndi Hall** is VP, Chief Compliance Officer at Sammons Financial Group. She earned a Juris Doctorate Degree from the University of Iowa School of Law and has more than 15 years of experience in the life and annuity insurance business. Ms. Hall has been a Compliance leader at Sammons Financial Group the last 8 years, serving as Chief Compliance Officer for the last 2 years.

**Jennifer Hammer** is a self-employed healthcare and insurance consultant with unique experience previously having served as a regulator, lawyer, policy advisor and lobbyist. Jennifer consults with state insurance divisions, trade associations, as well as start-up and legacy companies. Most recently, Jennifer held the position of first female Director of the Illinois Department of Insurance. She was active at the NAIC, chairing the “C” (property and casualty) committee, also involved in issues such as irbc, group supervision, and long-term care. At IDOI, Jennifer established a Division of Innovation, managed Illinois' health insurance exchange, as well as Illinois' Comprehensive Health Insurance Program. In these roles she interacted with the federal government and was the first and only state to utilize the first-ever flexibility in drafting a new ACA Benchmark Plan. She remains an expert in drafting ACA Blueprints, Benchmark Plans, 1115, 1915 and 1332 waiver applications, as well as analyzing and providing innovative policy options state commissioners can utilize to drive down health insurance rates. Previously, Jennifer held the position of Special Counsel and Deputy Chief of Staff for Policy for the Illinois Governor. Jennifer's knowledge of healthcare law and policy was developed in private practice representing industry associations, municipalities, and healthcare clients. She quickly became a well-recognized expert on the ACA, open records laws, and lobbying. She later joined the Illinois Chamber of Commerce as Legal Counsel & Executive Director of the Healthcare Council. Jennifer skillfully uses her knowledge of regulation, policy, and law to navigate sensitive issues, exercise sound decision-making, analyze complex issues, while also carefully managing stakeholder relationships.

**Lisa Harpenau** is the Vice President, Compliance at Guggenheim Life and Annuity Company. She is responsible for the market conduct compliance program at Guggenheim Life. Lisa graduated law school from Indiana University in Indianapolis. In 2007, she began her legal career at the Indiana Department of Insurance where she was an enforcement and market regulation attorney. In 2010, Lisa entered the insurance industry where her roles have primarily focused on market conduct exam management, risk mitigation, compliance and regulatory affairs at small and medium companies. Lisa resides in Indiana with her husband and three children.

**Richard Huffman** is Vice President & Corporate Counsel for Prudential Financial in Newark, NJ. Rich has over 25 years of experience in providing counsel related to the distribution of securities, annuities, life insurance products and investment advisory services. At Prudential, in addition to providing counsel on distribution issues, Rich is a long-standing member of the firm's Standard of Care Working Group. Prior to joining Prudential, Rich provided counsel to UBS/PaineWebber and to Mutual of New York.

**Debra Jasper** is the Founder and CEO of Mindset Digital. Mobile, custom, fast and easy. That's what it takes to meet the demands of today's digital consumer. She is passionate about helping leaders compete in a world of AI, charming chatbots, emotion analytics and more. Debra and her firm have provided training for more than 150,000 professionals in Fortune 100 firms around the world—illustrating how to break through the noise and capture attention in a digital age. As the former director of Ohio State's Kiplinger Program, Debra launched the first social media fellowship for journalists in the world working with CNN, 60 Minutes, The Washington Post and other top newsrooms. A former award-winning journalist, Debra earned her Ph.D. in Education from Ohio State, where she wrote her dissertation on the art of powerful storytelling in Appalachia.

**Gary Jenkins** is Senior Vice President, Head of Legal Department and acts as Chief Legal Officer supporting Swiss Re's InsurTech individual life insurance business called IptiQ. IptiQ provides tailored, end-to-end insurance solutions in partnership with trusted consumer brands and offers competitively priced products that feature accelerated underwriting, consumer friendly application processes and customer centric administration. Gary manages all aspects of the legal function for IptiQ's business and its wholly owned insurer, Lumico Life Insurance Company. His responsibilities include providing legal advice to C-Suite executives, managing the legal function, negotiation of all commercial contracts and distribution agreements, insurance holding company and licensing issues as well as insurance regulatory advice across the entire business with a focus on eCommerce issues, data privacy, cybersecurity and information security laws. Prior to joining Swiss Re, Gary Jenkins served as Deputy General Counsel for Voya Financial, Inc. Insurance Solutions, Voya's individual life

and group insurance business lines. Gary has had a long career in the financial services industry providing legal advice regarding the development, sale and administration of institutional and retail products/services across investment management, banking and insurance industries with a focus on managing regulatory, legislative and compliance risks. Prior to joining Voya Financial, Inc. (formally ING U.S.), he served as General Counsel of CitiStreet LLC, a joint venture of State Street Bank and Trust Company and Citigroup providing record keeping services for defined contribution, defined benefit and health and welfare plans. Before CitiStreet, he held the position of Division Counsel for State Street Bank and Trust Company's 401(k) recordkeeping business. Gary has a broad background and knowledge of ERISA, Federal securities laws and state insurance laws. During his career, he has worked closely with various Federal and regulators on matters relevant to the banking, investment management, retirement and insurance industries. Gary is the author of "Regulation of Variable Insurance Products under the Investment Company Act of 1940," Chapter 3A, Practising Law Institute, *Variable Annuities and Variable Life Insurance Regulation*, Edited by Clifford E. Kirsch, 2<sup>nd</sup> Edition. Gary is a graduate of Columbia College, earned his law degree from Washington University School of Law and holds a Masters in Taxation from the University of Miami.

**Kristin Jones** is at Stradley Ronon Stevens & Young and advises clients regarding data privacy and cybersecurity laws, compliance with those laws and risk mitigation practices. As an integral member of Stradley Ronon's insurance and cybersecurity practice, Kristin works to protect insurers before and after a cyber incident – from preparing privacy and security policies to analyzing business relationships involving data sharing to swift guidance on responding to a data breach. Kristin understands the evolving security threats and the importance of protecting the privacy information maintained by her clients. Kristin is an IAPP Certified Information Privacy Professional (CIPP/US). In addition to her client work, she serves as Chief Privacy Officer for the firm, and is responsible for protecting the firm's data – including information received from our clients – from unauthorized users. Kristin is a frequent lecturer and author on a wide range of data privacy issues.

**Stephen J. Jorden** is the Regional Partner in charge of the Hartford office of Drinker Biddle & Reath LLP, which he joined in March 2019. At his prior firms, Jorden Burt, LLP and Carlton Fields, PA, Steve served as the leader or co-leader of several insurance-focused practice groups or teams. Steve represents insurers and other financial institutions in complex litigation across the country, including major market conduct class actions, commercial contract litigation, and consumer fraud cases. He has served as coordinating defense counsel for multi-jurisdictional matters involving overlapping class actions, state opt-out litigation, and regulatory actions. Steve has argued appeals in multiple jurisdictions and matters before the U.S. Judicial Panel on Multidistrict Litigation. He regularly represents clients pursuing or defending claims brought under the Racketeer Influenced and Corrupt Organizations Act (RICO). Steve frequently advises clients on litigation and regulatory risks associated with sales and marketing practices, contracts, and nonguaranteed benefit determinations. He often counsels and defends clients in regulatory investigations, proceedings, and examinations, including multi-state insurance examinations. Steve has been a featured speaker on a variety of issues affecting life insurance and annuity issuers, including at events sponsored by the Insured Retirement Institute, the Association of Life Insurance Counsel, and LIMRA/LOMA, as well as the ALI-ABA Conference on Insurance and Financial Services Litigation and the ACI National Advanced Forum on Life Insurance Litigation, Regulatory Enforcement & ERM.

**Scott Kreighbaum** is Senior Counsel at Allianz Life Insurance Company of North America, the lead lawyer responsible for providing legal advice and support in developing and launching new fixed index annuity products, services and enhancements. This includes initiatives in support of the company's digital growth strategy. With 20 years of experience, Scott's practice has primarily concentrated on the regulation of VA, VUL, FIA and IUL in the areas of state insurance laws, federal securities, tax and ERISA applicable to the design, marketing and compliance of both individual and group products. Previously, Scott held leadership positions and positions of increasing responsibility at The Standard, ING U.S., Jackson and Nationwide. Scott began his legal career in private practice in Washington, D.C. Scott earned his J.D. from Cleveland-Marshall College of Law and has a B.A. in English from Southern Methodist University. Scott is admitted to practice law in Minnesota, Maryland and Ohio.

**Justin Krypel** is the Litigation Counsel for Securian Financial, where he also dabbles in privacy law. He advises the claims, underwriting, individual life and annuities, broker-dealer, and retirement business units on litigation risk and handles litigated matters for the enterprise. Prior to joining Securian in 2017, Justin spent

nine years in the business litigation group of Faegre Baker Daniels LLP, focusing his practice on securities and financial services litigation. Justin has a B.A. from Tufts University and J.D. from the University of Michigan (Go Blue!). He is married to a therapist—thank goodness—and has two very active kids.

**Scott T. Lashway** is a Disputes Partner in Manatt’s Boston office and co-leads its cybersecurity and data privacy practice. Mr. Lashway’s practice has a particular focus on the intersection of corporate data and legal risk, including significant experience representing clients in litigation, investigations, and regulatory inquiries and actions involving cybersecurity, data privacy and management, and allegations of misappropriation of intellectual property, trade secrets and proprietary business information, as well as in data-focused internal investigations and litigation. Prior to joining Holland & Knight, Mr. Lashway served as senior in-house counsel and head of investigations for a Fortune 100 global financial services and life insurance company, where he was responsible for representing and advising the company, its board and its executive management in the company’s complex disputes and investigations. His in-house practice also involved counseling as to the company’s significant legal, compliance and business risks, including cyber and privacy matters as well as data management.

**Marilyn A. Lion** is a member of the Corporate Department and the Financial Institutions Group at Debevoise New York office. She focuses on corporate transactions in the insurance industry, including mergers and acquisitions and financing transactions, as well as insurance and reinsurance regulatory matters. Ms. Lion is also a member of the Board of Governors of the Association of Life Insurance Counsel. Ms. Lion is recognized as an Up and Coming lawyer for Insurance: Transactional & Regulatory in New York in Chambers USA (2018), in which clients call her “one of the smartest lawyers I have ever had the pleasure of working with.” She is also recognized as a Next Generation Lawyer for insurance in The Legal 500 US (2018), which notes that she has “very deep insurance industry expertise.” She was named a “2016 Rising Star” in insurance by Law360 and by Super Lawyers. Ms. Lion joined the firm in 2005. She received a J.D. from Harvard Law School in 2005. Ms. Lion received a B.A. summa cum laude from the University of Pennsylvania in 2001. Prior to law school, Ms. Lion worked as an actuarial associate at AXA Equitable Life Insurance Company. Ms. Lion is the editor, and a co-author, of the Insurance and Investment Management M&A Deskbook (Practicing Law Institute, 2015). She is also the coauthor of numerous articles, including “The Legal 500: Insurance & Reinsurance Country Comparative Guide,” *The In-House Lawyer* (April, 2017); “Developments At The NAIC Spring Meeting,” *Law360* (April, 2016); “Report On The NAIC 2015 Summer National Meeting,” *FC&S Legal* (November, 2015); “A Closer Look,” *Best’s Review* (June, 2015); “NAIC 2015 Spring National Meeting,” *Insurance Coverage Law Report* (May/June, 2015); “IAIS Issues Consultation On Global Insurance Capital Standard,” *Canadian Insurance Regulation Reporter* (February, 2015); “Rector-Modified Recommendations to NAIC Task Force on Financing of XXX and AXXX Reserves,” *FC&S Legal* (August, 2014); “Citing Private Equity Concerns, New York Department of Financial Services Proposes Increased Scrutiny and Disclosure for Acquisitions of New York Domestic and Commercially Domiciled Insurers,” *FC&S Legal* (June, 2014); and “Report on the NAIC 2014 Spring National Meeting,” *FC&S Legal’s “Eye on the Experts” blog* (April, 2014). Ms. Lion is a member of the Bars of New York and New Jersey.

**Christopher Lisys** practice includes financial services and insurance product litigation, and other forms of complex civil litigation, including numerous jury trials. Mr. Lisys also represents companies involved in mergers and acquisitions to provide counsel regarding litigation risk, indemnification arrangements and other issues. Mr. Lisys represents some of the world’s largest financial services firms and their directors, officers and executives, including insurance and reinsurance companies. For example, Mr. Lisys successfully defended one of the world’s largest asset managers at trial in the District of New Jersey, defeating a \$1.55 billion excessive fee claim brought under Section 36(b) of the Investment Company Act. The case is one of the largest ever brought against the mutual fund industry and is the first trial decision on the so-called “subadvisory” or “reverse manager of managers” theory. Mr. Lisys also defends class actions and shareholder derivative proceedings for securities fraud, breach of contract and breach of fiduciary duty. For example, he obtained the dismissal of several shareholder litigations concerning auction rate securities for a Massachusetts investment adviser and its chief executive officer, as well as the dismissal of a purported class action concerning Medicare Secondary Payer Act claims for a property and casualty insurer. Mr. Lisys has particular experience in disputes involving “cost of insurance” charges and bank-owned life insurance/company-owned life insurance policies.

**Michael Lovendusky** is Vice President & Associate General Counsel for the American Council of Life Insurers (ACLI) and has managed policy making on many issues since 2001. Current responsibilities include development of life insurance standards of conduct; market conduct regulation; stranger-originated life insurance and life settlements; premium financing and state insurable interest laws; unclaimed life insurance benefits; and insurance company membership in the Federal Home Loan Banks. He has served as the ACLI Director on the National Insurance Producer Registry, and Chairman of the Industry Advisory Committee to the Interstate Insurance Product Regulation Commission, where he worked to make the interstate insurance compact a useful reality. Prior to his work for the life insurance industry, Michael was an attorney with the American Insurance Association specializing in property and casualty reinsurance, residual market mechanisms and insurance use of credit history. Before employment in the insurance industry, Michael was in private legal practice for international trade, energy resource development and litigation, before which he served five years as a legislative assistant to two California members of the U.S. House of Representatives. Michael Lovendusky is a member of the District of Columbia Court of Appeals, the United States District Court for the District of Columbia, and the United States Court of International Trade. He studied at the University of Edinburgh in Scotland, received his Juris Doctor from the Georgetown University Law Center and his Bachelor of Arts, with honors, from The Johns Hopkins University.

**Paul Luehr** leads the Global Privacy and Cybersecurity practice at the law firm of Faegre Baker Daniels and advises clients on incident response, M&A cyber due diligence, and international privacy and cybersecurity issues. He pioneered early internet investigations as an attorney with the Federal Trade Commission (FTC) and the U.S. Department of Justice (DOJ). He then spent 13 years as an executive and tech consultant to Fortune 500 companies, serving as the “go to” professional on some of the world’s largest incidents including the Target and Yahoo! breaches.

Paul was named to the ‘Incident Response 30’ list by *Cybersecurity Docket* in 2018 and 2019. His insights have been featured on national television, in *Business Week*, *The Wall Street Journal*, and *The New York Times*.

**Susan Mack** serves as a Partner within the Jacksonville, Florida office of Adams and Reese LLP, an Am Law 200 law firm with offices in eight southern states and the District of Columbia. While she represents clients as insurance regulatory, reinsurance and cybersecurity counsel, at least a third of her current practice consists of appointments as an arbitrator in complex insurance, reinsurance and other financial services disputes. She has served on arbitration panels in over eighty arbitrations to date. Prior to entering private practice, Ms. Mack enjoyed leadership roles as General Counsel, Head of Claims and Head of Contracts for property/casualty and life and health insurers and reinsurers. Additionally, she served as Senior Vice President and business leader in charge of health reinsurance for a major life reinsurer. Other significant accountabilities include acting as Chief Compliance Officer, Government Relations head, and head of state rate, rule and form filings. Her employment as Head Reinsurance Counsel for Aetna Life and Casualty involved being the company’s principal claims negotiator with Lloyd’s of London and all U.S. reinsurers. Accordingly, she is a former officer of life and health and property/casualty insurance companies and reinsurers. Ms. Mack is best known for her career focus on reinsurance, since she has served as an expert witness in reinsurance cases in both federal and state court. Given that Ms. Mack’s career as a lawyer spans 37 years, she has substantive experience in concluding transactions and conducting internal investigations as well as resolving coverage disputes, complex litigation, and employment litigation. As one of her firm’s ethics partners, she is consulted about circumstances involving Florida’s disciplinary rules and ethical canons. As to the life insurance industry, Ms. Mack is the former Chair of the Reinsurance Committee of the ACLI. She was the founding chair of the Life Committee of the Reinsurance Association of America. She is a current member of the Association of Life Insurance Counsel and its former Board member. Ms. Mack is a founding director of ARIAS-US, the arbitration society specializing in insurance and reinsurance dispute resolution. She was the first woman to ever serve on the ARIAS-US Board. Currently, she holds ARIAS-US certifications as an umpire and arbitrator and is also a qualified mediator. She now serves as chair of the Life Subcommittee of the ARIAS-US Member Services Committee. She is an active member in good standing of the Florida, California, Connecticut, North Carolina and South Carolina state bars. She is also admitted to practice before the federal district courts for the Northern, Middle and Southern Districts of Florida, the Northern District of California and Connecticut.



**Joseph F. McKeever, III** has been a partner with Davis & Harman LLP since 1985. His practice focuses on the Federal income taxation of life insurance company products and ranges from advising individual life insurance companies on specific product design and compliance issues to representing the interests of the 31 member companies of the Committee of Annuity Insurers before Congress, the Treasury Department, the Internal Revenue Service and the Department of Labor. Joe has extensive experience in dealing with both the National Office of the IRS and various IRS field offices. Joe has served as Chair of Davis & Harman's Ethics, Tax Practice, & Risk Management Committee for a number of years. Joe is immediate past President of the Insurance Tax Conference. He has served as Chairman of the National Association for Variable Annuities (now known as the Insured Retirement Institute) and of the American Bar Association Tax Section, Committee on Insurance Companies and was on the Advisory Committee of the FBA Insurance Tax Seminar for a number of years. Joe regularly speaks on topics related to the taxation of life insurance company products. He is a co-editor and contributing author of the Annuities Answer Book (Panel Publishing) and an occasional contributor to Taxing Times. He lives in the District of Columbia with his wife Janice McKeever and Devon (their almost trained German Shepherd) and Trewithen (their never to be trained rescue cat).

**Michael T. McRaith** is a Managing Director in Blackstone Insurance Solutions. Before joining Blackstone in 2018, Michael served from 2011 – 2017 as the first Director of the Federal Insurance Office in the U.S. Department of the Treasury. From 2005 – 2011, Michael served as Illinois Director of the Illinois Department of Insurance, including on the Executive Committee and as an officer of the National Association of Insurance Commissioners. Prior to his public service, Michael practiced law for fifteen years, was admitted to the Trial Bar for the Northern District of Illinois (1995), and focused on the defense of financial institutions as a partner in the Chicago office of McGuireWoods. Michael received his BA from Indiana University and his JD from Loyola University of Chicago School of Law. Among other honors for community and public service, Michael received the Distinguished LGBTQ Alumnus Award from Indiana University (2016), the Exceptional Service Award from the U.S. Department of the Treasury (2017), and has been recognized as a Distinguished Fellow by the International Association of Insurance Supervisors (2017).

**Wayne Mehlman** is Senior Counsel at the American Council of Life Insurers (ACLI) where his primary responsibilities relate to receivership, guaranty association and corporate governance issues, as well as product standards. He is lead staff to ACLI's Receivership Committee, Corporate Governance Working Group and Product Subgroups, and works closely with ACLI members to analyze, comment and develop policy on these issues, including those involving: State and federal legislation and regulations; Model laws, regulations and accreditation standards of the National Association of Insurance Commissioners (NAIC); State guaranty association coverage issues; Standards and guidance of the International Association of Insurance Supervisors (IAIS) and the Financial Stability Board (FSB); Product standards of the Interstate Insurance Product Regulation Commission (IIPRC). In doing so, he also coordinates with other industry trade groups, state guaranty associations, as well as the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) and the Global Federation of Insurance Associations (GFIA). Before joining ACLI in 2005, Mr. Mehlman worked at the International Council of Shopping Centers, the U.S. Chamber of Commerce and in public accounting. He earned his J.D. from Rutgers University School of Law - Camden in 1987 and his B.A. from Rutgers College in 1984, and is also a Certified Public Accountant. He and his wife, Susanne, have two children and live in Rockville, Maryland.

**Ted Nickel** is Owner of Bodilac Strategies LLC providing insurance strategic advice, counsel, and advocacy for his clients. He has spent his entire career in the insurance industry. For nearly 18 years he worked at Church Mutual Insurance Company as Director of Governmental and Regulatory Affairs. In 2011 he was appointed Commissioner of Insurance for the State of Wisconsin under Governor Scott Walker and served in his cabinet. As chief regulator for the State of Wisconsin the past 8 years he oversaw the 5th largest insurance marketplace in the U.S. He headed a department of nearly 150 employees, reforming and modernizing the regulatory climate for Wisconsin insurers. While Commissioner, he was very active at NAIC, serving on the Executive Committee and ultimately becoming President. He was also very engaged at the international level serving on the IAIS executive committee.

**Nimesh Patel** is an Assistant Vice President & Legal Counsel with Unum Group. He is a member of Business Operations Law (BusOps), a division of the Unum Law Department, specializing in insurance and employee benefits law, including the ERISA, tax and commercial laws applicable to employer-sponsored welfare benefit plans and worksite insurance offerings. BusOps brings sophisticated technical knowledge to Unum's

marketing, product development, customer service, sales, and underwriting organizations in an effort to find solutions for our customers and the intermediaries who work on their behalf. Through the efforts of this team, Unum has been on the leading edge of newly emerging legal risks and trends. Prior to joining Unum, Nimesh was in private practice where he advised his clients on all aspects of the design, implementation and administration of employee benefit plans, executive compensation plans and the related funding vehicles. Nimesh also provided advice on various employee benefit issues arising in corporate acquisitions, divestitures and reorganizations. Nimesh holds a B.S. (with honors) in Business Administration from the University of South Florida, a J.D. (with honors) from the University of Arkansas School of Law and a LL.M. in taxation from the University of Denver College of Law.

**Karen Phelan** is Vice President, Underwriting Strategy & Innovation for PartnerRe's US Life business. She is responsible for strategy, business development and innovation in underwriting and related functions to support and build value-added partnerships with life carriers. She joined PartnerRe in December of 2018. Prior to joining PartnerRe, she was senior director of strategy for LexisNexis' life insurance vertical where she drove strategic market development and introduced new solutions for the life industry. Phelan began her insurance career as a life and disability underwriter at Cigna and has over 25 years of experience in underwriting and operations. Previously, she was corporate vice president at MassMutual Financial Group, where she led several organizations, including life, disability and long-term care underwriting, new business, and customer service.

Karen holds a B.Sc. from Bentley University and completed the Excellence in Leadership Program at Darden Business School, University of Virginia. She holds industry designations of FLMI and AALU. She is a member of the Association of Home Office Underwriters and is currently on the program committee. She is also a member of the Metropolitan Underwriting Discussion Group, the Hartford Springfield Underwriter Association and previously served on MIB's Advisory Council. She has presented at regional and national meetings on various underwriting, and policyowner service topics.

**Chuck Piacentini** is Vice President, Insurance Regulation and Associate General Counsel at the American Council of Life Insurers (ACLI) after joining in January 2018. The American Council of Life Insurers (ACLI) advocates on behalf of 290 member companies dedicated to providing products and services that promote consumers' financial and retirement security. 90 million American families depend on our members for life insurance, annuities, retirement plans, long-term care insurance, disability income insurance, reinsurance, dental and vision and other supplemental benefits. ACLI represents member companies in state, federal and international forums for public policy that supports the industry marketplace and the families that rely on life insurers' products for peace of mind. ACLI members represent 95 percent of industry assets in the United States. Chuck is currently responsible for industry advocacy on long term care, group insurance, and supplemental benefits: fixed indemnity health benefits including accident, critical illness, specified disease and hospital indemnity as well as dental, vision and stop loss coverage. Chuck is responsible for industry advocacy regarding these products before federal and state policymakers and at the National Association of Insurance Commissioners (NAIC) and other groups that influence insurance policy, laws and regulations. Prior to his career at ACLI, Chuck worked as Vice President Government Affairs for Unum Group. In this position he represented the company before legislators and regulators in all jurisdictions and led the company's state legislative advocacy and developed and implemented public policy campaigns. Chuck received his A.B. in Economics and Government from Bowdoin College in Brunswick, Maine and his J.D. from Loyola University of Chicago School of Law.

**Charles Platt** is a Senior Partner at the law firm of Wilmer Cutler Pickering Hale and Dorr LLP. He is the Partner-in-Charge of the firm's New York Office, and has been the lead lawyer for insurance companies, financial services firms and other major corporations in numerous high-profile civil trials, appeals, internal investigations, and federal and state regulatory enforcement cases. He regularly counsels senior management and boards of directors on compliance, and regulatory and litigation issues.

**Katherine Johnsen Read**, CLU, ChFC, is the Assistant Vice President and Director of Voluntary Products at Voya Financial. She is responsible for the development and delivery of Voya's worksite voluntary benefit portfolio of critical illness, accident, hospital indemnity, short term disability and life insurance. Prior to her role at Voya, Kathie managed the voluntary products team at MetLife as well as group and individual life product development and compliance at The Hartford. Kathie is active in the voluntary benefits community, currently

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**Pat Reeder** is the Deputy General Counsel of the American Council of Life Insurers (ACLI) He is a trial lawyer, business leader and national lobbyist with more than 30 years of experience in government affairs, litigation, regulatory compliance and strategic business transactions with a focus in highly regulated industries. Over his career, Pat has used his deep and diverse business experience and personal advocacy skills to help clients resolve complex business and regulatory problems. Pat received a Bachelor of Arts degree in Broadcast Journalism from Penn State University and he earned his Juris Doctor, magna cum laude, from Widener University School of Law. Pat and his wife, Renee, live in Washington, DC. They have two children and one grandson. In addition to providing pro bono legal services to children and families in need, Pat serves as the music director of a youth-based community theater and is an accomplished worship leader and musician.

**Rachel Reid**, (CIPP/US, CIPP/E), is Vice President, Chief Counsel, and Chief Privacy Officer at Voya. As Chief Privacy Officer, she is responsible for the privacy-related legal and compliance functions across the enterprise. She advises executives and senior management on proactive privacy measures; develops and implements the long-term privacy strategy as well as enterprise policies, procedures, and standards; develops the mandatory annual privacy training content; and collaborates with the CISO on information security and cyber security strategy and initiatives. She also leads the Voya Privacy Office, which is tasked with ensuring firm-wide compliance with evolving privacy laws, regulations and industry standards, and providing centralized resources for the management and oversight of privacy risk and compliance. As Chief Counsel, Ms. Reid provides legal support for all security incident response activities, including development and routine testing/updating of the security incident response plan and preparation of all breach-notification letters, and she also manages a team of lawyers with enterprise-wide responsibility in the areas of intellectual property, information technology (IT), outsourcing, vendor management, procurement, marketing, e-commerce, and social media. Ms. Reid joined Voya's Law Department in 2009. She earned her JD from Harvard Law School, and her bachelor's degree from the University of Florida.

**Dr. Dave Rengachary** is Senior Vice President and Chief Medical Director for US Mortality Markets at RGA Reinsurance Company. Prior to joining RGA in 2013, he was a general neurologist in practice at Missouri Baptist Medical Center where he also served as medical director for their Primary Stroke Center. He is the primary author and editor of the Washington University Neurology Survival Guide. He serves on the board of directors of Memory Home Care Solutions, a Saint Louis based non-profit dedicated to Alzheimer's patient and caregiver support. Dr. Rengachary is Past-President of the Midwestern Medical Directors Association, Deputy Director of the Longer Life Foundation, Medical Consultant for the Academy of Life Underwriting, and a member of the Educational Committee of the American Academy of Insurance Medicine.

**Stephen Roth** is a Partner with Eversheds Sutherland (US) in Washington, DC., where he leads the Eversheds Sutherland (US) Financial Services group. Mr. Roth advises life insurance companies on the development, marketing and ongoing state and federal compliance related to new fixed, indexed and variable life insurance and annuity products. He regularly assists insurance companies in registering variable and index-linked annuity and life insurance contracts with the U.S. Securities and Exchange Commission. Mr. Roth also advises clients on the development registration and regulation of pooled investment vehicles, including both retail mutual funds and mutual funds underlying variable insurance products, and serves as counsel to funds and fund trustees. Investment advisers and broker-dealers also seek his counsel on regulatory and compliance issues. With more than 40 years of experience, Mr. Roth has not only seen significant changes in the insurance marketplace, but he also has played a key role in shaping the regulatory landscape to accommodate those changes. Mr. Roth was a clerk for the Honorable Jesse E. Eschbach, U.S. District Court - Northern District of Indiana. He is the Co-chair of the ALI-CLE Conference on Life Insurance Company Products (1999-Present); and is a Member of the ABA Subcommittee on Securities Activities of Insurance Companies. Mr. Roth received his A.B., summa cum laude from the University of Notre Dame, Phi Beta Kappa and his J.D. from Yale Law School and was Editor of the Yale Law Journal. Mr. Roth can be reached at [steveroth@eversheds-sutherland.com](mailto:steveroth@eversheds-sutherland.com) or 202.383.0158.

**Rania Sarkis** is Assistant Vice President & Deputy Chief Compliance Officer at Pacific Life Insurance Company for the Life Insurance Division. Rania joined Pacific Life in 2007 and is currently responsible for the Life Insurance Division's market conduct and product compliance programs, including assessing the risks

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**Irma Solares** is a Shareholder In the Miami office of Carlton Fields, P.A. Her practice is focused on complex state and federal litigation, representing insurance companies and financial services industry clients in class actions and other complex litigation involving insurance and annuity contracts, and ERISA litigation. She also represents insurance companies in market conduct examinations and regulatory investigations. Ms. Solares is co-chair of the Firm's Life Annuity and Retirement Litigation Practice Group.

**Cara St. Martin** is a Senior Compliance Director and Chief Compliance Officer of the Separate Accounts for Allianz Life Insurance. She is currently responsible for all regulatory exams, complaints, Separate Account Compliance, ALFS Compliance, testing and ensuring compliance is integrated into the business. Cara has almost 30 years of experience in the financial services industry, including over 25 years of concentration in compliance. A graduate of the University of Minnesota, Cara has a bachelor's degree in Education with a Certificate in Training and Development and a master's degree in Education.

**Carla Strauch** is the Director of Insurance Compliance for Thrivent. Her responsibilities include the coordination of state market conduct examinations, providing compliance direction on projects and initiatives, and providing guidance to operational areas regarding such topics as required disclosures, suitability, replacements and new rules and regulations covering a variety of areas. Her team is responsible for the appeal process of Thrivent's Member Dispute Resolution Program (MDRP) and for Thrivent's Vulnerable Adult program. In addition to her two and a half decades of compliance experience, Ms. Strauch has a Master of Science (MS) degree in Project Management and a Master of Business Administration (MBA) degree. She is FINRA Series 7, 24, 63, and 65 registered and holds the AMCM, AIE, AIRC, and FLMI designations.

**Ashley Street** is a Senior Attorney with USAA and supports the USAA life insurance companies. She serves as the lead attorney for life insurance issues, including reinsurance, underwriting, regulatory exams, product development, and privacy. Ashley began her legal career in the litigation group of Akin, Gump, Strauss, Hauer & Feld, LLP. Prior to USAA, Ashley worked as a litigator for over a decade, focusing on insurance and financial services litigation. Ashley attended the University of Texas where she earned both her B.A. and her J.D. She, her husband, and two kids are all avid Texas Longhorn fans and enjoy attending football games in Austin each fall.

**Steve Toretto** is the former Associate General Counsel and recent retiree from Pacific Life Insurance Company, has over 40 years' experience in the financial services industry as an attorney, CPA, CLU and ChFC and founder of Toretto Law. For the past 30 years, Steve has been actively engaged in legal issues affecting all aspects of life insurance and annuity products and their distribution; the past 25 at Pacific Life. Steve is an active participant in trade groups, a frequent guest speaker at conferences, and is sought out for his practical and reasonable thoughts on industry issues of the day.

**Don Walters** serves as President & CEO of The Compliance and Ethics Forum for Life Insurers (CEFLI). CEFLI is an organization dedicated to serving the needs of compliance and ethics professionals in the life insurance industry. Through its various products and services and networking opportunities, CEFLI connects industry thought leaders to continue the life insurance industry's leadership role in compliance and ethics in the financial services sector. Prior to affiliating with CEFLI, Don served as Senior Vice President, General Counsel and Secretary of the Insurance Marketplace Standards Association (IMSA) and served prior to IMSA as Senior Counsel in the State Relations Department of the American Council of Life Insurers (ACLI). Prior to affiliating with the ACLI, Don was a member of the Law and Compliance Department of Fidelity and Guaranty Life Insurance Company (F&G Life) where, among other duties, he served as Chief Compliance Officer for F&G Life's broker-dealer, F&G Securities, Inc. Prior to attending law school, Mr. Walters developed a financial planning practice specializing in insurance products with two NYSE broker-dealers. Don's is an avid marathon

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**Tom Ward** is a Partner in EY's Financial Services Office and leads the insurance regulatory and compliance practice in the United States. This practice provides issue-based customized solutions for insurance companies that contend with an increasingly complex array of risk, regulator and compliance issues. Tom is currently working with several insurers to adopt their Compliance functions to complement their digital platforms and overall strategy transformation. Previously, Tom has led engagement teams involved with examining some of the largest US based insurers on behalf of state insurance departments and has developed and implemented a wide variety of risk assessment methodology for both regulators and insurers. He has also assisted several insurers with the development and implementation of Compliance Target Operating Models. Mr. Ward is a frequent speaker on insurance regulatory matters, a member of the AICPA and Illinois CPA Society, and a graduate of Saint Norbert College.

**Thomas Zurek** is Senior Chief Legal Counsel, Executive Vice President and Secretary of OneAmerica Financial Group. After leading in-house legal departments at two major insurance companies, Tom has significant experience in general litigation and transactional matters and a long track record of success as a trial lawyer. Tom oversaw a broad range of legal issues, including mergers and acquisition activity, Sarbanes-Oxley compliance, class action defense, ERISA litigation, and general commercial dispute resolution. Over the past 15 years, Tom managed more than 300 lawsuits in federal and state courts across the country, and successfully resolved two nationwide class actions that challenged the company's core business practices. He also led the purchase and sale of numerous businesses and OneAmerica ventures. While serving as president of AULRMS, OneAmerica's reinsurance management subsidiary, Tom was responsible for evaluating all institutional reinsurance risk to OneAmerica and its subsidiary companies. Previously, Tom was general counsel at American General Life Companies (now AIG), where he was responsible for dispute resolution of all reinsurance and general coverage issues, regulatory and compliance matters, due diligence, and corporate responsibility. Tom, a skilled arbitrator, is among few lawyers in the country focused on life insurance-based arbitration, having rendered verdicts in more than 10 arbitrations primarily in the life insurance industry. In addition to practicing law at Schiff Hardin, Tom also serves as president and CEO of Sargasso Mutual Insurance Company, an offshore D&O company representing the largest mutual financial services companies in the United States