

2017 IAIR INSURANCE RESOLUTION WORKSHOP

RISKS, REGULATION AND RESOLUTION: EMERGING RISKS, REGULATORY RESPONSES AND RESOLUTION IMPLICATIONS

KEYNOTE SPEAKERS



Commissioner Ted Nickel

Governor Scott Walker appointed Ted Nickel as Commissioner of Insurance for the state of Wisconsin on January 3, 2011.

In addition to supervising OCI staff and serving as the chief regulator of insurance, Commissioner Nickel serves as the final adjudicator of all administrative actions; co-chairs the Governor's Financial Literacy Council; supervises the Injured Patients and Families Compensation Fund, Local Government Property Insurance Fund, and State Life Insurance Fund; and serves on the Wisconsin Retirement Board.

The Commissioner currently serves as President of the National Association of Insurance Commissioners (NAIC). He currently serves on the Executive (EX) Committee, Cybersecurity (EX) Task Force, Governance Review (EX) Task Force, Government Relations (EX) Leadership Council, International Insurance Relations (EX) Leadership Group, Audit Committee and the Internal Administration (EX1) Subcommittee. He chairs the NAIC/Industry Liaison Committee, is vice chair of the Consumer Participation Board of Trustees and is Vice Chair of the International Insurance Relations (G) Committee. He is a member of the NAIC American Indian and Alaska Native Liaison Committee and serves on several other NAIC task forces and committees. In addition, he chairs the Mortgage Guaranty Insurance (E) Working Group, and the Health Care Reform Regulatory Alternatives (B) Working Group.

In 2016, the Commissioner was appointed to the International Association of Insurance Supervisors (IAIS) Executive Committee.

In August 2014, the Commissioner was appointed to the Federal Advisory Committee on Insurance which serves as an advisory committee to the Federal Insurance Office.

Prior to his appointment, Commissioner Nickel worked for almost 18 years as director of Governmental and Regulatory Affairs for Church Mutual Insurance Company in Merrill, Wisconsin. Commissioner Nickel has been actively engaged in insurance industry affairs in Wisconsin. He has served on the board of directors of the Wisconsin Insurance Alliance, including having served as chair. Commissioner Nickel served on the board of directors of the Wisconsin Insurance Security Fund and the Oklahoma Property Casualty Insurance Guaranty Association, as well as having served as a member of the Legal and Government Affairs Committee of the Property Casualty Insurers Association of America.

Commissioner Nickel earned his Bachelor of Science Degree in Business Administration with a concentration in finance from Valparaiso University.



Commissioner David Mattax

David Mattax was appointed Commissioner of Insurance by Governor Greg Abbott in January 2015. He oversees the Texas Department of Insurance, which regulates the insurance industry and protects consumers.

Mattax was elected secretary-treasurer of National Association of Insurance Commissioners (NAIC), which establishes standards and conducts peer reviews for insurance regulatory agencies across the nation. He also serves as chair of the NAIC Financial Regulation Standards and Accreditation Committee and co-vice chair of the Financial Condition Committee.

Before joining TDI, Mattax spent 23 years in a variety of capacities at the Texas Attorney General's Office. He began representing the Texas Department of Insurance as its attorney in 1992, and his tenure included working with eight different insurance commissioners on receiverships, ERISA cases, rulemaking, enforcement actions, and other legal issues. Mattax also represented the state banking and securities departments and other state agencies. In his last position as Deputy Attorney General for Defense Litigation, Mattax supervised the defense of all lawsuits filed against the state.

Mattax is a member of the State Bar of Texas and is admitted to practice before the four Texas Federal District courts, Fourth and Fifth Circuit U.S. Courts of Appeal, and the U.S. Supreme Court.

He is a past co-chair of the Amos Commission and a past board of trustees member of University United Methodist Church.

He received a B.A. in history, a B.S. in math, and a law degree from the University of Texas at Austin.

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WORKSHOP CO-CHAIRS



Patrick Hughes

Pat Hughes serves the insurance industry as a leading regulatory attorney, public policy advocate and strategic advisor. Bringing his trademark infectious enthusiasm for clients and colleagues, Pat focuses on federal, state and international regulatory challenges, helping find solutions across the legal, administrative agency and legislative arenas. He helps lead the firm's federal insurance regulatory and public policy practice, which represents insurance companies and major associations on the industry's most complex and pressing emerging issues.

Pat also served 10 years as a senior regulator with the State of Illinois. He was the Special Deputy Receiver and CEO with the Office of the Special Deputy Receiver (OSD), administering the receiverships of 47 companies in liquidation, rehabilitation and conservation, and managing more than \$1 billion in cash and invested assets. Pat also led business transformations in productivity, financial reporting and technology – and oversaw record creditor distributions, estate closings and productivity achievements.



James Kennedy

James Kennedy graduated from the University of Texas in 1979, and the University of Texas School of Law in 1982. He practiced law in Houston, Texas from 1982 to 1988. Since 1989, he has specialized in handling insurance insolvencies at the Texas Department of Insurance and in private practice. He has been involved in drafting insurance related legislation, including a comprehensive revision of the Insurer Receivership Act in Texas.

Mr. Kennedy represents the Texas Commissioner of Insurance as Vice Chair of the NAIC Receivership and Insolvency Task Force, and chairs the NAIC Receivership Model Law Working Group. He has participated in numerous other NAIC working groups, including the Model Act Revision Working Group, Receiver's Handbook Working Group, Receivership Financial Analysis Working Group, Dodd-Frank Receivership Implementation Working Group, Receivership Technology & Administration Working Group, Receivership Separate Accounts Working Group, Title Insurance Guaranty Fund Working Group, and Federal Home Loan Bank Legislation Subgroup. He has served as an NAIC representative to the International Association of Insurance Supervisors Resolution Working Group since its inception.

Mr. Kennedy is on the IAIR board of directors, and co-chairs the Education Committee. He is a master in the Robert W. Calvert Inn of Court, and was a contributing editor of the Texas Annotated Insurance Code and the Receiver's Handbook for Insurance Company Insolvencies. His presentations have included the State Bar of Texas Advanced Insurance Law Course, University of Texas School of Law Insurance Law Institute, American Bar Association Tort Trial and Insurance Practice Section seminars, NOLHGA and NCIGF Legal Seminars, IAIR Insolvency Workshops, and the University of Connecticut School of Law Insurance Solvency Law and Regulation course.

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WORKSHOP PRESENTERS



Mike S. Adelberg

Mike Adelberg has more than 20 years of progressive experience with Medicare, Medicaid and the Health Insurance Exchanges. Before joining FaegreBD Consulting, Mike held several senior positions within the Centers for Medicare and Medicaid Services (CMS), including concurrently serving as the director of the Insurance Programs Group and the acting director of the Exchange Policy and Operations Group in the Center for Consumer Information and Insurance Oversight (CCIIO). In these roles, Mike was responsible for setting policy and implementing critical Health Insurance Exchange operations in multiple areas, including plan management, eligibility and enrollment, the small-business health options program (SHOP), and the CO-OP loans. Prior to that, Mike was the Director of Medicare Advantage Operations, where he supervised the annual cycle for review and award of Medicare Advantage contracts and led monitoring of Medicare Advantage contractors. His other senior roles at CMS included serving as the associate regional administrator for Medicare operations (Chicago Region) and the director of education and assistance programs. Mike gained private sector experience while serving as vice president of product development and government affairs with a medium-sized health insurer. Mike also co-led a successful health policy and program evaluation practice. In his spare time, Mike is an author and historian. He has authored three novels, two non-fiction books, seven scholarly journal articles or book chapters, and other publications.

Jeff Alton

Jeff is Vice President of Global Regulatory Policy and Affairs at CNA Insurance Companies. Jeff monitors and provides input regarding the development of U.S. and international insurance financial standards. During his six years in this role, Jeff has focused on IAIS ComFrame Initiative, IAIS International Group Capital Calculation (ICS), E.U. Solvency II, IAIS G-SII Methodology, FSB & IAIS Resolution and Recovery Planning, NAIC Own Risk Solvency Assessment (ORSA), Federal Reserve Insurance Group Capital Standard, NAIC Holding Company Act, NAIC Group Capital Tool, and NAIC Solvency Modernization Initiative. Jeff frequently testifies on these issues before domestic and international regulators and standard-setters in the U.S. and internationally.

In addition, Jeff is responsible for managing CNA's interactions with insurance supervisors worldwide regarding financial and group matters including facilitating CNA's supervisory college process. Jeff has also been an active participant at the NAIC for over 20 years leading and participating in critical issues including liability-based restructuring, insurance securitization, Model Law for Credit for Reinsurance, deferred taxes and inter-company pooling.

Jeff is a registered CPA in Illinois.



Mark Backe

Mark Backe is the Vice President and Insurance and Operations Counsel of The Northwestern Mutual Life Insurance Company. In this role, he oversees a team of attorneys responsible for providing advice relating to the Company's issuance and servicing of its insurance products. He also serves as the secretary to the Operations, Technology and Marketing Committee of the Company's Board of Trustees. He joined the Company in 2001 as an assistant general counsel and assistant secretary and his practice has recently focused on technology; regulatory reform initiatives at the international, federal, and state levels; and governance matters.

Prior to joining Northwestern Mutual, Backe was General Counsel and Chief Compliance Officer for United Government Services, LLC, a Medicare fiscal intermediary and a subsidiary of Blue Cross and Blue Shield United of Wisconsin. Before that he served as a Staff Attorney and Assistant Corporate Compliance Officer for the Wisconsin Blue Plan. He began his career as a litigation associate with the law firm Godfrey & Kahn, S.C., Milwaukee, Wisconsin.

Backe received his Bachelor of Arts degree, cum laude, from Marquette University and his Juris Doctor degree, with honors, from the University of Wisconsin Law School.

Backe currently serves on the board of directors of the National Organization of Life and Health Insurance Guaranty Associations and previously served as a director on several state guaranty association boards. He is also a director of the Children's Community Health Plan in Milwaukee and serves on the Board of the Wisconsin Equal Justice Fund. He and his wife Kellie Lang have two sons.

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Aaron Ball

In February, 2015, Aaron joined New York Life Insurance Company as Vice President and LTC Business Leader. In his role, Aaron is responsible for managing the long term care insurance business for New York Life.

Prior to joining New York Life, Aaron was a SVP with Genworth Financial and held roles as both the LTC Product and In-Force Leader and General Counsel for LTC. In these roles, Aaron was responsible for managing the development of long term care products and services, managing the in-force portfolio and providing legal and regulatory counsel to the LTC business line. In addition, Aaron was responsible for the leadership of various government relations and regulatory initiatives.

Prior to Genworth Financial, Aaron was VP and Chief Compliance Officer for AmSouth Investment Services and SVP and Chief Legal Officer of M&T Brokerage.



Brett J. Barratt

Brett J. Barratt graduated from Westminster College in 1999, and earned his Juris Doctorate degree, cum laude, from Michigan State University College of Law in 2003. While in law school he was a member of the Jessup Moot Court Team and a Note and Comment Editor for the Michigan State University College of Law's Journal of International Law. Additionally, he clerked for the Canadian National Senate's Parliamentary Counsel and worked as an intern for the Honorable Judge Richard F. Suhrheinrich of the Sixth Circuit.

Barratt practiced bankruptcy law, creditor's rights, reorganization and civil litigation with the firm Shea & Carlyon, Ltd, in Las Vegas, Nevada. Subsequently, in February of 2005, he began working for the Nevada Division of Insurance as Insurance Counsel and Hearing Officer. In 2009, he was promoted to the Chief Insurance Assistant; and in 2010, he was appointed Insurance Commissioner for the state of Nevada by Governor Gibbons and subsequently retained in that position by Governor Sandoval. In August of 2011, Barratt had the opportunity to move home to Utah where he was appointed Deputy Insurance Commissioner by Utah Insurance Commissioner Neal T. Gooch and was retained by Commissioner Todd Kiser upon Commissioner Gooch's retirement. He is involved with all aspects of state insurance regulation on the state and national level and follows closely international insurance issues.

Barratt resides in Salt Lake City, Utah, and in his free time enjoys traveling, golfing, skiing, fishing, mountain biking and camping.



Jonathan L. Bing

Jonathan L. Bing is the head of the New York City government affairs practice of Jackson Lewis P.C. and also participates in New York State lobbying, insurance regulatory and hospitality law. Prior to joining Jackson Lewis, Mr. Bing was appointed as the Special Deputy Superintendent for the New York Liquidation Bureau and served as its chief executive officer. Before the NYLB, Mr. Bing was elected to five terms representing the Upper East Side and East Midtown Manhattan in the New York State Assembly where he authored 35 laws and served as a member of the Assembly Insurance Committee. Mr. Bing received his J.D. from the New York University School of Law, a B.A. from the University of Pennsylvania, and an Honorary Doctor of Laws degree from LIM College. Mr. Bing currently serves as the First Vice-President of IAIR.

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Vince Bodnar

Vince Bodnar is recognized as one of the leading long-term care insurance experts in the country. He was recently named one of the 20 most creative people in insurance by LifeHealthPro.com and is currently very focused on product innovation and reform efforts. Mr. Bodnar has 32 years of experience with life and health insurance products, with a concentration in long term care since 1990. He has served twice as Chair of the Society of Actuaries Long Term Care Section, Chair of the ILTCI Conference and Co-Chair of the Society of Actuaries Long Term Care Think Tank.



Thomas J. Bond

Thomas J. Bond is Co-Chair of Greenberg Traurig's Government Law & Policy and Insurance Regulatory & Transactions Practice Groups. He focuses his practice on insurance and regulatory law both in Texas and on a national basis. His clients include insurance holding companies, life, health and property liability companies, trade associations, reinsurers, health maintenance organizations, title underwriters and agencies, corporate insurance agencies, commercial insured, and the insurance regulators of other states. Tom has managed a number of insurance industry strategic initiatives at the Texas legislature in the areas of workers compensation, health insurance and managed care, credit and specialty lines coverages, broking and regulated transactions, and insurance regulation and taxation.

Tom has been involved in the rehabilitation and liquidation of troubled companies, both hostile and negotiated acquisitions and mergers, numerous regulatory approval projects, investment decisions, and the design and approval of new coverages. He represents clients in connection with regulatory approvals and acquisitions in a number of states. Tom acted as outside counsel to the National Association of Insurance Commissioners in its effort to establish an interstate compact for life and annuity contract filings and approval.

Tom is a frequent speaker on public policy topics related to insurance, health care, and legislative policymaking, and is a strategic advisor to both publicly and privately held insurance enterprises.

Tom also represents diverse clients before the Texas legislature and numerous executive branch agencies.



Patrick H. Cantilo

Co-founder and Managing Partner of the boutique firm Cantilo & Bennett, L.L.P., Patrick has been practicing law from offices in Austin, Texas, for more than 35 years. His law practice has always concentrated on the insurance sector, with emphasis on representation of public officials, complex transactions (mergers, acquisitions, and reorganizations), regulation, insolvency, and complex litigation. He has lectured and written extensively on these subjects both in the U.S. and abroad. He is member and Past President and Director of IAIR, and also holds IAIR's CIR-ML designation. Patrick is also active in NAIC activities. He has been involved in dozens of receiverships in all lines and in about half the states, with roles ranging from Special Deputy Receiver to Special Counsel and expert witness.

Patrick was born in Chile, spent his childhood in Buenos Aires, Argentina, and his formal education in the United States, where he has lived the majority of his life. He devotes a substantial amount of his free time to the development of the performing arts and other charitable activities in his community and is married and the proud father and step father of seven wonderful children.

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Michael Conway

Michael Conway formerly served as an Assistant Attorney General for the state of Colorado. In that role, he represented the Colorado Division of Insurance and has extensive experience with complex administrative law issues and litigation. As part of his work with the Attorney General's Office, he successfully litigated the seizure of Colorado HealthOP, which led to the rehabilitation and eventual liquidation of the company. In March of 2016, Michael was asked to become Deputy Commissioner of Insurance for the State of Colorado. In his role as Deputy Commissioner and as part of the liquidation of Colorado HealthOP, he continues to develop strategies for challenging the nonpayment of Risk Corridor payments from the company.



Barbara Cox

Since 1993, Barb Cox has served as a staff attorney for NCIGF working on drafting of model legislation, and acting as a technical resource for promoters of legislative efforts. Currently, she serves as Senior Vice President of Legal and Regulatory Affairs, overseeing the NCIGF legal operations.

She works with a number of NCIGF committees and coordinates guaranty fund activities related to large, multi-state insolvencies. She has offered expert advice to the NAIC, NCOIL and other groups in developing model insolvency laws.

Barb earned her BA degree from Dickinson College in Carlisle, PA, and her law degree from Indiana University. She holds the designation of Chartered Property Casualty Underwriter (CPCU).



Commissioner John Doak

In January 2011, John D. Doak became the 12th Insurance Commissioner of Oklahoma. He was sworn in to office for a second term on January 12, 2015, after receiving 77% of the vote.

Doak graduated from the University of Oklahoma with a Bachelor of Arts in political science. Shortly after graduation, Doak opened a successful insurance business in Tulsa.

As his career thrived, Doak worked in numerous roles within the insurance industry. He served as an executive for several risk and insurance service companies, including Marsh, Aon, HNI and Ascension.

Under Doak's leadership, each year the Oklahoma Insurance Department has operated under budget. In the last six years, the Department has returned a total of \$34.5 million in unspent funds to the state treasury and has generated more than \$1.7 billion in revenue for the state of Oklahoma.

As an active member of the NAIC, Doak is the Chair of the Property and Casualty Insurance (C) Committee and a member of the International Insurance Relations (G) Committee. Doak serves as the Vice Chair of the Midwest Zone of the NAIC and shapes important national insurance policy issues as a member of the Government Relations (EX) Leadership Council and international issues as a member of the International Insurance Relations Leadership Group. He also addresses NAIC anti-fraud initiatives as the Chair of the Anti-Fraud (D) Task Force and important issues as the Vice Chair of the Surplus Lines (C) Task Force. Doak also represents the NAIC with the international Organisation for Economic Co-operation and Development.

Doak and his wife, Debby, live in Tulsa with their children, Zack and Kasey. They are members of the South Tulsa Baptist Church.

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Lee Douglass

Lee Douglass serves as Senior Vice President of Law and Governmental Relations and is the Chief Legal Officer for Arkansas Blue Cross & Blue Shield. He joined Arkansas Blue Cross in 1999 as the company's Vice President of Law and Governmental Relations, representing the organization and its affiliates on legislative issues at the state and national levels. He also maintains oversight and management of legal services related to litigation and regulatory issues affecting Arkansas Blue Cross and its affiliates.

Mr. Douglass is a former state Insurance Commissioner, Deputy Insurance Commissioner, and Chief Counsel with the Arkansas Insurance Department. He also served for eight years as the Deputy Prosecuting Attorney for the Sixth Judicial District in Little Rock for the office of the Prosecuting Attorney.

Mr. Douglass is the Chairman of the Arkansas Life & Health Insurance Guaranty Association and also serves on the NOLHGA Board of Directors. He is a member of the Arkansas Bar Association and the American Bar Association. He also is a Past President and Vice President of the National Association of Insurance Commissioners. He earned his Bachelor of Arts degree in political science from the University of Arkansas at Little Rock and has a Juris Doctorate from the University of Arkansas School of Law in Fayetteville.



Dan Evans

Mr. Evans was Chief Executive Officer from September 2015 to May 1, 2016. Previously, he served as President and Chief Executive Officer of Indiana University Health (then Clarian Health) from November 2002 until September 2015. Prior to Indiana University Health he was a partner at the law firm of Faegre Baker Daniels LLP (formerly Baker & Daniels LLP) in Indianapolis. Since the organization's inception in 1997, Mr. Evans has been active on the Board of Directors, and served as its Chairman immediately prior to his appointment as Chief Executive Officer of the health care system. Mr. Evans' other board memberships have included the following: Chairman, Federal Housing Finance Board (1990-93); Chairman, Board of Directors, Federal Home Loan Bank of Indianapolis (1987-90); Chairman, Board of Directors, Methodist Hospital of Indiana, Inc. (1996-1997); Member, Methodist Health Group, Inc. (1996-2012); Member, Methodist Medical Group (1996-2006; Chairman, 1996-2000); Member, Indiana University Health Board of Directors (1997-present; Chairman, 2000-2002); Chairman, Indiana University Health North Board of Directors (2004-2014); Chairman, Indiana University Health West Board of Directors (2003-2011); United States Chamber of Commerce Board of Directors (2009-present; Executive Committee, 2010-present); American Hospital Association Regional Policy Board for Metropolitan Hospitals; Indiana Hospital Association; Indiana Public Health Institute; Indiana Health Information Exchange; Central Indiana Corporate Partnership; BioCrossroads; and numerous community organizations.



Peter Gallanis

Peter Gallanis became President of the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) in April of 1999. Mr. Gallanis is generally responsible for all of the financial, legal, strategic, educational, communications, and administrative services that NOLHGA provides to its membership. He is an active member of the insolvency response working groups for a number of major insolvencies.

Prior to joining NOLHGA in 1999, Mr. Gallanis was the Special Deputy Insurance Receiver for the State of Illinois, where he managed the administration of approximately eighty insolvent domestic insurers of all types. He had been Illinois Special Deputy Receiver since 1995 and General Counsel of the Office of the Special Deputy Receiver since 1992. Before that, Mr. Gallanis was a partner in a large law firm in Chicago, where he was in private practice from 1978 through 1991.

He received a bachelor's degree from the University of Chicago in 1975 and a law degree from the University of Illinois College of Law in 1978. He is admitted to practice before the United States Supreme Court and the Supreme Court of the State of Illinois.

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Alex Gonzalez

Alex Gonzales is a shareholder at Winstead PC's Austin office, and he is the Chair of the firm's Insurance Industry Group. He was the managing shareholder of Winstead's Austin office from 2007 to 2015.

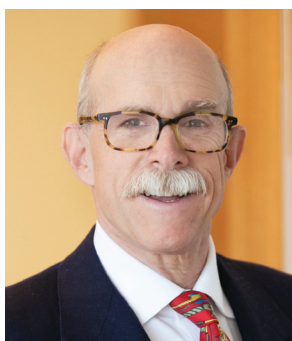
With more than 30 years of experience in the area, Alex represents insurance companies and other financial institutions in compliance and regulatory matters, including government enforcement actions, insolvency proceedings, mergers and acquisitions, corporate financing, reinsurance and licensing. Alex's client base includes many of the nation's top insurance companies and financial institutions. He has a national practice and has represented insurers and acquiring parties in sophisticated acquisitions and other corporate regulatory matters, including insolvency, before insurance departments in several states.

Alex is a former Associate Commissioner of Insurance (Legal and Compliance) at the Texas State Board of Insurance from 1987 to 1991, and was Acting Commissioner for extended periods in 1990 and 1991. While at TDI, he developed the concept for and drafted the initial legislation for TDI's Insurance Fraud Bureau.

Alex was the 2002-2003 chair of the American Bar Association's 32,000-member Tort Trial and Insurance Practice Section. He has also served the State Bar of Texas and the Austin Bar Association in numerous leadership capacities. Alex was appointed by the Supreme Court of Texas as a member of the Board of Disciplinary Appeals from 1994 to 2000. He is the author of several law review articles and legal publications on insurance law, administrative law and professional ethics.

Alex is ranked by Chambers in insurance and insurance regulation, listed in Best Lawyers in America in both insurance and reinsurance, and was named a Super Lawyer in administrative law. He was named Austin's Best Business Lawyer in a recent poll by the Austin Business Journal.

Alex holds a BA from St. Edward's University, a JD from University of Texas and a MBA for University of California – Berkeley. He is a veteran of the U.S. Navy JAG Corps.



Harold S. Horwich

Harold regularly represents parties in financial restructurings, mergers and acquisitions, regulatory matters, and commercial disputes. Harold represents state insurance regulators in receiverships and restructuring transactions such as Trenwick America, First Connecticut Life Insurance Company and Covenant Mutual Insurance Company. He also represented policyholder and creditor groups in cases such as FGIC, AMBAC and PRS Insurance Group. He holds the designation of Certified Insurance Receiver – Multiline Insurers from the International Association of Insurance Receivers.

In October 2005, he was appointed by the insurance commissioner of the state of Connecticut as the chairman of the Task Force on Insurance Company Runoff and Reorganization.

Harold has been involved in many high-profile disputes arising out of insolvency matters, including the defense of major avoidance actions in G-I Holdings, Enron, Tribune and Lyondell. Other disputes have involved insurance products in bankruptcy situations, such as mass torts or fraudulent management.

Before joining Morgan Lewis, Harold was a partner at another international law firm, where he was head of the firm's insurance practice and a member of its financial restructuring group.

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Thomas Leonard

Mr. Leonard has comprehensive experience in business and complex commercial litigation. His law practice concentrates in the areas of antitrust, construction litigation, mergers and acquisitions, commercial, administrative and regulatory issues, environmental matters and health care representation. He also has an extensive appellate practice.

He currently is Chairman of The Casey for Senate Committee. He has also served as the Pennsylvania Finance Chairman for President Clinton and as Vice Chairman, Finance, for the Democratic National Committee. He was also Chairman of the Pennsylvania Finance Committee for the Democratic National Committee and chairman of the Ed Rendell for Mayor campaign and a member of the Finance Committee of the Ed Rendell for Governor campaign. He was a delegate to the National Democratic Conventions in 1976, 1980, 1992 and 1996. He was Vice Chairman of the Philadelphia Gas Commission from 1979-83. He served as Chairman of the Disciplinary Board of the Supreme Court of Pennsylvania. He is a previous delegate to the House of Delegates, Pennsylvania Bar Association, and formerly served on the Board of Governors of the Philadelphia Bar Association. He is President of the Board of Advisors of Roman Catholic High School and serves on the Board of Directors of the Irish American Partnership.

Prior to joining Obermayer in 1992, Mr. Leonard was a partner and co-chairman of the Litigation Department at Dilworth, Paxson, Kalish & Kauffman and a permanent member of the Firm Executive Committee. From 1979-83, he served as the Controller for the City of Philadelphia.



Kristine Maurer

Prior to beginning her new role with the Department in April 2013, Ms. Maurer was a practicing attorney in the New Jersey Office of the Attorney General from 2001 through 2013. During this time, Ms. Maurer represented the Department of Banking and Insurance as a Deputy Attorney General, and from 2010 through 2013 she supervised the work of other attorneys as the Assistant Section Chief of the Banking, Insurance and Insurance Fraud Section. While there, she successfully litigated administrative prosecutions on behalf of the Department against insurance licensees and insurance companies, and defended the Department's rulemakings and final decisions in numerous appeals. She also provided legal advice on regulatory and public policy issues of importance to the Department, acted as the Department's lead counsel on Open Public Records requests, and provided legal counsel for three years to the New Jersey Real Estate Commission.

Ms. Maurer has been a member of the bars in the State of New Jersey and Commonwealth of Pennsylvania since 2001. She earned her J.D. with honors from Rutgers School of Law - Camden in 2001, and while there she was a joint degree participant with Rutgers' Bloustein School of Planning and Public Policy in New Brunswick, earning a Master of Public Affairs and Politics degree in 2000. She was also a Harold and Reba Martin fellow at the Eagleton Institute of Politics during her joint-degree work, which provides graduate students an opportunity to further their understanding of the practice of politics and public affairs through direct access to practitioners in state and national politics and government.



Steve McElhiney

Steven McElhiney, MBA, CPCU, ARe, is the President of EWI Re, Inc., a reinsurance intermediary based in Dallas, and President of Tall Pines Insurance Company, an affiliated captive insurance company. He is also the Chief Risk Officer for the parent company.

His insurance industry experience has spanned over two decades with groups including Fireman's Fund, TIG, and Overseas Partners US Reinsurance Company serving as CFO, Corporate Treasurer, and Ceded Reinsurance executive.

He is a Past President and Chairman of the CPCU Society and Past Chairman of the Board of VCI.

Steve has an MBA and a Bachelors of Science, cum laude, from USC. He also holds the Associate in Reinsurance and AIAF designations.

He authored "Fundamentals of Reinsurance and Reinsurance Markets" for IRMI in 2012.

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Jose Montemayor

Jose Montemayor has over fifteen years of experience in all aspects of insurance regulation and Insurance M&A including six years as the gubernatorially appointed Texas State Insurance Commissioner. Among his accomplishments, Mr. Montemayor launched the Texas FAIR plan, worked with the Texas Legislature to modernize insurance regulation and to address skyrocketing increases in medical malpractice premiums. He was instrumental in creating protocols for the early identification and intervention of companies at risk of insolvency and is credited with many successful company rehabilitation interventions. As a regulator, he was responsible for the licensing, solvency and market conduct of more than 2,000 insurers and health maintenance organizations in the \$80 billion a year Texas market. In 2005, Mr. Montemayor and his partners Heidi Hutter and Jay Novik formed Black Diamond Capital Partners; a private equity fund specializing in insurance. Earlier, he served in the US Air Force for 24 years and retired with the rank of Major in 1992.

Jose is a member of the Texas Society of Public Accountants, the American Institute of Certified Public Accountants and the Society of Financial Examiners. He is a Director of CNA Financial Corp. (NYSE: CNA), Vanbridge LLC, Ascension Texas Healthcare, Prosperity Life Insurance Group, and the American Overseas Group Limited (A Bermuda Company).



William O'Sullivan

William O'Sullivan serves as chief legal officer for NOLHGA and manages NOLHGA's Legal Department. As Senior Vice President and General Counsel, he is responsible for advising NOLHGA's Board of Directors, senior management, Members' Participation Council, and individual guaranty associations on legal issues and policy matters germane to the operations of the organization. He also serves as the staff contact for NOLHGA's Legal and Coverage/Claims Committees and as the staff contact/project manager for a number of insolvency task forces, including the Executive Life Insurance Company (California) Task Force.

Mr. O'Sullivan joined NOLHGA in 1995 as Vice President and Counsel and was named to his current position in 1998. Prior to joining NOLHGA, he was employed in the corporate law departments of Prudential Capital, a subsidiary of the Prudential Insurance Company of America, and KTI Energy.

Mr. O'Sullivan received his B.A. in economics from the University of Virginia and his J.D. from Boston College Law School.



Sara Powell

Sara Powell is a partner in the Indianapolis office of Faegre Baker Daniels. She represents insurers, HMOs, and regulators across the country on corporate, transactional, and regulatory matters. In the last few years, much of her practice has focused on troubled company and insolvency matters, including advising the national guaranty system on federal and international issues.

Specifically with respect to Dodd-Frank implementation, she has helped clients develop strategy, draft testimony, and respond to proposed rules and requests for comment from Congress, the FDIC, the U.S. Department of the Treasury, and the Federal Insurance Office. She has advised clients on international regulatory and solvency developments, including the development of international capital standards and the international dialogue as it pertains to insurance guarantee schemes domestically and in the EU. She also attends periodic regulatory and standard-setting meetings, including the National Association of Insurance Commissioners and the International Association of Insurance Supervisors.

When she's not winging her way around the globe or fighting the good fight in Washington, Sara assists clients with mergers and acquisitions, including obtaining the multi-state regulatory approvals that such transactions often entail. She helps clients navigate through reinsurance transactions, licensing, and solvency issues and a host of regulatory matters.

Sara is a graduate of the University of Chicago Law School and Valparaiso University.

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2017 IAIR INSURANCE RESOLUTION WORKSHOP

RISKS, REGULATION AND RESOLUTION: EMERGING RISKS, REGULATORY RESPONSES AND RESOLUTION IMPLICATIONS



Charles T. Richardson

Charlie Richardson is a partner in the Washington, D.C. office of Faegre Baker Daniels and a senior advisor in FaegreBD Consulting, the firm's national advisory and advocacy division. Mr. Richardson currently chairs the Firm's Financial Services Industry practices and was the leader of the Firm's insurance practice group for more than 30 years.

Mr. Richardson is a member of the Association of Life Insurance Counsel, an advisor to Networks Financial Institute of Indiana State University (which sponsors the Annual Insurance Public Policy Summit in Washington each March), and a frequent speaker on insurance topics around the country. He is a member (and former Director) of the Federation of Regulatory Counsel and of the International Association of Insurance Receivers. He is a graduate of the University of Michigan Law School and Indiana University. Mr. Richardson and his colleagues represent NCIGF and NOLHGA in educating Congress, federal agencies and others in Washington on the operation and the strengths of the state-based insurance guaranty system.



Marisol Saenz

Marisol Saenz is a skillful administrative law attorney with significant experience in regulatory and compliance issues, legislative and policy matters, and litigation. With a goal of reducing the likelihood of adverse outcomes, she focuses her practice on counseling clients in insurance and other regulatory matters. She provides representation before state agencies, including the Texas Department of Insurance, and the Texas Legislature. Marisol is proficient in analyzing matters under the Texas Insurance Code, Public Information Act, Open Meetings Act and Administrative Procedures Act, and she is knowledgeable in rulemaking and the legislative process. Her clients value her ability to find novel yet practical solutions and minimize risk as well as her collaborative approach to working with governmental entities, government officials, and diverse stakeholders.

Prior to joining Gardere, Marisol served as a staff attorney for the Texas Department of Insurance, where she provided legal advice and direction to the insurance commissioner and staff related to all phases of insurance regulation and compliance - formation and licensing of regulated entities, major holding company transactions, examinations, financial solvency concerns, and receiverships - as well as on legislative and policy matters. Marisol also oversaw all aspects of high-profile, complex federal civil and criminal litigation matters involving receivership estates as counsel to the insurance commissioner in his role as receiver. Marisol began her legal career as a staff attorney at the Texas Water Development Board where she provided counsel regarding the financing of water projects across the state and planning for Texas' future water needs.



Roger Schmelzer

Roger joined the NCIGF in June of 2006 after being selected by the board of directors as the second president in the history of the organization. As chief executive officer, he is responsible for day-to-day operations, member services, and managing external relationships. Before coming to NCIGF, Roger was Senior Vice President of State and Regulatory Affairs at the National Association of Mutual Insurance Companies (NAMIC) from 1999 to 2006.

A graduate of Indiana State University and the Indiana University School of Law, Roger previously served as chief of staff and chief legal counsel to the Speaker and Minority Leader of the Indiana House of Representatives. He also practiced public policy law in Indianapolis, served as Executive Assistant to United States Senator Richard G. Lugar and was legislative liaison to the Indiana Secretary of State. He has been a member of the Indiana State University Board of Trustees, the Personal Insurance Federation of California board of directors, the Indiana Legal Foundation board of directors, the Indiana State Election Board and the Indianapolis Regulatory Study Commission. He is also a founder of the Indiana Leadership Forum. Currently, Roger serves as a member of the Industry Education Council to NCOIL and is board chair of a performing arts organization in Indianapolis.

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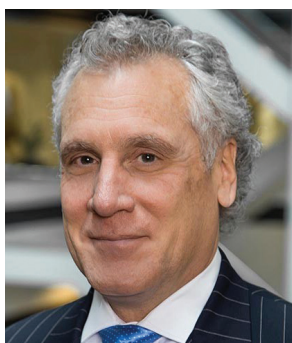
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Douglas J. Schmidt

Husch Blackwell partner Doug Schmidt is the leader of the firm's Insurance and Professional Liability group and a member of the firm's Executive Board. Doug is a certified insurance receiver and has broad experience as general and special counsel to the receivers of insolvent or financially troubled insurance companies. He has handled all aspects of receivership, including initial appointment of the receiver, claims resolution, reinsurance collection, federal jurisdiction disputes, transfers of blocks of business and marshalling and distribution of assets. He also has litigated numerous cases involving directors, officers and professional liability, insurance coverage and bad faith and consults with clients on a regular basis with regard to their insurance issues. He is currently representing CoOpportunity Liquidator Nick Gerhart and Special Deputy Liquidator Dan Watkins in the liquidation of CoOpportunity, the first Affordable Care Act Co-Op to be put into liquidation. The liquidator of CoOpportunity has recently sued Secretary Burwell of Health and Human Services, The Centers for Medicare and Medicaid Services and the United States in Iowa Federal District Court for their failure to comply with Iowa insolvency statutes and improper setoff of CoOpportunity funds.



Stephen W. Schwab

Stephen is a partner in DLA Piper LLP (US), resident in the Philadelphia and Chicago offices. He represents companies, investors, managers, brokers, trade organizations, regulators, legislators and receivers in international trade and re/insurance disputes, transactions, regulatory and receivership matters. Stephen has published extensively and spoken widely on a broad array of subjects. He is featured and highly ranked in the leading client and peer reviewed surveys of legal professionals (including US Legal 500, Chambers USA and Best Lawyers in America), and won the ILO Client Choice Award, Insurance & Reinsurance, 2014 Illinois and 2010 U.S.A. Global Co-Coordinator, Insurance Sector (DLA Piper, 2005-09); Member, Executive Committee (Rudnick & Wolfe).

B.A., Northwestern University (1979); J.D., Dickinson School of Law of the Pennsylvania State University (1982, Order of Barristers); A.Re., Insurance School of Chicago (1995); Harvard Business School Leadership Program (2008).



Doug Slape

As Deputy Commissioner, Doug oversees a staff engaged the solvency surveillance and supervision of insurers, insurance groups, and other risk-bearing entities as well as the licensing and registration of insurance market participants. The Division fulfills its mission through licensing of companies and agents, conducting financial analysis, performing on-site examinations, and leading regulatory interventions including receivership for rehabilitation and/or liquidation. Doug is an active participant in a number of NAIC and international committees.

Previously Doug served as the Chief Analyst where he managed the Financial Analysis process and as an Assistant Chief Examiner with Financial Examinations, where he managed information technology examinations. He began his career in 1988 as a financial examiner in the Dallas, TX field office. He currently serves as a Governor for the Society of Financial Examiners. He holds the designations of Certified Financial Examiner and Certified Information Systems Auditor. Doug is a graduate of Texas A&M University.

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Terri Vaughan

Dr. Vaughan is currently Dean of the College of Business and Public Administration at Drake University. From 2009 to 2012, she was the CEO of the NAIC, with roles on the Executive Committee of the IAIS and the steering committee for the U.S./E.U. Insurance Dialogue Project. In 2012, she chaired the Joint Forum, a Basel, Switzerland-based group of banking, insurance, and securities supervisors. Prior to joining the NAIC, Dr. Vaughan spent time in both academia, as the Robb B. Kelley Distinguished Professor of Insurance and Actuarial Science at Drake University, and in regulation, as Iowa Insurance Commissioner and NAIC President.

Dr. Vaughan earned a Ph.D. in risk and insurance at the University of Pennsylvania and a B.B.A. in insurance and economics at the University of Iowa. She is the co-author of two college textbooks on insurance, a past editor of the Journal of Insurance Regulation and a past president of the American Risk and Insurance Association. She has been recognized as one of the Top 25 Living Legends of Insurance (National Underwriter, 2012), Top 50 Women in the Insurance Industry (Reactions magazine, 2014), Distinguished Fellow of the IAIS (2013), Insurance Woman of the Year (Association of Professional Insurance Women, 2014), and one of 24 insurance industry key influencers (Best's Review, 2016).



Jay Warmuth

Jay Warmuth has been at the leading edge of complex legal and regulatory matters in the health care and insurance sectors — and the intersection of the two — for more than a decade. His experience includes deep involvement in state and federal health insurance regulatory matters, including a thorough background in the Affordable Care Act from policy development to implementation; legal and regulatory issues affecting the insurance and health care sectors broadly, including Antitrust, Anti-Kickback/Stark laws, ERISA, False Claims Act, HIPAA and Unfair Trade Practices matters; and insurance company mergers and acquisitions. Before joining Faegre Baker Daniels, Jay was an executive at UnitedHealth Group, holding a variety of positions over his 13-year tenure, including General Counsel of OptumRx and General Counsel of UnitedHealthcare Employer & Individual, the company's commercial insurance business. As in-house counsel at the nation's largest health care services and health insurance company, Jay advised senior business leaders across a wide variety of complex legal, regulatory and strategic business matters in the health insurance, health care services and pharmacy benefit management industries.



Paige D. Waters

Paige Waters' practice in insurance and reinsurance law includes extensive experience handling transactional, regulatory, litigation, and insolvency matters on behalf of national and international insurance and reinsurance clients. Ms. Waters represents a broad base of clients in the financial services and insurance industries, including life insurers, accident and health insurers, property and casualty insurers, health maintenance organizations, managed care organizations, mortgage and financial guaranty insurers, fronting carriers, captive reinsurers, service contract providers, producers, insurance receivers, private equity and hedge funds.

Ms. Waters is co-author of Chapter 14 Insurance Solvency Regulation, New Appleman on Insurance Law Edition. Prior to entering private practice, she was senior counsel of the Office of the Special Deputy Receiver, representing the Illinois Director of Insurance as the statutory receiver of insolvent insurers.

Ms. Waters conducts internal corporate reviews of insurers and receivers and advises clients in connection with fraud, anti-trust and statutory insurance violations. She has assisted and advised international and domestic assuming and ceding insurers in reinsurance transactions, including arbitrations, letter of credit and collateral disputes, assumptions of books of business, pooling arrangements, and commutations.

She has chaired IAIR and Mealey's conferences and frequently serves on NAIC, IAIR, and AIRROC committees. She is also contributing author to Mealey's, NAIC, IAIR and America Bar Association publications.

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Dan Watkins

Dan Watkins practices law in Lawrence, Kansas serving regional and national clients in business matters and governmental affairs with a specialty in proceedings involving financially troubled insurance companies. He is currently Special Deputy in the CoOpportunity Health (Iowa and Nebraska) and HealthyCT (ACA CoOp) receiverships.

Dan served in Kansas government prior to his private practice- as Chief of the Criminal Division in the Attorney General's Office, Chief Counsel at the Kansas Department of Transportation and as Chief of Staff to the Governor.

He has chaired the Kansas Bioscience Authority and currently serves as co-chair of Economic Lifelines, a coalition of Kansans supporting transportation funding. Dan is also on the board of the MidAmerica Chapter of the National MS Society and chairs the Kansas Values Institute which sponsors the Kansans for Fair Courts project.

Dan received his undergraduate degree in Mathematics from St. Mary of the Plains College in 1969 and his law degree from the University of Kansas in 1975. He served as a VISTA Volunteer in Broward County, Florida from 1969-1972. Dan and his wife, Phyllis, are the proud parents of four grown sons.



Matthew Wulf

Matthew Wulf is currently Vice President, State Relations and Assistant General Counsel of the Reinsurance Association of America (RAA). Mr. Wulf is an active advocate for reinsurance interests before state regulators and legislators, which directly regulate the insurance business. In addition, Mr. Wulf acts as a resource for the RAA's members and affiliates on analysis of reinsurance statutes and case law nationwide, including preparing briefs of amicus curiae on issues of importance to the reinsurance industry. Prior to his work at the RAA, Mr. Wulf was a clerk for the Senate Judiciary Committee, Subcommittee on Administrative Oversight and the Courts. Mr. Wulf received his bachelor of science in business administration from Boston University and a Juris Doctor from the Columbus School of Law at the Catholic University of America. He is a member of the Maryland and District of Columbia bars.

Mr. Wulf's lobbying work at the RAA exposes him to nearly all areas of reinsurance regulation and he has been involved extensively in credit for reinsurance and receivership law revision efforts at the National Association of Insurance Commissioners as well as federal efforts to address asbestos litigation reform and modernize insurance regulation.

Megan Zirinsky

Megan Zirinsky is a senior examiner at the Federal Reserve Bank of New York, specializing in insurance firms. She enforces provisions of the Dodd-Frank Act related to the recovery and resolution of systemically important financial institutions, and represents the Federal Reserve on insurance resolution issues at the International Association of Insurance Supervisors.

Megan worked as a bankruptcy and restructuring attorney prior to joining the Federal Reserve, counseling clients on a wide-range of corporate and litigation issues arising in insolvency.

Megan received her B.S.F.S. cum laude from the Georgetown University School of Foreign Service, and her J.D. from Columbia Law School where she was a Stone Scholar.

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