



INTERNATIONAL ASSOCIATION OF INSURANCE RECEIVERS

PROMOTING PROFESSIONALISM AND ETHICS

2022 TECHNICAL DEVELOPMENT SERIES IX WORKSHOP PRESENTERS

GLEN MULREADY



Glen Mulready serves as Oklahoma's 13th insurance commissioner. A former state legislator and longtime insurance professional, he was recently unopposed in his bid for reelection, and will start a second term as insurance commissioner in 2023. Commissioner Mulready was first elected to the state-wide position in 2018.

As Commissioner, Mulready has led initiatives to increase the number of health insurance carriers available to Oklahomans, bring more attention to consumer education and the removal of burdensome regulation in the department's administrative code. Since 2019, the Oklahoma Insurance Department has recovered over \$20 million for Oklahoma consumers. Commissioner Mulready supports efforts to continue to apply best practices, modernize the department and embrace new technology to better serve the people of Oklahoma.

Moreover, Commissioner Mulready sponsored the original Insurance Business Transfer (IBT) Act, which is now law and is recognized as one of the most innovative insurance regulations in the country. Since 2020, the first two IBT transactions in United States history were completed in Oklahoma. In addition, Oklahoma is also focused on recruiting Captive Insurance domiciles. More than one third of the current licensed captives came to Oklahoma during Commissioner Mulready's first two years in office.

BART BOLES



Bart Boles is the Executive Director of the Texas Life and Health Insurance Guaranty Association (“TLHIGA”). He began his insurance career as an examiner for the Texas Department of Insurance but soon moved into receivership and guaranty association work. He has continually managed the activities of the TLHIGA since 1988 while a Texas Department of Insurance employee prior to the TLHIGA’s privatization by the Texas Legislature. He continued his work for the TLHIGA after its privatization as an TLHIGA employee, partner with the management consulting and third-party administration firm LaShelle, Coffman and Boles, and again as an TLHIGA employee. Bart began serving as the TLHIGA’s liaison to the National Organization of Life and Health Insurance Guaranty Associations (“NOLHGA”) in September 1990.

Bart is a past President of the International Association of Insurance Receivers’ Board of Directors and currently serves on its Board. He also holds the Certified Insurance Resolutions Director designation from IAIR specializing in guaranty associations, claims and reinsurance. He chairs or serves on IAIR’s Receivers and Guaranty Association Liaison Committee, Ethics Committee, Audit Committee and Education Committee. Bart is a native Texan with a BBA in Finance from Texas State University-San Marcos.

BURNIE BURNER



Burnie Burner brings unique experience and perspective to the representation of insurance companies, investors, agents and alternative risk arrangements in Texas and throughout the country. His practice includes advising clients in the acquisition of companies and blocks of business, holding company issues, licensing, product and policy development, regulatory compliance, examinations and investigations. Secured the first Texas captive Certificate of Authority and has been instrumental in the formation of the majority of the captive insurance companies in Texas. Burnie has extensive experience in insurance company formations and compliance matters. He has planned and executed complex transactions such as financing and capitalization, reorganizations, re-domestications and nationwide expansions and licensing projects. Burnie has experience in all aspects of the insurance business and related entities including agents, managing general agents, third party administrators, risk purchasing and risk retention groups, MEWA’s, self-funded plans, inter-local government risk pools and more.

KIRSTEN BYRD



Clients rely on Kirsten to dissect and translate complex insurance issues, then develop successful resolution strategies. Her practice focuses on insurance regulatory law and insurance disputes, including compliance with state and federal regulations, coverage and extra-contractual liability. She is fluent in a broad array of insurance products, including commercial general liability, commercial property and business income, crisis management, professional malpractice, life insurance, management liability, and cyber insurance. Kirsten also focuses on complex commercial and professional malpractice disputes. She is adept at anticipating all angles of a dispute. Among her achievements are numerous favorable trial verdicts dealing with contract, malpractice and tort claims.

ELENA BYRON



Elena has managed numerous insurance company receiverships, including both rehabilitations and liquidations. She provides subject matter expertise on claims and policy/enrollment matters. Elena provides innovative, efficient and cost-effective alternative solutions to state insurance regulators to assist in their oversight and monitoring of insurance companies. Prior to joining RRC, she had significant experience with the management and resolution of complex claims stemming from multiple lines of insurance coverage. Elena was responsible for the oversight of her direct reports and third-party administrators to ensure compliance with deadlines, resolution work plans, policies and procedures. Elena is bilingual in written and oral Spanish.

ALISTER CAMPBELL



Alister Campbell was named as CEO of the Property and Casualty Insurance Compensation Corporation (PACICC) in February of 2019. He is a 30-year insurance industry veteran and over the last decade has served as CEO of two leading Canadian insurers (Zurich Canada and The Guarantee Company of North America) where he built a long track record of successfully driving company profitability and executing on customer-focused plans for growth and market/segment leadership. Over the course of his career, he has held senior executive positions in a range of capacities within the property-casualty, life and travel insurance industries including general management, marketing, brokerage distribution strategy, financial services, investor relations, and digital commerce. Alister has previously served the Canadian P&C industry as Chair of the Board of Directors of PACICC and as Deputy Chair of the Board of the Insurance Bureau of Canada (IBC). He was the 2020 Chair of the International Forum of Insurance Guarantee Schemes, is a member of the Board of Directors of the Global Risk Institute in Financial Services and serves as a Senior Fellow at the CD Howe Institute. Alister also serves on the Boards of several private companies including FinTech start-up FINAEO and Sagicor Bermuda Re Limited. Alister holds a BA (Hons.) from the University of Toronto, a M.Sc. from the London School of Economics and an MBA from the Wharton School at the University of Pennsylvania.

BARB COX



Barb Cox had served as a staff attorney for NCIGF, working on drafting of model legislation, and acting as a technical resource for promoters of legislative efforts, since 1993. She worked with a number of NCIGF committees and coordinated guaranty fund activities related to large, multi-state insolvencies. Additionally, she offered expert advice to the NAIC, NCOIL and other groups in developing model insolvency laws. Barb is now in private practice with a focus on guaranty fund public policy matters. She remains actively involved at the NAIC, NCOIL, IFIGS (International Forum of Insurance Guaranty Schemes) and other organizations with a focus on protection of policyholders in the event of an insurance insolvency. 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).

JOHN CRUCIANI



John J. Cruciani is a partner with the Kansas City office of Husch Blackwell LLP, practicing in the areas of bankruptcy, insolvency, creditors' rights and commercial litigation. He is the leader of the Insolvency & Commercial Bankruptcy team. Cruciani is a 1994 graduate of the University of Missouri-Kansas City School of Law. He is licensed in Kansas and Missouri. He also holds a CPA certificate from Missouri. He is board certified in business and consumer bankruptcy law by the American Board of Certification (ABC), and previously served on the Board of Directors of the ABC. He was a contributing author for the bankruptcy treatise *Small Business Bankruptcy Reorganization* (John Wiley & Sons, Inc. 1994) and has published articles on bankruptcy matters for various publications. He has been a speaker for programs for the Midwestern Bankruptcy Institute and other organizations in the areas of bankruptcy and insolvency. In 2018, he served as the Chair of the Advisory Board for the Midwestern Bankruptcy Institute, which is co-sponsored by the ABI. He has been listed in the Best Lawyers in America, Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law, since 2009 and was named the 2014, 2018 and the 2020 Lawyer of the Year in Kansas City for Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law. In March 2019, he was inducted as a Fellow in the 30th class of the American College of Bankruptcy.

SCOTT DAVIS



Scott's decade of experience across the United States and internationally enable him to find strategic solutions to even the thorniest business disputes. In addition to being a successful litigator, he's a skilled advisor, partnering with clients to develop strategies for mitigating loss exposure and risk. Scott leads Husch Blackwell's national Insurance coverage and litigation team. Scott has spent hundreds of days in trial or in arbitration, and has handled a broad array of complex cases such as insurance coverage and bad faith claims, environmental disputes (including CERCLA cost recovery actions), financial disputes (including litigation involving securitized load trusts), business litigation (including partnership disputes, breach of fiduciary duty claims, securities fraud, trade secrets, and D&O defense), and personal injury litigation (including aviation crashes, trucking accidents, products liability, mass torts and professional liability).

BOBBIE DUKE



Bobbie Duke is a member of the Board of Regents of INSURICA University and the Practice leader for Technology at INSURICA. She teaches commercial insurance classes, including coverage forms and policy analysis. She also does research for commercial insurance topics with the emphasis on Emerging Trends that affect the insurance industry, which initiated her 'cyber' research about 17 years ago. This topic has continued to evolve and is ever-changing. Other trends include Driverless Cars, Drones, Robotics, and Workplace Violence and how insurance policies respond – or don't. She also teaches Leadership to new managers and other colleagues to develop specific career paths.

ALEX HART



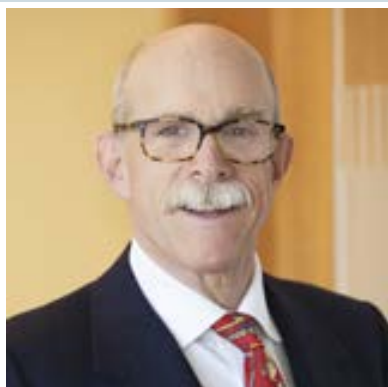
Mr. Hart joined the Federal Insurance Office (FIO) in March 2013, where his primary responsibilities lie in matters of financial stability and regulatory policy. Mr. Hart represents FIO at the International Association of Insurance Supervisors as Chair of its Resolution Working Group, on which he has served since its inception in early 2014, and other Working Parties. He is a member of the Financial Stability Board's Cross-Border Crisis Management Group for Insurers, representing both FIO and the IAIS. Mr. Hart is also an ex-officio member of the FSB's Resolution Steering Group. For eleven years prior to joining FIO, Mr. Hart was the Investment Specialist for the Maryland Insurance Administration (MIA), functioning as its subject matter expert on insurer investments, capital markets, and financial guaranty insurance. At the MIA, he gathered considerable experience in the prudential regulation of insurers, including having a critical role in the restructuring of a failed financial guaranty insurance company, and assisted in the receivership of two other insurers. Before his tenure at MIA, Mr. Hart garnered fifteen years of experience in numerous aspects of the capital markets. Mr. Hart holds a BA in Economics from St. Mary's College of Maryland and a MBA in Finance from Loyola College in Maryland.

DEVO HELLER



Devo Heller's dual background in claims on both the receiver and guaranty fund sides and in IT gives him knowledge and insight into gathering and processing data to create UDS quickly while yielding the most value to claims staff. For these skills, GSI retained him as a consultant upon his retirement. Before his retirement, Devo was with the California Insurance Guaranty Association ("CIGA") in the roles of Special Projects Director, IT Director, and implementation manager for the claims system, and claim supervisor. While in IT roles at CIGA, in addition to implementing the claim system, he oversaw the replacement of the legacy imaging system, made two major infrastructure moves to improve performance, security and disaster recovery, and drafted the cyber security incident response plan as well as starting regular IT security audits. Before CIGA, he worked at the California Conservation & Liquidation Office managing claims adjudication for various companies, including Mission, on distributions for Executive Life and Pacific Standard Life. He was involved in the takeover and liquidation of the Superior National Group of companies, among others. His degree is in law from Vanderbilt University.

HAROLD HORWICH



Hal Horwich represents state insurance regulators in receiverships and restructuring transactions. He also represents policyholder and creditor groups. He holds the designation of Certified Insurance Receiver — Multiline Insurers from the International Association of Insurance Receivers. Hal has been involved in many major insurance insolvency and restructuring matters. He represented policyholders in Ambac and FGIC; the Maryland Insurance Department in ACA Financial Guaranty; guaranty association member companies in Penn Treaty American Network, the second largest insurance insolvency in the history of the United States; and Physicians Reciprocal Insurers, the second largest medical malpractice insurer in New York. 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. Hal is also chairman of the International Association of Insurance Receivers publications committee, co-chair of the International Association of Insurance Receivers subcommittee on insolvent managed care organizations, and a member of the NAIC committee on amendments to the Model Insurer Rehabilitation and Liquidation Act. Before joining Morgan Lewis, Hal 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.

ANNE INGOLDSBY



As Davies Life and Health (Davies) COO, Anne leads the company's efforts in supporting insurers' needs in Long Term Care (LTC) Insurance policy and claim administration services, process management, performance management, strategy development, and change implementation. Anne has been working in the LTC Insurance industry for over 30 years, has been with Davies for 15 years and is one of the company's original founders. Prior to coming to Davies, Anne was with LifePlans for 17 years as VP of Claims and prior to that, with John Hancock for 5 years. She is a Registered Nurse and has her master's degree in Public Health.

MELINA KOUNTOURIS



Melina Kountouris is an associate in Locke Lord's Los Angeles office and assists insurers in coverage-related matters involving first- and third-party cases arising from a variety of policies, including general liability, errors and omissions, event cancellation, property-casualty, and cyber. She also is a member of the Locke Lord's Privacy & Cybersecurity Practice Group.

SHELLY LESHKO



Shelly Leshko is the Senior Director of Claim Management for Davies Life and Health (Davies) and is responsible for the Claim Management department and Claim Management Quality Assurance Team, along with the Provider Maintenance Unit. Shelly brings more than 20 years of long-term care insurance experience with Penn Treaty, Tri-Plus Services and Davies. Shelly is a critical thinker with a strong focus on complex claim situations and processes designed to promote consistency and increased quality across all decision makers. Shelly is a member of the LTC Claims Advisory Committee and the Anti-Fraud Forum. Shelly is a certified Long Term Care Professional and Health Care Anti-Fraud Associate.

JOE MARCANTEL



Mr. Marcantel is currently the president and managing director of several insurance entities. He started his insurance career as an agent before entering the captive insurance space initially as a consultant before forming captives to focus on specialty commercial coverages. With captive insurers in Nevada, Alabama, Oklahoma, and soon to be Gibraltar, the Middle East and Canada, Mr. Marcantel has developed a portfolio of niche insurance products for unique and often underserved markets such as race cars, small yachts, pet professionals, financial lines, energy, cargo, cannabis, and reinsurance in Latin America, Africa, Singapore, and the UK. Mr. Marcantel also owns several Managing General Agencies and additional insurance fee service businesses. He is also a founding partner of a national healthcare network delivering compound pharmacy, health coaching, fitness, and skincare services. Additionally, he is a founder and board member of an audio social network platform which creates rooms to link influencers and industry leaders with people globally to share stories, interest and opportunities. Mr. Marcantel has several other businesses and is passionate about entrepreneurship. He enjoys linking talent and creativity and is focused on opportunities in industries which are undergoing transition.

COREY NEAL



Corey Neal is the Executive Director of the Florida Insurance Guaranty Association (FIGA). He is responsible for the day-to-day operations of the Association consistent with the interests of both the insurance industry and the FIGA Act. In Corey's opinion, public trust is fundamental to a stable insurance market, and FIGA's role is to restore policyholder confidence when insurance companies fail. Under Corey's leadership, FIGA has handled over 50,000 claims from 11 company insolvencies. Prior to his current role, Corey worked in a variety of insurance fields. In 2006, he was tapped to help launch an insurance startup called SageSure Insurance Managers, which grew to become one of the largest privately owned MGUs in the United States. At SageSure, he helped design and develop a successful business model as COO that served over 250,000 customers across twelve states. Corey began his insurance career over 20 years ago as the Controller of Citizens Property Insurance Corporation, where he first gained experience managing claim operations. He helped establish Citizens' Catastrophe Claims Center and before joining Citizens, Corey worked as an audit manager at Thomas Howell Ferguson, PA. He holds a Bachelor of Science in Accounting and Finance from Florida State University.

SONNI PETERSON



Sonni has served as President of the Ohio Insurance Guaranty Association since 2018. In this role, she is also responsible for the administration of two additional guaranty fund associations: the West Virginia Insurance Guaranty Association and the Ohio Life and Health Insurance Guaranty Association. Prior to joining OIGA, she worked at the Ohio Department of Insurance as the Chief Deputy Liquidator. With over 28 years of legal experience, Sonni has worked in both the private and public sectors. She obtained her bachelor's degree from Seton Hill College and her Juris Doctor from Case Western Reserve School of Law.

MICHAEL RIDGEWAY



Michael Ridgeway is of counsel with the Odom, Sparks law firm in Norman, Oklahoma. His practice is primarily focused on insurance regulation, transactions, and litigation. He also has written and lobbied for legislation, initiated and supervised numerous insurance company receiverships, participated in the development of NAIC model laws and international financial regulatory standards, and advised on corporate governance, ethics and business/legal strategy. Michael regularly serves as an expert witness in insurance-related litigation. Michael served as General Counsel for the Oklahoma Insurance Department. While at the Department, he was active with the National Association of Insurance Commissioners (NAIC) as Chair of the Federal and International Enforcement Coordination Working Group and Vice-Chair of the Antifraud Task Force. He also represented the NAIC on the International Association of Insurance Supervisors' (IAIS) Governance Committee and Market Conduct Subcommittee. Michael is a graduate of the NAIC Insurance Commissioners' School and has presented educational classes to the NAIC, IAIS, National Fraud Directors, National Association of Life Companies, National Conference of Insurance Guaranty Funds, Coalition Against Insurance Fraud, International Bar Association, American Bar Association, Oklahoma Bar Association, and many others. He also has a B.A. in Public Administration.

ARTHUR RUSSELL



Arthur Russell is currently the Executive Director with the Mississippi Insurance Guaranty Association. He has held the position since 2009. He started work for MIGA in 2003 as a claims manager. He has a Bachelor of Science Degree in Marketing from Jackson State University. He holds SCLA insurance claims designation from American Educational Institute Inc. Arthur started his insurance career in 1980 with Home Insurance Company. While working for Home Insurance Company, Arthur handled workers compensation, property, personal and commercial liability claims. After leaving Home Insurance Company, he worked for USF&G as a claims supervisor. Prior to coming to MIGA, he worked 8 years for Nationwide Insurance Company as a claims manager. While working for MIGA, he has served on several nominating Committees for NCIGF, and he is currently serving on the Education, Audit and Public Policy Committees. Also, he is serving on the Coordinating Committees for several insolvent estates.

ERIC SCOTT



Eric Scott is an insurance consultant with Risk & Regulatory Consulting where he advises clients on a range of insurance related issues including troubled company and receivership issues. Prior to RRC, Mr. Scott spent twelve years as a Senior Attorney with the Florida Division of Rehabilitation and Liquidation where he represented the Receiver in insurance company delinquency proceedings. Mr. Scott has also served Florida as a criminal prosecutor, a prosecutor for the Florida Board of Medicine and as prosecutor for the Florida Commission on Ethics in cases against public employees and officers for violations of the Florida Code of Ethics.

JOHN SPARKS



John Sparks' legal practice involves insurance litigation and transactional matters. John previously served in the Oklahoma Senate, including time as the Democratic Leader and Co-Chair of the Senate Insurance and Retirement Committee. He was the principal author of the legislation which established Oklahoma's Insurance Business Transfer Act. John served as lead counsel, with his colleague Michael Ridgeway, representing Enstar affiliates Providence Washington Insurance Company and Yosemite Insurance Company in successfully obtaining the first court-ordered Insurance Business Transfer Plan in the United States. An enrolled citizen of Cherokee Nation, John currently serves as Chair of the Cherokee Nation Gaming Commission, the independent tribal gaming regulatory authority established within Cherokee Nation. He is also actively engaged in his family's cattle ranch, which was established before statehood in southern Oklahoma. John is a graduate of the University of Oklahoma College of Law and Harvard College.

JOHN WELLS



Mr. Wells is the Executive Director of the Louisiana Insurance Guaranty Association. In his fourteen years there, he has overseen LIGA's implementation of various systems and continues to seek out ways to improve LIGA's efficiency and effectiveness in resolving the claims of failed insurers. Mr. Wells serves or has served on the NCIGF Board of Directors, the GSI Board of Directors and numerous committees thereof. Prior to joining the guaranty fund, Mr. Wells spent fifteen years working for the Louisiana Receivership Office where he led receivership's policyholder services, claims, collections, and reinsurance efforts. Additionally, from 2002-2008, he was also named estate manager for two estates. As such he was responsible for the 'cradle to grave' activities of the estate including oversight of the investigation and pursuit of director and officer suits, accounting malpractice suits, and other core litigation. He has experience in the liquidation of Life/health, P&C and HMO insurers and is a member of the International Association of Insurance Receivers.