

## Compliance & Legal Sections Annual Meeting



July 10–12, 2017

THE COEUR D'ALENE GOLF & SPA RESORT  
Coeur D'Alene, ID

### Biographies

**Amber Adams** provides legal support to AIG's Individual Life and Retirement businesses. She provides legal guidance on product development, innovation, operations, and distribution matters related to life insurance and annuities. Amber has worked in all aspects of life and annuity product development from product design, form drafting, form filing, and implementation; supported compliance and regulatory functions; supported variable life and annuity product registration statement filings; and, led market conduct examinations. Amber joined AIG in 2014. Prior to that, she was a product and compliance attorney with a mid-sized insurance company and a staff attorney with the Texas Department of Insurance. She received her J.D. from St. Mary's University School of Law and her B.A. from the University of Houston. She is a member of the Texas State Bar.

**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.

**Thomas Bilello** is Vice President, Compliance, for Pacific Life Insurance Company, where he leads the Life Insurance Division's compliance department. As a member of the senior leadership team, Tom is a key partner in developing and supporting strategy for the division, providing advice and guidance with respect to insurance and securities law compliance, complex distribution arrangements, complex cases, product and advertising compliance and filings, market conduct examinations, and government affairs. He leads teams responsible for, among other things, product compliance, advertising compliance, tax compliance and complaint resolution. Tom is also responsible for the Division's compliance risk management framework. Tom has been with Pacific Life since 1994. Tom earned a BA in Political Science from UCLA, an MA in English from University of California, Irvine, and a JD from Harvard Law School.

**Mike Brennan** is the Chief Compliance for RiverSource Insurance Companies and RiverSource Distributors, as well as Vice President of Ameriprise Financial. He joined the firm in March 2017, and is based in Minneapolis, Minnesota. Before joining RiverSource, Mike spent eight years as Chief Compliance Officer for Allianz Life Insurance Companies, where he was responsible for all aspects of the compliance function across insurance, broker/dealer, and investment advisor regimes. He also served as a member of Allianz SE's Global Compliance Standards Committee. Prior to joining Allianz, he served as Chief Compliance Officer and in-house counsel for Woodbury Financial Services, a then insurance-affiliated retail broker/dealer. He began his legal career as a securities regulator with the Pennsylvania Securities Commission and then worked in private practice with a focus on Finra arbitrations and class action securities law suits. Mike has served on the Board of Directors of the Compliance and Ethics Forum for Life Insurers (CEFLI) and currently sits on the University of St. Thomas School of Law advisory committee for the MSL/LLM degree programs in corporate compliance and ethics. Mike has also spend time leading the compliance department at Target Corporation and doing independent consulting. He is a graduate of Villanova University School of Law and St. John's University in Minnesota.

**Steve Callaway** is Senior Vice President, Senior Counsel and Chief Compliance Officer of Protective Life Corporation in Birmingham, Alabama. Mr. Callaway is responsible for Protective Life's compliance and ethics functions and he oversees a team of attorneys and staff that is responsible for supporting Protective's corporate governance function as well as corporate transactions, including mergers and acquisitions and financing transactions. Mr. Callaway is a member of the executive leadership team that oversees Protective Life's information security program. Mr. Callaway received his law degree in 1990 from Loyola Law School, Los Angeles, California, *magna cum laude*, and a Bachelor of Arts degree in 1979 from Auburn University, Auburn, Alabama. Before joining Protective in 1997, Mr. Callaway was an attorney with Skadden, Arps, Slate, Meagher & Flom (Los Angeles, California office).

**Dean Cameron** was appointed by Governor C.L. "Butch" Otter to serve as Director of the Idaho Department of Insurance effective June 15, 2015. Director Cameron is a third generation insurance agent and has 27 years of experience in state government. Director Cameron was a partner in Cameron and Seamons Insurance and Investments since 2004 and a partner in Cameron and Cameron Insurance Benefit Designers from 1989 to 2004. He is a former president of the Southern Idaho Life Underwriters Association and received the Life Underwriter of the Year award for 1994-1995. Director Cameron served 13 terms in the state senate, including eight terms as Chair of the Senate Finance Committee and Co-chair of JFAC, the state's budget committee. At the time of his appointment, he was the most senior member of the Senate. During his tenure in the Senate, Director Cameron was the senior member on the Senate Resources and Environment committee, Co-chair of the Health Care Task Force and former Chair and senior member of the Senate Commerce and Human Resources Committee which handles insurance legislation. He sponsored nearly 20 pieces of health care and insurance-related legislation during his Senate service. Director Cameron earned an Associate Degree in Political Science from Ricks College (now BYU-Idaho) in Rexburg, Idaho in 1984. Prior to his appointment, he was licensed in Life and Health as well as Series 6 and 63.

**Sharon Cheever** serves as senior vice president and general counsel. In these roles, she oversees the departments of Law, Corporate Compliance, PSD 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 29-year 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.

**Paula Cludray-Engelke** is Assistant Vice President and Senior Counsel provides primary legal support to Voya Financials Life, Annuity and Employee Benefit Divisions. While Paula provides legal guidance on the implementation of various business initiatives, her day to day responsibilities include assisting business partners in a variety of areas such as claims, underwriting, policy administration, privacy and complaints. From 2000 to 2005 Paula served as the Corporate Secretary leading the corporate governance unit as they merged 19 insurance companies into 6 US insurers. Prior 2000, Paula held a variety of Compliance positions within the insurance company. Paula is a member of the Minnesota, Iowa and Wisconsin state bars and holds a J.D. and B.A. from the University of Iowa.

**Scott Creutzmann** is Vice President, Senior Counsel at Protective Life where he provides broad based legal and compliance advice. Prior to joining Protective in April, 2017, Scott was the Chief Compliance Officer (CCO) for RiverSource Life Insurance Company and Ameriprise Auto and Home (each a subsidiary of Ameriprise Financial, Inc.), and also led the product development compliance team for Ameriprise's affiliated broker dealer. Prior to being named CCO in 2011, Scott was the General Counsel for Ameriprise Auto and Home and Assistant General Counsel for RiverSource Life. In this role, he led a team that provided legal advice regarding product development, operations, corporate governance, litigation, regulatory matters and distribution. Prior to joining Ameriprise, Scott held positions with progressing levels of responsibility as in-house counsel for Nationwide Insurance, Great West and State Farm.

**Chad Eslinger** is the Chief Compliance Officer of Voya Financials Insurance division. Mr. Eslinger has previously worked within the Voya family of Companies as a Manager of various customer service areas with Security Life of Denver Insurance Company, ReliaStar Life Insurance Company and Midwestern United Life Insurance Company. Today he has oversight of all Compliance services relating to Voya Financials Retail and Group Insurance Business. Mr. Eslinger is a registered principal with two of Voya's wholly owned broker-dealers, Voya America Equities, Inc. and Directed Services LLC.

**Gary Frank** is currently Vice President, Compliance for Global Atlantic Financial Group. Prior to October, 2013, Gary had been employed by Aviva USA and its predecessor companies for over 29 years. Before joining the Compliance department of Aviva USA in February, 2007, Gary served as Director of Advanced Markets for nearly 20 years. In that capacity, Gary worked closely with field agents in advanced case design and as a technical resource in all aspects of advanced planning. He

was also a consultative resource for policyholders' other advisors including attorneys, CPAs and trust officers. Gary's insurance and financial services career dates back to 1980 which includes experience as an agent, agency trainer and unit manager. In his current position as Vice President, Compliance, Gary manages the Marketing & Agent Support functions which include advertising review, marketing concept review, life insurance suitability review, large case analysis and review, compliance-related training, and business practice reviews of agencies and marketing organizations. Gary is a graduate of Bowling Green State University and the University of Toledo College of Law. He also received his CLU (Chartered Life Underwriter) and ChFC (Chartered Financial Consultant) designations from the American College in 1989. Gary resides in Waukee, Iowa with his wife Krista and their two children, Valerie (21) and Joe (18). Gary also has twin sons, Jason and Jeff (37 years old) who reside in Colorado.

**Jigar Gandhi** is a Counsel at the American Council of Life Insurers where he handles issues related to cybersecurity, data analytics, and innovation. Prior to his current position, he was a Regulatory Affairs Counsel for the Financial Services Institute. Prior to that, he was a Regulatory Analyst for the Financial Industry Regulatory Authority (FINRA). Jigar received his J.D. from the American University, Washington College of Law and his B.A. from Binghamton University.

**John Guyot** has served as Senior Vice President, General Counsel and Secretary of Security Benefit Corporation since 2008, having joined the Company's Law Department in late 2003. Previously, he served in The Fairchild Corporation's legal department and with several law firms in Washington, DC (e.g., Winston & Strawn). John's practice has focused principally on financial services regulation and corporate governance, finance, and transactions. John grew up in Johnson County, Kansas, and graduated with honors from each of The Wharton School of Business at the University of Pennsylvania (BS Finance 1984) and Duke Law School (JD 1987). In addition to serving Security Benefit, John has served as Chairman of the Board and President of The Villages, Inc., a nonprofit that runs seven group homes for troubled youth, and on the board of the Association of Life Insurance Counsel. Today, he serves on the boards of directors of The United Way of Greater Topeka (the "UWGT") and the Kansas Chamber of Commerce, and as Chair of the Legal Section of the American Council of Life Insurers and Vice Chairman of the UWGT's Community Impact Committee.

**Adam Hamm** is a Managing Director with Protiviti, and is focused on serving clients within the financial services industry concerning risk, compliance, and cybersecurity matters. He has deep knowledge of financial services regulation with hands on experience in all insurance supervision and policy related matters. Prior to Protiviti, he spent the last nine years as North Dakota's elected insurance commissioner. During that time, he also held numerous high-profile national positions including President of the National Association of Insurance Commissioners (NAIC), Principal on the United States Financial and Banking Information Infrastructure Committee (FBIIC), Member of the United States Financial Stability Oversight Council (FSOC) and Chairman of the NAIC's Cybersecurity Task Force. Adam also spent ten years as a prosecutor and civil litigator.

**Maureen Henderson** is senior vice president, chief compliance officer and associate general counsel for Accordia Life, a subsidiary of Global Atlantic Financial Group Limited, a multi-line insurance and reinsurance company with over \$30 billion in assets and 10 offices. Maureen previously served as senior vice president and chief compliance officer for Aviva Life & Annuity Company. In that role, she was responsible for all insurance operations and product compliance for the US business and led the

company's long term compliance strategy. She joined AmerUs Group – a predecessor company of Aviva – in 2006 as chief compliance officer. Prior to her roll at Aviva USA, Maureen was Assistant Vice President – Compliance for The Hartford Financial Services Group. Based in Simsbury, Conn., The Hartford provides insurance and group and employee benefits. While at The Hartford, Maureen successfully integrated the compliance organization following its acquisition of the CNA Group Benefits Division. Maureen's previous legal experience includes serving as a senior associate at McGann, Bartlett and Brown, LLC, (East Hartford, Conn.) and Nighswander, Martin and Mitchell, PA, (Laconia, N.H.), both private practice law firms. Maureen received her Bachelor of Science degree from Eastern Michigan University, Ypsilanti, Mich., and her Juris Doctor from Franklin Pierce Law Center at the University of New Hampshire in Concord. Maureen is involved in several industry groups including serving as a board member of the Compliance and Ethics Forum for Life Insurers (CEFLI), an industry association promoting high levels of ethical and compliant business practices in the life insurance industry. She was also past Chair of the Market Conduct Committee of the American Council of Life Insurers. She is also a member of the United Way of Central Iowa's Women's Leadership Connection and Tocqueville Society.

**Ron Hoffman** is Senior Privacy Compliance Advisor and has been with the Mutual of Omaha Companies for 38 years. Ron began his full-time engagement in the Privacy Office for Mutual of Omaha Insurance Company in February of 2001. His primary responsibilities are to monitor federal and state legislative and regulatory activity regarding financial and health care privacy, data security and breach of security notification. He is also responsible for providing consulting, direction and advice to business areas of Mutual of Omaha, regarding the required actions to implement and maintain compliance with these laws/regulations. Prior to his current position, Ron served one year as Manager for Issues Management in Government Affairs and the six previous years coordinating analysis and compliance activities relating to state and federal health care reform legislation affecting Mutual of Omaha's individual health insurance market. In addition to his strong legislative and regulatory compliance background, Ron has held the variety of administrative, research and investigative positions within the Mutual of Omaha organization. Ron is an active participant on the ACLI Privacy Committee, as well as other industry trade privacy and cybersecurity committees and work groups. He has testified on privacy-related issues before the National Committee on Vital and Health Statistics (NCVHS) in Washington, D.C. He has also made numerous presentations on privacy-related topics to various businesses, conferences and industry trade association groups.

**Edward "Ted" Holt** is co-chair of the Insurance & Financial Services Litigation Practice Group of Maynard, Cooper & Gale, P.C. He litigates on behalf of insurance and financial institution clients in a variety of disputes including sales practices, breach of contract and fiduciary duty, and bad faith claims handling in both individual and class actions. He has successfully defended clients in state and federal courts in more than a dozen states including Alabama, California, Florida, Illinois, New York and Texas. Ted received his J.D. from the University of Alabama School of Law and holds an M.B.A. from the University of Alabama at Birmingham and a B.A. from Rollins College. He is licensed to practice in Alabama, Mississippi, and Florida, and is admitted to practice before the Second, Third, Fifth, and Eleventh Circuit Courts of Appeal.

**Jodi Hyde** is Vice President, Deputy General Counsel at Fidelity & Guaranty Life. Having spent more than a decade in the insurance/reinsurance and commercial litigation space, Jodi has a unique perspective on how best to address the regulatory and legislative challenges facing our industry. In

her current role at Fidelity & Guaranty Life, she is responsible for providing legal support for life and annuity sales and distribution, operations, product development and litigation. She also manages and oversees the company's compliance function, including suitability, fraud, AML and market conduct. Previously, Jodi spent three years at Aviva/Athene as Vice President, Senior Counsel working in a similar capacity by providing legal support for life and annuity sales and distribution, product development, and reinsurance. Prior to going in-house, for 10 years while in private practice, she litigated reinsurance disputes and provided advice to insurers and reinsurers on a broad range of topics. Jodi holds bachelor's degrees in English and political science, as well as her Juris Doctor, from the University of Iowa College of Law.

**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's representation of the insurance industry includes Advancing the insurance guaranty system's federal and state regulatory and legislative public policy efforts, serving as advocate and strategic advisor before federal agencies, including the Department of the Treasury (Federal Insurance Office) and Federal Reserve, drafting Dodd-Frank resolution plans for insurance holding company systems owned by large bank holding companies, serving as regulatory counsel for insurance company transactions and corporate formations, serving as strategic advisor on international insurance standard setting and serving as Special Regulatory Counsel to Chapter 11 bankruptcy of an insurance holding company. Before joining Faegre Baker Daniels, Pat led the U.S. insurance regulatory practice and co-lead the international insurance regulatory services team for a global consulting firm.

#### **Paul Johnston**

**Gina Jones** is the Chief Financial Crime Officer at AXA US in New York City. Mrs. Jones has been employed with AXA US for 18 years and was appointed the Chief Financial Crime Officer in January 2014. Gina manages the AXA US' enterprise AML, Sanctions and Anti-Bribery Programs that span multiple Insurance Companies, Retail and Wholesale Broker Dealers, and Registered Investment Advisors. She has extensive knowledge of all applicable AML regulations, including rules under the USA Patriot Act, FINRA, SEC, Treasury Department's Office of Foreign Asset Control, Anti-Boycott, bribery laws, and the FCPA. Her professional career began in Information Technology where she managed system implementations for a variety of compliance needs. She has a strong technical aptitude and significant experience with implementing various technology solutions that support Financial Crime. Gina is an appointed member serving on the ACLI Anti-Money Laundering & Critical Infrastructure Committee since 2012.

**Kate Kiernan** is Vice President, Chief Counsel & Deputy, State Relations, has been with the American Council of Life Insurers (ACLI) since 2009. The American Council of Life Insurers (ACLI) is a Washington, D.C.-based trade association with more than 300 member companies operating in the United States and abroad. ACLI advocates in federal, state, and international forums for public policy that supports the industry marketplace and the 75 million American families that rely on life insurers' products for financial and retirement security. ACLI members offer life insurance,

annuities, retirement plans, long-term care and disability income insurance, and reinsurance, representing more than 90 percent of industry assets and premiums. Ms. Kiernan currently serves as Deputy of the ACLI State Relations department. She is also responsible for managing legislative and regulatory relationships in Connecticut and New York as well as serving as ACLI's liaison to the National Conference of Insurance Legislators (NCOIL). Prior to her career at ACLI, Ms. Kiernan worked as Assistant Vice President & Counsel for MassMutual Financial Group. In this position she represented the company before legislators and regulators in the company's domestic jurisdictions of Connecticut and Massachusetts; worked with associations including the National Association of Insurance Commissioners (NAIC), NCOIL, Republican Governors Association (RGA) and ACLI; led the company's relations with several state insurance trade associations; and developed and implemented government relations strategies. Ms. Kiernan also worked for the Connecticut Insurance Department, Connecticut Office of Policy & Management, Connecticut Department of Public Health; and the Connecticut General Assembly's Senate Republican Office. Ms. Kiernan received her B.A. in English from Mount Holyoke College and her J.D. from the University of Connecticut School of Law.

**Katie Koelling** is currently Vice President, Managing Counsel of Shared Services Law & Compliance within Thrivent Financial's General Counsel's Office. Katie also serves as Thrivent Financial and its affiliates' and Thrivent Mutual Fund's (Thrivent) Privacy and Anti-Money Laundering Officer and the leader of its Identity Theft, Special Investigations and Customer Fraud Unit, Business Continuity, and Safety and Security Offices. In this position, Katie provides counsel and leads the legal and compliance support for the insurance, broker-dealer, investment advisor, mutual fund, and affiliated businesses surrounding: information technology, privacy, cybersecurity, anti-money laundering, identity theft, customer fraud, electronic communications, contracting and vendor management, safety and security, facilities, information lifecycle management, and business continuity planning. As Privacy and Anti-Money Laundering Officer and the leader of its Identity Theft, Special Investigations Unit and Customer Fraud, Business Continuity, and Safety and Security Offices, Katie also leads and is responsible for the management, oversight and implementation of the required programs and controls. Prior to her current role, Katie provided legal support and counsel to Thrivent concerning health and life insurance product development, new business development, product operations, and risk management. Katie holds a Juris Doctor from Marquette University Law School and a Bachelor of Science degree in Medical Microbiology & Immunology from the University of Wisconsin-Madison. Katie joined Thrivent Financial in 2002 and is active in legal, trade, and industry groups for the financial services industry.

**Vicki Landon** is a Principal of Landon Associates, Inc., and provides anti-money laundering (AML), anti-fraud, and sanctions program services to insurers and broker-dealers. A frequent speaker on insurance AML, OFAC and fraud, Ms. Landon has provided independent AML reviews, risk assessments, and AML training for insurance companies ranging from Tier 1 companies to boutique insurers. She has been engaged in AML, OFAC and anti-fraud for over a decade, leveraging 25+ years in insurance processes, data management, systems and training around the world. Landon Associates, Inc. provides life insurance and annuity companies with a full range of AML, OFAC, and fraud services to implement effective and efficient AML and fraud programs.

**Daniel Masur** is the Partner-in-Charge of Mayer Brown's Washington, DC office and a leader of its Technology Transactions practice. Dan has represented national and international clients in a

broad range of on-shore, near-shore, and offshore information technology and business process sourcing transactions involving global and niche outsourcing providers, offshore captives and various hybrid structures. His representative business process sourcing transactions include the outsourcing of finance and accounting functions, human resource/employee services, call centers/customer relations management, recruiting, logistics, collections, procurement, e-commerce processing and support, financial services operations, and other business processes and functions. His representative information technology transactions include the outsourcing of IT infrastructure services and support, data center services, application development and maintenance, network management and support, help desk/call center services, and telecommunications services.

**Sharon Pacheco** Sharon Pacheco is Vice President and Chief Compliance Officer for Pacific Life. She is also serves as the Chief Compliance Officer for the Pacific Select Fund, Pacific Life Funds, and Pacific Life Fund Advisors LLC. She previously was Vice President, Corporate Audit, before assuming her current role in 2003. Ms. Pacheco holds MBA and BBA degrees from the University of Hawaii and is a Certified Public Accountant, inactive.

**Kevin Paulson** is the Chief Operating Officer and is responsible for overall business operations and services for SE2, a leading third-party administrator to the United States life and annuity insurance industry. He provides leadership to a global team of associates that deliver end-to-end customer experience solutions to our valued insurance carrier clients, distribution partners and customers. Prior to joining SE2, Mr. Paulson held senior leadership positions at Fortune 150 companies, including ReliaStar Financial, ING, MetLife and Sammons. With over 28 years of experience in the financial services industry, Mr. Paulson has amassed deep expertise related to the life, annuity, retirement and brokerage marketplaces; with emphasis towards enabling efficient business operations; supporting rapid business growth; carrier entry into new market segments; organizational transformation; and due diligence, acquisition, integration, and ongoing management of large insurance company operating entities. Mr. Paulson holds a B.A. in Accounting, Finance and Economics from Augsburg College.

**Nicholas Potter** is a corporate partner, Co-Chair of the firm's Financial Institutions Group, a member of the firm's Mergers & Acquisitions and Securities Groups and Co-Chair of the firm's Pro Bono Committee. Mr. Potter's practice focuses on corporate transactions in the insurance industry; he advises insurers and reinsurers, private equity firms, investment banks, and other industry participants on public and private mergers, acquisitions, restructurings, corporate governance, regulatory issues, and capital markets transactions and financings including life insurance "embedded value" and excess reserve financings. Mr. Potter is ranked in the top tier for the Insurance: Transactional and Regulatory category by *Chambers USA* (2011), which notes his "formidable reputation in the transactional field." *Chambers USA* (2008-2009) describes him as a leading insurance transactional and regulatory lawyer with "top-notch negotiation skills" and "the ultimate professional – a hard-working, dedicated lawyer who knows insurance, M&A and corporate law like the back of his hand. It's a formidable package of skills." *The Legal 500 US* (2011) notes he is "highly regarded for his 'solid business acumen' and 'pragmatic' approach." Mr. Potter is also listed in *IFLR1000* (2012) as a leader in financial services regulation. He received his A.B. *magna cum laude* from Harvard College in 1985 and his J.D. from Harvard Law School in 1988. Mr. Potter regularly writes and speaks on insurance industry M&A and finance topics. Mr. Potter serves on the Board of Directors of Poets House, Inc. and Search and Care, Inc.



**C. J. Rathbun** has been a Senior Consultant in the First Consulting Operational Compliance and ERM/ORSA practice since 2010. Previously, C. J. spent two years in the Market Regulation department of the National Association of Insurance Commissioners. Prior to that time, she established a 10-year proven track record as a Qualified Assessor for the Insurance Marketplace Standards Association (IMSA). She led internal and independent company reviews, and helped companies address operational and market conduct challenges. She is a frequent presenter and panelist in a variety of compliance, insurance industry and regulator meetings; and has written articles on Risk Management and Insurance Advertising Compliance topics published in industry publications.

**David Ross** is an assistant general counsel with the IP, Global Technology, and State Insurance Regulation Unit of the General Corporate Law Section at MetLife in New York City. David's responsibilities focus on global strategic IT issues including cybersecurity, business and technology process migrations, and intercompany platform development and integration. David's cybersecurity responsibilities include counseling MetLife on legal and regulatory matters, advising the CISO and his staff, and negotiating cybersecurity documentation with customers and vendors. Representing MetLife, he has worked extensively with ACLI, LICONY, and IRI on cybersecurity and related privacy matters. David has served as a panelist on cybersecurity for many organizations, including the Association of Corporate Counsel, is on the faculty of the Practising Law Institute, and was the founding chair of the Committee on Telecommunications Law of the Association of the Bar of the City of New York, where he had previously served as the Association's Administrative Law Committee chair. Prior to MetLife, David held various legal positions at Lehman Brothers, Guardian Life, Kramer, Levin, and Fried, Frank. A native of Chicago, David received his J.D. from the NYU School of Law, an M.A. in political philosophy from McGill University in Montreal, Canada, and a B.A. from the University of Illinois.

**Michael Ruiz** is a Senior Manager in Deloitte's Risk and Financial Advisory's Insurance Practice. He has over 10 years of experience specializing in governance, regulatory, and risk management projects – assisting financial services clients with Enterprise Risk Management (ERM) program assessments and implementations, as well as the identification and quantification of key risk exposures. Michael has also managed a wide variety of Own Risk and Solvency Assessment (ORSA) and Corporate Governance Annual Disclosure (CGAD) engagements, ranging from assessments of readiness, gap remediations and capability implementations, delivering Board-level education sessions, and drafting summary reports. Michael's projects have included the development of methodologies to assess enterprise-wide risks and align risk management programs with organizational risk appetite, regulatory requirements, and leading industry practices.

**Keith Schroeder** currently serves as Assistant Vice President and Compliance Officer, Chief Anti-Money Laundering Compliance Officer, Chief Privacy Officer and Assistant Corporate Secretary for the American-Amicable group of life insurance companies. Keith has worked in life insurance home office environments and in various roles with national insurance companies and life insurance organizations for over 36 years. Over 20 of those years have been in various home office roles with the last 11 focusing on responsibilities involving general compliance, privacy and AML. Keith graduated from Baylor University with a Bachelors of Science in Education degree. He earned the Fellow, Life Management Institute (FLMI) designation in 1983 with a specialization in administrative

management, Certified Anti-Money Laundering Specialist (ACAMS) in 2013 and Associate, Insurance Regulatory Compliance (AIRC) in 2015.

**Ben Seessel** Ben Seessel counsels life insurers on regulatory and transactional matters, including on the use of emerging technologies in connection with the development, marketing, and distribution of life insurance and long-term care insurance products. He counsels life insurance clients on issues that arise in connection with the use of big data and analytics, and has spoken frequently on the topic. Mr. Seessel also represents life insurance industry clients in class action and other complex litigation in federal and state courts across the country. He has litigated numerous cases involving insurance products, including defending against allegations of statutory and regulatory infractions, violations of consumer protection laws, fraud, negligence and negligent misrepresentation, breach of contract, breach of fiduciary duty, and unjust enrichment, among others.

**Robert Shapiro** handles corporate, securities and insurance regulatory and transactional law matters. Mr. Shapiro is an insurance attorney whose background encompasses the full spectrum of industry experience. He counsels in the regulatory requirements for property and casualty insurers as well as various types of life and annuity insurance products. In addition, Mr. Shapiro has assisted in the formation of some of the largest insurance companies in the world and has been involved in the operation and regulation of insurance companies and insurance producers, as well as in the rehabilitation and liquidation of insurers. He has assisted in numerous merger and acquisition transactions involving insurance companies and insurance producer firms. He has represented investment banking firms in various insurance regulatory issues and acquisitions. He has represented clients before all of the large states' insurance departments on many issues, including obtaining approval for the issuance of financial guaranty insurance products, life and annuity products, and insurer mergers and acquisitions, as well as threats against licenses. Mr. Shapiro has represented insurers before state insurance departments on disputes involving financial examinations and market conduct examinations. He has also represented insurers before Congress, the Treasury Department's Surety Bond Branch, the Federal Reserve Board, the Comptroller of the Currency, the Federal Deposit Insurance Corporation and state legislatures in such areas as qualifying for and maintaining a Treasury Listing, insurance product credit enhancement, insurer solvency regulation, the McCarran-Ferguson Act, financial services deregulation, taxation, rating classifications, insurer profitability, licensing and new products. In addition, Mr. Shapiro has worked on regulatory issues related to service contract reimbursement plans under New York Insurance Department regulations, and other states' insurance and insurance related laws. He served as counsel for the buyer in the sale and purchase of one of the largest service contract providers in the United States, dealing with numerous state regulatory agencies attempting to characterize the firm as an insurance company. Mr. Shapiro practiced with The Bernstein Law Firm in Washington, D.C. and New York City for over 22 years. Prior to entering private practice, he served from 1979-1982 with the American Insurance Association as senior counsel in the areas of investment regulation, taxation and Treasury Department regulation of surety bonds. He served as an attorney/advisor with the Securities and Exchange Commission in the Corporation Finance and Investment Management Divisions, working in the insurance products and mutual funds area from 1975-1979.

**Alpana Singh** Born and raised in Monterey, California, it was only natural that Alpana Singh would develop an interest in wine. Singh's family owned an ethnic grocery store in Monterey where she worked at an early age — a life experience that she credits for her present-day work ethic and ease with people of all ages. While waiting tables in college, she discovered her love for wine and found that it combined her varied interests of travel, history and food. At the age of 19, she landed her first job in the wine business as a sales clerk at Nielsen Bros. Market in Carmel, California. In 2000, at the age of 23, she became the sommelier for the highly acclaimed Everest Restaurant in Chicago. Three years later, Singh would go on to pass the final level of the Master Sommelier exam. In 2011, she teamed up with restaurateurs Matt Fisher and John Ward to embark on her first restaurant venture, The Boarding House. For the past nine seasons, Singh served as the host of the Emmy Award-winning restaurant review television show Check, Please!, which airs weekly in Chicago on the PBS station WTTW Channel 11. Nationally, she has appeared on The Today Show and Food Network's Iron Chef America as well as numerous publications including Newsweek, Food & Wine, Wine Spectator, Bon Appetit and The New York Times. Most recently, Wine Enthusiast magazine honored Singh with their Sommelier of the Year 2013 Wine Star award for her inspiring leadership and engaging, good-humored approach to wine.

**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, UCP compliance, legislation, testing and ensuring compliance is integrated into the business. Cara has over 25 years of experience in the financial services industry, including over 20 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 as well as a Series 7.

**Michael Steinig** advises clients in complex information technology and business process outsourcing transactions; software licensing, maintenance and development agreements; internet-related and other technology-based service agreements; and strategic procurements. He represents clients in their most critical strategic initiatives, ranging from global transactions by multinational corporations to the core business deals of early stage start-up companies. Michael advises on agreements that often deliver millions of dollars in savings, improved service capability and increased business agility for his clients. Michael serves not only as primary legal counsel, but also as a lead commercial advisor, structuring and negotiating scope, pricing and all other commercial aspects of his deals. He advises on all phases of the transaction life cycle, including analyzing client operations, developing sourcing strategies, selecting suppliers, providing post-transaction support, and counseling on contract and relationship disputes. Prior to joining Eversheds Sutherland (US), Michael was a partner in the global sourcing group in the Washington, DC office of an international law firm.

**Ashley Street** is a Senior Attorney for USAA Life Insurance Company. She serves as the primary attorney supporting life insurance product development, pricing and actuary, reinsurance, and underwriting. Ashley also supports the life company with unclaimed property issues and works closely with the USAA government relations team to monitor pending regulations and legislation. Ashley previously supported USAA's claims and operations departments. Prior to joining USAA, Ashley worked for a large law firm where she represented several major national insurers in life insurance and annuity litigation. Ashley is a member of the Texas bar and she earned both her B.A. and her J.D. from the University of Texas.

**Patricia Thompson** is Assistant Vice President and Deputy Chief Compliance Officer, Ms. Thompson is responsible for supporting the strategic direction of the company-wide compliance and ethics program. She leads a team of compliance professionals responsible for the code of business conduct, privacy, anti-money laundering, financial sanctions and broker-dealer compliance programs. Prior to her role in Corporate Compliance, Ms. Thompson supported the Retirement Solutions Division in various capacities, including regulatory and product compliance and advanced marketing. Prior to joining Pacific Life, Ms. Thompson was assistant vice president for PluroGen Therapeutics, Inc., a medical device manufacturer specializing in burn and wound care. Ms. Thompson was responsible for the company's compliance strategy, oversight of the FDA filing process and maintenance of EU product approval. Other responsibilities included business development and expansion into Sri Lanka, Australia and Taiwan. Ms. Thompson also supported the company's distributor and investor relations through angel investor network and industry events.

**Alison Watson** Alison Watson represents insurance and banking clients in federal relations, public policy and regulatory strategy from Washington, D.C. She knows the ins and outs of the nation's Capital, having worked on the Hill, for industry, and trade associations since 1994 – first in banking, then since 2008 in the insurance industry. Before joining Faegre Baker Daniels, Alison was director of federal relations in Northwestern Mutual's Washington, DC office. Prior to her eight years at Northwestern Mutual, she managed the government and industry relations office in DC and served as legislative counsel for Washington Mutual Inc. Other experience includes serving as senior legislative counsel with the American Bankers Association, advocating on behalf of small, regional and large banks. Alison worked on Capitol Hill for six years on the staff of the House Committee on Banking and Financial Services where she focused on comprehensive financial services modernization legislation. Her career began as a bank regulator for the Office of the Comptroller of the Currency. Alison earned her bachelor's degree in accounting from The University of Alabama and her J.D. from Catholic University's Columbus School of Law.

**Katharine Weber** Katharine serves as the primary outside counsel for a Fortune 500 insurance and financial services company, litigating and managing their cases (individual cases and class actions) throughout the United States. Representative cases include unearned premium refund class actions, policy-dating litigation, broker disputes and life insurance claims litigation. In 2013 she was selected as a 2013 BTI Client Service All-Star, a select group of 307 attorneys chosen nationally via client feedback. In 2004 she was inducted into the Association of Life Insurance Counsel. She was appointed Chair of the Corporate Section in that organization in 2006 and to a three-year term to the Board of Governors in 2008. She also has served on the membership committee and currently serves as co-chair of the social activities for the group. Katharine is a frequent lecturer on life insurance trends and compliance. She is active in the Firm, currently serving as Chairperson of the Diversity and Inclusion Committee since 2010. In 2015, she was elected to the Firm's Compensation Committee.

**David Wilken** joined Global Atlantic Financial Group in December 2016 where he oversees all aspects of Global Atlantic's traditional life insurance business. Previously Dave worked at Voya, where he served more than 20 years in various leadership roles, most recently as President of Individual Life. Dave graduated from the University of Minnesota with a degree in Accounting, and the University of St. Thomas with a masters degree in Finance. Dave and his wife Lori have 3 boys, two in college and one in high school. They are relocating to Des Moines, Iowa which serves

as the headquarters for the Traditional Life business of Global Atlantic.

**David Wolfe** is General Counsel of Advisors Excel, LLC, one of the nation's leading insurance marketing organizations. David is responsible for all legal affairs of Advisors Excel and its affiliates. David has a bachelor's degree in literature from the University of Kansas and a J.D. from Washburn University School of Law.

**Mary Jane Wilson-Bilik** is a Partner at Eversheds-Sutherland (US) LLP in Washington DC. Ms. Wilson-Bilik graduated magna cum laude from Georgetown Law Center in 1990, after obtaining a PhD at Columbia University in quantitative political science. She is a member of the DC Bar. Ms. Wilson-Bilik has advised insurance and financial services clients for over 25 years on federal and state regulations impacting the design, manufacture and compliant administration of insurance and investment products, with a particular focus on the Investment Company Act of 1940. More recently, MJ has advised her clients on the implications of SEC, NYDFS, FTC and NAIC cybersecurity and privacy initiatives. She has worked closely with financial services organizations and their third-party service providers in assessing risks, developing solutions and implementing risk-based compliance programs. Ms. Wilson-Bilik has written and lectured widely on compliance, cybersecurity and big data issues affecting insurance companies. She is also a regular speaker and commentator at business conferences and webinars.