



Election Political Power Shift and the Impact on Insurance Regulation

The NAIC Speaks

Healthcare – DOA?

Role and Impact of Private Equity Funds

Pricing & Cost Shifting

What Will Change?

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## 2010 INSURANCE FORUM

NOVEMBER 9, 2010

### AGENDA

*(Panel Order Subject to Change)*

- 7:30 – 8:00                      Registration and Breakfast
- 8:00 – 8:15                      Keynote Address  
Kenneth Weine – *President, JVP Partners, Inc; Chairman – Insurance Forum Committee*
- 8:15 – 9:30                      Panel 1: The Regulation and Oversight of Insurance Pricing:  
Developing Trends in Health and Property & Casualty Insurance  
Steven Weinstein – *Partner, Barger & Wolen LLP*  
Rick De La Mora – *Partner, Barger & Wolen LLP*  
Spencer Kook – *Partner, Barger & Wolen LLP*  
John Fitts – *Deputy General Counsel, Progressive Casualty Insurance Company*
- 9:30 – 10:30                      Panel 2: Cost Shifting and Cost Containment: Impact on P&C  
Premiums under the New Health Care Regime  
Ed Collins – *AVP & Assistant General Counsel, The Allstate Corporation*  
Christine Sullivan – *AVP, The Allstate Corporation*  
David Corum – *Insurance Research Council*  
Paul Heaton – *Rand Scholar*
- 10:30 – 10:45                      Break
- 10:45 – 11:30                      Panel 3: Illinois Perspective on Federal & State Regulatory  
Reform: Did the Election Have an Impact?  
Michael T. McRaith – *Director, Illinois Department of Insurance*



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- 11:30 – 12:30      **Panel 4: Health Care Reform, a Different Perspective**  
Paige Waters – *Partner, SNR Denton US LLP*  
William R. McAndrew – *Senior Director, Illinois Hospital Association*  
Kimberly A. Shaul – *Deputy Commissioner, Wisconsin Office of the Insurance Commissioner*  
Laura Favinger – *Director of State Affairs, Zurich North America*
- 12:30 – 1:45      **Lunch**
- 1:45 – 2:15      **Panel 5: Iowa & NAIC Perspective, from the NAIC President Elect**  
Susan Voss – *Commissioner, Iowa Insurance Division, NAIC President Elect*
- 2:15 – 3:15      **Panel 6: The Role and Impact of Private Equity Funds in the Insurance Marketplace**  
David Mendelsohn – *Partner, DLA Piper*  
Darran Baird – *Principal, Stone Point Capital*  
David Repinski – *President & CEO, Cunningham Lindsey*  
Peter Jachym – *Keefe Bruyette Woods*
- 3:15 – 3:30      **Break**
- 3:30 – 4:00      **Panel 7: The State of Wisconsin, a Different National Perspective**  
Sean Dilweg – *Commissioner, Wisconsin Office of the Insurance Commissioner*



## 2010 INSURANCE FORUM

NOVEMBER 9, 2010

### AGENDA

4:00 – 5:00

Panel 8: How the Congressional Election Affected Federal and State Regulatory Reform, and What is Coming Next

Dan Cotter – *Lindemann LLC*

Mark Goodman – *Partner, Dewey & LeBoeuf LLP*

5:00 – 5:30

Closing Remarks/Survey/CPE Registration

## 2010 INSURANCE FORUM SPEAKERS



**DARRAN A. BAIRD** is a Principal of Stone Point. Mr. Baird began working with Stone Point in 2004, initially as the Deputy Head of Strategic Development for Marsh & McLennan Companies, Inc. and then directly as a Principal of Stone Point.

Prior to joining MMC, Mr. Baird was a Managing Director at Securitas Capital, a private equity fund sponsored by Swiss Reinsurance Company, from 1996 to 2004. At Securitas Capital, he was responsible for numerous private equity investments through the Securitas Capital Fund as well as leading the acquisitions of several reinsurance and financial services companies for Swiss Re.

Prior to joining Swiss Re, he was an Associate at Smith Barney in the Insurance Investment Banking Group, where he specialized in the insurance industry and worked on a variety of merger and acquisition advisory and capital-raising assignments. Mr. Baird is a director of Cunningham Lindsey Group Limited, GENEX Services, Inc., Lockton International Holdings Limited and Securis Investment Partners Limited.



**ED COLLINS** is Assistant Vice President & Assistant General Counsel for The Allstate Corporation. Mr. Collins has held various positions within Allstate's Law and Regulation Department, covering virtually the entire range of legal and public policy issues an insurance company faces. At Allstate, Mr. Collins has managed processes to set up companies, withdraw companies, and operate them profitably in the nation's most challenging markets.

Mr. Collins has managed complex litigation, including numerous rate cases from the filing stage and through the administrative hearing and appellate processes in the courts. Mr. Collins has managed state legislative and regulatory affairs on a nationwide basis and is now the leader of Allstate's Public Policy group. Mr. Collins is also currently serving as National Director of ProtectingAmerica.org -- a coalition of first responders, emergency management professionals, building code experts, business leaders and others. ProtectingAmerica.org is working to raise awareness, educate the public and policymakers and offer public policy solutions that will better prepare and protect America from catastrophe.

Mr. Collins is a member of the Board of Directors and the Executive Committee of the Institute for Business and Home Safety whose mission is to reduce the social and economic effects of natural disasters by conducting research and advocating improved construction, maintenance and preparation practices.



**DAVID L. CORUM** is Vice President of the Insurance Research Council (IRC), a division of the American Institute for CPCU (the Institutes). He is responsible for managing the research program of the IRC and representing the IRC in various industry activities and organizations.

Mr. Corum joined the IRC in 2005. Previously he was employed with the American Insurance Association, from 1987 to 2005, and the Insurance Division of the Minnesota Department of Commerce, from 1980 to 1987.

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**DANIEL COTTER** is Chair of the Corporate, Transactional and Regulatory Practice Group at Lindemann LLC.

Mr. Cotter started his career in 1988 at CNA as a rotational accountant. In 1993, he moved to the Law Department as a paralegal in the litigation group.

Upon his graduation from law school, Mr. Cotter joined the law firm of Lord, Bissell & Brook as an associate. He returned to CNA in 1996, where he was Y2K General Counsel and supported various business units and startup operations.

In 2000, Mr. Cotter joined Unitrin, Inc., where he served as Senior Counsel and Assistant General Counsel, Assistant Secretary and P&C Liaison at Unitrin, Inc.

In 2005, Mr. Cotter joined Argo Group US, Inc., where he served as Vice President & Deputy General Counsel.

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**RICHARD DE LA MORA** is a partner in Barger & Wolen's Los Angeles office, and has been with the firm since 1987. He is a business litigator, specializing in the trial, arbitration and appeal of disputes involving insurance regulation, reinsurance and health care issues. He advises insurers on regulatory matters and represents them in administrative proceedings involving matters related to rating, underwriting, market conduct examinations, and financial accounting issues.

Mr. De La Mora also represents insurers in judicial proceedings, including class actions, involving their rating, underwriting and claims related activities. Additionally, he represents managed health care plans in disputes with hospitals and other health care providers.

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**SEAN DILWEG** was appointed by Governor Jim Doyle as Commissioner of Insurance for the State of Wisconsin on January 1, 2007. The Office of the Commissioner of Insurance regulates the business of insurance in Wisconsin. The office has a staff of 135 and is responsible for examining industry financial practices and market conduct, licensing agents, reviewing policy forms for compliance with state legislation, investigating consumer complaints and providing consumer information. In addition to its regulatory duties, the agency administers the State Life Insurance Fund, Local Government Property Insurance Fund and the Injured Patients and Families Compensation Fund.

Prior to this appointment, he served as the Executive Assistant to the Secretary of the Wisconsin Department of Administration (DOA) from 2003 to 2006. In addition to managing key agency activities, including external communications, tribal negotiations and state finances, he advised the Secretary of the Department of Administration and Governor Jim Doyle on legislative and policy matters. He played a lead role for the administration in the creation of the HIRSP Authority under 2005 Act 74.

Commissioner Dilweg served as Director of Policy Analysis at Essie Consulting Group, a major Madison consulting and lobbying firm, from September 2000 to January 2003. He was a lead Policy Advisor for members of the Joint Committee on Finance during three biennial state budgets and as Committee Clerk for the Senate Committee on Environment and Energy from 1995 to 2000. He also served in several other legislative staff positions beginning in 1991.

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**LAURA L. FAVINGER** joined Zurich in July, 2007 as Director of State Affairs. Based in Schaumburg, Illinois, Ms. Favinger is responsible for Zurich's state legislative and regulatory advocacy in all states, before the NAIC and NCOIL. Ms. Favinger's primary issue responsibilities include commercial property/casualty, life and health-related matters.

Prior to joining Zurich, Ms. Favinger spent 17 years in government affairs at Unum, based in Portland, Maine. Ms. Favinger's responsibilities included handling all aspects of legislative and regulatory advocacy related to Unum's disability, group life and long term care products with primary oversight of California and Florida, the NAIC and NCOIL.

Ms. Favinger has served on numerous legislative, product and policy committees at the American Insurance Association, (AIA), American Council of Life Insurers, (ACLI) America's Health Insurance Plans, (AHIP), the Association of California Life and Health Insurance Companies (ACLHIC) and the Florida Insurance Council, (FIC). She served on the Board of Directors of the California Life and Health Insurance Guaranty Association, the Florida Life and Health Insurance Guaranty Association and the Coalition Against Insurance Fraud.

Since 2008 Ms. Favinger has served on the Board of Directors of the Industry Education Council, (IEC), an organization that works in conjunction with the National Conference of Insurance Legislators, (NCOIL) to educate state lawmakers and insurance committee members on relevant industry issues.

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**JOHN T. FITTS** is the Deputy General Counsel of Progressive Casualty Insurance Company. Mr. Fitts manages the Legislative Practice Group of the Law Department. His principal responsibilities include providing advice, counsel, and support on legislative and insurance regulatory matters to the Progressive business units, representing Progressive on legislative and regulatory matters with industry, legislative, and agent associations, and managing federal legislative matters on behalf of Progressive.

Mr. Fitts is the past Chairman of the PCIAA Legal and Legislative Affairs Committee, a member of the AIPSO Board of Directors, a past Vice President and Director of the Federation of Defense and Corporate Counsel, past President of the Federation of Defense and Corporate Counsel Foundation, President of the Geauga Library Foundation, past President of CASA for Kids of Geauga County, a Director of University Hospitals Geauga Medical Center, and a member of the Ohio and American Bar Associations.

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**MARK GOODMAN** is a partner in Dewey & LeBoeuf's nationally recognized Insurance Regulatory Department. Mr. Goodman practice includes advising members of the insurance industry on corporate, regulatory and transactional matters.

Mr. Goodman has represented a wide range of clients in complex high-profile matters, including insurance holding companies, insurers, producers, agents and brokers, banks and savings associations, and leasing and financing companies.

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**PAUL HEATON** is an Associate Economist at the RAND Corporation and a Professor in the Pardee RAND Graduate School. Much of his research aims to apply methodological insights from economics to inform issues in legal policy.

His recent work examines how the structure of insurance markets affects safety, medical care, and fraud; including projects focusing on no-fault insurance regimes and regulatory reform of auto insurance markets. His research has been published in leading scholarly journals such as the *Journal of Law and Economics* and *Journal of Economic Perspectives*, and in 2008-2009 he was the Robert Pike Distinguished Scholar in RAND's Institute for Civil Justice (ICJ). He received his Ph.D. in economics from the University of Chicago.

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**PETER JACHYM** is a Managing Director of Keefe, Bruyette, & Woods. Mr. Jachym specializes in mergers and acquisitions and capital raising for insurance companies and investment management firms. Mr. Jachym has advised on initial public offerings and strategic advisory assignments across the US, Europe, Canada, Japan, Australia and Latin America.

Prior to joining KBW in 2001, Mr. Jachym was a Managing Director at Banc of America Securities with responsibility for insurance and asset management clients. Over the course of his career, Mr. Jachym worked with the same client base at Merrill Lynch and Credit Suisse First Boston and was also engaged in private equity investing with Head & Company, LLC.



Mr. Jachym is also the Vice Chairman and Treasurer of the Isamu Noguchi Foundation and Garden Museum. Mr. Jachym holds a B.A. from Yale and an MBA from the Amos Tuck School of Business Administration at Dartmouth College.

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**SPENCER Y. KOOK** is a partner in the Los Angeles office of Barger & Wolen LLP. Mr. Kook has extensive experience in defending against class actions and challenges brought under California's Unfair Competition Act and Consumer Legal Remedies Act. He has also represented clients on a wide variety of issues, including contract disputes, false advertising, premium and commission disputes, RICO, wage and hour litigation, and attorney fee disputes.

Mr. Kook also regularly represents insurers and other industry actors in administrative hearings before the Department of Insurance in dealing with prior approval rate applications, notices of noncompliance, orders to show cause, licensing matters and cease and desist orders. He also provides counsel on regulatory compliance issues, including those concerning claims handling and underwriting practices, special investigation unit regulations, rate and ratemaking issues, vehicle service contract regulation, and broker-agency issues.

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**WILLIAM R. McANDREW** is the Senior Director of the Illinois Hospital Association, where he manages the commercial insurance activities of the IHA's Finance Department to represent hospitals and satellite organizations via policy analysis and advocacy regarding commercial insurance, health care reform, the uninsured and under-insured, risk pooling, guaranty funds, workers compensation activities and risk exposure.

Mr. McAndrew previously was the Assistant Director at the Illinois Department of Insurance, where he was responsible for overseeing all aspects of Property and Casualty, Life Accident and Health and HMO Compliance; Producer Licensing, Market Conduct Examination, and Consumer Complaint Units and the State of Illinois, Senior Health Insurance Program (SHIP).

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**MICHAEL T. MCRAITH** is the Director of the Illinois Department of Insurance. Prior to his appointment, he worked fifteen years in private practice as an attorney in Chicago. Director McRaith represented national and regional financial institutions, including insurers, in finance-related litigation. Director McRaith supervises the solvent run-off of Kemper Insurance Group, the largest insurer run-off in US history. McRaith led the Department's investigation into the practice of contingent commission payments by insurers to brokers and negotiated national settlement agreements, including amendments, on behalf of the Department and the National Association Of Insurance Commissioners (NAIC).

McRaith's NAIC-related work ensures that Illinois consumers and domestic industries are nationally represented. McRaith is Chairman of the Midwest Zone of the NAIC, on the NAIC Executive Committee,

Chairman of the Property and Casualty (C) Committee, co-Chair of the Rating Agency Working Group, Vice Chair of the Industry Liaison Committee, Vice Chair of the Solvency Modernization Initiative - Corporate Governance Working Group, and serves on the Life Insurance and Annuities Committee (A), the International Insurance Relations Committee (G), the Regulatory Modernization Subcommittee, the Government Relations Leadership Council, the Reinsurance Task Force, the Senior Issues Task Force, and numerous other NAIC task forces and working groups.

He serves as President of the Board of Directors for the Illinois Comprehensive Health Insurance Plan (a high risk health insurance pool). He supervises the State's Senior Health Insurance Program (SHIP), and has actively participated in developing, drafting and advocating for statewide and national health insurance modernization.

McRaith represented the NAIC at the International Organization For Economic Cooperation And Development (OECD) and represents the NAIC on the International Association Of Insurance Supervisors (IAIS) Corporate Governance Subcommittee.

On behalf of the State of Illinois and the NAIC, McRaith has been privileged to testify before the US Senate Special Committee on Aging, the US Senate Committee on The Judiciary, the US Senate Committee on Finance, twice before the US Senate Committee on Banking, Housing and Urban Affairs, the US Senate Committee on Health Education Labor and Pensions (HELP), twice before House Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises, and the President's Antitrust Modernization Commission.

McRaith serves on the Executive Committee of the Board of Directors for the AIDS Foundation Of Chicago and serves on Board of Directors for the American Foundation For Suicide Prevention, Chicago Chapter. McRaith received a Bachelor Of Arts Degree from Indiana University and received a law degree from Loyola University School of Law In Chicago.



**DAVID E. MENDELSON** is a Partner at DLA Piper where he focuses his practice in the area of insurance and reinsurance transactional and regulatory matters. He has experience representing many insurers, reinsurers, brokers, and other clients on a wide variety of transactions, including mergers and acquisitions, complex regulatory, and finite, structured risk and reinsurance matters.

Mr. Mendelsohn's practice also includes counseling clients on investigations, responding to subpoenas, compliance and information management matters, such as records management and retention, money laundering, data privacy and security, E&O risk management, and ethics.

He has also been nominated by in-house counsel and peers to appear in the *Guide to the World's Leading Insurance & Reinsurance Lawyers*. He has been named an Illinois Super Lawyer and is included in the international listing of the 2010 issue of *Super Lawyers, Corporate Counsel Edition*. He is also listed in *The International Who's Who of Insurance and Reinsurance Lawyers, 2006-2010*; *Illinois Leading Lawyers, 2007-2008*; *Madison Who's Who of Executive Professionals, 2007-2008*; *Best Lawyers in America, 2006-2010*; *Who's Who in American Law, 2009-2010* and in its 30th anniversary edition; *Who's Who Legal: The*

*International Who's Who of Business Lawyers* and *The Global Directory of Who's Who*. In 2008, Martindale-Hubbell ranked him AV, the highest rating available.

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**DAVID REPINSKI** was named President and CEO of Cunning Lindsey in 2005 after serving in numerous leadership positions since joining the company in 1994. Mr. Repinski's areas of expertise lie in strategic leadership; expertise in all service lines, technologies, and delivery channels; and growth leadership that encourages employee development, integrity and innovative solutions.

During Mr. Repinski's tenure, the U.S. organization has garnered a leading market position by continually improving customer service and satisfaction across every major line of business, fostering strategic business partnerships and creating innovative solutions for our clients. He has served on numerous industry boards and committees and was recently featured in 'Rising Stars of the Industry' by Reaction Magazine.

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**KIMBERLY A. SHAUL**, Deputy Commissioner of Insurance for the State of Wisconsin, was appointed by Commissioner Sean Dilweg on April 3, 2007. She supervises the regulatory, public information and administrative functions of the OCI.

As Deputy, Ms. Shaul also exercises and performs the functions of the commissioner in the commissioner's absence. In addition, Ms. Shaul has worked extensively with a number of advisory councils and NAIC committees, including acting as chair of the Annuity Sales Supervision Advisory Committee which is working to set minimum supervisory requirements that annuity writers need to meet in order to sell annuity products in Wisconsin.

Ms. Shaul previously served as an attorney and was Claims Director for American Family Insurance Group in its Life and Health Division. Prior to her tenure at American Family, Ms. Shaul worked in a private law firm and also for the Wisconsin State Assembly.

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**CHRISTINE A. SULLIVAN** is the Assistant Vice President/Claims at Allstate Insurance Company. Chris has been with the Allstate Insurance Company since 1973.

She began her career as a casualty claim adjuster in Bedford, NH. She held various claim management positions throughout the New England Area and in 1988, Ms. Sullivan was promoted to Territorial Claim Manager in the New York Metro Region. In 1993, she transferred to the Home Office as a Director in P&C Education, followed by assignments as a Director in Human Resources Shared Services and a Director in the Claims Department.

In May 2000, Ms. Sullivan was promoted to Assistant Vice President in Claims. She has responsibility for first and third party casualty claim-handling processes, practices, and procedures on a countrywide basis. She is currently responsible for Compliance for the Claim Department.

Chris is currently a member of the Insurance Research Council Advisory Board, serving as Chairperson. She is also serving on the advisory committees for the INS, AIC, and CPCU programs for the Insurance Institute of America the American Institute for CPCU. She is a member of the Chicago Northwest Suburban Chapter of CPCU. Previously, she served on the National Claim Section Committee, Society of CPCU, and the Chicago Northwest Chapter Board of Directors from 1996 – 1999 and was Candidate Development Director from 1994 – 1996. Prior to that Chris was a member of the NY Chapter of CPCU. She was also on the Board of Directors for the Insurance School of Chicago (1995 – 1998) and the Executive Advisory Committee, Katie School of Insurance, Illinois State University (1995 – 1998).

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**SUSAN VOSS** is the Commissioner of the Iowa Insurance Division and President Elect of the National Association of Insurance Commissioners (NAIC).

a graduate of Simpson College in Indianola, Iowa with a J.D. from Gonzaga University in Spokane, Washington. Ms. Voss held a number of different positions with Iowa state government until she was appointed Insurance Commissioner in January 2005. In addition to regulating insurance, the Commissioner also regulates securities, funeral home services, cemeteries and a variety of regulated industries.

Commissioner Voss is chair of the Iowa Underground Storage Tank Board and is a member of the children's health insurance s-chip board known as HAWK-I.

Ms. Voss is the President-Elect of the National Association of Insurance Commissioners (NAIC).

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**PAIGE WATERS** is a Partner at the law firm of SNR Denton US LLP. Her 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. She represents a broad base of clients in the financial services and insurance industries, including life insurers, accident and health insurers, property & 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 a member of SNR Denton LLP's Insurance Regulatory and Public Law & Policy Strategies Practice and also is a member of the Firm's Financial Crisis Special Situation practice and National Credit Markets and Subprime Lending Task Force.

She is ranked among leading insurance transactional and regulatory lawyers in Chambers USA. Ms. Waters is the co-author of Chapter 14, Insurance Solvency Regulation, New Appleman on Insurance Law Edition.

Prior to entering private practice, Ms. Waters 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 has substantial experience in all aspects of insurance and reinsurance transactions, including mergers and acquisitions, corporate formation, structuring and licensing, subordinated and surplus note issuance and loss portfolio transfers. She frequently advises clients on insurance transactional and regulatory matters nationwide. She also has extensive experience in insurer, HMO and reinsurer run offs and receiverships, including director and officer, voidable preference and fraudulent transfer, and other troubled company and insurer insolvency actions.

Ms. Waters frequently speaks at National Association of Insurance Commissioners (NAIC), Illinois Association of Health Plans (IAHP), National Conference of Insurance Legislators (NCOIL), Insurance Regulatory Examiners Society (IRES), and Association of Insurance and Reinsurance Run Off Companies (AIRROC) meetings and at the Hawksmere Annual Reinsurance Congress, and the International Association of Insurance Receivers (IAIR) Insolvency Workshops.



**KENNETH M. WEINE** is the President of JVP Partners, Inc, an insurance regulatory compliance and internal audit consulting company. Mr. Weine has over twenty years experience advising insurers, counsel, and regulators on Internal Audit (including SOX), Compliance, and Financial and Market Conduct Examinations. Additionally, Mr. Weine has assisted insurers on mergers and acquisitions.

Mr. Weine has consulted with public insurance companies on internal controls and reporting including Governance, Internal Audit, Risk Assessment and Sarbanes-Oxley issues. Additionally, he has provided Model Audit Rule and Internal Audit consulting to non-public insurers.

Mr. Weine has extensive examination experience with state insurance departments and the NAIC including overseeing Risk-Focused Financial Examinations using the new *Financial Condition Examiners Handbook*. Mr. Weine also assisted the NAIC's Risk Assessment Working Group in drafting the Risk-Focused changes to the NAIC's *Financial Condition Examiners Handbook* and co-authored the current NAIC *Receiver's Handbook* chapter on claims.

Additionally, Mr. Weine advised several commissioners and the NAIC's Life Insurance and Annuities (A) Committee, Small Face Amount Working Group on its Market Conduct investigation.

Mr. Weine is the Chairman of the Insurance Forum Committee, an annual national insurance symposium featuring insurance commissioners, deputy commissioners, insurance and reinsurance company executives, and attorneys. He is also a frequent speaker at other industry events such as the Society of Financial Examiners.

Mr. Weine is a member of the Board of Directors for the International Association of Insurance Receivers and received his AIR accreditation from the organization. He is also a member of the Society of Financial Examiners.



**STEVEN WEINSTEIN** is a partner in Barger & Wolen's Los Angeles office, and serves as chairman of the firm's executive committee. He has been with the firm since 1979, and has handled a wide-range of complex business litigation and regulatory matters.

Mr. Weinstein's expertise includes state and federal court class actions, unfair trade practice litigation, and regulatory litigation for property-casualty, workers' compensation, and life insurance companies. He has represented insurance companies throughout the United States, appearing before many state and federal courts. This representation has included practicing before trial, appellate and supreme courts.

Mr. Weinstein also specializes in administrative law and represents insurers in matters before Departments of Insurance, including matters involving rating practices, unfair claims practices, market conduct examinations, noncompliance orders, orders to show cause, enforcement actions, the development of regulations, and administrative hearings.

Mr. Weinstein has advised insurance companies on many aspects regarding the regulation of insurance, and has lectured on the regulation of insurance, class actions and administrative law. He also has assisted in the drafting of insurance related legislation and has testified before the California legislature on insurance related matters.

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## The Insurance Forum Committee

The Insurance Forum Committee is committed to securing the most influential insurance regulators, business leaders, attorneys and corporate officers for this annual event.

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- Mergers& Acquisitions
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- Corporate and Enterprise Risk Management
- Risk Assessments
- Best Practices

Our team of credentialed experts includes CPAs, Actuaries, MBAs, CISAs, AIAs, CFEs, AIRs and other insurance related designations. All of our professionals have many years experience, over 20 on average, and we do not leverage work to inexperienced staff.

Our clients retain us when it matters most – when an experienced and trusted advisor is essential.

We dedicate only our most experienced personnel on engagements, and they devote their full attention until the engagement is completed. This approach provides our clients with the most thoughtful and detailed answers to their most critical questions.

Our Clients Include:

- Insurers (Property & Casualty, Life & Health insurers, and Managed Care entities)
- Regulators such as State Insurance Departments
- Attorneys
- Auditors
- Public and Non-public Companies



JVP Partners, Inc has also been at the center of developments in insurance regulation. We advised the NAIC and state insurance departments on the creation of new requirements such as Risk-Focused Financial Examinations and Insolvency matters.

JVP Partners, Inc assisted the NAIC's Risk Assessment Working Group in drafting the Risk-Focused changes to the NAIC's *Financial Condition Examiners Handbook*, and advised the NAIC and state insurance departments on the implementation of the Risk-Focused Financial Examination process. JVP Partners, Inc also co-authored the NAIC's *Receiver's Handbook* chapter on claims.

Additionally, JVP advised several commissioners and the NAIC's Life Insurance and Annuities (A) Committee, Small Face Amount Working Group on its Market Conduct investigation.

JVP Partners, Inc is expert at advising clients on meeting the requirements of new regulations due to our involvement their creation.

Also, JVP Partners, Inc has advised Risk Management clients on the appropriateness of their Insurance Programs, including identifying gaps and overlaps. Our work also includes consulting companies on their internal risk management capability maturity and ability to match risk transfer programs with risk strategies.

JVP Partners, Inc's experience consulting Insurers, Regulators, and Risk Management clients (large insurance purchasers), plus our involvement in assisting insurance departments and the NAIC create new requirements, provides us a unique perspective for advising clients. This distinctive experience also led to the creation of our Best Practices advisory group.

For additional information, please contact Kenneth M. Weine, AIR at (847) 337-8538, [kweine@jvppartners.com](mailto:kweine@jvppartners.com) or visit our website at [www.jvppartners.com](http://www.jvppartners.com).

## BARGER & WOLEN LLP

For nearly 35 years the attorneys with Barger & Wolten have provided comprehensive, creative, and cost-effective solutions for its insurance, business and related clientele. Known best for representation of insurance companies, the firm's practice encompasses a full range of legal services, including insurance regulatory, litigation, corporate and transactional, and reinsurance.

Since its inception in 1976, the firm has grown to 70 attorneys, with offices in Los Angeles, San Francisco, Newport Beach and New York. In early 2009, the firm opened its first international office in London.

The firm is home to former state insurance commissioners Richards D Barger, California Insurance Commissioner appointed by Governor Ronald Reagan in 1968 and Roxani Gillespi who served from 1986 to 1991.

## Silver Sponsors

### **Niehus Actuarial Services, Inc**

**Niehus Actuarial Services, Inc.** offers actuarial consulting services for insurers, reinsurers, employee benefit plan sponsors and associations, as well as litigation support. In addition to extensive experience in these areas, we also have access to a network of professionals with related expertise, including specialties such as pensions, managed care, and claims audit.

Barbara Niehus, principal of the firm, is a consulting actuary with over 30 years of life and health insurance experience. Her background encompasses a broad range of management and technical functions such as product design, pricing, underwriting, administration, reinsurance, mergers and acquisitions, regulatory compliance, financial control, management reporting, experience analysis, and litigation support and management. Ms. Niehus is a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. She is certified by Arias-US as a reinsurance arbitrator.

**FitzGibbons  
and Company, Inc.**

Michael FitzGibbons is the President of FitzGibbons and Company, Inc. FitzGibbons and Company provides consulting, fiduciary and expert witness testimony. FitzGibbons and company assists clients on financial reporting, claim adjudication, reinsurance collections, litigation management and final distribution.

For more information, please contact Michael FitzGibbons at [mjf@fitzgibbonsco.com](mailto:mjf@fitzgibbonsco.com), 480-661-0198.

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**Doug Hartz**, Insurance Regulatory Consulting Group. IRCG focuses on insurance regulation, and the transactions and issues involving troubled or insolvent insurance companies.