DAVID ALTMAIER
COMMISSIONER
FLORIDA OFFICE OF INSURANCE REGULATION

David Altmaier was appointed as Florida’s Insurance Commissioner on April 30, 2016 by the Financial Services Commission. He leads a 292-member team at the Office of Insurance Regulation (Office) overseeing a complex insurance marketplace in a state with one of the highest catastrophe exposures for hurricanes.

Commissioner Altmaier began his public service career with the Office in 2008, serving in various roles within the property and casualty business unit. These included chief analyst, director of property & casualty financial oversight and deputy commissioner of property and casualty insurance, which had the responsibility for the daily activities of the Property & Casualty Product Review and Financial Oversight business units.

He is well respected for his participation with the National Association of Insurance Commissioners (NAIC), where is a member of several committees and currently serves as chair of the Capital Adequacy Task Force, Creditor-Placed Insurance Model Act Review Working Group, and Group Capital Calculation Working Group. He has also earned the NAIC’s Professional Insurance Regulation designation.

Prior to joining the Office, David worked as a Florida licensed 2-20 and 2-14 insurance agent and high school math teacher.

David graduated from Western Kentucky University in 2004 with a bachelor’s degree in mathematics.
JOSHUA D. ARPIN
SENIOR ACCOUNTING AND REINSURANCE POLICY ADVISOR
NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC)

Josh Arpin is the senior accounting and reinsurance policy advisor in the Financial Regulatory Services Division of the National Association of Insurance Commissioners. Since joining the NAIC in December 2014, his duties have included assisting with developing uniform and comprehensive guidance to statutory accounting principles, monitoring the development of the IASB International Financial Reporting Standards (IFRS), providing technical advisory services for statutory and GAAP accounting and assist in the development of model law and model regulations pertaining to captive reinsurance transactions.

Mr. Arpin currently provides staff support to the Statutory Accounting Principles (E) Working Group, the Reinsurance (E) Task Force and the Risk-Limiting Contracts (E) Working Group. In his current role, he actively monitors financial accounting developments for U.S. GAAP and IFRS and provides recommendations on whether such standards should be considered for statutory accounting. He assists in the accounting development and advisement on reinsurance transactions, including information on the reinsurance market place. Mr. Arpin also reviews regulatory guidance on how to evaluate risk transfer as it pertains to reinsurance contracts with risk-limiting features.

In addition to his employment at the NAIC, Mr. Arpin has served as an senior auditor for EY in Kansas City in which he primarily provided assurance services to insurance entities.

Mr. Arpin earned a Master of Accounting and Bachelor of Science in both accounting and finance from the University of Kansas in Lawrence, KS. Mr. Arpin is a Certified Public Accountant (CPA) and also a member of the American Institute of Certified Public Accountants (AICPA), Kansas Society of CPAs (KSCPA), Missouri Society of CPAs (MSCPA) and the Association of Certified Fraud Examiners.
AARON L. BRANDENBURG  
ECONOMIST & STATISTICAL INFORMATION MANAGER  
NAIC

Aaron Brandenburg is an economist and statistical information manager with the National Association of Insurance Commissioners and has been with the organization for eleven years.

Mr. Brandenburg conducts economic and statistical research for the NAIC and its members on a wide range of issues. He has assisted in the authoring of several NAIC publications, given presentations to numerous insurance-related groups and provided support for several NAIC working groups. He also oversees the Statistical Information Unit at the NAIC which is responsible for publishing numerous statistical reports and responds to various insurance-related requests from state and federal officials, academics, media and industry. His work has involved diverse insurance issues including catastrophic risk, terrorism insurance, rate regulation and the economics of insurance.

Prior to joining the NAIC, Mr. Brandenburg was an economic analyst with Shook, Hardy and Bacon where he was responsible for the development of economic and econometric experts, the drafting of regulatory submissions and general analysis of market and economic issues.

Mr. Brandenburg earned his Bachelor of Science in Economics and Bachelor of Arts in History from the University of Iowa and his Master of Arts in Economics from the University of Missouri–Kansas City. He also holds the Chartered Property Casualty Underwriter (CPCU) and Associate in Risk Management (ARM) designations. He is the immediate Past President of the Kansas City CPCU Society Chapter.
CRYSTAL BROWN  
SENIOR INSURANCE REPORTING ANALYST  
NAIC

Crystal Brown has been with the NAIC since 2006 and is currently a senior insurance reporting analyst. Crystal provides primary staff support for the Health Risk-Based Capital (E) Working Group and the Company Licensing Transactions (E) Subgroup. Crystal maintains the Health Risk-Based Capital Formula and the RBC Quarterly Estimation Tool along with assisting in the maintenance of the UCAA electronic application. Prior to working at the NAIC, Crystal was a senior new business representative at a Kansas City-based life insurance company.
LARRY J. BRUNING  
MANAGING LIFE ACTUARY FINANCIAL REGULATORY AFFAIRS DIVISION  
NAIC

Larry J. Bruning FSA, MAAA, serves as the National Association of Insurance Commissioners (NAIC) managing life actuary in the Financial Regulatory Affairs Division. He joined the NAIC on January 4, 2011. In his current role, Larry works on domestic issues including the implementation of the principle-based reserving methodology within the state insurance regulatory structure as well as supporting state insurance regulators providing input to the Federal Insurance Office and the Financial Stability Oversight Council.

Prior to his current role, he was an international life actuary with the NAIC working with the International Association of Insurance Supervisors (IAIS) in developing international insurance regulatory standards. Prior to joining the NAIC he was the chief actuary for the Kansas Insurance Department. As chief actuary of the Kansas Insurance Department, he participated in various NAIC committees in developing model insurance laws and regulations. Larry also served as chair of the NAIC’s Life and Health Actuarial Task Force. Larry is a past recipient of the NAIC’s Dineen Award.

Larry has 31 years of insurance industry experience and has worked as an actuary for AmerUs Annuity Group and Security Benefit Life. He has taught actuarial science classes at Washburn University in Topeka, Kansas and at the University of Nebraska, Lincoln and Omaha.

Larry is a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries.
MARY CASWELL
DATA QUALITY MANAGER
NAIC

Mary Caswell joined the Financial Regulatory Services Division at the National Association of Insurance Commissioners in 2000 and currently serves as the data quality manager. She manages the quality of data stored on the NAIC’s Financial Data Repository including the annual and quarterly financial statement data, related supplements and risk-based capital data. Ms. Caswell serves as the NAIC staff support for the Blanks Working Group, and manages staff support for the Investment Reporting Subgroup and the Health Reform Solvency Impact Subgroup. Ms. Caswell oversees the annual statement preparation online education programs including Life, Health, Property/Casualty, Schedule P, and Annual Statement Investments Schedules.

Prior to joining the NAIC, Ms. Caswell worked for 14 years at a Kansas City-based reinsurance corporation. She worked with reinsurance clients in the bond accounting and surety claims units and worked with direct writers of professional liability errors and omissions coverage in the claims unit.

Ms. Caswell holds a Master of Business Administration degree and a Bachelors of Arts degree in Management and Human Relations from Mid America Nazarene University. She earned a paralegal certification from the Blackstone School of Law.
Catherine Cosentino has been a credit analyst with the NAIC’s SVO unit for the last year. Prior to joining the NAIC, she was a ratings analyst with Standard & Poor’s Corporate Ratings Group, where she specialized in telecommunications and cable TV company coverage for 18 years and published numerous industry articles and the credit implications of various industry trends. She previously worked at JPMorgan Chase Bank as an industry specialist working with the telecommunications lending group providing credit analysis for lending decisions. She holds an MBA in Financial Management from Pace University and a BS in Accounting from Long Island University.
LEEANNE CREEVY
PARTNER
RISK AND REGULATORY CONSULTING, LLC

LeeAnne Creevy is a partner in Risk & Regulatory Consulting’s (RRC) Hartford, Connecticut office and has over 20 years of experience providing professional services to clients focusing primarily in the financial services industry.

Ms. Creevy has participated in leadership roles on a number of risk-focused financial and information technology (IT) examinations as well as operational/internal controls reviews. This experience includes serving as a subject matter resource on several large risk-focused examinations related to the assessment of corporate governance, enterprise risk management (ERM)/ORSA, internal audit functions, and SOX/MAR risk and control documentation. She is also responsible for leading RRC’s team of IT examiners. Additionally, working with RRC’s state regulatory customers, Ms. Creevy has helped to lead RRC’s development and enhancement of risk-focused examination methodology, including developing practical ‘hands-on’ guidance and resources.

Ms. Creevy is a frequent speaker at venues such as the SOFE CDS and NAIC Financial Summit, and regularly provides training to various state insurance departments. She is a Certified Public Accountant (CPA), Certified Information Systems Auditor (CISA) and Certified Information Technology Professional (CITP), and she holds Market Conduct Management (MCM) and Certification in Risk Management Assurance (CRMA) designations.

Prior to joining RRC (and its predecessor firms), Ms. Creevy worked in the Arthur Andersen and Deloitte consulting practices for nine years where she provided professional services to numerous financial services companies and community banks. These professional services included external audit, outsourced internal audit, assistance with initial public offerings and financial due diligence.
Andy Daleo is the senior property/casualty financial analysis manager at the National Association of Insurance Commissioners. He oversees property/casualty and title U.S. solvency, the International Insurers Department regarding the authorization of international insurers writing surplus lines business in the U.S, and the certified reinsurer program. Andy also staff supports several other working groups.

Andy has 25 years of experience in the property/casualty insurance industry. His expertise focuses on financial analysis and solvency assessment along with the development of financial analysis systems. Andy has been with the NAIC since May 1996. Prior to joining the NAIC, he worked as an auditor with the U.S. Treasury Department in Washington D.C.
DAN DAVELINE
DIRECTOR, FINANCIAL REGULATORY SERVICES DEPARTMENT
NAIC

Dan Daveline is the director of the Financial Regulatory Services Department at the National Association of Insurance Commissioners. This department provides administrative and technical support services to the Financial Condition (E) Committee and its subsidiary task forces and working groups, including the maintenance of NAIC solvency systems and authoritative guidance on statutory accounting, reporting, risk-based capital, financial analysis and financial examinations. Mr. Daveline oversees the NAIC staff responsible for assisting the state regulators in these and other related financial solvency areas.

Mr. Daveline has served in various positions since joining the NAIC in 1998, including providing direct staff support for the Statutory Accounting Principles Working Group, the Blanks Working Group, the Financial Analysis Working Group and the Group Solvency Issues Working Group and many others. In doing so, he has helped regulators maintain the NAIC guidance produced by each of those groups.

Mr. Daveline’s experience includes over fifteen years with the NAIC, six years in the financial accounting and reporting for a life, health and property casualty company as well as work as an auditor in the Kansas City office of Deloitte & Touche. He also spent one year with a property casualty trade organization.

Mr. Daveline graduated from Kansas State University with a Bachelor of Science degree in accounting. He is a Certified Public Accountant (CPA).
ANTHONY DIODATO
GROUP VICE PRESIDENT
A.M. BEST

Mr. Diodato is a group vice president within the property/casualty ratings division at A.M. Best. He provides oversight to analytical teams that evaluate a wide variety of insurance organizations throughout the United States, Canada and the Caribbean. These organizations include national, regional/super-regional, captives and niche writers. Additionally, Mr. Diodato works with the rating analysts at A.M. Best América Latina to ensure global consistency in the application of A.M. Best’s analytical process.

Since joining A.M. Best Company 1996, Mr. Diodato has served in a variety of analytical and managerial capacities during his tenure. He also contributes to articles on insurance topics, and presents A.M. Best’s market views at industry functions. Prior to joining A.M. Best, Mr. Diodato held various accounting and audit positions at several national insurance companies. He holds a BA in accounting from Montclair State College.
CYNTHIA D. DONOVAN
CHIEF FINANCIAL EXAMINER
INDIANA DEPARTMENT OF INSURANCE

Cynthia has been with the Indiana Department of Insurance for over thirty years: ten years as a field examiner, three years supervising the analysis of property and casualty and life analysts, twelve as the deputy commissioner—financial services and the past six years as the chief financial examiner. The current position includes the oversight of financial analysis, financial examinations, company admissions, licensure or registration of all insurance related entities (excluding agents), premium tax, surplus lines tax, company deposits and company records. Prior employment included nineteen years with a life insurance company, working for a CPA firm and instructor of various business machines at a business school.

Cynthia is or has been involved with various National Association of Insurance Commissioners (NAIC) committees, task forces and working groups. Cindy was the director of the NAIC’s Analyst Team Project (one of the financial oversight tools) for three years and co-chairs the National Treatment (E) Working Group which maintains the Uniform Certificate of Authority Application (UCAA) for company admissions and corporate changes such as mergers, redomestications, etc. She also chairs the Receivership Technology & Administration (E) Working Group, Company Licensing Transactions (E) Subgroup and Investment Reporting Subgroup.
SHERRY FLIPPO  
FINANCIAL EDUCATION PROGRAM MANAGER  
NAIC

Sherry Flippo is the financial education program manager for the Financial Regulatory Services Department at the National Association of Insurance Commissioners (NAIC). Her primary responsibility is to provide training on solvency guidance. Ms. Flippo has developed risk assessment training materials to correspond to the dynamics of the risk assessment framework and other financial solvency initiatives. Currently, she is assisting Elisabetta Russo in providing training on the ORSA (Own Risk Solvency Assessment) and assisting state regulators in the review of ORSAs.

Prior to her current position with the NAIC, Ms. Flippo worked seven years for a publicly (NYSE) traded insurance company as an audit manager in the Internal Audit Services division. Before that, Ms. Flippo was a senior auditor with Ernst and Young, LLP working with SEC clients in the oil and gas industry. Prior to joining Ernst and Young, LLP, Ms. Flippo worked in the financial accounting and reporting areas in both the banking and the hotel industries and owned a small financial services company.

Ms. Flippo graduated from the University of Arkansas with a Bachelor of Science degree in accounting. She is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants (AICPA).
SARA FRANSON
ACCREDITATION PROGRAM MANAGER
NAIC

Sara Franson has been with the NAIC for fifteen years and is currently the accreditation program manager within the Financial Regulatory Services Division. Prior to her current role, Sara worked for four years as a property/casualty financial analyst where she reviewed nationally significant companies and reported on any financial solvency concerns. Prior to that, she served as a property/casualty quality assurance specialist where she reviewed financial statements to ensure their accuracy.

In her current position, Sara is primarily responsible for managing the accreditation program, including scheduling the reviews, managing the accreditation team member consultants, and coordinating the logistics of the accreditation full reviews. Sara participates on a majority of the accreditation reviews as an NAIC observer, where she ensures that the review team members remain consistent throughout each of the reviews.

Sara graduated summa cum laude from Park University’s day program, receiving a bachelor’s degree in business finance with a minor in peace studies. She later returned to Park University and earned her masters of business administration in international business.
BRYAN J. FULLER
DIRECTOR
EXAMINATION RESOURCES, LLC

Bryan Fuller has over 20 years of experience working in the reinsurance and insurance regulatory consulting industries as well as working on behalf of insurance regulators while at the NAIC. Mr. Fuller has worked on various international technical assistance projects, development of risk-based supervisory frameworks, enterprise risk management (ERM), stress testing, early warning systems, global capital requirements for internationally active insurance groups, Solvency II, on-site inspections, financial analysis, own risk and solvency assessments (ORSA), corporate transactions, reinsurance matters, excess and surplus lines insurance, title insurance, financial solvency matters, troubled companies, receiverships and expert witness work.

Before joining Examination Resources, LLC, Mr. Fuller worked for a national insurance regulatory consulting firm specializing in corporate transactions, reinsurance and receiverships. Prior to that position, he managed the reinsurance and international insurers department on behalf U.S. insurance regulators at the NAIC. Prior to working at the NAIC in 2000, Mr. Fuller worked for Shelter Reinsurance Company in Columbia, Missouri.

Mr. Fuller also has worked extensively on the development of international insurance regulatory standards produced by the International Association of Insurance Supervisors (IAIS). He was an editor of the text book ARe 144: Reinsurance: Principles and Practices – 1st edition – Associate in Reinsurance Program, which was produced by the American Institute for CPCU and the Insurance Institute of America.

Mr. Fuller has conducted projects on five continents for insurance regulators and insurance industry participants. He has also provided expertise for the International Monetary Fund, World Bank, Asian Development Bank, Congressional staff, the GAO, Financial Stability Board, Group of Thirty (G30), Federal Reserve Board of Directors, FBI, IRS and other federal financial regulators on insurance regulatory standards and insurance industry practices.
JULIE M. GANN
SENIOR MANAGER II – ACCOUNTING & REPORTING
NAIC

Julie Gann is the senior manager II – accounting and reporting in the Financial Regulatory Services Division of the National Association of Insurance Commissioners. Since joining the NAIC in February 2001, her duties have included assisting with developing uniform and comprehensive guidance to statutory accounting principles, monitoring the development of the IASB International Financial Reporting Standards (IFRS), providing technical advisory services for statutory and GAAP accounting, researching and answering questions related to financial examination issues, and overseeing updates and maintenance to the NAIC Financial Condition Examiners Handbook.

Ms. Gann currently provides staff support to the Statutory Accounting Principles (E) Working Group and the Restricted Asset (E) Subgroup. In her current role, she actively monitors financial accounting developments for U.S. GAAP and IFRS and provides recommendations on whether such standards should be considered for statutory accounting. Prior to her current position, Ms. Gann has served as the NAIC international insurance accountant, and the NAIC financial examination manager.

In addition to her employment at the NAIC, Ms. Gann has served as an examination consultant for RSM McGladrey, providing expert services for risk-focused examinations and as an auditor for KPMG in Kansas City in which she provided assurance services to several large entities.

Ms. Gann earned a Bachelor of Science in both accounting and business administration from William Jewell College in Liberty, MO. Julie is a Certified Public Accountant (CPA), has earned the designation of Fellow, Life Management Institute (FLMI), Associate, Insurance Regulatory Compliance (AIRC), and Associate, Reinsurance Administration (ARA). She is also a member of the American Institute of Certified Public Accountants (AICPA) and the Missouri Society of CPAs (MSCPA).
JULIE GARBER
SENIOR MANAGER – SOVENCY REGULATION
NAIC

Julie Garber is the senior manager – solvency regulation within the Financial Regulation Services Division of the National Association of Insurance Commissioners. In this role, she oversees the administration of the financial regulation standards and accreditation program. The objective of this program is to provide a process whereby solvency regulation of multi-state insurance companies can be enhanced and adequately monitored. To date, Ms. Garber has participated in over 160 reviews in all 50 states, the District of Columbia and Puerto Rico.

Ms. Garber also manages the various working groups dealing with risk-based capital (RBC) and serves as staff support to the Investment Risk-Based Capital (E) Working Group and the Group Capital Calculation (E) Working Group, which is a new NAIC group charged with constructing a U.S. group capital calculation. She previously served as staff support for the Risk Retention Group (E) Task Force and assisted the Task Force in determining how the accreditation standards should apply to risk retention groups.

Prior to joining the NAIC in April 2002, Ms. Garber was an auditor with the professional services firm of PricewaterhouseCoopers LLP, and her clients consisted of insurance companies and investment management companies. Ms. Garber graduated summa cum laude from Washington University, receiving a bachelor’s degree with dual majors in accounting and international business. Ms. Garber also graduated with a minor in German and focused much of her coursework on international business issues and international accounting.
PHILIP A. GONZALEZ
PRODUCT OWNER/CLIENT DEVELOPMENT LIAISON
TEAMMATE

Mr. Gonzalez has been with TeamMate for 10 years, serving with the Product Ownership team for the last 4 years. He is responsible for alpha & beta testing all new TeamMate AM features, as well as vetting all defects and potential hotfix worthy defects received from clients. Mr. Gonzalez also monitors the TeamMate Connect sites and follows trends for new feature request through the TeamMate Connect websites.
BAILEY HENNING  
FINANCIAL EXAMINATION COORDINATOR  
NAIC

Bailey Henning is a financial examination coordinator for the Financial Regulatory Services Division of the National Association of Insurance Commissioners (NAIC). Since joining the NAIC in 2011, her primarily responsibilities have been to provide guidance and support to financial regulators in monitoring the solvency of domestic insurers through the risk-focused examination process; supporting the peer review program; and, assisting regulators in enhancing coordination of holding company examinations. In addition, she provides primary staff support to the Financial Examiners Coordination Working Group and the Financial Examiners Handbook Technical Group of the NAIC. In this capacity, Ms. Henning develops and presents financial examination training materials and addresses questions on the application of the risk-focused approach.

Prior to her current position at the NAIC, Ms. Henning worked approximately three years at a large public accounting firm where she provided audit services to clients in the insurance and financial services sectors.

Ms. Henning graduated from Washburn University with a bachelor’s degree with concentrations in accounting and finance. She is a Certified Fraud Examiner and a member the Association of Certified Fraud Examiners (ACFE).
JACK HO  
SENIOR EXAMINER/IT SPECIALIST  
CALIFORNIA DEPARTMENT OF INSURANCE

Jack Ho is the senior examiner/IT specialist for the Field Examination Division of the California Department of Insurance (CDI). Mr. Ho joined the CDI in September 1999.

Mr. Ho’s primary duties are to review and assess the IT General Controls on insurance companies in coordination of financial examination. Mr. Ho is also acting as examiner-in-charge to plan and conduct examinations of insurance companies to determine the financial condition, solvency, legality and propriety of their operations. Since 2012, Mr. Ho is also involved to plan and conduct examinations of healthcare insurance companies being in compliance with Medical Loss Ratio based on federal regulations under Patient Protection and Affordable Care Act (ACA).

Mr. Ho graduated from University of North Texas with bachelor’s degree in accounting. He is a Certified Financial Examiner with the Society of Financial Examiners and a Certified Information Systems Auditor with ISACA.
JOHN HUMPHRIES
MANAGING PARTNER
AGI SERVICES

John is managing partner of AGI Services (formerly Actuarial Group, Inc.) based in Atlanta, GA. He began his examination career in 1991 and founded AGI Services as a firm dedicated solely to serving the needs of insurance regulators through actuarial support, financial examination services, information systems reviews and a broad variety of support on special regulatory projects. The firm’s strong actuarial background has enabled AGI Services to specialize in actuarially complex regulatory projects and examinations that require a close working relationship between examiners and actuaries.

John served four years as an officer in the Air Force and obtained a BS in Mechanical Engineering, a Masters in Business and a Masters in Actuarial Science. He is an Associate of the Society of Actuaries and later broadened his skills by becoming a Certified Information Systems Auditor and Automated Examination Specialist. He is also a Certified Financial Examiner and Market Conduct Manager.
BRUCE E. JENSON
SENIOR MANAGER II – SOLVENCY MONITORING
NAIC

Bruce E. Jenson is the senior manager over solvency monitoring in the Financial Regulatory Services Division of the National Association of Insurance Commissioners (NAIC). Since joining the NAIC in 2006, his primary duties have been to provide guidance and support to the financial examination and analysis processes, including implementation of risk-focused surveillance. In his role as senior manager of solvency monitoring, he oversees the NAIC support provided to the financial analysis and examination functions of state insurance departments. Mr. Jenson provides primary staff support to the Group Solvency Issues Working Group, the Risk-Focused Surveillance Working Group and the NAIC/AICPA Working Group of the NAIC.

Prior to his time with the NAIC, Mr. Jenson worked approximately four years in public accounting firms. During his time in public accounting, Mr. Jenson specialized in providing audit, contract examination and other services to insurance industry clients.

Mr. Jenson graduated from Brigham Young University with bachelor’s and master’s degrees in accounting. He is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants (AICPA).
DAVE KELEHER
SENIOR PROPERTY AND CASUALTY SPECIALIST
NAIC

Dave Keleher is a senior property and casualty specialist in the NAIC’s Research and Actuarial Department. For the past five years Dave has provided staff support for the Workers’ Compensation Task Force and Advisory Organization Examination Oversight Working Group. During his career Dave has managed underwriting and marketing operations at several major insurance carriers and brokers. Dave has several insurance designations including the CPCU, ARM and CIC degrees. Dave is a graduate of the University of Missouri-Kansas City.
JANE M. KOENIGSMAN
SENIOR MANAGER I – LIFE/HEALTH FINANCIAL ANALYSIS
NAIC

Jane Koenigsman joined the National Association of Insurance Commissioners in August 2000 as the life/health financial analyst. Ms. Koenigsman is currently the senior manager over life/health financial analysis in the Financial Regulatory Services Division. In this position, she oversees the NAIC's quarterly/annual financial analysis process relating to nationally significant life and health insurers. She also supervises the continued maintenance and improvements to the financial analysis solvency processes and tools and training programs.

Ms. Koenigsman provides staff support to the Financial Analysis (E) Working Group, Receivership and Insolvency (E) Task Force, and other solvency and receivership related working groups of the NAIC, including the facilitating of information flow between regulators, and compiling and analyzing information related to issues being addressed by the working groups.

Before joining the NAIC, Ms. Koenigsman worked as an investment accountant at State Street Bank and as a reinsurance accountant at Americo Life Insurance Company.
ERIC KOLCHINSKY
DIRECTOR, STRUCTURED SECURITIES GROUP
NAIC

Eric Kolchinsky is the director of the NAIC's Structured Securities Group. Prior to joining full time Eric served as a consultant to the NAIC and to the Wisconsin Office of the Commissioner of Insurance. Eric served more than eight years with Moody's, where he rated numerous credit derivative transactions; was a managing director for asset-backed securities (ABS) collateralized debt obligations (CDOs) and managed the Moody's derivative analytics platform; was head of methodology for structured finance valuations, and supervised Moody's Evaluations Inc. (MEI) as its chief operating officer. He also worked at Lehman Brothers, MBIA Insurance Corporation, Merrill Lynch and Goldman Sachs. Eric's experience has granted him extensive expertise with structured finance instruments. Eric obtained his BS in aerospace engineering from the University of Southern California; a Juris Doctor from the New York University School of Law; and MS (statistics) from New York University Stern School of Business.
ROBIN MARCOTTE
SENIOR MANAGER ACCOUNTING POLICY ADVISOR
NAIC

Robin Marcotte is the senior manager accounting policy advisor at the National Association of Insurance Commissioners. Her primary responsibility is to assist with issues impacting the Accounting Practices and Procedures Task Force and its working groups in developing a uniform and comprehensive guide to statutory accounting principles. She is one of the staff supporting the Statutory Accounting Principles Working Group. Her other responsibilities include providing technical expertise on accounting and reporting topics. She also participates in numerous training sessions.

Ms. Marcotte was previously employed as financial examiner for 11 years.

Ms. Marcotte graduated from Missouri State University with a Bachelor of Science degree in accounting. She is a Certified Public Accountant and holds the designations of Certified Financial Examiner, Certified Information Systems Auditor and Associate in Reinsurance. Ms. Marcotte is a member of the American Institute of Certified Public Accountants and the Missouri Society of Certified Public Accountants.
BECKY MEYER
FINANCIAL EXAMINATION MANAGER
NAIC

Becky Meyer is the financial examination manager for the Financial Regulatory Services Division of the National Association of Insurance Commissioners (NAIC). She focuses on providing guidance and support to the financial examination process. Her primary responsibilities include overseeing the Exam Peer Review Project, identifying and addressing risk-focused surveillance implementation issues and developing and presenting financial examination training materials. Ms. Meyer also provides staff support to the Risk-Focused Surveillance Working Group, the Exam Oversight Task Force, the Financial Examiners Handbook Technical Group, and the Health Reform Exam Technical Group.

Prior to joining the NAIC in 2011, Ms. Meyer worked approximately six years at a public accounting firm. During her time in public accounting, Ms. Meyer specialized in providing audit services to insurance industry clients.

Ms. Meyer graduated from Truman State University with bachelor’s and master’s degrees in accounting. She is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants (AICPA).
ROBERT NELSON
SENIOR CREDIT ANALYST
NAIC

Robert Nelson is a senior credit analyst in the Securities Valuation Office in the NAIC’s Investment Analysis Office. Prior to joining the NAIC in 2002 he was director of research at two sell side, privately owned, investment banking firms and had a senior analytical position at JB Hanauer & Company, a bond broker. Mr. Nelson began his career at Bankers Trust Company in middle market lending after attending the firm’s commercial banking training program. In 1982 he joined Standard & Poor’s Ratings Group and was responsible for debt ratings in several industry sectors during his 15 year tenure, leaving as a senior vice president. Mr. Nelson has a BS in economics from the Wharton School of the University of Pennsylvania, magna cum laude, and an MBA, with distinction, from New York University.
MARK G. NOLLER
CO-FOUNDER
RUDMOSE & NOLLER ADVISORS, LLC

Mark Noller is the co-founder of Rudmose & Noller Advisors, LLC (RNA). RNA is a client-focused firm providing advisory services to insurance regulators and companies throughout the United States. He is a Certified Public Accountant (CPA ret.), a Certified Insurance Examiner (CIE) and an Associate, Insurance Regulatory Compliance (AIRC) with over 30 years of experience in insurance regulatory, accounting and auditing and is located in New York City and Miami Beach, Florida.

Mr. Noller has extensive consulting experience working with regulators on full scope and limited scope financial and market conduct examinations, analyzing Form A and holding company transactions and performing accreditation reviews for the NAIC. Prior to forming RNA in 2002, Mark was a director for four years in KPMG’s regulatory insurance practice serving insurance regulators in the review of mergers and acquisitions and in management of statutory financial examinations. Prior to joining KPMG, Mark served as senior accreditation manager of the National Association of Insurance Commissioners (NAIC) for five years where he managed the NAIC’s Financial Regulation Standards and Accreditation Program, and consulted with each state insurance department. Prior to his work at the NAIC, Mark had eight years at Deloitte & Touche auditing insurance, banking and SEC companies.

Mark graduated with a Bachelor of Science in accounting and business administration from the University of Kansas. He is a member of the Insurance Regulatory Examiners’ Society and the AICPA.
WILLIAM A. O’CONNELL
MANAGING DIRECTOR
NOBLE CONSULTING SERVICES, INC.

Mr. O’Connell currently is a managing director at Noble Consulting Services and is based out of Atlanta, Georgia. He is also a current member of the NAIC Accreditation Review Team, and has been since 2006.

After graduating from the University of South Florida in Tampa, Florida, Mr. O’Connell began his regulatory career with the Georgia Department of Audits until moving to the Georgia Department of Insurance. He served five years at the Georgia Department of Insurance, in a variety of capacities including the director of examinations, chief examiner, and deputy receiver under Commissioners Tim Ryles and John Oxendine.

After his time in the government sector, Mr. O’Connell joined ING Group as the director of internal audit, and later moved to financial reporting as the head of compliance, integration, and process improvement. In this role he directed statutory reporting for the legal entities, coordinated all internal and external audits, regulatory examinations, and developed and maintained the Sarbanes Oxley compliance process.

Mr. O’Connell left industry in 2004 and formed O’Connell & Associates, LLC with his wife, also a CPA, specializing in regulatory, tax, and financial consulting. In the regulatory practice he performed a variety of services including financial condition and market conduct examinations, managing troubled companies, special investigations, and supervising other examiners and firms.

After several successful years in private practice he joined Noble Consulting in 2009. At Noble, Mr. O’Connell serves as an examiner-in-charge (EIC) on examinations, supervises other EICs, and focuses a great deal of time on coordinated examinations. In 2015 he was promoted to managing director at Noble.

Mr. O’Connell is a Certified Public Accountant (CPA), Certified Financial Examiner (CFE), Certified Fraud Examiner (CFE), and a Certified Internal Auditor (CIA).
JAMES PORTUGUEZ  
ELECTRONIC WORKPAPER PROGRAM MANAGER  
NAIC

James Portuguez joined the staff of the National Association of Insurance Commissioners in August 2001. Since then he has provided technical training to state insurance departments, NAIC staff and other users of NAIC information system applications ranging from I-SITE, ACL, SERFF and PeopleSoft to Word, Excel and TeamMate.

In March 2015, Mr. Portuguez moved to NAIC’s Financial Regulatory Services Division and is the electronic workpaper program manager. He supports states in their use of TeamMate software for documenting financial analysis, financial examination and market conduct work. Mr. Portuguez also supports the NAIC’s TeamMate Citrix hosting and the expanded hosting pilot. He also is the liaison between end users, business unit staff, technical staff and the electronic work paper vendor. In addition, he provides direct staff support services for the Electronic Workpaper (E) Working Group, which is charged with the development of a long-term strategy for states’ use of the current electronic workpaper tool, TeamMate AM.

Prior to joining the staff at NAIC, Mr. Portuguez worked seven years with a practice management software firm called DataTrac Service Corporation. He traveled coast-to-coast installing turn-key practice management systems for doctors. That work included computer setup, network installation, data migration and testing, and application training for doctors and staff. He was also instrumental in program development and quality assurance testing.

Mr. Portuguez attended the University of Kansas School of Business and Computer Science. He speaks fluent Spanish and has international business experience.
MIGUEL A. ROMERO JR. 
FINANCIAL EXAMINATION MANAGER 
NAIC

Miguel A Romero Jr. is a financial examination manager for the Financial Regulatory Services Division of the National Association of Insurance Commissioners (NAIC). Mr. Romero joined the NAIC in August 2014.

His primary duties have been to provide staff support for various NAIC groups charged with supporting regulators in monitoring the solvency of domestic insurers including the Exam Oversight Task Force, the Financial Examiners Handbook Technical Group and the IT Examination Working Group. Mr. Romero has also assisted in the preparation of updates for the Financial Condition Examiners Handbook, organization of Peer Review sessions, and preparation of training material to enhance the state insurance department’s understanding of the guidance provided in the Examiners Handbook.

Mr. Romero’s involvement in the Peer Review program provides a unique perspective allowing him to help in identifying new Sound Practices for distribution to examiners via the Financial Examination webpages. Mr. Romero is also involved in the development of content for the “Monitor,” a newsletter distributed by the financial examination unit after each NAIC National Meeting. This newsletter provides financial examiners across the U.S. with updates related to applicable Working Group activities and guidance for newly adopted Handbook content and emerging sound practices related to financial examinations.

Prior to his current position with the NAIC, Mr. Romero worked approximately six years in public accounting, specializing in providing audit services to clients in various sectors, including financial services.

Mr. Romero graduated from Baylor University with bachelor’s and master’s degrees in accounting. He is a Certified Public Accountant and a member the American Institute of Certified Public Accountants (AICPA).
DANA RUDMOSE  
CO-FOUNDER 
RUDMOSE & NOLLER ADVISORS, LLC

Dana Rudmose is a co-founder of Rudmose & Noller Advisors, LLC (RNA). RNA is a client-focused firm providing advisory services to insurance regulators and companies throughout the U.S. Mr. Rudmose is a Certified Public Accountant (CPA inactive), Certified Insurance Examiner (CIE) and an Accredited Insurance Receiver (AIR) with 36 years of experience in financial and market conduct insurance regulation, accounting and auditing. He is located in Columbus, Ohio.

Mr. Rudmose has extensive consulting experience working with regulators on full scope and limited scope financial and market conduct examinations, analyzing holding company transactions, assisting with insurance company supervisions and rehabilitation plans and performing accreditation reviews for the NAIC. Prior to forming RNA, he served for seven years as assistant director of the Ohio Department of Insurance and also as acting director. He was the chief solvency regulator with oversight responsibilities for financial, licensing and solvency issues affecting all insurers doing business in Ohio. Additionally, Mr. Rudmose has eight years of public accounting experience with KPMG performing statutory and GAAP audits of life, property/casualty and health insurance companies. Mr. Rudmose was also managing director of KPMG’s national regulatory insurance practice for six years, providing regulatory consulting services to regulators and insurance companies. He has attended NAIC meetings since 1990 and has participated as a regulator and/or interested party in numerous financial solvency and market conduct related activities.

Mr. Rudmose graduated with a Bachelor of Science degree in business administration, majoring in accounting, from The Ohio State University. He is a member of the AICPA and the International Association of Insurance Receivers.
ELISABETTA RUSSO
ERM ADVISOR
NAIC

Elisabetta Russo is a risk actuary. She is Fellow of the Institute of Actuaries in the UK, Italy and Russia and member of the Casualty Actuarial Society, Risk Management Society (RIMS) and Global Association of Risk Professionals (GARP) in the United States.

She holds a master’s degree with honors in actuarial science and statistics from the University of Trieste in Italy where she regularly lectures on risk management.

In July 2014, she joined the National Association of Insurance Commissioners (NAIC) to be the ERM Advisor to the state departments of insurance. She is currently focusing on helping the state departments of insurance to be ready to supervise the ORSA submissions. At the NAIC, she is also involved in international issues such as the development of a global international capital standard.

Prior to joining the NAIC, for nearly three years, she led the Deloitte Solvency practice and P&C risk modeling team for the United States in New York City. Prior to that, she worked for nearly 15 years for PwC in London and in Moscow. She set up the actuarial practice for Central Eastern Europe and she served as member of the Global Solvency II Steering Committee for Europe, advising the largest European insurance groups on all 3 pillars (capital assessment, ERM & ORSA and risk reporting). During her consulting career, she worked with other non-U.S. regulators as advisor, model validator and trainer.
FATIMA SEDIQZAD  
SCA VALUATION & ACCOUNTING POLICY ADVISOR  
NAIC

Fatima Sediqzad is the SCA valuation & accounting policy advisor in the Financial Regulatory Services Division of the National Association of Insurance Commissioners. Since joining the NAIC in January 2016, her duties have included assisting with developing uniform and comprehensive guidance to statutory accounting principles, monitoring the development of the IASB International Financial Reporting Standards (IFRS), providing technical advisory services for statutory and GAAP accounting, and assisting in the review and correspondence of SCA filings.

Ms. Sediqzad reviews SCA filings and assigns a value to these entities, while also corresponding with the entities regarding any questions around the SCA process in accordance with statutory accounting principles. She also provides staff support to the Statutory Accounting Principles (E) Working Group. Ms. Sediqzad also actively monitors financial accounting developments for U.S. GAAP and IFRS and provides recommendations on whether such standards should be considered for statutory accounting.

In addition to her employment at the NAIC, Ms. Sediqzad has served as a senior auditor for KPMG and Moss Adams in Kansas City, where she provided assurance services to several mid-size entities in a variety of industries and the telecommunications industry. She has also served as an accounting manager at a private financial services firm.

Ms. Sediqzad earned a Master of Accounting and Bachelor of Science in accounting from the University of Kansas in Lawrence, KS. Fatima is a Certified Public Accountant (CPA).
DANIEL SCHELP  
MANAGING COUNSEL  
NAIC  

Dan Schelp serves as managing counsel in the Legal Division for the NAIC. He joined the NAIC in 2006 following 20 years of legal experience in the insurance industry. In his current role, Mr. Schelp manages a team of legal professionals to advise and consult with regulators and NAIC staff on legal issues affecting state insurance regulation.

Prior to joining the NAIC he held a number of positions in private practice and the insurance industry, including experience in claims and underwriting, with the primary focus of his practice being group insurance products and employee benefit plans. Mr. Schelp provides legal staff support to the NAIC’s Reinsurance (E) Task Force, Principle-Based Reserving Implementation (EX) Task Force and Life Actuarial (A) Task Force.

Mr. Schelp is a graduate of St. Paul's College and the University of Missouri-Columbia, where he received both his undergraduate and law degrees. He has been licensed to practice law in the State of Missouri since 1983.
DAVID SHEPHERD
PRINCIPAL
MERLINOS & ASSOCIATES

David Shepherd is a principal in the actuarial consulting firm of Merlinos & Associates. He is a Fellow of the Casualty Actuarial Society (FCAS) and a Member of the American Academy of Actuaries (MAAA). He began his career with National Reinsurance as a Casualty Facultative Underwriter. He has also held the positions of chief underwriter and chief actuary for Westport Reinsurance Management, a reinsurance managing general underwriter specializing in workers’ compensation. The majority of his 30 year career has been with Merlinos, where his clients include regulators, insurance companies, brokers, self-insureds, lawyers and accounting firms. He has had numerous clients who specialize in PEOs, and knows first-hand the unique characteristics of their exposures.
BRUCE SCHOWENGERDT
FOUNDER
SCHOWENGERDT CONSULTING LLC

Bruce Schowengerdt is the founder of Schowengerdt Consulting LLC, an insurance regulatory consulting firm that focuses on providing services to the NAIC, to state insurance departments and to insurance companies. Services Mr. Schowengerdt provides include serving as team leader and team member on NAIC accreditation reviews, performing operational and quality control reviews of financial analysis and examination processes for state insurance departments and recommending improvements to enhance financial solvency surveillance, and performing classroom and “one-on-one” training for financial analysts and examiners.

Mr. Schowengerdt is a CPA and a FLMI. He has over 37 years of experience in the insurance industry. Prior to forming Schowengerdt Consulting LLC in 2001, he served as senior audit manager at Ernst & Young, as director of the Financial Services Division of the NAIC and as a financial consultant with Rector & Associates, Inc. Mr. Schowengerdt also served as a member of the American Institute of Certified Public Accountants (AICPA) Insurance Companies Committee while he was at the NAIC.

Mr. Schowengerdt has been actively involved in the NAIC’s Financial Regulation Standards accreditation program since its beginning in 1990. While at the NAIC, he worked with state insurance department regulators to develop and implement the original accreditation process. In addition, Mr. Schowengerdt has served as team leader or member on accreditation reviews and/or performed pre-accreditation reviews, evaluating insurance laws and financial analysis and examination procedures and processes, at the insurance departments of all 50 states, the District of Columbia and Puerto Rico.
JACOB STEILEN
FINANCIAL EXAMINATION & ACCREDITATION SPECIALIST
NAIC

Jacob Steilen is a financial examination and accreditation specialist with the Financial Regulatory Services division of the National Association of Insurance Commissioners (NAIC).

Jacob joined the NAIC in September of 2015. Jacob’s main role at the NAIC is to support the examination and the accreditation functions. Jacob has assisted in the preparation of updates for the Financial Condition Examiners Handbook, organization and hosting of peer review sessions, and preparation of training material to enhance the state insurance department’s understanding of the guidance provided in the Examiners Handbook. Jacob is also involved in Pre-Accreditation and Accreditation reviews and spearheads the creation of the ‘Monitor’ newsletter which offers quarterly information on the insurance industry.

Jacob performs a variety of ad-hoc projects for the NAIC as well. He has been involved with emerging issues research projects, education courses and presentations.

Prior to joining the NAIC, Jacob graduated from Kansas State University with a bachelor’s degree in Finance and Accounting. He worked at a Big 4 public accounting firm for approximately 4 years. His work there was primarily audit services, with a focus on insurance and financial clients.
FRANCES STUART  
TECHNICAL TRAINING MANAGER II  
NAIC  

Frances Stuart joined the National Association of Commissioners in June 2004. Her responsibilities are designing and presenting computer training programs for state regulators, industry users and NAIC staff for a variety of NAIC-supported computer applications. She also manages the Technical Training team delegating and assigns training projects and other tasks to team members.

Ms. Stuart has over 20 years of experience in formal classroom computer training and end-user support. In her prior position with EBE Dynamic Computer Solutions, she presented training classes in Microsoft Office products as well as designing and delivering customized training programs.

Ms. Stuart graduated from Kansas State University with a degree in marketing.
CHARLES THERRIAULT
DIRECTOR, SECURITIES VALUATION GROUP
NAIC

Charles Therriault is the director of the securities valuation group in the Investment Analysis Office of the National Association of Insurance Commissioners. Mr. Therriault rose to assistant vice president in the private placements group at Citigroup performing credit analysis on the Travelers Insurance Divisions’ investments. Prior responsibilities at Citigroup included implementing a private equity investment management and accounting platform, and managing a portfolio analytics & performance attribution group. After Citigroup, he joined Washington Mutual Corporation as a first vice president, working on mortgage-servicing rights valuation and analytics. He then took a position at BNY Mellon and was a managing director in the government solutions group managing various scale initiatives supporting the U.S. government’s financial stability programs. Mr. Therriault holds an MBA from the University of Hartford and a BS in Finance from the University of Connecticut. He is also a CFA charterholder.
EDWARD TOY  
DIRECTOR, CAPITAL MARKETS BUREAU  
NAIC

Edward L. Toy is director of the Capital Markets Bureau with the National Association of Insurance Commissioners (NAIC). In that capacity, he works with state insurance regulators in the development of tools for oversight of the insurance industry as they relate to investment portfolios. He coordinates with other NAIC staff and state insurance regulators on matters impacting financial/solvency regulation of insurers and capital markets. This includes supporting the NAIC’s Investment Risk Based Capital Working Group and Invested Assets Working Group. In these capacities, Ed works closely with representatives from the insurance industry and trade associations on matters related to investment practices. He is also currently chair of the Macro-prudential Policy & Surveillance Working Group of the International Association of Insurance Supervisors.

Prior to this he was a portfolio manager and director of trading with Artesian Capital Management, a hedge fund focused on arbitrage opportunities in corporate credit. In particular, the firm focused on basis trading with a short bias in industries and companies that were susceptible to event risk.

Before joining Artesian, he was a managing director at Teachers Insurance and Annuity Association (TIAA), which along with its affiliate, the College Retirement Equities Fund (CREF), was one of the largest financial services organizations in the U.S. and the largest retirement system in the world.

His last responsibility at TIAA was as portfolio manager for the convertible securities group. He launched the group in October of 1997 and was successful at building and actively managing a portfolio of publicly registered or 144A convertible securities. Total assets under management grew to approximately $1.5 billion at its peak in 2005.

Immediately prior to those responsibilities, Ed was part of the Structured Finance Group where he was primarily responsible for the group’s non-agency mortgage-backed investments. In addition to his investment responsibilities, Ed also managed the credit risk and prepayment cash flow modeling functions for the mortgage-backed portfolio. From 1983 to 1988, Ed was a generalist in the Private Placement Group. From 1988 to 1990 he managed the division's private placement high yield effort. In 1992, Ed served as special assistant to the chairman of TIAA-CREF.

From 1994 until 2005, Ed was very active in the regulatory arena working with the NAIC and the NAIC’s Securities Valuation Office. Over that period, Ed’s involvement included work on the Model Investment Law, the replication (synthetic assets) project and various efforts to improve regulatory effectiveness. He was also instrumental in industry efforts assisting in the development of regulatory guidance for a variety of asset types. He chaired the Asset Valuation Issues Committee of the American Council of Life Insurers.
At various times, Ed has been: a member of the finance committee of the New York City Investment Fund, a private non-profit organization dedicated to the redevelopment of New York's inner city areas; on the Advisory Group for the California Organized Investment Network of the California Insurance Department; on the Alumni Council of the Young Executives Program at the Aspen Institute. Ed has been an instructor for the New York Institute of Finance, teaching a course in Security Analysis. He has written on the topic of credit analysis for mortgage-backed securities. Ed is currently a member of the finance committee of Grace Church School in New York.
PATRICK TRACY  
PARTNER  
RISK & REGULATORY CONSULTING, LLC  

Patrick Tracy is a partner with Risk & Regulatory Consulting, LLC. In this role, he coordinates, manages, and leads a team providing all aspects of engagements with regulatory and commercial insurance clients. Mr. Tracy is a qualified Certified Public Accountant (CPA) and Certified Financial Examiner (CFE) and holds a Bachelor of Science degree in Finance from Salisbury University where he graduated cum laude.

Mr. Tracy has more than 39 years of professional experience. Prior to joining RRC, he spent his first eight years with Arthur Andersen and the past 28 with a regional accounting firm purchased by American Express Tax and Business Services in 1997 and RSM McGladrey in 2005.

Mr. Tracy has been active in the NAIC for many years. He has made formal presentations, initially to the Examiner’s Handbook Committee and eventually to Ex (4), on the use of consulting firms on multi-state examinations. Mr. Tracy has taught the NAIC’s Codification Program and taught and developed the NAIC’s Fraud Training Program. He is an active member of the Society of Financial Examiners (SOFE); American Institute of Certified Public Accountants (MAICPA), and the Board of Trustees and Past President of the Alumni Association of the Baltimore Polytechnic Institute.
BER VANG
SENIOR INSURANCE EXAMINER SUPERVISOR
CALIFORNIA DEPARTMENT OF INSURANCE

Ber Vang is a senior insurance examiner supervisor for the Field Examination Division of the California Department of Insurance (CDI). Mr. Vang joined the CDI in May 2001.

His primary duties have been to supervise, plan and direct the work of staff insurance examiners in performing financial examinations of insurance companies to determine their financial status, solvency and the legality and propriety of their operations. Mr. Vang’s other responsibilities include conducting evaluations of IT risks on examinations and managing and supervising the work of other IT specialists on examinations.

Mr. Vang is a member of the NAIC IT Examination (E) Working Group and was involved in the development of the cybersecurity considerations (including revisions to the Exhibit C) in the NAIC Financial Condition Examiners Handbook.

Mr. Vang graduated from California State University, Sacramento with a bachelor’s degree in accounting. He is a Certified Financial Examiner, Automated Examination Specialist, and Certified Information Systems Auditor.
ANI VERMA  
INTERNATIONAL INSURANCE POLICY ADVISOR  
NAIC

Ani has over 20 years of experience in insurance and banking. He is the international insurance policy advisor at the NAIC New York office where he supports the International Association of Insurance Supervisors (the IAIS) developments on Capital and Accounting matters.

Ani joined the NAIC in February 2015 from Citigroup in New York where he was the director for global, technical accounting and regulatory/Basel review. Prior to Citi, he worked as the financial controller of the insurance unit of the World Bank in Washington, DC, and was involved in pricing and capital planning matters. Prior to the World Bank, Ani worked with ING Insurance in Atlanta and Amsterdam in various roles including SEC and U.S. regulatory reporting, economic capital reporting and M&A. Prior to ING, Ani was a manager with E&Y.

Ani is a Certified Public Accountant and also holds a Masters in Economics.
RYAN WORKMAN
SENIOR INTERNATIONAL RELATIONS POLICY COUNSEL
NAIC

Ryan Workman joined the NAIC in February of 2005. For his first three years with the NAIC he worked as a staff attorney in the Legal Division. In February of 2008 he was seconded by the NAIC to the International Association of Insurance Supervisors (IAIS) in Basel, Switzerland where he supported a number of its committees and working parties, served as legal counsel, and provided input and guidance on a number of strategic issues as well as internal procedures and policies. Mr. Workman returned to the NAIC in April of 2010 and serves as senior international relations policy counsel providing staff and legal support for the NAIC’s international insurance activities and strategies, including contributing to and coordination of input to IAIS work and activities.

Prior to joining the NAIC, Mr. Workman worked in Washington, DC primarily on regulatory and anti-trust issues.

Mr. Workman received his JD and an LLM in International and Comparative Law from Duke University School of Law, a Bachelor of Arts degree in French and European Studies and a Bachelor of Science degree in Business Administration from the University of Kansas.