2019
NAIC INTERNATIONAL INSURANCE FORUM
MONDAY, MAY 13, 2019

Registration Check-In
Terrace Foyer East

Welcome Breakfast
Columbia Foyer

NAIC President’s Welcome

- Introduction by Julie Mix McPeak, NAIC Most Recent Past President, Chair, NAIC International Insurance Relations (G) Committee, and Commissioner, Tennessee Department of Commerce & Insurance
- Eric A. Cioppa, NAIC President and Superintendent, Maine Bureau of Insurance

Promoting a Culture of Resilience: Regulators and industry confront catastrophes

Catastrophes have profound consequences for consumers, companies, and the broader economy. Consequently, appropriate insurance coverage is critical to recovering and rebuilding following disasters. Supervisors on the front lines ensure policyholders’ needs are met, including endeavoring to close the protection gap. Panelists will discuss how companies and regulators alike play a part in encouraging policyholder resilience, the role governments should play in expanding access to coverage, emerging challenges, and possible solutions.

Moderator: David Altmaier, NAIC Vice President and Commissioner, Florida Office of Insurance Regulation

- Juan Pazo, Superintendent, Superintendencia de Seguros de la Nacion, Argentina
- Amy Bach, Executive Director, United Policyholders
- Michael Cohen, Senior Vice President, Government Affairs, RenaissanceRe
- Nikhil da Victoria Lobo, Managing Director, Public Sector Solutions Americas, Swiss Reinsurance Company

Coffee Break

10:30
Corner Office Conversations: Executive views on insurance industry opportunities and challenges

Global political and economic changes, climate risk, aging populations, emerging technologies, and international standard-setting are all issues that C-suite executives pay attention to. They have the potential to impact insurers, consumers, and supervisors alike. Panelists will discuss what “keeps them up at night” as executives and forecast what will be top of mind in 2020 and beyond.

Moderator: Michael F. Consedine, CEO, NAIC

- Pina Albo, CEO, Hamilton Insurance Group
- Roger Crandall, Chairman, President, and CEO, MassMutual
- Brian Duperreault, President and CEO, American International Group
- Deanna M. Mulligan, President and CEO, Guardian Life Insurance Company of America

Lunch 12:15
Columbia 2-4, Terrace Level

Keynote 1:15
Steven T. Mnuchin, U.S. Secretary of Treasury

Introduction by Eric A. Cioppa, NAIC President and Superintendent, Maine Bureau of Insurance

President’s Message 1:40
Eric A. Cioppa, NAIC President and Superintendent, Maine Bureau of Insurance

Coffee Break 2:00
Cyber Risk: Exploring the potential impact of the rapidly growing cyber insurance market for underwriters and buyers

High-profile cyber attacks across a range of industries have pushed cyber insurance products to the forefront of corporate cyber risk management. While the cyber insurance market continues to grow globally, it remains heavily concentrated in the U.S. with most policies purchased by large firms. Panelists will discuss the importance of cyber insurance within a broader risk strategy and how supervisors are monitoring the cyber insurance market. They will also explore concerns supervisors and industry may have for this still nascent market.

Moderator: Raymond G. Farmer, NAIC President-Elect and Director, South Carolina Department of Insurance

- Gareth Truran, Head of London Market Supervision, PRA Insurance Directorate, Bank of England
- Allison Berke, Executive Director, Stanford Cyber Initiative
- Lori A. Bailey, Global Head of Cyber Risk, Commercial Insurance, Zurich Insurance Group
- Trish Comiskey, Vice President, Risk Management Corporate Insurance, Hancock Whitney Bank
- Matthew McCabe, Senior Vice President and Assistant General Counsel on Cyber Policy, Marsh Inc.

Coffee Break

Digital Transformation: The role and impact of supervisors in ensuring consumer protection in the age of innovation

As insurers increasingly adopt and rely on innovation and technology in their business practices, supervisors must understand how the industry is evolving. This supervisor-only panel will discuss how they ensure regulation is already sufficiently flexible, while maintaining strong consumer protections, and whether modifying or suspending some regulatory requirements is needed to allow for innovation. Panelists will also discuss the role innovation plays in supervisory practices, which are increasingly incorporating machine learning and other artificial intelligence applications.

Moderator: Doug Ommen, Commissioner, Iowa Insurance Division

- Hassan Boubrik, Chairman, Supervisory Authority of Insurance and Social Welfare, Morocco
- Rosario Celedón Förster, Deputy Chairman, Council of the Financial Market Commission, Chile
- Frédéric Hervo, Director for International Affairs, Autorité de Contrôle Prudentiel et de Résolution, France
- Hiroshi Ota, Deputy Commissioner for International Affairs, Financial Services Agency, Japan
Cocktail Reception
Heights Courtyard West, Lobby Level

Wrap Up

TUESDAY, MAY 14, 2019
Columbia 5-8, Terrace Level

Registration Check-In
Terrace Foyer East

Welcome Breakfast
Columbia Foyer

Embracing Innovation and Transformation Through InsurTech: An industry perspective

Insurers are embracing many innovative technologies related to app-based interfacing, artificial intelligence, new distribution methods, and the increasing use of big data. This industry-only panel will discuss how insurers are balancing innovation with consumer needs and how to ensure the current regulatory environment continues to support the desire of both incumbent and startup insurers to incorporate new technologies as they emerge.

Moderator: Dean L. Cameron, NAIC Secretary-Treasurer and Director, Idaho Department of Insurance

- Philippe Lafreniere, Chief Growth Officer, Slice Labs
- Bob Crozier, Head of Global Blockchain Centre of Competence and Head of Architecture Services, Allianz Technology SE
- Grady Irey, Senior Vice President, Data Science and Analytics, Arity
- Ali Safavi, Global Head, Insurtech, Partners, Ventures, Plug and Play

Coffee Break
Systemic Risk 2.0: Evaluating the holistic framework

As the International Association of Insurance Supervisors moves towards finalizing the Holistic Framework for Systemic Risk in the Insurance Sector, supervisors and industry are evaluating a shift from a purely entity-based approach to a framework which brings into focus an activities-based approach and includes sector-wide monitoring and management. Panelists will discuss expectations around the potential scope and level of application of the framework’s proposed policy measures. In particular, panelists will discuss proposed policy measures around liquidity risk and macro-economic exposures and the future of the IAIS/Financial Stability Board G-SII identification exercise.

Moderator: Julie Mix McPeak, NAIC Most Recent Past President, Chair, NAIC International Insurance Relations (G) Committee, and Commissioner, Tennessee Department of Commerce & Insurance

- Jonathan Dixon, Secretary General, International Association of Insurance Supervisors
- Julian Adams, Group Regulatory and Government Relations Director, Prudential plc
- Ann Kappler, Senior Vice President, Deputy General Counsel and Head of External Affairs, Prudential Financial
- George Stansfield, Deputy CEO and General Secretary, AXA Group

Wrap-Up
Promoting a Culture of Resilience: *Regulators and Industry Confront Catastrophes*

**MODERATOR**

David Altmaier  
NAIC Vice President and Commissioner, Florida Office of Insurance Regulation

**PANEL**

Juan Pazo  
Superintendent, Superintendencia de Seguros de la Nacion, Argentina

Amy Bach  
Executive Director, United Policyholders

Michael Cohen  
Senior Vice President, Government Affairs, RenaissanceRe

Nikhil da Victoria Lobo  
Managing Director, Public Sector Solutions Americas, Swiss Reinsurance Company
David Altmaier
NAIC Vice President and Commissioner,
Florida Office of Insurance Regulation

David Altmaier was appointed as the Florida Insurance Commissioner in April 2016, by the Financial Services Commission. He leads the Office of Insurance Regulation (OIR) and has oversight of one of the largest insurance markets in the world. Under Altmaier’s leadership, OIR has worked to cultivate a market in Florida in which insurance products are reliable, available, and affordable.

Altmaier began his public service at OIR in 2008, serving in a number of roles including Chief Analyst of the Property and Casualty Financial Oversight unit and Deputy Commissioner of Property and Casualty Insurance.

In 2019, Altmaier was elected Vice President of the National Association of Insurance Commissioners (NAIC). He also chairs the NAIC’s Financial Condition (E) Committee, Group Capital Calculation Working Group and the Capital Adequacy Task Force.

Prior to joining OIR, Altmaier worked as a Florida licensed 2-20 and 2-14 insurance agent and as a high school math teacher. Altmaier graduated from Western Kentucky University in 2004 with a bachelor’s degree in mathematics.

Dr. Juan Pazo
Superintendent,
Superintendencia de Seguros de la Nacion, Argentina

Dr. Juan Pazo is the Superintendent of Insurance of the Republic of Argentina. Before his current appointment in early 2017, Pazo served as Chief of Staff of the Financial Information Unit, Argentina’s supervisor and regulating agency of AML/FT. He served in this role from late 2015 to early 2017.

Prior to joining the public sector, Pazo worked as a corporate attorney advising in a wide range of business and corporate transactions. He also served as executive director in local companies.
Amy Bach
Executive Director
United Policyholders

Amy Bach has been a professional advocate for insurance consumers since 1984 and an attorney since 1989. A native of Brooklyn, New York residing in San Francisco, she cofounded United Policyholders in 1991. She currently serves as the organization’s Executive Director and primary spokesperson; shaping and overseeing the Roadmap to Recovery™, Roadmap to Preparedness, and Advocacy and Action programs.

She is a nationally recognized expert on insurance claim and legal matters and a respected voice for policyholders in legislative and professional forums and in print and broadcast media. Bach is the author of numerous publications including “Wise UP – The Savvy Consumers Guide to Buying Insurance”, “The Disaster Recovery Handbook,” articles and guidance at uphelp.org and “friend of the court” legal briefs.

Bach is in her thirteenth year as an official consumer representative and is a Consumer Participation Program trustee at the National Association of Insurance Commissioners. She was honored as a 2012 Money Hero by Money Magazine and has received awards from the Independent Insurance Agents and Brokers of California, the National Association of Public Insurance Adjusters, the Florida Association for Insurance Reform, the Proposition 103 Implementation Project, and the Consumer Attorneys of California.

Michael Cohen
Senior Vice President, Government Affairs,
RenaissanceRe

Michael Cohen is the Senior Vice President of Government Affairs for Renaissance Reinsurance, a global provider of reinsurance and insurance to cover the risk of natural and man-made catastrophes. Prior to his current position, Cohen was a director of industry and state relations at Freddie Mac.

He also served as the Deputy Chief of Staff of the White House Community Empowerment Board in the Clinton White House, was the White House liaison at the U.S. Department of Housing and Urban Development and ran the Office of Special Actions for HUD Secretary Andrew Cuomo. In addition, he established and ran the Office of Disaster and Emergency Management at HUD, following a series of disasters in 1997.

Michael was a legislative assistant in the U.S. House of Representatives and has held various other positions both in and out of government.

He currently serves on the boards of the R Street Institute, the National Hazards Center, the Florida Chamber of Commerce, the Associated Industries of Florida, and the Florida Insurance Council.

Michael grew up in Miami, Florida and earned a B.A. at Columbia University and a J.D. at Emory University School of Law.
Nikhil da Victoria Lobo  
Managing Director, Public Sector Solutions Americas,  
Swiss Reinsurance Company

In his role in Global Partnerships, Nikhil leads Swiss Re's dialogue with governments, development banks and nongovernmental organizations in the Americas. The team works on customized solutions to help the public sector manage and transfer their risk to the (re)insurance and capital markets.

Leveraging Swiss Re's broad product offerings, Global Partnerships has successfully helped public sector clients address such complex risks as natural catastrophes, agriculture production, pandemics, infrastructure financing and longevity risk. These solutions range from traditional risk transfer to insurance-linked securities and advisory services.

During his career, Nikhil has worked on such innovative projects as the World Bank's Pandemic Emergency Facility, the first global insurance coverage for epidemic outbreaks; the Caribbean Catastrophe Risk Insurance Facility, the first insurance pool for climate risks for sovereigns; and the Uruguay Drought Hedge, the first insurance policy to cover a government's exposure to volatile climate and energy prices. He has been a panelist at international events such as the World Economic Forum and IMF Annual Meetings and has been quoted in a wide-range of print and online publications including the Wall Street Journal, Der Spiegel and National Public Radio.
Corner Office Conversations: Executive Views on Insurance Industry Opportunities and Challenges

MODERATOR
Michael F. Consedine
CEO, NAIC

PANEL
Pina Albo
CEO, Hamilton Insurance Group

Roger Crandall
Chairman, President, and CEO, MassMutual

Brian Duperreault
President and CEO, American International Group

Deanna M. Mulligan
President and CEO, Guardian Life Insurance Company of America

Mark W. Mullin
President and CEO, Transamerica Corporation
Michael F. Consedine
Chief Executive Officer,
NAIC

Michael F. Consedine serves as the NAIC's Chief Executive Officer. As CEO, he principally focuses on strategic planning, policy development and implementation in the areas of state, federal and international affairs and relations. He advocates for NAIC members and represents their interests before federal and international policymakers, state government associations, and consumer and industry groups. Consedine is also responsible for management of the NAIC's Executive Office and staff.

Consedine currently serves as an Executive Committee Member on the IAIS and speaks frequently on both domestic and international insurance matters. He is also on the advisory board for Plug and Play Tech Center and is very involved in both insurtech and fintech issues.

Before joining the NAIC in January 2017, Consedine served as the Global Head of Government and Policy Affairs at Aegon, one of the world's largest financial services companies with operations in 20 countries serving more than 30 million customers. At Aegon he led government relations in Europe, the Americas and Asia. Concurrently, Consedine was Senior Vice President, Deputy General Counsel, and Executive Director of Government Affairs of Aegon's U.S. subsidiary, Transamerica. In this role, he oversaw all aspects of the company's state and federal government relations activities.

Pina Albo
CEO,
Hamilton Insurance Group

Pina Albo joined Hamilton Insurance Group as Chief Executive Officer in January 2018.

Pina began her career as a lawyer in Toronto, Canada. After practicing in real estate, corporate finance and M&A, she accepted a position at Munich Re as a claims expert. During her 25-year career at the Company, Pina held increasingly senior positions which included Head of Casualty Unit, North America/UK and International D&O/EPL; Head of Casualty Operations at Munich Reinsurance Company of Canada and Temple Insurance Company; Executive Head of Department UK and Ireland; President, National Clients Division, Munich Re America; and President, Reinsurance Division, Munich Reinsurance America. Pina's most recent position at Munich Re was Member of the Board of Executive Management where her responsibilities included P&C business and operations in Europe and Latin America.

Pina currently sits on the Board of Directors for the IFG Companies, Blue Marble Microinsurance and Attune Insurance. She also serves as an ambassador for the Insurance Supper Club.

Pina has been recognized for her contributions to the insurance industry and has received numerous awards including the Association of Professional Insurance Women's "Woman of the Year" (2011). She was designated a "Top Influencer" in Insurance Business America's List of "Hot 100" (2014) and placed in Intelligent Insurer's list of "Top 100 Women in Re/insurance" (2014 and 2015).
Roger Crandall
Chairman, President, and CEO, MassMutual

Roger W. Crandall is Chairman, President and Chief Executive Officer of Massachusetts Mutual Life Insurance Company (MassMutual).

During his tenure as CEO, MassMutual has grown to serve more than five million customers, provide $715 billion in life insurance protection, and is the number one writer of whole life insurance in the U.S. MassMutual provides holistic financial solutions through a broad range of businesses, including its domestic insurance and retirement business, global asset management subsidiaries, and MassMutual International.

Crandall joined MassMutual in 1988 as a real estate investment trainee and assumed broader leadership roles throughout his career, becoming President in 2008 and CEO and Chairman in 2010. He takes an active leadership role in a variety of organizations including the Federal Reserve Bank of Boston Board, Smithsonian National Board, American Council of Life Insurers, Massachusetts Competitive Partnership, Wharton Board of Leadership Advisors, University of Vermont Foundation Leadership Council and Lahey Hospital & Medical Center Board of Trustees.

Brian Duperreault
President and CEO, American International Group

Brian Duperreault is President, Chief Executive Officer and a Director of American International Group, Inc. (AIG). Prior to assuming this role, he served as Chairman and Chief Executive Officer of Hamilton Insurance Group (Hamilton) from 2013 to 2017. Hamilton is a Bermuda-based holding company of property and casualty insurance and reinsurance operations in Bermuda, the U.S. and the UK.

Duperreault served as President and Chief Executive Officer of Marsh & McLennan Companies (MMC) from 2008 to 2012. Before joining MMC, he served for two years as non-executive Chairman of ACE Limited, an insurance and reinsurance company, and as CEO of ACE from 1994 through 2004. Prior to ACE, Duperreault held various senior executive positions with AIG and its affiliates from 1973 to 1994. Duperreault is a member of the Boards of the Bermuda Institute of Ocean Sciences (BIOS), Johnson Controls, Partnership for New York City, the Geneva Association and Saint Joseph’s University. He is the former Chairman of the Board of Overseers of the School of Risk Management of St. John’s University, New York and Chairman Emeritus of Blue Marble Microinsurance. Duperreault holds a bachelor’s degree in Mathematics from St. Joseph’s University.
Deanna M. Mulligan
President and CEO,
Guardian Life Insurance Company of America

Deanna M. Mulligan is President and Chief Executive Officer of The Guardian Life Insurance Company of America (Guardian). She is also a member of Guardian's Board of Directors.

Active across the industry and in the community, Mulligan is a Board member of Vanguard, the American Council of Life Insurers (ACLI), the New York Department of Financial Services State Insurance Advisory Board, the Partnership for New York City, the Economic Club of New York, the Committee Encouraging Corporate Philanthropy (CECP), and the Bruce Museum in Greenwich, CT. Mulligan was appointed to, and served on, the President’s Advisory Council on Financial Capability for Young Americans from 2014 to 2015, and was Chair of the Board of the ACLI from 2015 to 2016. She is currently a member of the Stanford Graduate School of Business Advisory Council, and served as Director on the Board of Arch Capital, a publicly-held Bermuda-based re-insurer.

In 2018, Fortune once again named her one of the “50 Most Powerful Women in Business” and Crain's New York Business recognized her as one of “The 50 Most Powerful Women in New York” for the fourth time since 2010.

Mulligan graduated from the University of Nebraska with High Distinction and holds an MBA from the Stanford Graduate School of Business.
Keynote

Steven T. Mnuchin  
U.S. Secretary of Treasury

Steven Terner Mnuchin was sworn in as the 77th Secretary of the Treasury on February 13, 2017.

As Secretary of the Treasury, Mr. Mnuchin is responsible for the executive branch agency whose mission is to maintain a strong economy, foster economic growth, and create job opportunities by promoting the conditions that enable prosperity and stability at home and abroad. He is also responsible for strengthening national security by combating economic threats and protecting the integrity of our financial system as well as managing the U.S. Government's finances.

Prior to his confirmation, Secretary Mnuchin was Finance Chairman for Donald J. Trump for President. In this role he spent the last year traveling with the President. He met with hundreds of business leaders. He also served as a Senior Economic Advisor to the President in crafting his economic positions and economic speeches.

Prior to his confirmation he also served as Founder, Chairman, and Chief Executive Officer of Dune Capital Management. He also founded OneWest Bank Group LLC and served as its Chairman and Chief Executive Officer until its sale to CIT Group Inc., which was the first bank merger over $50 billion post financial crisis.

Earlier in his career, Secretary Mnuchin worked at The Goldman Sachs Group, Inc. where he was a Partner and served as Chief Information Officer. He has extensive experience in global financial markets and oversaw trading in US government securities, mortgages, money markets, and municipal bonds.

Secretary Mnuchin was born and raised in New York City. Secretary Mnuchin holds a bachelor's degree from Yale University.
President's Message

Eric A. Cioppa

NAIC President and Superintendent,
Maine Bureau of Insurance

Eric A. Cioppa is Superintendent of the Maine Bureau of Insurance, one of five agencies within the state's Department of Professional and Financial Regulation. He joined the Bureau in 1988 as a Statistician then served as Supervisor of the Workers' Compensation Section prior to becoming Deputy Superintendent in 1998. He was unanimously confirmed as Superintendent in September 2011 and in January 2017 he was reconfirmed to serve another five-year term.

Cioppa is currently President of the National Association of Insurance Commissioners (NAIC), having previously served as Vice President in 2017 and Secretary-Treasurer in 2016. In September 2018, Cioppa was appointed by his peers at the NAIC to serve a two-year term as the state insurance commissioner representative on the Financial Stability Oversight Council (FSOC).

Cioppa is also Vice Chair of the NAIC's Executive, Government Relations, and State Government Liaison committees, and is a member of the Maine State Employee Health Commission.

Cioppa holds a B.A. from Potsdam State University and an M.B.A. from Clarkson University.
Cyber Risk: Exploring the Potential Impact of the Rapidly Growing Cyber Insurance Market for Underwriters and Buyers

MODERATOR
Raymond G. Farmer
NAIC President-Elect and Director,
South Carolina Department of Insurance

PANEL
Gareth Truran
Head of London Market Supervision,
PRA Insurance Directorate, Bank of England

Allison Berke,
Executive Director, Stanford Cyber Initiative

Lori A. Bailey
Global Head of Cyber Risk, Commercial Insurance,
Zurich Insurance Group

Trish Comiskey
Vice President, Risk Management Corporate Insurance,
Hancock Whitney Bank

Matthew McCabe
Senior Vice President and Assistant General Counsel
on Cyber Policy, Marsh Inc.
Raymond G. Farmer  
*NAIC President-Elect and Director, South Carolina Department of Insurance*

Raymond G. Farmer was appointed by South Carolina Governor Nikki Haley to serve as Director for the South Carolina Department of Insurance on November 13, 2012. Farmer brings 50 years of experience in the insurance industry to his leadership role.

Farmer served as the Deputy Insurance Commissioner of the Enforcement Division for the Georgia Department of Insurance and more recently as Vice President for the American Insurance Association. He is a member of the State Bar of Georgia and a member of the Tort and Insurance Practice section, as well as the Workers’ Compensation section.

In 2014, Farmer was named the Industry Person of the Year from the Independent Agents and Brokers of South Carolina. In 2017, Farmer received The Order of the Palmetto from Governor Haley, the state's highest civilian honor awarded to citizens of South Carolina for extraordinary lifetime service and achievements of national or statewide significance. In 2018, Farmer oversaw the passing of the Data Security Law – a law that is the first in the nation to require insurance companies to have a comprehensive and secure plan to protect consumer data. Farmer also has the honor of being elected to serve as the President-Elect for the National Association of Insurance Commissioners.

Gareth Truran  
*Head of London Market Supervision, PRA Insurance Directorate, Bank of England*

Gareth Truran became Head of London Market Supervision at the PRA in June 2013. In that role he leads the department responsible for the supervision of the international commercial insurance and reinsurance sector operating in the UK, including the Lloyd's market. As well as being responsible for the PRA’s supervision of firms in the London Market, he has overseen and sponsored a number of PRA initiatives including the assessment of firms’ management of cyber underwriting risk, designing the UK Insurance-linked Securities regime, thematic reviews of the market's underwriting controls, and contingency planning for large insurance loss events, all of which have led to PRA publications and industry feedback. In 2017 he also became Chair of the IAIS Supervisory Forum, which brings together senior insurance supervisors from several leading global insurance markets.

Prior to his current role, Truran spent two years leading the PRA’s supervision of UK retail and commercial life and general insurers. He also worked on the team responsible for setting up the PRA and developing its approach to insurance supervision. Before that he held a number of senior firm supervision roles at the PRA’s predecessor, the FSA, leading its supervision of a number of high-impact banking and life insurance groups. He represented the FSA for many years on the Joint Forum, a senior international group bringing together banking, securities and insurance supervisors. Truran moved to the FSA in 1998 having previously spent three years working in analyst roles at the Bank of England, and some time working on pensions issues at actuarial consultancy Bacon & Woodrow. He holds an MSc in Mathematics from the University of Warwick.
Allison Berke
Executive Director,
Stanford Cyber Initiative

Allison Berke is the Executive Director of the Stanford Cyber Initiative, where she manages research, education, and outreach activities related to the secure integration of cyber technologies into society. She teaches CS181 (Computers, Ethics, and Public Policy) and IntlPol 320 (Comparative Technological Security Policy) at Stanford, chairs the Blockchain Protocol and Security Engineering conference, and writes on private blockchains and computer security in healthcare.

She received her PhD in Bioengineering from UC Berkeley, and previously worked in biomedical- and security-focused consulting with McKinsey & Co.

Lori A. Bailey
Global Head of Cyber Risk, Commercial Insurance,
Zurich Insurance Group

Lori Bailey is Global Head of Cyber Risk for Zurich Insurance Group, where she is responsible for developing and implementing global strategies, portfolio management, underwriting governance and product development globally for all cyber risk exposures. In this position since June 2017, she oversees underwriting operations for Zurich’s Security & Privacy product as well as related lines of business with emerging cyber risk.

Bailey is also the former Head of Zurich’s Women’s Innovation Network (“WIN”) in North America which has over 1,600 members and helps to support gender equity and drive professional development for women in the insurance industry. Recently, Bailey was selected as a member of the Global Future Council for Cybersecurity where she will provide expert input to the World Economic Forum’s Centre for Cybersecurity. Bailey is also a member of Professional Liability Underwriters Society (PLUS) and serves as an officer on the PLUS Steering Committee for the New England Chapter.

She is a frequent guest contributor to multinational business publications and has authored numerous articles on security and privacy, as well as a variety of leadership topics.
**Trish Comiskey**  
*Vice President, Risk Management Corporate Insurance, Hancock Whitney Bank*

Trish Comiskey is the Vice President of Corporate Insurance Risk Management for Hancock Whitney Bank, a regional financial institution with a 5 state $33 Billion footprint. She has over 27 years of experience as a risk manager in the fields of financial, medical, university, and hospitality risk management. She oversees Hancock Whitney’s Insurance Risk Management Program and is responsible for insurance placement, loss prevention, loss control, risk control, claims and safety. Comiskey has provided leadership to the Bank and others as it relates to named storms and other natural disasters.

She holds a Masters of Health Administration from Tulane University and also CPCU and ARM designations. Comiskey is currently the Vice President of the South Louisiana Chapter of The Risk and Insurance Management Society (RIMS).

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**Matthew McCabe**  
*Senior Vice President and Assistant General Counsel on Cyber Policy, Marsh Inc.*

Matthew P. McCabe is the Senior Vice President and Assistant General Counsel on Cyber Policy for Marsh, where he advises clients on emerging cyber security trends and ways to address their unique data and privacy needs.

He previously served as senior counsel to the U.S. House of Representatives Committee on Homeland Security and as a homeland security policy director in the administration of President George W. Bush.
Digital Transformation: The Role and Impact of Supervisors in Ensuring Consumer Protection in the Age of Innovation

MODERATOR
Doug Ommen
Commissioner, Iowa Insurance Division

PANEL
Hassan Boubrik
Chairman, Supervisory Authority of Insurance and Social Welfare, Morocco

Rosario Celedón Förster
Deputy Chairman, Council of the Financial Market Commission, Chile

Frédéric Hervo
Director for International Affairs, Autorité de Contrôle Prudentiel et de Résolution, France

Hiroshi Ota
Deputy Commissioner for International Affairs, Financial Services Agency, Japan
Doug Ommen

*Commissioner, Iowa Insurance Division*

Doug Ommen was appointed Commissioner of the Iowa Insurance Division by Governor Terry Branstad on January 30, 2017, after serving as Interim Commissioner since December 2016.

Ommen has a strong and varied public service background. Ommen’s dedication and desire to serve the public began in seeking justice for victims of fraud in the Missouri Attorney General’s Office, where as an assistant attorney general and then as chief counsel, he led the fight to protect consumers over the course of three decades.

Ommen served as Deputy Insurance Commissioner at the Iowa Insurance Division from August 2013 to December 2016. Ommen also served in the Missouri Department of Insurance from 2005–2008, and as Missouri’s Insurance Director was instrumental for several key regulatory reforms.

Ommen obtained his law degree in 1985 from the Saint Louis University School of Law, and is licensed to practice law in both Iowa and Missouri. Ommen and his wife, Sharon, have two married children and three grandchildren.

Hassan Boubrik

*Chairman, Supervisory Authority of Insurance and Social Welfare, Morocco*

In February 2016, His Majesty the King Mohammed VI appointed Hassan Boubrik as chairman of the Supervisory Authority of Insurance and Social Welfare.

Preceding this nomination he was Director of The Department of Insurance and Social Welfare at the Ministry of Economy and Finance of the Kingdom of Morocco since January 2011.

Previously, Boubrik held several executive positions in “Caisse de Dépôt et de Gestion” (Deposit & Management Fund - DG) among which Secretary General of CDG and CEO of “CDG Development” and also CEO of “CDG Capital”. Boubrik held also several senior positions at the Ministry of Economy and Finance.

Boubrik is a statistician-economist. He graduated from the “École Nationale de la Statistique et de l’Administration Économique” of Paris, France. He is currently member of the Executive committee of the International Association of Insurance Supervisors (IAIS).
Rosario Celedón Förster
Deputy Chairman, Council of the Financial Market Commission, Chile

Rosario Celedón Förster, Deputy Chairman of the Council of the Financial Market Commission, holds a Law degree from the Universidad de Chile and an LL.M from the University of California, Berkeley. Before being appointed as CMF Deputy Chairman, she acted in several financial public agencies such as senior counsel of the Legal Department of the Central Bank of Chile, Head of Capital Markets of the Ministry of Finance and Executive Director of the Chilean Financial Stability Council, and Chief of Staff at the Superintendence of Securities and Insurance (SVS). Before joining the public service, she was a senior associate at Shearman & Sterling in New York and associate at the law office Carey Abogados in Chile.

Rosario has extensive experience in financial regulation and has been involved in the drafting, discussion and implementation of several legislative and regulatory initiatives, including the bill of law on Risk-based approach and capital requirements for insurance companies. Moreover, she is currently participating, as CMF Commissioner, in the discussion on the most important reform to the Insurance Chilean Law within the last 30 years.

Finally, she has also participated in several international meetings and working groups relating to corporate governance, investor protection, big data, and insurance and pensions.

Frédéric Hervo
Director for International Affairs, Autorité de Contrôle Prudentiel et de Résolution, France

Frédéric Hervo, has been Director for International Affairs of the French Autorité de contrôle prudentiel et de résolution (ACPR) since June 2016. The directorate for International Affairs is in charge of preparing the policy of ACPR in the area of prudential regulation and accounting issues for banks and insurers, as well as contributing to the implementation of international and European standards at national level.

Hervo is a member of the Executive Committee of the International Association of Insurance Supervisors (IAIS), of the Audit and Risk Committee and of the Policy Development Committee of the IAIS, of the Policy Development Group of the Basel Committee on Banking Supervision (BCBS), and of the Compensation Monitoring Contact Group of the Financial Stability Board (FSB). He is also the ACPRs’ alternate member to the Board of Supervisors of the European Insurance and Occupational Pensions Authority (EIOPA) and a member of the EIOPA Policy Steering Committee.

Hervo was previously Director of the Payment Systems and Market Infrastructures directorate of Bank of France from 2012 to 2016 and held several positions at Bank of France for which he has been working since 1992.
Hiroshi Ota

Deputy Commissioner for International Affairs, Financial Services Agency, Japan

Hiroshi Ota joined the Financial Services Agency of Japan in July 2016 as Assistant Commissioner for International Affairs, then became Deputy Commissioner for International Affairs in December 2016. His main responsibility covers insurance regulatory issues from an international perspective. Since November 2016, he has been serving as Japan’s representative on the International Association of Insurance Supervisors’ (IAIS) Executive Committee, the Policy Development Committee (formerly the Financial Stability and Technical Committee), the Macroprudential Committee, and is the co-vice chair of the IAIS Executive Committee.

Ota started his career at the Bank of Japan in 1992 and spent most of his time in bank supervision. He represented the bank at the Accounting Task Force and the Liquidity Working Group of Basel Committee of Banking Supervision, and then formed part of the off-site monitoring group in charge of foreign banks in Japan. He led the group from 2011 to 2013, following which he served as the Chief Representative at the bank’s representative office in Paris until he took his current position.
Embracing Innovation and Transformation Through InsurTech: An Industry Perspective

MODERATOR

Dean L. Cameron
NAIC Secretary-Treasurer and Director, Idaho Department of Insurance

PANEL

Philippe Lafreniere
Chief Growth Officer, Slice Labs

Bob Crozier
Head of Global Blockchain Centre of Competence and Head of Architecture Services, Allianz Technology SE

Grady Irey
Senior Vice President, Data Science and Analytics, Arity

Ali Safavi
Global Head, Insurtech, Partners, Ventures, Plug and Play
**Dean L. Cameron**  
*NAIC Secretary-Treasurer and Director,  
Idaho Department of Insurance*

Dean L. Cameron was appointed Director of the Idaho Department of Insurance by Governor C.L. “Butch” Otter. He took office on June 15, 2015.

Cameron became licensed in life and health while attending college. Later, he passed his Series 6 and Series 63 exams and also obtained his property/casualty (P/C) license. He is a third-generation agent.

At the time of his appointment as Director, Cameron was serving his 13th term as senator for District 27 as the most senior member of the Idaho Senate. He was serving his 8th term as the chairman of the Senate Finance Committee, which meets jointly with the House Appropriations Committee to set the budget for the state of Idaho.

He was the co-chair of a task force on health care and has sponsored nearly 20 pieces of health care legislation in his 24 years of service in the Idaho Senate.

Cameron was also former chairman of the Senate Commerce and Human Resources Committee, which handles all banking, business and insurance issues. He was the senior member of that committee until his resignation.

He earned an associate degree in arts and science at Ricks College in Rexburg, ID (now BYU-Idaho), majoring in political science.

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**Philippe Lafreniere**  
*Chief Growth Officer,  
Slice Labs*

Philippe Lafreniere is Chief Growth Officer at Slice. Philippe brings over 25 years of global insurance technology experience to the role, where he is focused on building more meaningful relationships with companies committed to becoming digital insurers and serving the needs of the on-demand economy.

As Chief Growth Officer, Philippe works with carriers globally to partner on the development of realistic plans for creating new digital insurance products serving business and consumer end-customers. As a member of the Slice Executive team he also infuses product development and marketing strategies to help refine ICS. For more info visit www.slice.is.

Philippe is a proven insurance industry executive with a bench of experience in product management, product marketing and sales for various global, industry-leading technology companies. Before joining Slice, he served as Senior Vice President of Product Marketing at EIS Group, where he was responsible for helping global insurers transform into agile, digital enterprises.
Bob Crozier
Head of Global Blockchain Centre of Competence and Head of Architecture Services, Allianz Technology SE

Bob Crozier is Head of the Global Blockchain CoC with responsibility for delivering tangible use cases with Blockchain and Distributed Ledger Technologies as the foundation for new digital business models for Allianz. He has deep experiences specifically with blockchain in financial services. This includes initiatives and applications that affect all parts of the Allianz value chain.

He is also Head of Architecture Services linking company strategy to the design of business and IT systems enabling close alignment of blockchain models with the existing business. Bob has a financial modelling and actuarial engineering background in both valuations and data science and brings with him over 20 years expertise in the global insurance industry.

Grady Irey
Senior Vice President, Data Science and Analytics, Arity

Grady Irey oversees the Data Science and Analytics group for Arity, providing data science and insight solutions for customers across the globe. He and his team are responsible for business analytics, data quality, rating services and all data science supporting the Arity platform and product teams. Grady has extensive and broad business experience and a track record of delivering excellent business results.

Grady joined Allstate in 1996, spending seven years in the field claims organization before joining product operations in 2003, where he focused on compliance and policy contracts. In 2007, Grady assumed the role of pricing manager for the West Central Region, where he was responsible for the pricing of vehicle and property lines for nine states.

Grady was promoted to field product manager for Allstate New Jersey Insurance Company in 2008, where he was responsible for profit and loss for all lines of the business. He next served as state manager for the West Central Region in 2013, where he was instrumental in driving growth and profit strategies with vehicle and property lines.

Grady earned his bachelor’s degree in mathematics from Northern Illinois University.

About Arity: Arity is a mobility data and analytics company that provides data-driven solutions to companies invested in transportation to enable mobility services that are smarter, safer and more economical. Insurance companies, automobile manufactures, and shared mobility companies turn to Arity to better understand driving behavior, manage risk, operate more safely and ultimately increase their bottom line. The Arity platform is built on more than 105 billion miles of historical driving data, with nearly 15 million active telematics connections and over eight years of data directly from cars. With global offices and a Chicago headquarters, Arity was founded by The Allstate Corporation and launched in 2016.
Ali Safavi
Global Head, Insurtech, Partners, Ventures, Plug and Play

Ali Safavi is the Founder and Global Head of Plug and Play Insurtech, an Insurtech-focused innovation platform in partnership with some of the largest insurers, reinsurers and brokers in the world including: Munich Re, USAA, State Farm, SOMPO Digital Lab, Farmers, Nationwide, Deloitte, Willis Towers Watson, Aviva, Swiss Re, and many more. Since its inception, Safavi has been a catalyst in building Plug and Play Insurtech to 6 global locations, over 70 corporate partners, 120 accelerated startups, and over 25 insurtech investments.

Safavi is also a Partner at Plug and Play Ventures, the venture arm of Plug and Play Tech Center where he manages and leads investments in startups in different spaces including insurance, travel and hospitality, and IoT.

Safavi has published numerous articles on data analytics, machine learning, and insurance, as well as holds an M.Sc. in Computer Engineering.
Systemic Risk 2.0: 
Evaluating the Holistic Framework

MODERATOR

Julie Mix McPeak
NAIC Most Recent Past President, Chair, NAIC
International Insurance Relations (G) Committee, and Commissioner,
Tennessee Department of Commerce & Insurance

PANEL

Jonathan Dixon
Secretary General, International Association of Insurance Supervisors

Julian Adams
Group Regulatory and Government Relations Director, Prudential plc

Ann Kappler
Senior Vice President, Deputy General Counsel and Head of External
Affairs, Prudential Financial

George Stansfield
Deputy CEO and General Secretary, AXA Group
Julie Mix McPeak
NAIC Most Recent Past President, Chair, NAIC International Insurance Relations (G) Committee and Commissioner, Tennessee Department of Commerce & Insurance


Before leading the TDCI, McPeak practiced as Counsel at Burr & Forman LLP. She also served as Executive Director of the KY Office of Insurance (KOI). Before her appointment as Executive Director, McPeak spent nine years as an attorney for KOI, the final five years as general counsel. She also served as general counsel to the Kentucky Personnel Cabinet.

McPeak, who brings nearly 25 years of legal and administrative experience in state government, is the first woman to serve as chief insurance regulator in more than one state. Her leadership as TDCI Commissioner garnered recognition from Business Insurance Magazine which honored her as one of the 2013 Women to Watch.

In 2018, McPeak served as President of the NAIC. She has served on the Executive Committee since 2013. She was elected Secretary-Treasurer in Nov. 2015, Vice President in Feb. 2016 and President-Elect in Dec. 2016. She currently serves as chair of the International Insurance Relations (G) Committee. McPeak also serves as vice chair of the International Association of Insurance Supervisors’ Executive Committee.

McPeak served as co-counsel for the KY Association of Health Plans v. Miller, a case heard before the U.S. Supreme Court. She is a frequent author and lecturer on insurance issues, having addressed members of the American Council of Life Insurers, the National Association of Mutual Insurance Companies, the National Alliance of Life Companies and the Million Dollar Roundtable. McPeak authored chapter 9: “Licensing of Insurers” for New Appleman on Insurance, Library Edition and co-authored the article, “The Future of State Insurance Regulation: Can it Survive?” featured in Risk and Management Insurance Review.

McPeak is a member of the TN Bar and the KY Bar Association. She has been a member of the American Bar Association, Tort and Insurance Practice section, where she served as Vice-Chair of the Insurance Regulation Committee and a member of the Federal Involvement in Insurance Regulatory Modernization Task Force. McPeak has also served on the Board of Directors of the National Insurance Producer Registry.

McPeak received her J.D. from the University of Louisville, School of Law in 1994. She is a 1990 graduate of the University of Kentucky, where she received her B.B.A., With Distinction, in Marketing.
Jonathan Dixon
Secretary General, International Association of Insurance Supervisors

Jonathan Dixon is Secretary General of the International Association of Insurance Supervisors (IAIS), with effect from 3 November 2017.

Prior to becoming Secretary General, Dixon had a long association with the IAIS, having been a member of the IAIS Executive Committee since 2009 and Chair of its Implementation Committee since 2012. He also chaired the Governing Council of the Access to Insurance Initiative (A2ii), a joint initiative of the IAIS and development partners aimed at strengthening responsible and inclusive insurance.

Prior to joining the IAIS, Dixon was Deputy Executive Officer at the Financial Services Board of South Africa, with responsibility for insurance regulation and supervision. He was appointed to this position by the Minister of Finance in 2008. Before that he worked for 10 years for the National Treasury of South Africa on economic and financial sector policy issues.

Dixon has a Master of Science in Economics from the London School of Economics.

Julian Adams
Group Regulatory and Government Relations Director, Prudential plc

Julian Adams joined Prudential in January 2015 after a career at the Bank of England, and the Financial Services Authority, with a senior role in banking supervision during the crisis, and then latterly as Executive Director of Insurance Supervision. In that time, Adams represented the UK on international insurance fora, including chairing the Financial Stability Committee of the International Association of Insurance Supervisors and sitting on its Executive Committee, as well as being the UK’s board member on EIOPA and a member of its Managing Board.

At Prudential, Adams covers regulatory, compliance, policy and government issues globally, sitting on the Group Executive Committee. In this capacity he has frequent meetings with ministers, senior officials, and Central Bank Governors in countries across the world. He sits on the board of the Association of British Insurers, and led a report for City UK on the UK’s future regulatory landscape after Brexit. Julian also sits on the board of Prudential's insurance joint venture with Zenith Bank in Nigeria. Between 2014 and 2017 Julian sat on the CASS Business School's Strategy and Advisory Board, working with the university's senior team as they developed the business education offering for global students and interfacing with the private sector.
Ann Kappler
Senior Vice President, Deputy General Counsel and Head of External Affairs,
Prudential Financial

Ann Kappler is Senior Vice President, Deputy General Counsel and Head of External Affairs at Prudential Financial. Kappler oversees legal functions including Litigation, Regulatory Law, Financial Management and M&A. She also manages the company’s federal, state and international government affairs activities. Prior to joining Prudential, Kappler was a partner in the Financial Institutions, Litigation, and Public Policies and Strategies practice groups at WilmerHale in Washington, D.C. Her practice focused on representing financial institution clients on issues at the intersection of regulation, legislation and litigation.

Previously, Kappler served as General Counsel at Fannie Mae and was a litigation partner at Jenner & Block. Kappler graduated from Dartmouth College, received her law degree from New York University School of Law, and was a law clerk to U.S. D.C. Circuit Judge Abner Mikva and U.S. Supreme Court Associate Justice Harry Blackmun.

George Stansfield
Deputy CEO and General Secretary,
AXA Group

George Stansfield is AXA Group Deputy CEO & General Secretary and a member of the Group Management Committee based in Paris. In this capacity he is responsible for oversight of Group Human Resources, Legal, Compliance, Public Affairs, Corporate Social Responsibility, the AXA Research Fund and GIE AXA as well as various other matters.

Prior to being named Group Deputy CEO in November 2017, Stansfield held a variety of positions with the AXA Group including (i) Group General Counsel (2004-2016) where he was responsible for the Group’s worldwide Legal and Compliance matters, (ii) Head of Group Human Resources (2010-2016) where he managed the Group’s global HR matters and played a significant role in managing the Group’s CEO succession process between 2014-2016 and (iii) Group General Secretary (2016-2018). Stansfield began his career in 1985 as a corporate lawyer in New York City where he worked as an attorney in the Legal Department of Equitable Life focusing on M&A, financing, regulatory, compliance, corporate governance and a wide variety of other general corporate matters. In 1996, Stansfield joined the AXA Group Legal Department in Paris following AXA SA’s listing on the NYSE and was responsible for all US legal matters.
2019 NAIC International Insurance Forum Attendees

Shawna Ackerman, American Academy of Actuaries
Ian Adamczyk, Prudential Financial, Inc.
David Altmaier, Florida Office of Insurance Regulation
Jessica Altman, Pennsylvania Insurance Department
Gary Anderson, Massachusetts Division of Insurance
Brian Angel, Aflac
Jim Armstrong, Iowa Insurance Division
Amy Bach, United Policyholders
Edward Barron, AIG UK Ltd
Thomas Bartell, The Hartford Financial Services Group, Inc.
Alison Beam, Pennsylvania Insurance Department
Joshua Bean, Transamerica Life Ins. Co.
D Keith Bell, The Travelers Companies, Inc.
Allison Berke, Stanford University
Bob Beuerlein, American Academy of Actuaries
Birny Birnbaum, Center for Economic Justice
Hassan Boubrik, Supervisory Authority of Insurance and Social Welfare
Jocelyn Bramble, DC Dept of Insurance Securities & Banking
Stefanie Bryant, NAIC
Bruce Byrnes, Berkshire Hathaway Group
Rosario Celedon, Financial Markets Commission
Hyunhi Cho, Korean Financial Supervisory Service
Michael Cohen, RenRe
David Combs, Tennessee Dept of Commerce & Insurance
Todd Coslow, Federal Reserve Bank of Chicago
Jeremy Cox, Bermuda Monetary Authority
Bob Crozier, Allianz SE
Melissa Curtin, AIG
Rachel Davison, Massachusetts Division of Insurance
Elisa De Martino, NAIC
Patrick Deitz, Jackson National Life
Joseph DeMauro, AIG
Elisabeth Ditomassi, AXA XL
Jonathan Dixon, International Association of Insurance Supervisors (IAIS)
Robert Doucette, New Mexico Ofc of the Superintendent
Colin Dowling, Liberty Mutual Insurance
Brian Duperreault, American International Group
Linda Duzick, Federal Reserve Board
Heather Eilers-Bowser, NAIC
Joseph Englehard, Metlife
Chunyin Fang, China Re New York Liaison Office
Raymond Farmer, South Carolina Department of Insurance
Elizabeth Festa, Life & Annuity Specialist
John Fielding, Council of Insurance Agents & Brokers
Arthur Fliegelman, Office of Financial Research
Hugh Francis, Aviva Plc
Jillian Froment, Ohio Dept of Insurance
Peter Fuimaono, American Samoa Office of the Governor
Roman Gabriel, Prudential
Peter Gallanis, NOLHGA
Wheatley Garner, J.P. Morgan Asset Management
Matthew Gaul, Mayer Brown LLP
Candida Girouard, Access Healthcare Now
Thomas Glassic, Wright National Flood
Gloria Gonzalez, Business Insurance
Philip Goodman, Federal Insurance Office
Abbie Gruwell, NCSL
Laura Haines, Guardian Life Insurance Co
## 2019 NAIC International Insurance Forum Attendees

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<th>Company/Institution</th>
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<td>Mayer Brown LLP</td>
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<td>Craig Hanna</td>
<td>American Academy of Actuaries</td>
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<td>Brad Harris</td>
<td>Jackson</td>
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<td>Patricia Hatler</td>
<td>Squire Patton Boggs (US) LLP</td>
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<td>Frederic Hervo</td>
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<td>Julie Herwig</td>
<td>New York Life</td>
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<td>Maki Hishikawa</td>
<td>Aflac International</td>
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<td>Angela Hollan</td>
<td>Allianz Life</td>
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<td>Kim Hudson</td>
<td>California Dept of Insurance</td>
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<td>Mary Jo Hudson</td>
<td>Squire Patton Boggs (US) LLP</td>
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<td>Grady Irey</td>
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<td>Gordon Ito</td>
<td>Hawaii Insurance Div</td>
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<td>Julianne Jensby</td>
<td>NAIC</td>
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<td>Kori Johanson</td>
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<td>Jeff Johnston</td>
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<td>Ann Kappler</td>
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<td>Fred Karlinsky</td>
<td>Greenberg Traurig, P.A.</td>
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<td>Edward Kelley</td>
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<td>Bradshawna Kelly</td>
<td>Cayman Islands Monetary Authority</td>
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<td>Ted Kennedy</td>
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<td>Adam Kerns</td>
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<td>Holly Kinnamon</td>
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<td>Frank Klimko</td>
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<td>Scott M. Kosnoff</td>
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<td>Nicholas Kourides</td>
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<td>Mary Laboy</td>
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<td>Alexis Ladasic</td>
<td>Ministère de l’Economie et des Finances</td>
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<td>John Laughbaum</td>
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<td>Mary Pat Lawrence</td>
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<td>Ben Leiser</td>
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<td>Rodney Lester</td>
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<td>Ruth Leung</td>
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<td>Alyssa Long</td>
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<td>Daniel Lovrich</td>
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<td>Deirdre Manna</td>
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<td>Bill Marcoux</td>
<td>WCM Advisory, LLC</td>
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<td>Kristine Maurer</td>
<td>New Jersey Dept of Banking &amp; Insurance</td>
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<td>Matthew McCabe</td>
<td>Marsh LLC</td>
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<td>Carrie Mears</td>
<td>Iowa Insurance Division</td>
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<td>Kevin Meehan</td>
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<td>Sara Merken</td>
<td>Bloomberg Law</td>
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<td>Yancy Molnar</td>
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<td>Mary Frances Monroe</td>
<td>Institute of International Finance</td>
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<td>Karalee Morell</td>
<td>Reinsurance Association of America</td>
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<td>Mike Morisseey</td>
<td>International Insurance Society</td>
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<td>Deanna Mulligan</td>
<td>Guardian Life Insurance Co of America</td>
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<td>Mark Mullin</td>
<td>Transamerica Corporation</td>
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<td>Tim Nauheimer</td>
<td>NAIC</td>
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<td>Robert Neill</td>
<td>American Council of Life Insurers</td>
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<td>Amanda Nguyen</td>
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<td>Paul Nitsou</td>
<td>RGA</td>
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<td>Makoto Okubo</td>
<td>Nippon Life Insurance Company</td>
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<td>Doug Ommen</td>
<td>Iowa Insurance Division</td>
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<td>Yoshimasa Oshirabe</td>
<td>Dai-ichi Life Group</td>
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<tr>
<td>Hiroshi Ota</td>
<td>Financial Services Agency of Japan</td>
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2019 NAIC International Insurance Forum Attendees

Bryan Pickel, Prudential Financial, Inc.
Patricia Plas, AXA GROUP
Klime Poposki, Insurance Supervision Agency
Marie Poppy, CNA
Scott Quesenberry, Genworth Financial
Siham Ramli, Supervisory Authority of Insurance and Social Welfare
John Rehagen, Missouri Department of Insurance
Peter Rice, DLA Piper LLP
Jose Joaquin Riesen, Superintendency of Insurance and Reinsurance of Panama
Brad Roberts, Federal Reserve Board
Michelle Rogers, NAMIC
Robert Rose, Metlife
Christopher Russell, Liberty Mutual Insurance
Preston Rutledge, U.S. Department of Labor
Mark Sagat, NAIC
Kanae Sagawa, Aioi Nissay Dowa Insurance Co., Ltd
Melvin Saunders, U.S. Department of the Treasury
Stephanie Schmelz, U.S. Department of the Treasury
Justin Schrader, Nebraska Department of Insurance
Bill Schwegler, Transamerica
Lauren Scott, AIG
Steven Seitz, U.S. Department of Treasury, Federal Insurance Office
Tomohiro Shima, Meiji Yasuda America Incorporated
Toshihiro Shintaku, Sompo Japan Nipponkoa Insurance
Stephen Simchak, American Property Casualty Insurance Association (APCIA)
Peter Skjoedt, The Geneva Association
Hidehiko Sogano, Dai-ichi Life Holdings, Inc.
Dean Stamp, Manulife/John Hancock
Susan Stead, Squire Patton Boggs
Barrie Stokes, Protective Life Corp
Brooke Stringer, NAIC
Ningxin Su, Institute of International Finance
Rashmi Sutton, NAIC
John Swanick, Grant Thornton
Stephen Taylor, DC Dept of Insurance Securities & Banking
Sarfraz Thind, Insurance Asset Risk
Vincent Tran, U.S. Department of Commerce
Darren Trigonoplos, American International Group
David Vacca, Vacca Regulatory Consulting, LLC
Andrew Vedder, Northwestern Mutual
Cheryl Wade, DC Department of Insurance Securities & Banking
Linus Waelti, New York Life Insurance Company
Baird Webel, Congressional Research Service
Ann Weber, Society of Actuaries
Douglas Wheeler, New York Life Insurance Co
Richard White, Jackson National Life
Danya Williams, Cayman Islands Monetary Authority
Suzanne Williams-Charles, Association of Bermuda Insurers and Reinsurers
Anna Bartlett Wright, New York Life Insurance Company
Naoki Yamada, Tokio Marine & Nichido Fire Insurance Co., Ltd
Pochun Yang, Taiwan FSC New York Office
Michael Yoganayagam, British Embassy Washington
Zebo Yuldasheva, NAIC
Daniel Zaglama, Federal Reserve Board

NAIC National Association of Insurance Commissioners