

2024 INSURANCE FORUM SPEAKERS



DANIEL COTTER is a Member at Dickinson Wright PLLC. Mr. Cotter's practice encompasses a range of roles, including a pivotal tenure as general counsel for a major life insurance company and extensive private practice experience. His clientele spans insurance firms, financial institutions, IT/consulting enterprises, and nonprofits.

Since 1996, Mr. Cotter has been deeply involved in privacy and cybersecurity matters, notably contributing to the formulation of terms and conditions, as well as, disclaimers for Fortune 500 websites in the late 1990s. Mr. Cotter's roles as a chief privacy officer across various companies and law firms underscore his depth in these evolving domains.

Mr. Cotter's proficiency extends to navigating intricate insurance regulatory matters, overseeing substantial reorganizations within holding company systems, and negotiating a myriad of contracts, ranging from simple to elaborate, including outsourcing agreements. His portfolio includes pivotal assignments such as advising a state insurance department on pioneering insurance company demutualizations and spearheading approvals for significant transactions. He also played a crucial role in facilitating the purchase and redomestication of insurers across multiple jurisdictions.

In addition, Mr. Cotter provides invaluable counsel to nonprofit entities, guiding them through intricate dissolutions, mergers, and conversions. His breadth of experience and knack for navigating multifaceted legal landscapes make him a trusted advisor, ensuring clients receive strategic guidance and resolution on a broad spectrum of legal matters.



YOSHA R. DELONG is the Global Head of Cyber at Mosaic Insurance where she is responsible for the coordination, development, and oversight of the cyber line of business on a global basis. Ms. DeLong has more than 27 years' experience in the insurance industry, having worked as both an underwriter and broker in the US and London marketplaces.

Ms. DeLong is a frequent guest contributor and speaker to business publications and panels on cyber and artificial intelligence and has written several white papers on cyber topics. Ms. DeLong has also participated in government roundtables and classified White House briefings on the subject of cyber and cyber threat.

Ms. DeLong has a Bachelor of Arts in Mathematics from the University of Washington.



ELAINE GIBBS is CEO and co-founder of Bell Analytics, an insurance-focused data science consultancy. Bell Analytics launched the first fraud detection platform for long-term care insurance in 2022, in partnership with illumifin (formerly LTCG). In addition to surfacing insurance fraud through advanced analytics, the team works with carriers and insurance vendors on AI adoption, including proof of concepts and training, AI governance program development, and design and execution of unfair discrimination testing. Bell Analytics brings a simple, understandable approach to technical topics.

Ms. Gibbs' background includes consumer credit underwriting, financial technology start-ups, and derivatives structuring on Wall Street. Ms. Gibbs received her BSE in operations research from Princeton and an MBA from Stanford.



JON GODFREAD was elected North Dakota's 22nd Insurance Commissioner in 2016 and re-elected in 2020. In service to the citizens of North Dakota, Mr. Godfread has prioritized consumer advocacy, ensuring North Dakotans are better aware of the services offered by the North Dakota Insurance Department beyond industry regulation. Mr. Godfread has also worked to restructure the Insurance Department for efficient and effective use of tax-payer dollars, along with better utilization of staff talents. On a national level, Mr. Godfread has been an active voice in discussions about insurance regulations including the use of technology, air ambulance service, and health care reinsurance. Mr. Godfread serves as the president-elect of the National Association of Insurance Commissioners (NAIC).

Prior to serving as Commissioner, Mr. Godfread was most recently Vice President of Governmental Affairs for the Greater North Dakota Chamber in Bismarck. Mr. Godfread's background also includes banking and professional athletics. He has held prominent roles in discussions around the Affordable Care Act (ACA), across-the-board tax reductions for North Dakotans, the creation of the North Dakota Outdoor Heritage Fund, and K-12 education efforts.

Mr. Godfread received his law and Master of Business Administration (MBA) degrees from the University of North Dakota in 2011. He earned his bachelor's degree in business with honors from the University of Northern Iowa in 2005.



CHRISTA JOHNSON is a highly skilled manager, providing leadership and guidance to a team of seven Cyber adjusters at Gallagher Bassett. Ms. Johnson began her cyber journey with a carrier, then transitioned to the TPA space over three years ago. Prior to joining insurance, she was a practicing attorney in the great state of Wisconsin. Ms. Johnson ensures the efficient and effective management of cyber claims processes, supporting her team's professional development, setting clear objectives, and providing ongoing feedback to drive performance excellence. Ms. Johnson streamlines processes, enhances communication, and optimizes resource allocation. Overall, Ms. Johnson's role combines leadership, team

management, technical expertise, and strategic decision-making to deliver exceptional service and successfully handle cyber claims. Ms. Johnson has spoken at numerous conferences, including RIMS, CLM, the Complex Claims and Litigation Forum, and teaches at the CLM Cyber College.



FRED E. KARLINSKY is Chair of Greenberg Traurig's Insurance Regulatory and Transactions Practice Group. Mr. Karlinsky has more than 25 years of experience representing the interests of insurers, reinsurers and a wide variety of other insurance-related entities on their regulatory, transactional, corporate and governmental affairs matters. Mr. Karlinsky is a recognized authority on national insurance regulatory and compliance issues and has taken a leadership position in many insurance trade organizations, has led many industry-driven legislative and regulatory initiatives, and is a sought after thought leader who has spoken and presented to insurance executives and governmental officials, both nationally and internationally.

Mr. Karlinsky is experienced in transactional law, executive and legislative governmental affairs, administrative law, and corporate representation. Mr. Karlinsky advises clients on operational issues — including start-up initiatives, structuring, capitalization, and collaborative business relationships— and a complete array of regulatory and compliance issues, including licensure and corporate amendment applications, business expansion initiatives, solvency and statutory accounting issues, rate and form filings, and financial and market conduct examinations, to name a few.

Mr. Karlinsky has a long history as a primary strategist in all types of insurance-related legislative and regulatory initiatives for all kinds of insurance, including homeowners, automobile, workers' compensation, medical malpractice and other lines of property and casualty and life and health insurance.

In addition to his role with Greenberg Traurig, Mr. Karlinsky has been an Adjunct Professor of Law at Florida State University College of Law since 2008, where he teaches a course on Insurance Law and Risk Management. Mr. Karlinsky is also a Florida Supreme Court Certified Mediator.



MICHAEL C. KASDIN is a partner and insurance lawyer with Foley & Lardner LLP. Mr. Kasdin provides counsel in connection with the acquisition and strategic management of carriers and brokerages, as well as with structuring and documenting esoteric reinsurance programs.

Mr. Kasdin was characterized by the Chicago Daily Law Bulletin as a "go-to lawyer in insurance/reinsurance law who can win cases and put together transactions that almost look impossible." He is one of a select group of individuals to be awarded the prestigious Reinsurance Scholar designation by the Reinsurance Association of America.

Mr. Kasdin has been nominated to receive the Maurice Weigle Exceptional Young Lawyer Award. Mr. Kasdin has received several honors in recognition of his pro bono service, including the Chicago Volunteer Legal Services Foundation Distinguished Service Award. Mr. Kasdin has been recognized by Chambers USA: America's Leading Lawyers as one of the top insurance regulatory and transactional attorneys in Illinois (2018-2024). He has also been selected for inclusion in the Illinois Super Lawyers® Rising Stars list each

year from 2013 to 2017. This in addition to his inclusion in the Chicago Daily Law Bulletin's "Forty Under 40" list in 2016.



SCOTT M. KOSNOFF is a partner at Faegre Drinker Biddle & Reath LLP. Mr. Kosnoff helps clients stay on top of the emerging standards and regulations that will govern AI. Mr. Kosnoff helps clients implement a risk management framework and minimize their risk of regulatory, litigation and reputational exposure.

Working with the firm's data consulting subsidiary, Mr. Kosnoff uses his first-hand knowledge of evolving regulatory standards to help clients assess their algorithms for unintended discrimination. At the request of the National Association of Insurance Commissioners, Mr. Kosnoff has briefed the nation's top insurance regulators regarding AI on multiple occasions, including in closed-door sessions. Most recently, Mr. Kosnoff has briefed regulators on how insurers can employ AI risk management and governance to mitigate their regulatory, litigation and reputation risk.



HAREEM NAVEED manages the AI Governance and Operations function for Munich Re Life's North America business. Ms. Naveed began her career as a data scientist and has since built an area of practice developing and deploying innovative AI tools to parse medical data and automate underwriting.

Ms. Naveed holds a Master's degree in Mathematics from the University of Toronto and was previously a Data Science for Social Good Fellow at the University of Chicago.



VANESSA RAMIREZ-VOLLMAR is Vice President, Senior Counsel at Kemper, a role held since July 2022. And, Ms. Ramirez-Vollmar served as Assistant Vice President, Senior Counsel at Kemper from June 2021 to July 2022. Previously, Ms. Ramirez-Vollmar worked at Blue Cross and Blue Shield of Illinois, Montana, New Mexico, Oklahoma & Texas as Associate General Counsel, Corporate Regulator from October 2018 to June 2021. Ms. Ramirez-Vollmar served at Aegon Asset Management as Senior Counsel from August 2016 to October 2018, at Allianz Life as Senior Director, Government Relations & Counsel from February 2013 to August 2016, and at The Hartford as Counsel, Government Affairs from July 2008 to January 2013.

Ms. Ramirez-Vollmar served as Associate Legal Counsel at the Office of Governor M. Jodi Rell from November 2004 to December 2006 and as Legislative and Administrative Advisor at the State of Connecticut from December 2003 to November 2004. Ms. Ramirez-Vollmar began their legal career as an Associate at Updike, Kelly & Spellacy, P.C.



MICHAEL P. ROHAN, JD, MCM, is Senior Director, Insurance Regulatory Compliance for Centene Corporation, a large managed care company with over 28 million members across the country. At Centene, Mr. Rohan advises the Chief Risk, Ethics & Compliance Officer and other senior leadership on insurance regulatory topics. He also leads the enterprise-wide exam coordination team and regularly reviews company marketing materials and programs for potential compliance issues.

Prior to joining Centene, Mr. Rohan served as Deputy Director over the market regulation division of the Illinois Department of Insurance. While there, Mr. Rohan worked on numerous company examinations and represented Illinois on various working groups at the NAIC, including the Market Actions Working Group. Mr. Rohan also spent almost 18 years in private practice, including at Winston & Strawn LLP and Locke Lord LLP, counseling clients on insurance regulatory and litigation matters. Mr. Rohan is a member of the Insurance Regulatory Examiners Society (IRES) Foundation Board of Directors, which promotes professionalism and education among insurance examiners and industry compliance staff.



PAIGE WATERS is a Partner in the Chicago office of Locke Lord LLP. Ms. Waters' practice in insurance and reinsurance law includes extensive experience handling transactional, regulatory and insolvency matters on behalf of national and international insurance and reinsurance clients.

Ms. Waters represents a broad base of clients in the financial services and insurance industries, including life insurers, accident and health insurers, property and casualty insurers, workers' compensation insurers, health maintenance organizations, managed care organizations, pharmacy benefit managers, mortgage and financial guaranty insurers, InsurTech companies, fronting carriers, captive insurers and reinsurers, service contract providers, producers, insurance receivers, banks, private equity and hedge funds.

Ms. Waters regulatory and transactional experience includes predictive modeling and data analytics in underwriting and rating, and artificial intelligence corporate governance and compliance; InsurTech regulatory issues; MAWG multi-state and single state market conduct exams, financial exams, product and program development and implementation; corporate governance and related compliance issues; and enforcement actions and administrative hearings, including insurance department and workers' compensation appeal board hearings.



KENNETH WEINE is the Chief Audit Officer at American Agricultural Insurance Company. Mr. Weine is an insurance internal audit and regulatory compliance expert. Mr. Weine is also the Chief Audit Officer for American Farm Bureau Insurance Services (AFBIS), an MGA.

Mr. Weine provides assurance to the audit committee and senior management, safeguards company assets and promotes best practices. Mr. Weine is in charge of the

internal audit department. He is responsible for coordinating and overseeing Model Audit Rule compliance and facilitating regulatory examinations from insurance departments and the USDA's Risk Management Agency, which examines Approved Insurance Providers licensed to sell crop insurance in the United States. In addition, Mr. Weine has coordinated activities involving multiple teams in conjunction with annual SOC I and SOC II audits.

Mr. Weine previously founded a national consulting firm that consulted insurers and regulators on financial and market conduct regulatory matters. His experience includes consulting on emerging and new regulations such as ORSA, AIP and corporate governance regulations. He also assisted companies managing their enterprise risk management process.

Mr. Weine has consulted on all business lines including P&C and Life/Health. Mr. Weine has advised insurers on technical issues related to key operating activities. Mr. Weine also assisted insurers on improving internal controls, corporate governance, and risk assessment capabilities.

Mr. Weine has extensive examination experience including assisting insurers in undergoing examinations and demonstrating the design adequacy and operating effectiveness of internal controls and the adequate management of enterprise risk. Mr. Weine also trained and prepared executive management for undergoing examinations. Mr. Weine has helped companies reduce fines and remove findings.

Mr. Weine also has extensive experience assisting the NAIC and insurance departments. Mr. Weine assisted the NAIC's Risk Assessment Working Group in drafting the risk-focused changes to the NAIC's Financial Condition Examiners Handbook and co-authored the NAIC Receiver's Handbook chapter on claims. Mr. Weine also assisted in changes to the Market Conduct Examiners Handbook. Mr. Weine oversaw the first risk based financial examination in the US.

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

Mr. Weine is the President of the Insurance Forum Foundation, an annual national insurance symposium featuring insurance commissioners, insurance and reinsurance company executives, attorneys, accountants, and risk managers. Mr. Weine is also a frequent speaker at other industry events.

Mr. Weine is a retired member of the Board of Directors for the International Association of Insurance Receivers and received his CIRD accreditation from the organization. Mr. Weine also earned his MCM accreditation. Additionally, Mr. Weine is a graduate of the Six Sigma Masters program, Lean Six Sigma Green Belt, Chicago Deming Association.



PIETER WILLIAMS, is General Counsel & Chief Operating Officer at Regulatory Insurance Advisors (RIA). Mr. Williams provides regulatory and compliance consulting services for insurers, state and federal regulators, and oversees operations of RIA. Mr. Williams' prior experience includes 16 years as an attorney for Unum Group with the majority of time as Senior Regulatory Counsel, two years as a litigation attorney in private practice, and serving as a law clerk for the State of Alaska. Mr. Williams has over 20 years of insurance regulatory and compliance experience.

Mr. Williams' primary areas of consulting include: management and resolution of market conduct examinations, including multi-state and collaborative regulatory actions; HIPAA excepted insurance product regulation; producer licensing and oversight; advertising compliance; drafting of legislation and regulations; audit training for market regulation; insurer compliance programs and corporate risk frameworks; product development and state product and rate filings; cybersecurity best practices; risk-based financial regulation; international insurance regulation; long-term care rate and solvency regulation; market regulation best practices for insurers and regulators; and advocacy relating to insurer and regulator market regulation interests.



LAURA ZAROSKI, JD, RPLU is Managing Director, Gallagher Law Firms Practice Group. Ms. Zaroski has a deep understanding of the challenges faced by law firms due to her 16 years as a practicing coverage and claims attorney.

Ms. Zaroski drives results for her law firm clients by using her skills as a lawyer and negotiator to obtain the best policy terms and pricing. Ms. Zaroski places Lawyers Professional, Cyber and Management Liability coverage for Gallagher law firm clients.
