



## NOLHGA's 27<sup>th</sup> Legal Seminar

The Fairmont Copley Plaza | Boston | July 11-12, 2019

### Wednesday, July 10 – Oval/Venetian Room (Main Floor)

5:30 – 7:00 Joint MPC-Legal Seminar Welcome Reception

### Thursday, July 11 – Grand Ballroom (Main Floor)

7:00 – 8:00 Registration & Breakfast

8:00 – 8:10 Welcome to NOLHGA's 27<sup>th</sup> Legal Seminar

William P. O'Sullivan: Senior Vice President & General Counsel, NOLHGA

James W. Rhodes: Chair, NOLHGA Legal Committee

Pamela E. Olsen: Chair, NOLHGA Legal Seminar Planning Committee

8:10 – 8:30 Welcome to Boston

Gary D. Anderson: Commissioner, Massachusetts Division of Insurance

8:30 – 9:15 Insurance Law & Regulation in an Evolving Marketplace: Insights on Protecting Interests of the 21<sup>st</sup> Century Consumer

*Special Guests:* Susan K. Neely: President & CEO, ACLI;

Eric A. Cioppa: NAIC President; Superintendent, Maine Bureau of Insurance

*Interlocutor:* Peter G. Gallanis: President, NOLHGA

*A dialogue about developing legal, regulatory, and marketplace issues related to serving the needs of modern insurance consumers.*

9:15 – 10:15 Regulation I – Financial Supervision: State, Federal & International Developments

Moderator: Patrick D. Hughes: Partner, Faegre Baker Daniels LLP

Ann M. Kappler: Senior Vice President, Deputy General Counsel & Head of External Affairs, Prudential Financial

Christine M. Neighbors: Senior Vice President & General Counsel, Ameritas

Thomas R. Sullivan: Associate Director, Federal Reserve Board of Governors

*How are several critical insurance issues (e.g., capital, liquidity, systemic risk, and others) being tackled at the state, federal, and international levels, and what can be done to promote harmonious approaches across jurisdictions?*

10:15 – 10:30 Break

10:30 – 11:15 Regulation II – Health Insurance Developments and Challenges

Moderator: Susan E. Voss: Vice President of Government Relations, American Enterprise Group; Chair, NOLHGA Board of Directors

Jessica K. Altman: Commissioner, Pennsylvania Insurance Department

Gregory S. Martino: Vice President of State Government Affairs, Aetna

Keith Passwater: Managing Director, KTPassCo (formerly SVP, Corporate Finance & Chief Actuary, Anthem)

*A discussion reviewing the changing legal, regulatory, and economic framework for the delivery of health insurance benefits to consumers in the wake of the Affordable Care Act and various legal and policy challenges to that Act.*

**11:15 – 12:00    Regulation III – Developing Legal Framework for Corporate Division & Insurance Business Transfers**

*Moderator:* Franklin D. O’Loughlin: Partner, Lewis Roca Rothgerber Christie LLP  
Birny Birnbaum: Director, Center for Economic Justice  
Elizabeth K. Dwyer: Superintendent, Rhode Island Department of Business Regulation, Division of Insurance  
James Mills: Vice President, Legal Counsel, Enstar Group Ltd.

*A closer look at developing statutory, regulatory, and consumer protection issues regarding efforts to facilitate the separation of “legacy” blocks of insurance from other business marketed by insurance companies.*

**Lunch/Featured Speaker – Oval/Venetian Room (Main Floor)**

**12:00 – 2:00    *John Quincy Adams***  
Sara Martin: Massachusetts Historical Society

**2:00 – 2:45    Impacts of Recent Federal Tax Law Changes on the Insurance Marketplace & Tax Prognostication—What May Lie Ahead?**

*Moderator:* Margaret Sperry: Executive Director, Rhode Island Life & Health Insurance Guaranty Association  
Matthew MacMillen: Vice President, Corporate Tax, Lincoln Financial Group  
Helene Rayder: Vice President, Director of Federal Relations, Lincoln Financial Group

*A discussion of the real-world impacts of the 2017 federal tax law changes on insurers and tax issues insurers may be focused on in the future.*

**2:45 – 3:45    Reinsurance/LTCi: Legal & Financial Issues**

*Moderator:* Scott M. Kosnoff: Partner, Faegre Baker Daniels LLP  
Jim Armstrong: Deputy Commissioner - Supervision, Iowa Insurance Division  
Patrick H. Cantilo: Co-Founder & Managing Partner, Cantilo & Bennett, L.L.P.  
Ralph Donato: Principal Consulting Actuary, LTCG

*A discussion of LTCi reinsurance, including challenges for regulators and potential implications for receivers and the guaranty system.*

**3:45 – 4:00    Break**

**4:00 – 5:00    Liability & Regulatory Issues in Cybersecurity**

*Moderator:* William D. Goddard: Partner, Day Pitney LLP; Instructor, University of Connecticut School of Law  
Edwin A. Barkel: Partner, Lewis Roca Rothgerber Christie LLP  
Rob Negron: Lead Director/Associate General Counsel, AXA Equitable Life Insurance Co.  
Hilary D. Wells, CIPP/US: Partner, Lewis Roca Rothgerber Christie LLP

*An examination of the legal and business risks posed to consumers, insurers, and third parties by malicious actions of hackers; regulatory efforts to mitigate such risks and protect consumers; and approaches to control and mitigate legal liabilities relating to cybersecurity breaches.*

5:00 – 6:00      Wine & Beer Reception (Ballroom Foyer)

**Friday, July 12 – Grand Ballroom (Main Floor)**

7:00 – 8:00      **Breakfast**

8:00 – 9:00      **Big Trouble in Little China: Legal & Operational Challenges in Small Insolvencies**

*Moderator:* Joel A. Glover: Partner, Faegre Baker Daniels LLP

Mark H. Femal: Director, Strohm Ballweg, LLP

James Kennedy: Attorney, Texas Department of Insurance

Todd R. Thakar: Executive Director, California Life & Health Insurance Guarantee Association

*A panel with extensive experience in virtually all legal and operational challenges facing insolvencies will address how material challenges affect relatively small insolvencies and debunk the myth that small insolvencies only face small challenges. It's not the size of the dog in the fight, but the size of the fight in the dog.*

9:00 – 10:00      **Long-Term Care: Legal, Regulatory & Business Developments**

*Moderator:* Stephen A. Serfass: Partner, Drinker Biddle & Reath LLP

Vincent L. Bodnar: Partner & LTCi Actuarial Practice Leader, Oliver Wyman

Michael Conway: Commissioner, Colorado Department of Regulatory Agencies, Division of Insurance

Marie Roche: Assistant Vice President of Government Relations, John Hancock Life Insurance Company

Scott A. White: Commissioner, Virginia State Corporation Commission, Bureau of Insurance

*An overview of developing regulatory, statutory, and business trends in the long-term care insurance marketplace.*

10:00 – 10:15      **Break**

10:15 – 11:00      **Administrative Law, Public Policy & Behavioral Economics: Insights on “Nudge” Theory from a Founder**

*Special Guest:* Cass R. Sunstein: Robert Walmsley University Professor, Harvard Law School

*Interlocutor:* Peter G. Gallanis: President, NOLHGA

*A dialogue about the design and execution of modern administrative law programs, with a particular focus on the use of “nudge” concepts drawn from behavioral economics to encourage individuals to make choices that will further their self-interest.*

11:00 – 12:00      **Legal Ethics**

Craig D. Singer: Partner, Williams & Connolly LLP

*A presentation on current issues in the law of attorney professional responsibility by a leading practitioner in the field.*