


Ann Young Black

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Overview

Ann Black counsels financial services clients on a broad range of insurance, securities, and business issues. She regularly advises clients developing new and innovative life and annuity products and on the insurance and securities issues impacting those products. Ann also advises clients on the laws and regulations regarding the sale, distribution, issuance, administration and operation of, and benefit payment practices related to, these products. Clients also seek Ann's guidance on insurtech initiatives, including the use of big data, artificial intelligence and machine learning, and tech-driven customer engagement ventures.

Many of Ann's clients develop innovative life and annuity contracts and have sought her advice on state insurance law and IIPRC requirements or limitations on the products' innovative terms and features. She regularly reviews new product specifications and works with product actuaries on the new product's pricing or risk mitigation features. She has advised on the status of insurance products as securities, as well as on the development or use of hedge funds within insurance products.

Ann counsels financial services clients on the federal and state securities and insurance regulations governing sales, marketing, and distribution of various insurance products. More recently, she has been guiding financial services clients on the impact of proposed and adopted federal and state regulation with respect to suitability, best interest, fiduciary duty, and generally the duty of care, with respect to the distribution of variable and fixed annuity products. To the extent that the distribution arrangements require new business relationships, she advises clients on the contractual issues.

She also provides litigation and regulatory risk counseling on federal and state securities issues and state insurance issues, as well as assisting on state insurance market conduct exams, regulatory investigations, and regulatory proceedings. This includes advising clients on litigation and regulatory risk relating to, and exams into, insurer practices with respect to suitability, replacements, marketing materials, underwriting, claims practices, unclaimed property, and retained asset accounts.

Ann also advises a wide variety of other clients on: (i) legal structure, formation, and contractual issues; and (ii) securities, insurance, and derivatives regulatory matters in a variety of transactions.

Ann is the co-chair of the Life, Annuity, and Retirement Solutions Industry Group.

Experience

- Designed and advised on the status of fixed declared rate annuities with market value adjustments and fixed index annuities under Section 3(a)(8) of the Securities Act of 1933 and the Harkin Amendment.
- Designed and drafted innovative life and annuity contracts, including fixed index products with unique index crediting options and guaranteed lifetime withdrawal benefits, structured index products, contingent deferred annuities or synthetic annuities to be sold with managed accounts, and bank-owned and corporate-owned life insurance contracts that include stable value features. This also includes advising on various state and insurance issues, including insurable interest, classification as life insurance, and filing issues.
- Developed suitability programs and procedures to comply with the NAIC Suitability in Annuity Transactions Model Regulation and state variations.
- Assessed various distribution arrangements' compliance with the Department of Labor's amendment to the definition of fiduciary and related exemptions.
- Performed risk analysis of products, sales materials, and suitability and replacements programs based on current actions by state attorneys general and insurance regulatory authorities.
- Advised on and respond to attorney general and state insurance regulatory authority investigations and market conduct examinations, including subsequent litigation proceedings.
- Advised on a variety of insurance regulatory matters, including: (i) point of sale requirements, including suitability analysis, replacement requirements, and disclosures; (ii) advertising and marketing of life and annuity products, including contract summaries, life and annuity illustrations, television advertisements, and global branding campaigns; (iii) product design, including required provisions for individual and group life and annuity products and nonforfeiture issues; (iv) insurable interest; (v) eligible groups and group coverage issues; (vi) producer, third-party administrator and managing general agent licensing, audit and oversight and other related regulatory requirements; and (vii) discrimination, rebating, and other unfair trade practice issues.
- Negotiated and draft various insurance service and insurance administrative contracts.

Areas of Focus

Practices

- Cost of Insurance and Other Challenges to Non-Guaranteed Element Determinations
- Digital and E-Commerce Engagement and Innovation
- ERISA Employee Benefit Plan Litigation
- Financial Services Regulatory
- Insurtech
- Sales Practices – Market Conduct Litigation
- Business Transactions
- Government Law & Consulting
- Life, Annuity, and Retirement Litigation
- Securities Litigation and Enforcement
- Securities Transactions and Compliance
- Insurance
- Technology

Industries

- Life, Annuity, and Retirement Solutions
- Insurance
- Securities & Investment Companies
- Technology

Insights

01.11.2024

Lawsuits Alleging Violations of Illinois' GIPA Are Piling Into Court Like Clowns Out of a Circus Car

01.11.2024

In the Big Top Spotlight: NAIC Model Bulletin on the Use of Artificial Intelligence Systems by Insurers

01.11.2024

NAIC H Committee Continues as Ringmaster Coordinating Numerous Initiatives

09.28.2023

NAIC Privacy Working Group Goes All-in on New Draft Privacy Model

09.28.2023

New York Department of Financial Services Plays Pit Boss for Consumer Protection

09.28.2023

NAIC Innovation, Cybersecurity, and Technology (H) Committee Gets in on the Action

08.04.2023

Colorado DOI Fast-Tracks Big Data Governance Rulemaking

06.20.2023

Colorado DOI Summer Reading for Life Insurers

05.25.2023

Regulators Looking to Various Kitchen Tools to Regulate Insurers' Use of Artificial Intelligence and Machine Learning

05.25.2023

NAIC's New Privacy Protections Recipe

03.29.2023

Opening Day: Regulators Showcase Big Data Initiatives at NAIC Spring Meeting

03.24.2023

March Madness Begins: NAIC's New Draft Privacy Model

03.09.2023

Auto Insurers to Join Life Insurers at Colorado DOI's Big Data Dance

02.28.2023

Regulators Gearing Up to Monitor Accelerated Underwriting Programs

02.16.2023

Insurers' Vendor Relationships May Get Wintery Gusts: A Chill for Consumer Data, Artificial Intelligence (AI), and Machine Learning (ML) Services?

02.16.2023

No Hibernation for Issuers of Index-Linked Variable Annuities and Index Universal Life

02.16.2023

A Flurry of Algorithmic Activity at the NAIC 2022 Fall National Meeting

02.16.2023

New Year, New Privacy Shakedowns: Six Resolutions for Keeping Warm

02.10.2023

Colorado February 7 Stakeholder Meeting Shines Light on the Departments Draft Proposed Data Governance Rule

02.06.2023

A New Draft Privacy Model Blooms From the NAIC Privacy Working Group

02.03.2023

Does Colorado's Draft Big Data Governance Rule Foretell of a Long Winter or an Early Spring?

11.03.2022

What Can Insurers Do to Engage With Insurance Consumer

09.29.2022

Colorado Division of Insurance Announces Life Insurance Underwriting Data Call and Survey Details

09.08.2022

NCOIL Protests Insurers' Offers of Enhanced Cash Surrender Values

09.08.2022

To Prevent Algorithms From Heading Off Course, Regulators Consider Testing

07.12.2022

The Colorado Division of Insurance Continues to Navigate Life Insurer's Use of ECDIS and Algorithms

07.05.2022

California Throws Shade at Insurance Industry's Use of Big Data and Algorithms

05.11.2022

With Spring in the Air, States Renew Their Efforts to Allow Value-Added Products and Services

05.11.2022

NAIC's Privacy Protections Working Group Plans Extended Growing Season for Fall 2023 Harvest

05.11.2022

NAIC's New Cybersecurity Working Group Prepares for Planting

05.11.2022

Flowers Sprout in the Consumer Data Regulation Garden

05.11.2022

Coming Out of Winter Hibernation

04.19.2022

The Picture Becomes Clearer as Colorado Holds Second Stakeholder Meeting

03.24.2022

Colorado Division of Insurance Steps Up to the Plate for a Second Stakeholder Meeting

02.28.2022

Regulators Hop One Step Forward, Two Steps Back on IUL Illustrations

02.22.2022

Colorado Division of Insurance "Conducts" Its First Stakeholder Meeting

01.28.2022

One More New Year's Party – Colorado's Stakeholder Process Begins

01.11.2022

New Year, New Index-Linked Variable Annuity Actuarial Guideline?

01.11.2022

Regulators Forecast Storm of Cybersecurity Activity

01.11.2022

When Congress Freezes Up, the NAIC's Privacy Protections Working Group Lights a Fire

01.11.2022

A Cold Blast From the Index Universal Life Illustration (A) Subgroup

01.11.2022

Scrutiny of Algorithms and Consumer Data

11.08.2021

Oregon DFR Invites Insurers to Discuss Ad Filing Requirements

09.16.2021

Insurers Need to Do Their Homework: Review of the Use of Data, Algorithms, and Predictive Models

09.16.2021

The NAIC's New E-Commerce Class

09.16.2021

Diving Into IoT Data? Here Are Some Privacy Considerations

09.16.2021

NAIC Illustration Work Stagnates in the Dog Days of Summer

05.05.2021

Spring Is Hot for State Privacy Legislation

05.05.2021

A Rocky Road Ahead for Insurers Using Consumer Data and Models

05.05.2021

Cast Into the Deep: Questions for Charting New Privacy Waters

05.05.2021

The Gift of Giving: States Move to Amend Their Anti-Rebating Laws

05.05.2021

States Spring Into Action With Best Interest Rules for Annuities

05.05.2021

Minimum Standard Nonforfeiture Rate – Green Light, Red Light

12.15.2020

A New Dawning for Electronic Insurance and Investment Product Transactions and Document Delivery?

12.15.2020

NAIC Rings in a New Year for Addressing Racial Inequities

12.15.2020

NAIC Task Force Gives Insurers a Holiday Rebating Gift

12.15.2020

NAIC Groups Adopt 2021 Charges

12.15.2020

New Year, New Duties in the Sale of Annuities

09.03.2020

Topsy-Turvy World of Accelerated Underwriting and Artificial Intelligence

09.03.2020

NAIC Virtual Block Party

09.03.2020

Not Quite Across the Suitability Finish Line

09.03.2020

Back to School for Annuity and Life Disclosures and Illustrations

09.03.2020

No Summer Break for the Rebating Drafting Group

06.25.2020

Is It Time to Come Out and Play? New Rules Proposed on What Constitutes Rebating

06.10.2020

Insurers' Successful Challenge to 2016 Amendments to Florida's Unclaimed Property Act Reversed on Appeal

05.06.2020

NAIC Restarts Its Work Revising Its Model Privacy Provisions

04.13.2020

Peering Into Regulators' Views on Artificial Intelligence

04.13.2020

Spring Cleaning on the NAIC Model Privacy Laws

04.13.2020

NAIC Tills the Accelerated Underwriting Garden

02.14.2020

Suitability Model Crosses the Finish Line

02.06.2020

Out of the Gate Fast

02.06.2020

NAIC Life Insurance and Annuities (A) Committee Ends 2019 With a Big Bang

02.06.2020

Round and Round – Will 2020 Bring the End to Inconsistent Anti-Rebating Prohibitions?

02.06.2020

Life Insurance That Benefits the Living

02.06.2020

Innovation and Technology at the NAIC 2019 Fall Meeting

11.07.2019

Fixed and Fixed Indexed Annuities and Life Insurance Products

The American Law Institute

10.04.2019

Tangled Web of Illustration Issues

10.04.2019

Innovation Whack-a-Mole

10.04.2019

Time to Flush Certain Restrictions on Rebates?

08.07.2019

Annuity Suitability Working Group Tries to Get Out of the Parking Lot

07.11.2019

Changes to the Index Product Illustration Requirements Are No Child's Play

07.11.2019

Regulatory Response to Insurance Innovation

07.11.2019

Unpacking the SEC's Regulation Best Interest Package

07.11.2019

New Chair on the Block Discusses Reconstructing the Suitability Model

04.04.2019

Financial Products: States Continue to Puzzle Together Standards and Required Disclosures for Professionals Selling or Providing Advice

04.04.2019

Life Insurers Sinking in Quicksand as Regulators Scrutinize Non-Traditional Consumer Data Sources

04.04.2019

NAIC Illustration Regulation Races Index Product Innovation

01.29.2019

NY DFS Delivers an Icy Blast to Insurers Using External Data Sources and Algorithmic Underwriting

12.18.2018

Various NAIC Groups Discuss a Cornucopia of Life and Annuity Topics

11.26.2018

Is It Time to Harvest the NAIC Suitability in Annuity Transactions Model Regulation?

10.25.2018

Suitability Working Group Stirs Ingredients for Suitability Model Potion

10.09.2018

NAIC Big Data WG Shifts Its Gaze to the Use of Big Data in Life Insurance Underwriting

10.01.2018

As Students Return to School, Regulators Continue Their Study of the NAIC's Suitability in Annuity Transaction Model Regulation

10.01.2018

NAIC Summer National Meeting Spotlights Innovation and Insurtech

07.20.2018

New York Issues Final Life Insurance and Annuity Suitability and Best Interests Regulation

06.25.2018

Which Thoroughbred Will Win the Standards of Care Derby?

03.31.2018

Another Bout in the NAIC Best Interest Standard Title Fight

03.31.2018

State Suitability, Fiduciary Duty and Disclosure Initiatives Roundup

03.31.2018

NAIC Disclosure Developments

01.02.2018

New York Department of Financial Services Rings in the New Year With New Suitability Requirements for Insurance Companies

12.29.2017

Did Santa Give the Insurance Industry a Lump of Coal or a Diamond in the Rough?

12.29.2017

The Ghosts of Christmas Past, Present, and Future Haunt Insurers' Use of Big Data and Algorithmic Tools

12.29.2017

The NAIC Says Aloha

11.28.2017

New Model Regulation Gives Insurers Little to Be Thankful For

07.05.2017

New York DFS Requests Information on Use of External Consumer Data and Information Sources in Life Insurance Underwriting

04.10.2017

Sprouting Activity at the NAIC

01.27.2017

NY DFS Issues Circular Letter Addressing Life Insurance Unfair Claims Settlement Practices During the Contestability Period

12.21.2016

Remind Employees to Update Beneficiary Designations

10.26.2016

CFPB's Project Catalyst Highlights Innovation Opportunities

09.21.2016

UK's FCA Weighs in on Insurers' Use of Big Data

07.26.2016

Time to Disrupt Insurance Regulation?

04.13.2016

Florida Imposes Additional Unclaimed Property Requirements on Life Insurers

01.27.2016

FTC's Big Data Report Provides Road Map for Insurers Using Big Data

01.05.2016

Florida's OIR Provides Guidance on Annuity Maturity Date Extensions

12.23.2015

California Passes Life and Annuity Electronic Transactions Law

12.23.2015

NAIC Evaluates Insurer's Use of Variable Annuity Captives, Price Optimization, and Big Data

12.15.2015

NAIC's Market Regulation Committee Adopts Broad Charge to Explore Insurers' Big Data Use

12.03.2015

Will the UK's Scrutiny of Insurers' Use of Big Data Impact US Regulators?

09.28.2015

Catching Up To Insurers' Use of Big Data

06.17.2015

The First Step Toward Revising Life Insurance Illustration Requirements

04.16.2015

Wake up Call for Regulators and Insurers

03.24.2015

Georgia Provides Guidance on Variable Annuity Sales Disclosures

02.11.2015

State Insurance Regulators Target Insurers' Responses to Cyber-Attacks

12.31.2014

New Year, New Disclosures

12.22.2014

Will Any Matters Addressed at the NAIC's 2014 Fall National Meeting Reach the Playoffs?

12.17.2014

Minority Powerbrokers Q&A: Carlton Fields' Ann Black

11.04.2014

Trick or Treat? Halloween Meeting of NAIC's Contingent Deferred Annuity Working Group

10.08.2014

Florida Modifies Its Annuity Suitability Rule

09.19.2014

Legislation Reforms California's Insurance Community Investment Program

09.17.2014

Iowa Issues Bulletin on Index Annuity Marketing Materials

09.16.2014

Insurer Sues Department of Insurance Over Multi-Million Dollar Penalty

09.16.2014

The NAIC Considers a Stable of Issues at the Summer National Meeting

09.08.2014

Florida Proposes Rule for Annuity and Life Insurance Surrender Disclosures

07.08.2014

Rules Will Allow Issuance of Longevity Insurance in Retirement Plans

03.31.2014

Spring Sprouts a Renewed Review by the NAIC

02.10.2014

The NAIC Considers Whether a New Framework Should Apply to Innovative Annuity Products

12.01.2013

New NAIC Charges and Recommendations

12.01.2013

No Time for Hibernating This Winter: New Charges and Recommendations

11.01.2013

Index Annuity and Life Product Trends and Issues

09.11.2013

NAIC subgroup drafts proposed revision to suitability in annuity transactions model regulation

09.01.2013

New Assignments Being Handed Out at the NAIC

06.24.2013

Will Your Social Media Policies and Procedures Withstand Regulatory Scrutiny?

06.01.2013

NAIC Life and Annuities (A) Committee's Round-Up

04.22.2013

CFPB Issues Report on the Use of Senior Designations and Recommendations for Regulation

04.05.2013

Iowa Leads the Way Issuing Guidance on Annuity Illustrations

03.06.2013

SEC Seeks Cost/Benefit Data Relating to Standards of Conduct for Broker-Dealers and Investment Advisers

03.01.2013

NAIC Reveals Annuity Products Game Plan for 2013

01.09.2013

Draft Product Review and Recommendations Exposed for Comment

12.21.2012

Holiday "Gift" from the NAIC Separate Account Risk Working Group

12.01.2012

Insurance Regulators Hear Plea for Increased Supervision of Claim Review Tools

09.01.2012

Summary of Unclaimed Property Settlements

07.11.2012

Regulators Define Swaps

06.01.2012

Update of NAIC Separate Account Initiatives

03.27.2012

To Insulate or to Not Insulate

03.23.2012

Connecticut Cost of Insurance Legislation Voted Out of Committee

03.15.2012

Connecticut Legislative Committee Considers Proposed Legislation Regarding Cost of Insurance Increases

11.28.2011

Model Unclaimed Life Insurance Benefits Act adopted by NCOIL

11.02.2011

American Academy of Actuaries Issues a Letter in Support of Contingent Annuities

10.31.2011

Florida Issues Notice Amending Proposed Annuity Cover Page Rule

10.10.2011

New York State Insurance Department Provides Additional Guidance on its Directive to Conduct Social Security Death Index Sweeps

09.01.2011

Retained Asset Account Initiatives

08.04.2011

Revisions to Annuity Disclosure Model Adopted

07.07.2011

The New York State Insurance Department Issues a Directive to Conduct Social Security Death Index Sweeps

07.06.2011

Iowa Draws Line Between Insurance and Securities Advice

06.01.2011

Suitability Wildfire

05.27.2011

Unclaimed Property — A Changing Landscape for Insurers

12.30.2010

Florida Withdraws Proposal on Unlawful Inducement Rules

12.20.2010

NAIC Adopts Retained Asset Accounts Sample Bulletin

12.06.2010

Legislative and Regulatory Efforts Continue on Retained Asset Accounts

12.01.2010

NAIC Fall National Meeting Update

11.12.2010

Florida Proposed Rule on Fixed and Variable Annuity Contract Cover Pages

10.13.2010

NCOIL Committee and NAIC RAA Working Group Continue Work on Retained Asset Accounts

10.12.2010

Florida Proposed Rule on Use of Certifications and Professional Designations

10.06.2010

US District Court Denies Motion to Dismiss 'Parallel' Reinsurance Case

09.29.2010

NCOIL, NAIC, and States Focus on Consumer Disclosures Regarding Retained Asset Accounts

09.17.2010

NCOIL Committee Permits RAAs as Default Option with Prior Disclosure to Beneficiaries

09.13.2010

NCOIL Call to Discuss its Proposed Model Retained Asset Accounts Legislation

09.01.2010

Insurers May Use Retained Asset Accounts

03.10.2010

Regulatory Guidance on the Suitability in Annuity Transactions Model Regulation

03.08.2010

Florida Proposes Unlawful Inducement Rules

12.23.2009

NAIC Developments Regarding the Suitability in Annuity Transactions Model Regulation

11.24.2009

Conference Call Regarding November 16, 2009 Draft Changes to NAIC Suitability in Annuity Transactions Model Regulation

11.19.2009

Florida Revises Effective Date for Annuity Suitability Rule and Forms

11.18.2009

New Revisions to the NAIC Suitability in Annuity Transactions Model Regulation

11.01.2009

State Regulation of Annuities and Insurance

10.15.2009

Florida Suitability Rule Proposal Withstands Industry Challenge

09.07.2009

State Suitability Initiatives

09.01.2009

State Suitability Initiatives

09.01.2009

NAIC Suitability in Annuity Transaction Model Regulation

08.26.2009

Health Insurers' Use of Ingenix Database Being Investigated by Florida Office of Insurance Regulation

08.21.2009

Florida Announces Notices of Change on Rule Proposal for Annuity Suitability Form and Disclosure Comparison Form

07.07.2009

July 2, 2009 Revisions to NAIC Suitability in Annuity Transaction Model Regulation

06.17.2009

Florida Public Hearing on Rule Proposal for Annuity Suitability and Replacement Rule Forms

06.09.2009

Florida Hearing on Proposed Rule to Adopt Annuity Suitability Form and Disclosure Comparison Form

06.01.2009

FL Proposes Rule to Adopt New Annuity Suitability Forms

05.27.2009

Proposed Revisions to NAIC Suitability in Annuity Transactions Model Regulation

05.21.2009

Florida Proposes Rule to Adopt Annuity Suitability Form and Disclosure Comparison Form

03.16.2009

NAIC Addresses Annuity Suitability

03.04.2009

New Form D Amendment Rules Pose Trap for Unwary

09.01.2007

Suitability Issues on State Agendas

09.01.2006

Annuity Roundup

04.30.2006

Independent Marketing Organizations' Roundtable

05.31.1997

Insurance Market Conduct Litigation: Recent Developments in Jurisdiction, Discovery and Merits Issues

News

03.04.2024

Carlton Fields, Ann Black Recognized in JD Supra 2024 Readers' Choice Awards

02.29.2024

Thomson Reuters Names 12 Carlton Fields Attorneys to 2024 Stand-Out Lawyers

04.21.2023

Thomson Reuters Names Eight Carlton Fields Attorneys to 2023 Stand-Out Lawyers

03.17.2023

Think Advisor Interviews Ann Black: “What If the Index in an Indexed Annuity Goes Away?”

03.06.2023

JD Supra Names Ann Black Top Author for Insurance

01.24.2022

Insurers Grapple With Proxy Bias Problem in AI Use

05.01.2020

Carlton Fields Recognized as 2020 Top Firm for Insurance for Third Consecutive Year

03.27.2019

Carlton Fields Named Top Law Firm for Insurance

10.15.2018

Big Data Starts to Draw Big Scrutiny From Regulators

07.20.2018

Reaction to New York’s Best Interest Rule Reveals Industry Fissures

01.12.2018

NY’s Suitability Rule Would Have Sweeping Impact on Life Insurers: Law Firm

01.08.2018

4 Ways New York May Make DOL Look Like a Fiduciary Kitten

08.03.2017

BTI Ranks Carlton Fields among Firms with Best Insurance Industry Client Relationships

Recognition

- *The Best Lawyers in America*, Insurance Law (2023–2024)
- Top Author, Insurance, *JD Supra* Readers' Choice Awards (2019–2020, 2023–2024)

- "Stand-Out Lawyers," Thomson Reuters (2022–2024)

Professional & Community Involvement

- Association of Life Insurance Counsel
 - Chair, Securities Committee (2018–2019); Vice Chair (2017–2018)
- American Bar Association
- National Association of Fixed Annuities
 - Former Member of the Board and Secretary

Speaking Engagements

- "Innovations in Life Insurance and State Insurance Regulatory Initiatives," ALI CLE Conference on Life Insurance Products, Washington, D.C. (November 2, 2023)
- Integrity Marketing Group LLC Compliance Summit (2023)
- "Innovations in Insurance Product Distribution and State Insurance Regulatory Initiatives," ALI CLE Conference on Life Insurance Products, Washington, D.C. (November 3–4, 2022)
- "Innovation in Insurance," Client Presentation (October 6, 2022)
- "Advertising Training Seminar," Client Presentation (September 22, 2022)
- "Training Seminar on Securities, Insurance, and Tax," Client Presentation (June 14, 15, 21 and 23, 2022)
- "State Insurance Regulation Impact on Innovation," ALI CLE Conference on Life Insurance Products, Washington, D.C. (November 4–5, 2021)
- "State Insurance Regulatory Developments," Carlton Fields (June 23, 2020)
- "Fixed and Fixed Indexed Annuities and Life Insurance Products," ALI CLE Conference on Life Insurance Products, Washington, D.C. (November 6–8, 2019)
- "Key Regulatory & Risk Management Issues to Watch in the Retirement Product Market," Insured Retirement Institute, Washington, D.C. (February 6, 2019)
- "NAIC 'A' Committee Initiatives and the Latest Innovations in the Design, Distribution, and Administration of Fixed and Fixed Indexed Annuities and Life Insurance Products," ALI CLE 36th Annual Advanced Conference on Life Insurance Company Products, Washington, D.C. (November 8, 2018)
- Pacific Life 2018 Educational Symposium (September 24–27, 2018)
- "Securities Investigation and Enforcement Actions and Insurance Product Sales to Investment Advisor Clients," 2018 ALIC Annual Meeting, Half Moon Bay, CA (May 7, 2018)

- "Navigating the Insurer's Duties and Bad Faith Considerations" and "Representations and Warranty Insurance – Lessons Learned," Client Forum, New York, NY (February 28, 2018)
- "Regulatory Trends in Financial Services," Carlton Fields In-House Counsel Forum, Orlando, FL (March 2017)
- "Big Data – Uses, Insurer Obligations, and Ethical Issues for In-House Counsel," New York, NY (February 8, 2017)
- "Innovative Fixed Rate and Indexed Annuity and Life Insurance Product Designs and Regulatory Developments," ALI CLE Life Insurance Company Products 2016, Washington, D.C. (November 3, 2016)
- "DOL Fiduciary Rule Implementation Workshop," IRI Government, Legal & Regulatory Conference 2016, Washington, D.C. (June 8, 2016)
- "Big Data – Practical Problems, Proposed Solutions, and Ethical Considerations," Client Focus Forum, Denver, CO (October 19, 2015)
- "Index Annuity and Life Product Trends and Issues," ALI CLE Conference on Life Insurance Company Products (November 2013)
- "Advanced Forum on Key Litigation and Regulatory Issues Impacting the Financial Services Industry" – Consumer Financial Protection Bureau Impact on Insurers; NAIC Review of Separate Account Funded Products; NAIC Review of Captives and Reserve Requirements for UL Policies with Secondary Guarantees and for Term Life Policies; NAIC ERISA Retirement Income Working Group (December 12, 2012)
- "Advanced Forum on Key Litigation and Regulatory Issues Impacting the Financial Services Industry" – State Securities Departments; Suitability – State and FINRA; Replacements; Tips for Conducting a Mock Regulatory Inspection; Consumer Financial Protection Bureau Impact on Insurers; Reinsurance Regulation – Captives and SPVs (October 23, 2012)
- "Advanced Forum on Key Litigation and Regulatory Issues Impacting the Financial Services Industry" – Unclaimed Property; Marketing and Disclosure Issues – Suitability; Annuity Disclosure Model Act and NAIC Disclosures Best Practices; Replacements; Consumer Financial Protection Bureau Impact on Insurers; Reinsurance Regulation (September 17, 2012)
- "State Regulation of Annuities and Insurance," ALI-ABA Conference on Life Insurance Company Products (November 2009)
- "Litigation Update," ACLI Compliance & Legal Sections Annual Meeting (July 2008)
- "What Not to Do When Developing Your Sales Programs: Recent Trends in Litigation and Compliance," American Bankers Insurance Association (September 2007)
- "Update on Evolving Litigation Issues Confronting Life Insurers: A Look Over the Shoulder as a Precursor of Things to Come," American Council of Life Insurers Conference (July 2006)
- "Independent Marketing Organizations' Roundtable," Sun Life Financial Distributors Inc. (June 2005)

Credentials

Education

- University of Florida College of Law (J.D., with honors, 1991)
 - Order of the Coif
- University of Florida (M.S., with honors, 1990)
- University of Florida (B.S., with honors, 1987)

Bar Admissions

- Florida

Background

- Former Certified Public Accountant