State of Nevada
Purchasing Division
Response to Request for Proposal: 3509
for
Network Carrier Adequacy Analysis
Part IB-Confidential Technical Proposal

INS Regulatory Insurance Services, Inc.
419 South 2nd Street
New Market, Suite 206
Philadelphia, PA 19147
Contact Person: Michael B. Kogut, CPA
MKogut@insris.com
(215) 625-9877
Due Date: January 3, 2018
Opening Time: 2PM CT

INS Regulatory Insurance Services, Inc.
Regulatory Consultants

New Market
Suite 206
419 S. 2nd Street
Philadelphia, PA 19147
Phone: (215) 625-2927
Fax: (215) 625-8323

Rodney Building
2nd Floor
841 Silver Lake Blvd.
Dover, DE 19904
Phone: (302) 678-2444
Fax: (302) 678-4822

TO: Gail Burchett, Purchasing Officer II
State of Nevada, Purchasing Division
515 Musser Street, Suite 300
Carson City, NV 89701

FROM: Michael B. Kogut, CPA

DUE DATE: January 3, 2018

SUBJECT: RFP: 3509-Network Carrier Adequacy Analysis

Dear Ms. Burchett:

INS Regulatory Insurance Services, Inc. (InsRis) is pleased to provide the state of Nevada Purchasing Division, on behalf of the Nevada Division of Insurance (Division), with a proposal to provide examination services of Nevada licensed health insurance carriers to determine compliance with the adequacy standards developed by the Division. We have submitted three proposals for your review, Part IA-Technical Proposal, Part IB-Confidential Technical Proposal and Part II-Cost Proposal. Part IB-Confidentiality Technical Proposal has been submitted as confidential to honor the request of our regulatory partners to keep the identities of ongoing and current examinations private.

If you have any questions regarding our proposal submission during the selection process, please contact me at 215-625-9877.

Sincerely,

Michael B. Kogut, CPA

Michael B. Kogut, CPA
Chief Operating Office

Section I: Title Page

Part IB – Confidential Technical Proposal	
RFP Title:	Network Carrier Adequacy Analysis
RFP:	3509
Vendor Name:	INS Regulatory Insurance Services
Address:	419 S. 2nd Street, New Market, Suite 206 Philadelphia, Pa 19147
Opening Date:	January 3, 2018
Opening Time:	2:00 PM

VENDOR INFORMATION SHEET FOR RFP 3509

Vendor Shall:

A) Provide all requested information in the space provided next to each numbered question. The information provided in Sections V1 through V6 shall be used for development of the contract;

B) Type or print responses; and

C) Include this Vendor Information Sheet in Section III of the Technical Proposal.

V1	Company Name	***INS Regulatory Insurance Services, Inc.***

V2	Street Address	***419 S. 2nd Street, New Market, Suite 206***

V3	City, State, ZIP	***Philadelphia, PA 19147***

V4	Telephone Number		
	Area Code: ***215***	Number: ***625-9877***	Extension:

V5	Facsimile Number		
	Area Code: ***215***	Number: ***625-8323***	Extension:

V6	Toll Free Number		
	Area Code: ***NA***	Number:	Extension:

V7	***Contact Person for Questions / Contract Negotiations, including address if different than above***
	Name: ***Michael B. Kogut***
	Title: ***Chief Operating Officer***
	Address: ***same as above***
	Email Address: ***mkogut@insris.com***

V8	Telephone Number for Contact Person		
	Area Code: ***215***	Number: ***625-9877***	Extension:

V9	Facsimile Number for Contact Person		
	Area Code: ***215***	Number: ***625-8323***	Extension:

V10	***Name of Individual Authorized to Bind the Organization***	
	Name: ***Michael B. Kogut***	Title: ***Chief Operating Officer***

V11	Signature ***(Individual shall be legally authorized to bind the vendor per NRS 333.337)***	
	Signature: Michael B. Kogut, CPA	Date: ***01/03/2018***

Section II: Confidentail Technical

PROPOSED STAFF RESUME FOR RFP 3509

ACA Health Professionals

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Shelly Schuman, AMCM, AIE, FLMI, HIA, ACS***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Deputy director of market regulation***		
# of Years in Classification:	***31 years***	**# of Years with Firm:**	***11 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Shelly Schuman, AMCM, AIE, FLMI, HIA, ACS, deputy director of market regulation, joined InsRis in 2006 where she serves as supervisor for examinations and compliance projects for several states. Ms. Schuman has conducted market analysis reviews, training sessions, and supervised several multi-state examinations and is currently overseeing ACA reviews on behalf of Illinois. Ms. Schuman has also participated on numerous compliance reviews of behalf of the state of Massachusetts including market conduct examinations of health companies, life companies and property/casualty companies. Ms. Schuman oversaw a multi-faceted project complex review of multiple carriers to determine their progress with the implementation of uniform health coding. Ms. Schumann has extensive experience supervising field examiners, drafting examination plans and coordinator's handbook, determining cost estimates, monitoring budgets and expenses, reviewing materials and examiners' work papers, determining examiner workloads, participating on conference calls, drafting status reports, drafting reports of findings, maintaining communication with the various insurance departments at all times and assisting with closing examinations. Ms. Schuman has developed continuing education programs, taught classes and given many speeches and made presentations to various groups such as IRES, NAIC, and others. Prior to 2006, Ms. Schuman worked in the market regulation division of the NAIC. She served as a senior market regulation specialist and was responsible for drafting portions of the NAIC Market Regulation Handbook and supporting various task forces and working groups under the purview of the Market Regulation (D) Committee. Ms. Schuman was responsible for working with all NAIC jurisdictions and all lines of business.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS SUPERVISED

2016-2017 **United Health Group: companies include:**
(United Healthcare of Illinois, Inc.
United Healthcare Insurance Company of Illinois
United Healthcare Insurance Company of the River Valley)

- Ms. Schuman is currently supervising manager on ACA compliance reviews for

the state of Illinois. Review includes network adequacy, preventative services, mental health parity, pharmacy and essential health benefits.

2016-2017 **Cigna Health and Life**

- Ms. Schuman is currently supervising manager on ACA compliance reviews for the state of Illinois. Review includes network adequacy, preventative services, mental health parity, pharmacy and essential health benefits.

2016 **American Access Casualty** **AZ**

Supervising Manager

- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2015 **State Farm Insurance Group** **DE**

Supervising Manager

- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

PRIOR EXPERIENCE

1997 - 2006 **National Association of Insurance Commissioners**
Senior Market Regulation Specialist

1994 - 1997 **USA Administration Services, Inc (a Transamerica company)**
Client Services Manager

1987 - 1994 **Business Men's Assurance Company of America**
Brokerage Services Manager, Sr Product Development Analyst

1984 - 1987 **Prudential Health Care Plan Services, Inc**
Office Manager

1983 - 1984 **Pyramid Life Insurance Company**
Producer Licensing Supervisor

1982 - 1983 **Standard Mutual Life Insurance Company**
Marketing Secretary

1980 - 1982 **Allstate Insurance Company**
Policy Files

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

University of Missouri, Kansas City, 1981 – 1982, General Studies
University of Kansas, Lawrence, 1982 – 1985, Secondary Education; English Literature
Longview Community College, 1987 – 1998, Business Administration

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Certified Insurance Examiner (AIE)
Advanced Market Conduct Management (AMCM)
Fellow, Life Management Institute (FLMI)
Health Insurance Associate (HIA)
Associate, Customer Service (ACS)

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Contact Person: Susanne Murphy, Market Investigations, Deputy Commissioner
Phone Number: (850) 413-5083
Email: susanne.murphy@floir.com
Fax Number: (850) 488-3334

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Massachusetts Division of Insurance
1000 Washington Street, 8th Floor
Boston, MA 02118
Contact Person: Richard N. Bradley, Director Market Conduct
Phone Number: (617) 521-7306
Email: richard.bradley@state.ma.us
Fax Number: (617) 753-6830

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Heather M. Harley, AMCM, FLMI, HIA, AIRC, ACIP, ACS, MHP, HCSA, DHP, HCAFA, LTCP***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Deputy director of market regulation***		
# of Years in Classification:	***20 years***	**# of Years with Firm:**	***8 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Heather Harley, MCM, FLMI, HIA, AIRC, ACIP, ACS, MHP, HCSA, DHP, HCAFA, LTCP, is deputy director of market regulation and serves as supervisor and examiner-in-charge (EIC) for market conduct examinations, proposals and special projects. She joined InsRis as an examiner in 2009 and has worked on examinations and compliance projects for over 13 different states. Mrs. Harley has extensive experience in health insurance compliance, working in both industry and regulation and is presently providing expertise on several health reviews for Pennsylvania. Because of these experiences and her ongoing insurance training, Mrs. Haley possesses a strong knowledge of health insurance company operations and ACA compliance. In all of her engagements as a regulatory consultant she provides strong technical expertise and a demonstrated ability to implement well planned and executed compliance reviews. Her recent significant health examination and ACA compliance accomplishments include:

- ***Oregon:*** ***Health rate test examination for individual and small group plans***
- ***Florida:*** ***Drug formulary review, adverse tier discrimination for HIV/AIDS***
- ***Pennsylvania:*** ***Comprehensive ACA examinations, network adequacy and continuation of care special project***
- ***Illinois:*** ***Comprehensive ACA examination, claims, pharmacy management vendors, underwriting examination***
- ***Delaware:*** ***Pre-Certification QHP form filing special project (SERFF filings)***
- ***District of Columbia:*** ***Pre-Certification QHP form filing special project (SERFF filings)***
- ***Missouri:*** ***Pre-Certification QHP form filing special project (SERFF filings)***

Prior to joining InsRis, Mrs. Harley worked for Guggenheim Life and Annuity Company where she served as assistant vice president of administration and was responsible for mail operations, agency licensing, contracting, call center, customer relations, financial administration, system reconciliation, management reporting and special project system conversions. Mrs. Harley has significant experience in the key functional activity areas of health product lines including HMO/PPO group, individual, POS, Medicare supplement and specified disease. She has extensive knowledge with private, publicly

traded and mutual legal reserve insurance companies and is proficient in Excel, SERFF and TeamMate.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATION EXPERINCE

2017 **UPMC Health Coverage/UPMC Health Options**
Independence Health Group
United Healthcare Insurance Company of Pennsylvania

- Mrs. Harley is currently supervising manager on ACA compliance reviews for three health entities for state of Pennsylvania. Review includes network adequacy, preventative services, mental health parity, pharmacy and essential health benefits.

2016 **Windhaven Insurance Company** **FL**
Supervising Manager

- Market conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2016 **Blue Cross of Northeastern Pennsylvania**

- Supervising manager on ACA compliance reviews for Pennsylvania. Review included mental health parity, pharmacy and essential health benefit.

2016 **Health Republic Insurance Company**
Moda Health Plan
Providence Health Plan
Kaiser Foundation Health Plan of the Northwest
Regence Blue Cross/Blue Shield of Oregon
PacificSource Health Plans **OR**

- Supervising manager for health rate test examination for individual and small group plans.

2015 **UPMC/Highmark**

- **Special Project-**Supervising manager on consent decree negotiations between Highmark and UMPC. Mrs. Harley represented the state of Pennsylvania.

2014 **Humana Health** **FL**

- **Special Project-**Supervising manager on project to investigate company for placing all HIV/AIDS drug on highest pricing tier.

PRIOR EXPERIENCE

2014 **Guggenheim Life and Annuity Company**
Assistant Vice President of Administration

1996 – 2008 **CNO Financial – (formerly known as Conseco)**
2nd Vice President/Director

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Business Administration, Indiana Wesleyan University-Indianapolis,

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Market Conduct Management
Life Management Institute, Fellow
Health Insurance Associate
Associate, Insurance Regulation Compliance
Association of Insurance Compliance Professionals
Associate, Customer Service
Managed Healthcare Professional
Healthcare Customer Service Associate
Disability Healthcare Professional
Health Care Anti-Fraud Associate
Long Term Care Professional
Six Sigma Green Belt (Project Management)

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Contact Person: Amy Grozsos, Director, Market Investigations
Phone Number: (850) 413-2434
Email: amy.grozsos@floir.com
Fax Number: (850) 488-3334

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Christopher Monahan, Deputy Commissioner, Office of Market Regulation
Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Constance Arnold, Director, Bureau of Market Regulation
Phone Number: (717) 787-6162
Email: carnold@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Julius Joseph Cohen, JD, AMCM***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct examiner-in-charge***		
# of Years in Classification:	***16 years***	**# of Years with Firm:**	***8 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Julius Joseph Cohen, JD, AMCM, is an attorney and functions as EIC for InsRis. Mr. Cohen's responsibilities include supervising and conducting all aspects of examinations. His significant examination accomplishments and experience include conducting various aspects of examinations for numerous states including researching laws, writing reports and investigations. Mr. Cohen is considered an expert on legal matters and provides in-depth research capabilities and state stature, law, and bulletin interpretation. Mr. Cohen recently provided market conduct training for the Pennsylvania Insurance Department and the state of Nebraska concentrating on ACA requirements, expert testimony and depositions. Mr. Cohen has been an examiner for over 16 years and has participated on the review of company claim practices, comprehensive examinations of numerous companies, special projects including an unannounced producer examination, seizure, and financial examination of an insurance company and other projects requiring investigative skills. Mr. Cohen has significant knowledge and experience in the key functional activity areas of insurance law and regulations, litigation, investigations and claims and working knowledge of all insurance lines. Prior to joining InsRis, Mr. Cohen worked for the United States Treasury Department as a senior enforcement advisor and served as the director of the Insurance Fraud Investigation Division of the Kentucky Department of Insurance and the fraud lead attorney for the Kentucky Department of Workers' Claims. Mr. Cohen is a subject matter expert in fraud investigations and company compliance for fraud, money laundering and terrorist financing and is proficient in SERFF, Word, Excel and TeamMate.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2017-2018 **Humana Insurance Company**
Regence Blue Cross/Blue Shield of Utah
Aetna Health of Utah
Select Health of Utah

- Lead examiner-in-charge on ACA compliance review for:
  - Preventative services
  - External review of adverse benefit determinations

- Mental health parity
- Prompt pay
- Claim denials

2017 **American Access Casualty** **AZ**

➢ Examiner-in-Charge

Market Conduct examination of a property/casualty insurance company. Scope included complaints, claims practices and underwriting.

2016 **Citizens Property Insurance Corporation** **FL**

➢ Examiner-in-Charge

Market Conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2016 **ACE American Insurance Company** **IL**

➢ Examiner-in-Charge

Market Conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2016 **Bankers Standard Insurance Company** **IL**

➢ Examiner-in-Charge

Market Conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

PRIOR EXPERIENCE

2006 – 2015 **U.S. Department of the Treasury - Office of Technical Assistance**
Senior Enforcement (International) Advisor

2003 – 2006 **Washington, D.C. - Department of Insurance, Securities and Banking**
Assistant Attorney General

1996 – 2003 **Kentucky Department of Insurance**
Insurance Fraud Investigation Division
Director

1995-1996 **Kentucky Department of Workers' Claims**
Fraud Lead Attorney

1988 – 1995 **Insurance Defense Attorney**

1986-1988 **Cincinnati Insurance Company**
Claim Adjuster

1978-1980 **Ohio Attorney General's Office**
Bureau of Criminal Identification and Investigation
Criminalist and Agent

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Bachelor of Arts in Chemistry
Associate of Arts in Police Administration
Former certified law enforcement, police instructor, and anti-money laundering specialist

Juris Doctor-Admitted to practice law in Kentucky and District of Columbia; U.S. Supreme Court

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Advanced Market Conduct Management Specialist

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Contact Person: Amy Grozsos, Director, Market Investigations
Phone Number: (850) 413-2434
Email: amy.grozsos@floir.com
Fax Number: (850) 488-3334

Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Contact Person: Susanne Murphy, Market Investigations, Deputy Commissioner
Phone Number: (850) 413-5083
Email: susanne.murphy@floir.com
Fax Number: (850) 488-3334

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Lewis Bivona, AFE, CPA***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct staff examiner***		
# of Years in Classification:	***32 years***	**# of Years with Firm:**	***4 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Lewis D. Bivona, Jr., CPA, AFE, has over 32 years of experience in the healthcare industry, and currently functions as EIC for InsRis. Mr. Bivona's primary responsibilities include market conduct and financial examinations for health, property/casualty and life lines of business. Specific to ACA requirement reviews, Mr. Bivona is currently participating on the examination of a health entity on behalf of Pennsylvania. Mr. Bivona has worked both in industry and regulatory positions and is very familiar with the operational processes and procedures of health carriers. The depth of his experience includes high-level positions within HMOs, consulting and hospital care. Mr. Bivona has participated on numerous examinations of health insurance companies including AmeriChoice of New Jersey, Inc., Aetna Health Inc. of New Jersey, American Preferred Provider Plan, Blue Cross/Blue Shield of Minnesota, Health Net of New Jersey, Cigna Healthcare of New Jersey, United Healthcare of New Jersey, Horizon Health Plan, CURE of NJ, Horizon Healthcare Services, Horizon Health Plan and Oxford Health Plan. Prior to beginning his consulting career, Mr. Bivona held the position of partner in charge of the insurance practice at Withum, Smith and Brown PC, and served as senior manager with Amper, Politziner and Mattia. Mr. Bivona currently serves on the New Jersey Health Information Network Technology Implementation Committee (HINT) and is a member of the Health Care Financial Management Association (FMA) subcommittee.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2017 **UPMC Health Coverage/UPMC Health Options**

- Mr. Bivona is currently participating on the ACA compliance review of UPMC Health on behalf of state of Pennsylvania as staff examiner. Review includes network adequacy, preventative services, mental health parity, pharmacy and essential health benefits.

2017 **Independence Blue Cross** **PA**

- Mr. Bivona served as healthcare subject matter expert on the multi-state financial examination.

2016 **Special Project, Cycle IV Rate Grant Study** **MA**

- Mr. Bivona served as healthcare subject matter expert on the rate grant fund special project. Scope included:
  - How carriers should calculate, document and include risk adjustment and reinsurance estimates within rate filings.
  - Study cost of emerging prescription drugs and how carriers should calculate and document within rate filings.

2016 **IlliniCare Health Plan** **IL**

- Mr. Bivona served as staff member for the financial examination of health entity.

2015 **Horizon HealthCare Services, Inc.** **NJ**

- Staff examiner for financial examination.

2014 **Blue Cross/Blue Shield Group of MN** **MN**

- Staff examiner for financial examination.

EXPERIENCE

2008 – 2014 **WS+B**
Partner in Charge

2002 – 2008 **Amper, Poliziner & Mattia**
Senior Manager

1998 – 2002 **Besler & Company**
Sr. Manager

1994 – 1997 **Newcare PHO and HMO**
Executive Director

1987 – 1994 **PMMC – MCO Consulting**
President

1984 – 1987 **Health Care Plan of New Jersey**
VP of Finance

1978 – 1984 **NJ Department of Health**
Accountant

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Trenton State College, Ewing, NJ
Bachelor of Science Degree in Business, Major in Accounting – 1978

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Licensed Certified Public Accountant – New Jersey
Accredited Financial Examiner
Editorial Committee of SOFE Examiner

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Massachusetts Division of Insurance
1000 Washington Street, 8th Floor
Boston, MA 02118
Contact Person: Richard N. Bradley, Director Market Conduct
Phone Number: (617) 521-7306
Email: richard.bradley@state.ma.us
Fax Number: (617) 753-6830

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Constance Arnold, Director, Bureau of Market Regulation
Phone Number: (717) 787-6162
Email: carnold@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Lucinda Woods, CIE, MCM, CPCU, ARM, ARC, HCP, FHIAS***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct staff examiner***		
# of Years in Classification:	***25 years***	**# of Years with Firm:**	***4 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Lucinda Woods, CPCU, CIE, ARM, ARC, has worked in insurance regulation for over 25 years and currently functions as staff examiner for InsRis. Ms. Woods' primary responsibilities include market conduct examinations and policy form reviews for health, property/casualty, personal and commercial lines. Specific to health related reviews, Ms. Woods is currently participating on ACA compliance reviews for Pennsylvania and Illinois Departments of Insurance and has performed health policy reviews for the state of Minnesota. Ms. Woods offers insurance regulation experience in both the public and private sectors, and is an acknowledged expert in market conduct. Ms. Woods was regional director of regulatory affairs for the Liberty Mutual Group Office of corporate compliance. In this capacity, Ms. Woods was director of insurance policy form reviews.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2016-2017 **United Health Group: Companies included:**
(United Healthcare of Illinois, Inc.
United Healthcare Insurance Company of Illinois
United Healthcare Insurance Company of the River Valley)

- Ms. Woods is currently staff examiner on ACA compliance reviews for state of Illinois.

2016-2017 **Cigna Health and Life** **IL**

- Ms. Woods is currently staff examiner on ACA compliance reviews for state of Illinois.

2016 **Windhaven Insurance Company** **FL**
Staff Examiner

- Market conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2016 **American Financial Group** **IL**
Staff Examiner
- Market conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2015 **Affiliated FM Insurance Group** **IL**
Staff Examiner
- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2014 **Health Policy Review** **MN**
Staff Reviewer
- Reviewed submitted health products via SERFF for compliance with ACA essential health benefits.

EXPERIENCE

2000 – 2014 **Liberty Mutual Insurance Group**
Regional Director, Market Conduct
Massachusetts Division of Insurance, State Rating Bureau
1995 – 2000 Director, Policy Review
1993 – 1995 Supervisor, Property and Casualty Policy Reviews

EDUCATION
Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Northeastern University; Bachelor of Science, Business Administration

CERTIFICATIONS
Information required should include: type of certification and date completed/received.

Chartered Property & Casualty Underwriter (CPCU)
Market Conduct Management (MCM)
Associated Risk Management (ARM)
Associate in Regulation and Compliance (ARC)
Certified Insurance Examiner (CIE)
Health Compliance Professional (HCP)

REFERENCES
A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Contact Person: Amy Grozsos, Director, Market Investigations
Phone Number: (850) 413-2434
Email: amy.grozsos@floir.com
Fax Number: (850) 488-3334

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001

Contact:	Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number:	(217) 558-1058
Email:	jack.engle@illinois.gov
Fax Number:	(217) 782-5020

Massachusetts Division of Insurance
1000 Washington Street, 8th Floor
Boston, MA 02118

Contact Person:	Richard N. Bradley, Director Market Conduct
Phone Number:	(617) 521-7306
Email:	richard.bradley@state.ma.us
Fax Number:	(617) 753-6830

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***June Coleman, AMCM***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct examiner-in-charge***		
# of Years in Classification:	***12 years***	**# of Years with Firm:**	***5 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

June Coleman, AMCM, functions as EIC for InsRis where her primary responsibilities include company review for compliance with state insurance laws and regulations. Ms. Coleman recently participated as EIC on the review of Cigna Health for Illinois. Ms. Coleman has a wealth of knowledge in claim and policy mandates and is experienced in directing the examination process, communicating examination issues to company and regulatory personnel, reviewing company files and noting exceptions/violations, developing analysis of findings and drafting the final report. Prior to beginning her consulting career, Ms. Coleman worked as a regulator for eight years with the Pennsylvania Insurance Department serving as a market conduct EIC. She conducted comprehensive examinations on numerous health, life and property/casualty companies.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2017 **Cigna Health and Life** **IL**

- Ms. Coleman is currently examiner-in-charge on ACA compliance reviews for the state of Illinois. Review includes network adequacy, preventative services, mental health parity, pharmacy and essential health benefits.

2016 **Loya Insurance Company** **IL**

Examiner-in-Charge

- Market conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook*

2016 **Wilco Life Insurance Company** **IL**

Staff Examiner

- Market conduct examination of a life insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2015 **Nationwide Group (14 companies)** **IL**
Examiner-in-Charge

- Market conduct examination of property/casualty insurance companies. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2015 **GEICO Casualty Company** **PA**
Examiner-in-Charge

- Market conduct examination of property/casualty insurance companies. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

PRIOR EXPERIENCE

2004 – 2013 **Pennsylvania Insurance Department, Bureau of Market Action**
Market Conduct Examiner II

2002 – 2004 **Pennsylvania Insurance Department, Bureau of Enforcement**
Clerk Typist II, Secretary to Bureau Director

1987 – 2002 **Lebanon County Career and Technology Center**
Marketing and Management Instructor, DECA Advisor

1978 – 1987 **Willow Street Vocational Technical School**
Marketing/Distributive Education Instructor, DECA Advisor

EDUCATION
Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Indiana University of Pennsylvania
Bachelor of Science, Distributive Education w/Marketing & Typing Sequences

CERTIFICATIONS
Information required should include: type of certification and date completed/received.

Advanced Market Conduct Management Specialist

REFERENCES
A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Christopher Monahan, Deputy Commissioner, Office of Market Regulation

Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Constance Arnold, Director, Bureau of Market Regulation
Phone Number: (717) 787-6162
Email: carnold@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Andre Mumper-Ham, AMCM***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct examiner-in-charge***		
# of Years in Classification:	***20 years***	**# of Years with Firm:**	***6 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Andre Mumper-Ham, AMCM, functions as an EIC for InsRis where his primary responsibilities include conducting and reviewing the practices of health, life and property/casualty companies. Mr. Mumper-Ham has knowledge and experience in the key functional activities of policy review, claims, underwriting and rating and is currently participated on ACA compliance reviews for Illinois. Mr. Mumper-Ham worked for Risk and Regulatory Consulting (RRC) where he functioned as supervising market conduct examiner and performed, planned, conducted and reviewed the practices of health and property/casualty companies to ensure compliance with insurance laws, rules and regulations. Before RRC, Mr. Mumper-Ham functioned as EIC on market conduct examinations for the Maryland Insurance Administration.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2016-2017 **United Health Group: Companies included:**
(United Healthcare of Illinois, Inc.
United Healthcare Insurance Company of Illinois
United Healthcare Insurance Company of the River Valley)

- Mr. Mumper-Ham is currently examiner-in-charge on ACA compliance reviews for state of Illinois.

2016 **American Financial Group** **IL**
Examiner-in-Charge

- Market conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2016 **GEICO General Insurance Company** **IL**
Examiner-in-Charge

- Market conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2016 **Wilco Life Insurance Company** **IL**
Examiner-in-Charge

- Market conduct examination of a life insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

PRIOR EXPERIENCE

2008 – 2012 **RSM McGladrey, Inc.**
Supervising Examiner

2001 – 2008 **Maryland Insurance Administration**
Senior Market Conduct Examiner

1999 – 2001 **Progressive Insurance Company**
Senior Claims Adjustor

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

University of Maryland; Bachelor of Arts, History/Political Science

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Advanced Market Conduct Management specialist

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Christopher Monahan, Deputy Commissioner, Office of Market Regulation
Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Constance Arnold, Director, Bureau of Market Regulation
Phone Number: (717) 787-6162
Email: carnold@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Delbert L. Knight, MCM, CIE, FLMI***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct examiner-in-charge/staff examiner***		
# of Years in Classification:	***18 years***	**# of Years with Firm:**	***6 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Delbert L. Knight, MCM, CIE, FLMI, currently functions as EIC and market conduct examiner for InsRis where his primary responsibilities include providing health insurance and examination management expertise on market conduct examinations. Mr. Knight was EIC on the health reviews of Health Republic Insurance Company, Moda Healthplan and Providence Healthplan for Oregon completed last year, and has provided assistance on health policy reviews for the state of Missouri. Mr. Knight previously worked for Cigna Voluntary where he functioned as the organization's lead form filer performing tasks related to statute interpretation and incorporation, updating policy forms, analytical review of SERFF filing procedures and communicating the required modifications of submitted forms. Mr. Knight is a subject matter expert in health insurance mandates and their incorporation in policy forms, compliant implementation of health form approval via SERFF and annuity suitability standards.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2017 **Aetna, Inc.**
Reviewer
- Review of a recent data breach in which the HIV statutes of 390 enrollees in the District of Columbia residences were exposed.

2016 **Health Republic Insurance Company**
Moda Health Plan
Providence Health Plan
Kaiser Foundation Health Plan of the Northwest
Regence Blue Cross/Blue Shield of Oregon
PacificSource Health Plans **OR**
- Examiner-in-charge for health rate test examination for individual and small group plans.

2016 **Midland National Life Insurance Company** **SD**
Examiner-in-Charge

- Market conduct examination of a life insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2015 **Mutual of Omaha Insurance Company** **IL**
Examiner-in-Charge

- Market conduct examination of a life insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

PRIOR EXPERIENCE

2013 **Delaware Department of Insurance**
Market Conduct Examiner

2013 **Missouri Department of Insurance**
Market Conduct Examiner

2006 – 2011 **Cigna Voluntary**
Senior Regulatory Analyst

2003 – 2006 **Arizona Department of Insurance**
Market Examinations Supervisor

2000 – 2003 **Arizona Department of Insurance**
Examinations Analyst

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Bachelor of Science, California State University, Chico

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Market Conduct Management
Certified Insurance Examiner
Fellow, Life Management Institute

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Oregon Insurance Division
350 Winter Street, NE
Salem, Oregon 97301-3883
Contact Person: Brian Fordham, Market Regulation Manager
Phone Number: (503) 947-7205
Email: brian.j.fordham@oregon.gov
Fax Number: (503) 378-4351

North Dakota Insurance Department
600 East Boulevard Avenue, 5th floor
Bismarck, North Dakota
Contact Person: Johnny Palsgraaf, Chief Examiner, Market Regulation
Phone Number: (701) 328-2577
Email: jpalsgraaf@bd.gov
Fax Number: (701) 328-4880

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Derek Stepp, CIE, MCM***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct examiner-in-charge/staff examiner***		
# of Years in Classification:	***17 years***	**# of Years with Firm:**	***17 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Derek Stepp, CIE, MCM, has been in the insurance industry for over 17 years and currently functions as an EIC and staff examiner for InsRis. Health examination experience includes Blue Cross/Blue Shield for Illinois and Health Republic Insurance Company, Moda Healthplan, Inc. and Kaiser Foundation Healthplan of the Northwest on behalf of Oregon. In addition, Mr. Stepp has performed health insurance reviews on ACA compliance and statutory requirement reviews for CMS. Mr. Stepp was an integral part of an ACA compliance review based upon early adoption guidelines. His work focused on health policy verification and benefit limits relating to the provisions of ACA. Through his work with InsRis, Derek has had an opportunity to perform reviews of network adequacy, safe harbor areas, contract requirements of CMS and compliance with policies issued through health management system subsidies. He has also worked on rate reviews for both individual and group policies issued by health insurers and co-ops funded through federal start up dollars.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2017 **Standard Insurance Company** **IL**
Staff Examiner
- Market conduct examination of a life insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook*

2016 **Health Republic Insurance Company**
Moda Health Plan
Providence Health Plan
Kaiser Foundation Health Plan of the Northwest
Regence Blue Cross/Blue Shield of Oregon
PacificSource Health Plans **OR**
- Staff examiner for health rate test examination for individual and small group plans.

2017 **State Farm Mutual Auto Insurance Company** **PA**

- Staff Examiner
  Market Conduct examination of a property/casualty insurance company. Scope included complaints, claims practices and underwriting.

2016 **Illinois Blue Cross** **IL**

Examiner-in-Charge

- Market Conduct examination of a health insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2016 **American Access Casualty** **AZ**

Staff Examiner

- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2016 **American Family Mutual Insurance Company** **NV**

Staff Examiner

- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

PRIOR EXPERIENCE

1999 – 2000 **INS Services, Inc.**
Examiner

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Bachelor of Science Economics, East Carolina University

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Certified Insurance Examiner
Market Conduct Manager

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Christopher Monahan, Deputy Commissioner, Office of Market Regulation
Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

Oregon Insurance Division
350 Winter Street, NE
Salem, Oregon 97301-3883
Contact Person: Brian Fordham, Market Regulation Manager
Phone Number: (503) 947-7205
Email: brian.j.fordham@oregon.gov
Fax Number: (503) 378-4351

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Lisa Crump, CIE, AMCM, FLMI, ACS, ALHC, AIA***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct examiner-in-charge/staff examiner***		
# of Years in Classification:	***29 years***	**# of Years with Firm:**	***5 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Lisa Crump, CIE, AMCM, FLMI, ACS, ALHC, AIA, functions as an EIC/senior examiner for InsRis where her primary responsibilities include the review of insurance carriers for their compliance with state insurance laws and regulations. Ms. Crump has worked in the insurance field for 29 years and joined InsRis in 2012. For the past five years Ms. Crump has participated on numerous market conduct reviews for a variety of states including health policy review for the state of Minnesota where she analyzed state benefit requirements via SERFF. Ms. Crump previous worked for the Missouri Department of Insurance where she worked on numerous company reviews for health, life, title and property/casualty lines of business. Ms. Crump also worked in the private sector as market conduct administrator.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2017 **Independence Health Group: companies include: (QCC Insurance Company, Keystone Health Plan East, AmeriHealth HMO, Inc.)**

- Ms. Crump is currently examiner-in-charge on ACA compliance reviews for three health entities for state of Pennsylvania. Review includes network adequacy, preventative services, mental health parity, pharmacy and essential health benefits.

2016 **American Family Mutual Insurance Company** **NV**
Examiner-in-Charge

- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2016 **State Farm Mutual Automobile Insurance Company** **NV**
Examiner-in-Charge
- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2016 **Title Examinations** **NV**
Examiner-in-Charge
- Review of 25 title companies.

2015 **Affiliated FM Insurance Group** **IL**
Examiner-in-Charge
- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2015 **Farmers Insurance Exchange** **IL**
Staff Examiner
- Targeted market conduct examination of a property/casualty insurance company. Scope included claims handling practices.

2014 **Health Policy Review** **MN,IL**
Staff Reviewer
- Reviewed submitted health products via SERFF for compliance with ACA essential health benefits.

PRIOR EXPERIENCE

2011 – 2012 **MO Dept. of Insurance, Financial Institutions & Professional Registration**
Disaster Recovery Coordinator (Joplin, MO – EF-5 Tornado)

1999 - 2011 **American National Property & Casualty Company**
Market Conduct Administrator

1987 – 1999 **Missouri Department of Insurance**
Examiner-In-Charge of Market Conduct Examinations

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Bachelor of Science - Finance/Banking; Missouri State University

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Certified Insurance Examiner
Advanced Market Conduct Management
Life Management Institute, Fellow
Associate Customer Service
Associate, Life & Health Claims
Insurance Agency Administration, Associate

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Massachusetts Division of Insurance
1000 Washington Street, 8th Floor
Boston, MA 02118
Contact Person: Richard N. Bradley, Director Market Conduct
Phone Number: (617) 521-7306
Email: richard.bradley@state.ma.us
Fax Number: (617) 753-6830

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Constance Arnold, Director, Bureau of Market Regulation
Phone Number: (717) 787-6162
Email: carnold@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Jo Sitter, MCM***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct staff examiner***		
# of Years in Classification:	***5 years***	**# of Years with Firm:**	***5 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Jo Sitter, MCM, currently functions as a market conduct examiner for InsRis where her primary responsibilities include the analysis and state compliance status of companies in the areas of forms, claims, company operations and management, complaints, underwriting and marketing and sales. Ms. Sitter recently participated on the health examination of Cigna Health on behalf of Illinois. Ms. Sitter is also responsible for the analysis and compliance status of company policies within the scope of examinations and analysis of findings. Ms. Sitter has been with InsRis since 2013 and has participated on market conduct examinations on a wide range of business lines for the states of Massachusetts, Pennsylvania and Illinois.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2017 **Cigna Health and Life** **IL**

- Ms. Sitter partcipated as staff examiner on ACA compliance reviews for the state of Illinois. Review includes network adequacy, preventative services, mental health parity, pharmacy and essential health benefits.

2016 **Loya Insurance Company** **IL**

Staff Examiner

- Market conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook*

2016 **Wilco Life Insurance Company** **IL**

Staff Examiner

- Market conduct examination of a life insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2016 **ACE USA Insurance Group** **IL**
Staff Examiner
- Market conduct examination of a property/casualty company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2015 **Affiliated FM Insurance Group** **IL**
Staff Examiner
- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2015 **Paul Revere Life Insurance Company** **MA**
Staff Examiner
- Market Conduct examination of a life insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

PRIOR EXPERIENCE

2000-2011 **Verizon Wireless Communications**
Technical Writer

EDUCATION
Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Bachelor of Science; University of North Carolina
Business Administration and Social Work - 1980

CERTIFICATIONS
Information required should include: type of certification and date completed/received.

Market Conduct Management specialist
Certified Technical Trainer

REFERENCES
A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Massachusetts Division of Insurance
1000 Washington Street, 8th Floor
Boston, MA 02118
Contact Person: Richard N. Bradley, Director Market Conduct
Phone Number: (617) 521-7306
Email: richard.bradley@state.ma.us
Fax Number: (617) 753-6830

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Constance Arnold, Director, Bureau of Market Regulation
Phone Number: (717) 787-6162
Email: carnold@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Phillip Chesson, AMCM***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Market conduct staff examiner***		
# of Years in Classification:	***5 years***	**# of Years with Firm:**	***5 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Phillip Chesson, AMCM, currently functions as a market conduct examiner where his primary responsibilities include reviewing the phases of the examination process and providing compliance services to state insurance departments and recently participated on health policy reviews for the state of Illinois. Mr. Chesson has participated on both on-site and desk examinations where his duties include policy benefit review, preparing and analyzing company record data, relaying examination issues to company personnel/department staff, reviewing company files, noting exceptions/violations and developing analysis of findings. Mr. Chesson previously worked as lead examiner in regulatory compliance with Regulatory Consultants, Inc.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

2017 **Cigna Health and Life** **IL**

- Mr. Chesson participated as staff examiner on ACA compliance reviews for the state of Illinois. Review includes network adequacy, preventative services, mental health parity, pharmacy and essential health benefits.

2017 **Lincoln National Life** **IL**

Staff Examiner

- Market Conduct examination of a life insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2016 **Wilco Life Insurance Company** **IL**

Staff Examiner

- Market conduct examination of a life insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2016 **GEICO General Insurance Company** **IL**
Staff Examiner

- Market conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook.*

2016 **American Financial Group** **IL**
Staff Examiner

- Market conduct examination of a property/casualty insurance company. Review was completed under the standards established in the NAIC *Market Regulation Handbook***.**

2015 **Affiliated FM Insurance Group** **IL**
Staff Examiner

- Market Conduct examination of a property/casualty insurance company. Review included the standards as outlines in the NAIC *Market Conduct Regulation Handbook.*

2014 **Health Policy Review** **IL**
Staff Reviewer

- Reviewed submitted health products via SERFF for compliance with ACA essential health benefits.

PRIOR EXPERIENCE

2008 – 2014 **Regulatory Consultants, Inc.**
Lead Examiner, Regulatory Compliance

2006 – 2008 **Aim Financial Companies, Inc.**
Vice President – Financial/Operations

2004 – 2006 **SunTrust Bank of Tampa Bay**
Vice President and Trust Officer

1987 – 2004 **American Select Insurance Management Corp.**
Vice President – Financial/Operations

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Bachelor of Science, Florida State University- Finance

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Advanced Market Conduct Management Specialist

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Contact Person: Amy Grozsos, Director, Market Investigations
Phone Number: (850) 413-2434
Email: amy.grozsos@floir.com
Fax Number: (850) 488-3334

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Christopher Monahan, Deputy Commissioner, Office of Market Regulation
Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Information Technology Specialists

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Jerry Link, MCSC+Security, CCA***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Chief information officer/chief information security officer***		
# of Years in Classification:	***18 years***	**# of Years with Firm:**	***6 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Jerry Link, MCSC+Security, CCA, is chief information officer and chief information security officer for The INS Companies and provides cybersecurity and IT forensics, data mining and data analytics, and IT hosting consulting services. Mr. Link is a systems engineer, nationally recognized for his designs in security, virtualization, and implementation of audit software including the TeamMate suite of applications. Mr. Link is considered a subject matter expert on cybersecurity and IT forensics. Through his unique skill sets and expertise in this area and insurance regulation, Mr. Link has developed the INS cybersecurity examination and data mining/analytics process, which he has implemented with great success on financial and market conduct examinations. Mr. Link is a former senior Citrix engineer and TeamMate IT administrator for the state Pennsylvania. Mr. Link is a member of several national IT committees including the NAIC IT Audit Working Group, where he led efforts in providing guidance in standardizing the use and implementation of audit software. Over the years, Mr. Link has helped the NAIC troubleshoot and resolve TeamMate and Citrix issues to ensure a higher efficiency and return on coordinated examinations between states.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT CYBER SECURITY AND IT FORENSICS EXAMINATIONS

12/31/16	**Independence Health Group**	**PA**
12/31/16	**Prudential**	**NJ**
12/31/15	**AIG Group**	**PA**
12/31/15	**Axa Equitable Life Group**	**NY**
12/31/15	**Delta Dental/Dentegra**	**DE**

TEAMMATE HOSTING ADMINISTRATION AND SUPPORT

12/31/16	**Illinois Department of Insurance**
12/31/16	**Pennsylvania Insurance Department**
12/31/16	**Puerto Rico Office of Insurance**

Mr. Link was supervising manager responsible for managing and directing all phases of cybersecurity and forensics assessments and TeamMate hosting services.

PRIOR EXPERIENCE

2005 – 2011	**Commonwealth of Pennsylvania** Project Manager, Senior Citrix Engineer, TeamMate Champion
1999 – 2005	**AT&T** Systems Engineer
1995 – 1999	**Electronic Data Systems** Systems and Communications Engineer

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

State University of New York, Albany
Bachelor of Science-Information Systems

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Microsoft Certified Systems Engineer
Certified Citrix Administrator
Certified Digital Forensic Examiner

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Contact Person: Susanne Murphy, Market Investigations, Deputy Commissioner
Phone Number: (850) 413-5083
Email: susanne.murphy@floir.com
Fax Number: (850) 488-3334

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Christopher Monahan, Deputy Commissioner, Office of Market Regulation
Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Terry Ryals, CISA, CDFE***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Information Technology Forensics and Cybersecurity Manager***		
# of Years in Classification:	***6 years***	**# of Years with Firm:**	***6 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Terry Ryals, CISA, CDFE, currently functions as the cybersecurity and digital data forensics manager for InsRis, overseeing cybersecurity risk assessments and forensic reviews. In this role, Mr. Ryals is responsible for understanding client concerns and tailoring the engagement approach to successfully meet the client's needs. Mr. Ryals has been instrumental in assisting with the integration of cybersecurity and IT forensic procedures within financial examinations for multiple state departments of insurance. Mr. Ryals has also conducted engagements including IT general controls, data analytics, whistle-blower allegations, financial fraud, and general regulatory concerns of misconduct, vulnerability and penetration testing, and financial examinations.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT CYBER SECURITY AND IT FORENSICS EXAMINATIONS

12/31/16	**QBE**	**PA**
12/31/16	**Highmark**	**DE**
12/31/16	**Access**	**PA**
12/31/16	**Prudential**	**NJ**
12/31/15	**AIG Group**	**PA**

Mr. Ryals was IT manager and responsible for scoping and leading cybersecurity risk assessments to determine current security posture for multiple insurers overseeing data quality assurance and data analytics on multiple examinations; e-discovery production and deduplication of data.

PRIOR EXPERIENCE

2002 – 2011 **Best Buy**
Operations Manager

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

East Carolina University
Bachelor of Science-Business Administration

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

CISA - Certified Information System Auditor
Certified Digital Forensics Examiner (CDFE)

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

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Email: susanne.murphy@floir.com
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Email: jack.engle@illinois.gov
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Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Christopher Monahan, Deputy Commissioner, Office of Market Regulation
Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***David Gordon, MBA, CISA, CIA, CFE (fraud),CDFE***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Supervising information technology examiner***		
# of Years in Classification:	***19 years***	**# of Years with Firm:**	***12 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Mr. David Gordon currently functions as supervising IT examiner for InsRis where his primary responsibilities include conducting information technology (Exhibit C) reviews for financial examinations, IT forensics examinations and data analysis reviews. Mr. Gordon also is the president of MaxQualData, an IT auditing/consulting firm. Mr. Gordon's significant examination accomplishments and experience include participating and/or leading information technology reviews for the states of Arkansas, Colorado, Connecticut, Delaware, Florida, Illinois, Iowa, Pennsylvania, Minnesota, Nebraska, New York, Nevada, Pennsylvania, South Dakota, Tennessee, Utah, and for the territory of Puerto Rico. David's supervisory experience includes coordinating large teams on multi-national and international information technology audits. Specific tasks include the planning, integration of other states and review of internal and external auditors' work into the overall Exhibit C review; preparing test plans; executing test steps; coordinating with the examination team and examined companies; coordinating overall financial examination planning steps with various planning NAIC Exhibits; testing cyber security steps; creating reporting memorandums; and leading technical interviews with company information, security, compliance, legal, privacy, audit and financial executives.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

12/31/16	**Prudential**	**NJ**
12/31/16	**Country Financial**	**IL**
12/31/16	**MetLife Property and Casualty**	**RI**
12/31/16	**Fidelity**	**UT**
12/31/15	**Delta Dental**	**DE**

Mr. Gordon was IT examiner and responsible for supervising all phases of the Exhibit C review.

PRIOR EXPERIENCE

2004 – 2017 **MaxQualData**
Founder and President

2001 – 2004	**University Hospitals Health System** Information Technology Audit Manager
2000 – 2001	**FirstMerit** Assistant Vice President/Information Audit Manager
1997 – 1999	**Ernst & Young, LLP** Information Systems Audit Manager

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

University of Akron, Akron, Ohio
MBA with Information Systems Concentration
University of Akron, Akron, Ohio, Major in Accounting, Minor in Computer Science

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

CISA - Certified Information System Auditor
CIA - Certified Internal Auditor
Certified Fraud Examiner
Certified Digital Forensics Examiner (CDFE)

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Contact Person: Susanne Murphy, Market Investigations, Deputy Commissioner
Phone Number: (850) 413-5083
Email: susanne.murphy@floir.com
Fax Number: (850) 488-3334

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Pennsylvania Insurance Department
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Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Anthony J. Avezzano, CDFE, A+, NET+, SEC+***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Cybersecurity auditor, digital forensics examiner, IT consultant***		
# of Years in Classification:	***4 years***	**# of Years with Firm:**	***4 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Anthony J. Avezzano, CDFE, A+, NET+, SEC+, currently functions as a cybersecurity examiner, IT administrator/security, and forensics engineer for InsRis. His primary responsibilities include participating on cybersecurity examinations; forensics investigations (data mining) for market conduct examinations; and management of, and security infrastructure support for networks within the InsRis organization. Mr. Avezzano has also performed vulnerability and penetration testing for numerous clients. His examination experience includes participating on the examinations for the states including New York, Florida, New Jersey, South Dakota, Pennsylvania, and Illinois.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT CYBER SECURITY AND IT FORENSICS EXAMINATIONS

12/31/16	**Avera Health**	**SD**
12/31/16	**Highmark Health**	**DE**
12/31/15	**Independence Health Group**	**PA**
12/31/15	**Prudential**	**NJ**
12/31/15	**Sanford Health Plan**	**SD**

Mr. Avezzano was IT staff examiner responsibile for carrying out cybersecurity risk assessments to determine current security posture, data quality assurance, data analytics and e-discovery production and deduplication of data.

PRIOR EXPERIENCE

2012 – 2016	**AIS Consulting** Staff IT Consultant and Auditor
2013 – 2016	**pcSentry Computer Consulting** Staff IT Consultant

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

American Publican University
Bachelor of Science-Information Systems Security
Expected 2018

McCann School of Business and Technology
Associate in Specialized Technology
Network Administration and Security
July 2012

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Comptia A+
Comptia Security+
Comptia Network+
Certified Digital Forensics Examiner (CDFE)

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
Contact Person: Susanne Murphy, Market Investigations, Deputy Commissioner
Phone Number: (850) 413-5083
Email: susanne.murphy@floir.com
Fax Number: (850) 488-3334

Illinois Department of Insurance
122 South Michigan Avenue
19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Christopher Monahan, Deputy Commissioner, Office of Market Regulation
Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Lisa Bringman, CBA, CRP***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Senior information technology examiner***		
# of Years in Classification:	***10 years***	**# of Years with Firm:**	***1 year***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Lisa Bringman, CBA, CRP, currently functions as senior IT examiner for InsRis where her primary responsibilities include conducting IT (Exhibit C) reviews for financial examinations, IT forensics examinations and data analysis reviews. Ms. Bringman has conducted audits covering all areas of banking and has performed various vendor audits and fraud investigations for one of the largest banking institutions in the United States. She was responsible for enhancing the audit program to include CAAT testing and ongoing monitoring resulting in over $2 million in savings for the bank. Ms. Bringman's supervisory experience includes coordinating large teams of risk professionals in executing compliance/risk related enterprise wide initiatives/audits. She also managed overall operational/technology risk programs for the bank covering 37 lines of businesses.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT EXAMINATIONS

12/31/16	**Countrywide Financial**	**IL**
12/31/16	**SCOR Group**	**DE**
12/31/16	**Cigna**	**IL**
12/31/16	**Lincoln National Life**	**IL**
12/31/16	**UPMC Health Plan**	**PA**

Ms. Bringman was senior IT examiner and assisted market conduct examination team with use of ACL

PRIOR EXPERIENCE

1999 – 2016 **KeyBank**
Operational Risk Officer
Risk Compliance Consultant
Audit Supervisor
Fraud Detection Manager
Vendor Management Representative

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Pennsylvania State University, University Park, PA
Bachelor of Science, Accounting

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

CRP - Certified Risk Professional
CBA – Certified Bank Auditor

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Illinois Department of Insurance
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19th Floor
Chicago, IL 60603-0001
Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
Phone Number: (217) 558-1058
Email: jack.engle@illinois.gov
Fax Number: (217) 782-5020

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Christopher Monahan, Deputy Commissioner, Office of Market Regulation
Phone Number: (717) 787-6174
Email: cmonahan@state.pa.us
Fax Number: (717) 772-1969

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
Contact Person: Constance Arnold, Director, Bureau of Market Regulation
Phone Number: (717) 787-6162
Email: carnold@state.pa.us
Fax Number: (717) 772-1969

PROPOSED STAFF RESUME FOR RFP 3509

Company Name Submitting Proposal:	***INS Regulatory Insurance Services, Inc.***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	**X**	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Vincent Marchi - MCDBA***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Data security and digital forensic specialist***		
# of Years in Classification:	***7 years***	**# of Years with Firm:**	***7 years***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Vincent Marchi, MCDBA, currently functions as the data security and digital forensic specialist for InsRis, designing and implementing cybersecurity risk assessments and forensic recommendations, implementations, and reviews. In his role, Mr. Marchi is responsible for understanding data capture methodologies, database architecture and engineering, storage, security, encryption, design, and data related implementations of internal, external, custom, and third party software and services for clients and organizations. Mr. Marchi has conducted engagements in forensic discoveries for legal cases involving the storage and procurement of back-end database systems including but not limited to Microsoft SQL server, Oracle and Exchange. Vincent has been instrumental in extracting relevant data for e-discovery items and legal requests for data and the structural import of resulting inquiries to several of the most commonly recognized tools in the industry for non-technical consumption.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

RECENT CYBER SECURITY AND IT FORENSICS EXAMINATIONS

12/31/16	**Access Insurance Company**	**PA**
12/31/16	**Freestone Insurance Company**	**DE**
12/31/16	**Highmark Health**	**PA**

PRIOR EXPERIENCE

2014– 2016 **Definitive Solutions**
Loan Origination SAAS

EDUCATION
Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Texas A&M University
Computer Science & Management Information Systems

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

MCDBA-Microsoft Certified Database Administrator

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

Florida Office of Insurance Regulation
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Tallahassee, FL 32399
Contact Person: Susanne Murphy, Market Investigations, Deputy Commissioner
Phone Number: (850) 413-5083
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Fax Number: (850) 488-3334

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Contact: Jack Engle, Assistant Deputy Director, Market Conduct and Analysis
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