

The logo for NOLHGA, featuring the letters "NOLHGA" in a bold, blue, sans-serif font. The "O" is stylized with a green and blue geometric design.

34th Legal Seminar

InterContinental
Chicago
Magnificent Mile

July 30-31, 2026

Wednesday, July 29

5:30 p.m. – 7:00 p.m. **Legal Seminar & MPC Meeting Welcome Reception**

Thursday, July 30

7:00 a.m. – 8:00 a.m. **Registration & Breakfast**

8:00 a.m. – 8:05 a.m. **Welcome to NOLHGA's 34th Legal Seminar**

- **Tamara Kopp:** Chair, NOLHGA Legal Seminar Planning Committee

8:05 a.m. – 8:55 a.m. **Interview: State Regulators' Priorities for 2026 & Beyond**

- **Scott White:** Commissioner, Virginia State Corporation Commission Bureau of Insurance; President, NAIC
- **Katharine Wade:** President, NOLHGA

In this session, NOLHGA President Katie Wade, a former state insurance regulator, will interview NAIC President Scott White about the pressing challenges regulators encounter in regulating the insurance industry, offering insights into the state regulatory framework and strategies for overcoming obstacles.

9:00 a.m. – 10:00 a.m. **LTC—Issues for GAs & New Developments in the Market**

- **Kara Baysinger:** Co-Chair, Insurance Regulatory & Insurtech Practices, Willkie Farr & Gallagher LLP (*Moderator*)
- **Jan Graeber:** Executive Director-Designate, Texas Life & Health Insurance Guaranty Association
- **Paul Lombardo:** Owner, PSL Consulting LLC

Experts in the regulation of long-term care insurers will discuss the latest developments in the market, from new products to the current mergers and acquisitions environment, and explore the solvency and regulatory implications of these and other factors.

10:00 a.m. – 10:15 a.m. **Welcome Remarks**

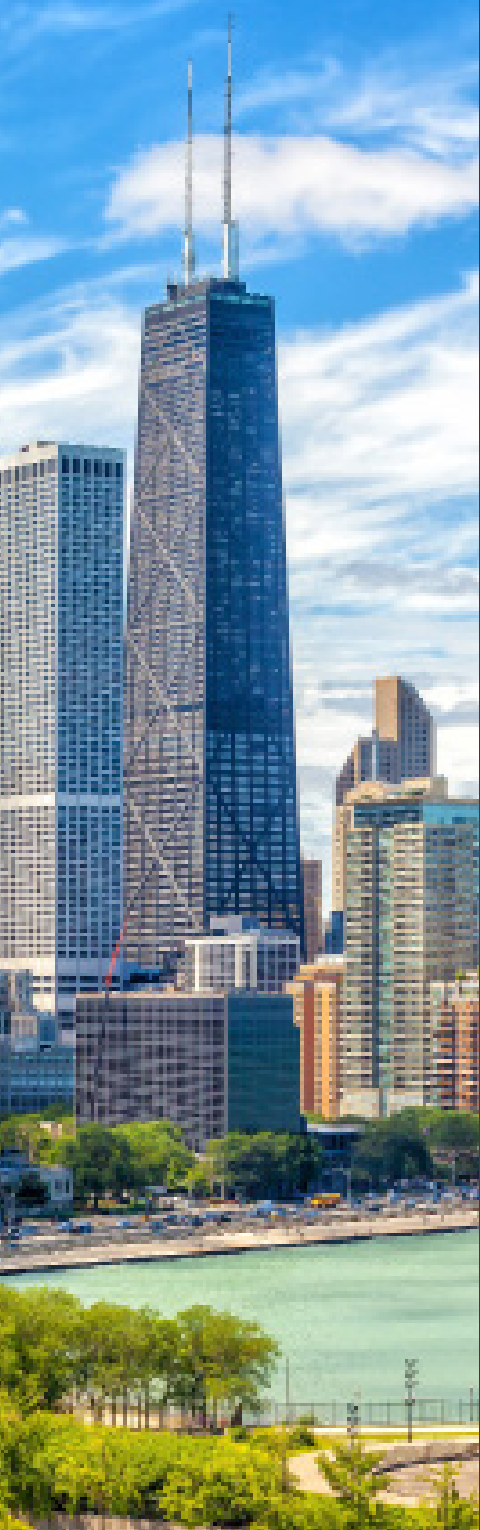
- **Ann Gillespie:** Director, Illinois Department of Insurance

10:15 a.m. – 10:30 a.m. **Break**

10:30 a.m. – 11:00 a.m. **Principles for Safe Board Governance**

- **Allen Goolsby:** Special Counsel, Hunton Andrews Kurth LLP

The presentation will examine the legal and corporate governance frameworks that shape the decision-making and oversight responsibilities of Boards of Directors, with particular attention to the unique context of a Guaranty Association Board.



Thursday, July 30 *Continued*

**11:00 a.m. – 11:45 a.m. Private Equity in the Insurance Industry:
Recent Trends**

- **Ralf Meisenzahl:** Vice President & Director of Financial Research, Federal Reserve Bank of Chicago
- **Andy Polacek:** Policy Advisor & Head of the Insurance Initiative Group, Federal Reserve Bank of Chicago

This discussion will examine the expansion of private equity ownership in the life insurance sector and the broader shift toward alternative investment strategies, including increasing reliance on offshore reinsurance structures and privately originated assets. It will also clarify what regulators mean by “private credit” versus how the term is used in public discourse and explore how the growing role of affiliated asset managers is reshaping insurer investment models and capital formation.

11:45 a.m. – 1:45 p.m. Lunch with Guest Speaker

- **Paul Durica:** Director of Exhibitions, Chicago History Museum
Prohibition: Thirteen Years of Scofflaws

Soon after the 18th Amendment went into effect, establishing a national prohibition on intoxicating beverages, Chicago became a city of scofflaws. While everyone remembers Al Capone, people from all walks of life played fast and loose with the law to slake their thirst and make a profit.

1:45 p.m. – 2:45 p.m. The Role(s) of Private Equity in Receiverships

- **Daniel McCarty:** Counsel, Eversheds Sutherland LLP
(Moderator)
- **Michael Consedine:** Executive Vice President & Global Head of Government and Regulatory Affairs, Athene Holding Ltd.
- **Elizabeth Kelleher Dwyer:** Director, Rhode Island Department of Business Regulation; President-Elect, NAIC
- **Elizabeth Retersdorf:** Partner, Day Pitney LLP

This panel will explore how private equity and private capital participate in the resolution of life and health insurers and examine how these market-based solutions interact with the statutory receivership framework, guaranty association protections, and regulatory priorities. The discussion will also consider whether the evolution of asset management is changing the toolkit available in resolution scenarios.



Thursday, July 30 *Continued*

2:50 p.m. – 3:50 p.m.

AI at the Edge of Insolvency: How an Insurance Company's Use of AI Could Impact GAs

- **Jessica Walker:** Executive Director, Connecticut Life & Health Insurance Guaranty Association (*Moderator*)
- **Christine Cappiello:** Senior Director, Government Relations, Anthem, Inc.
- **Anthony Habayeb:** CEO & Co-Founder, Monitaur
- **Nathan Houdek:** Commissioner, Wisconsin Office of the Insurance Commissioner

The panel will examine legal and regulatory issues arising from insurer use of artificial intelligence and other “high-tech” tools in the context of insurer impairment, rehabilitation, liquidation, and guaranty association administration. The discussion will address AI governance, unfair discrimination, unfair trade practices, unfair claims settlement practices, privacy and cybersecurity, and other issues of interest to regulators and the guaranty community.

3:50 p.m. – 4:00 p.m.

Break

4:00 p.m. – 5:00 p.m.

When Receivership & Criminal Courts Overlap

- **Kirsten Byrd:** Partner, Husch Blackwell LLP (*Moderator*)
- **Jason Cowley:** Partner, McGuireWoods
- **Joel A. Glover:** Partner, Faegre Drinker Biddle & Reath LLP

The collapse of an insurance company can give rise to simultaneous state receivership proceedings and criminal prosecutions. The receiver is tasked with marshaling assets and paying claims, while prosecutors are pursuing conviction, forfeiture, and restitution—often targeting the same assets and the same individuals. This panel will discuss the overlap between insurance company receiverships and criminal proceedings in the context of recent receivership cases.

5:00 p.m. – 6:00 p.m.

Wine & Beer Reception

Friday, July 31

7:00 a.m. – 8:00 a.m.

Breakfast

8:00 a.m. – 8:55 a.m.

No Surprises & IDR: Making Sense of the New Health Care Landscape

- **Katelyn Fisher:** Partner, Faegre Drinker Biddle & Reath LLP (*Moderator*)
- **Ariel Bayewitz:** Vice President, Health Economics, Elevance Health
- **Eric Dunning:** Director, Nebraska Department of Insurance
- **Mark Hall:** Director of Health Law & Policy Program, Wake Forest Law

The panel will explore the evolving implementation challenges under the Federal No Surprises Act (NSA), the operational realities of the Independent Dispute Resolution (IDR) process, and emerging payer responses to protect network integrity. Topics will include whether IDR is achieving the statutory intent of the NSA, litigation trends and regulatory adjustments affecting the Qualified Payment Amount methodology, and potential legislative refinements to stabilize the system.

All times Central Daylight Time.



Friday, July 31 *Continued*

9:00 a.m. – 9:50 a.m.

Navigating Asset Challenges in a Receivership

- **Lindsay Crawford:** Assistant Vice President, Insolvency Management, NOLHGA (*Moderator*)
- **Eric Del Monaco:** Founder, EDM Research
- **Jacob Stuckey:** Chief Investment Officer, Illinois Treasury

Featuring insights from a special deputy receiver and structured finance expert, this session will explore the identification, evaluation, and management of distressed or illiquid assets during a receivership proceeding. Panelists will discuss legal and regulatory constraints, emerging risks, valuation considerations, and strategies for maximizing recoveries while balancing stakeholder interests.

9:50 a.m. – 10:00 a.m. Break

10:00 a.m. – 10:55 a.m. Judicial Perspectives on Insurance Receiverships & Consumer Protection

- **Pamela Epp Olsen:** Executive Director, Minnesota & New Mexico Guaranty Associations; General Counsel & Administrator, Nebraska Guaranty Association (*Moderator*)
- **The Hon. Stuart Palmer (Ret.):** Illinois Appellate Court & Circuit Court of Cook County, Illinois
- **The Hon. Kathleen Pantle (Ret.):** Chancery Division, Circuit Court of Cook County, Illinois

Judge Pantle and Judge Palmer share a distinguished professional history as judges serving the Chancery Division of Cook County, which has jurisdiction over insurance solvency matters in Illinois. They will discuss questions of key importance to professionals serving in the insurance solvency arena, such as how to approach issues of industry significance in a court setting, what resonates with judicial decisionmakers when dealing with insurance company issues, and how to most effectively “set the stage” when bringing industry issues to a judge or arbitrator.

11:00 a.m. – 12:00 p.m. AI in Ethical Law Practice

- **Mark Palmer:** Chief Counsel, Illinois Supreme Court Commission on Professionalism

In this presentation, Mark Palmer explores how attorneys can harness AI’s potential while maintaining professionalism, client trust, and ethical integrity. Drawing from real-world examples and the latest developments in legal technology, Palmer examines how GenAI tools are reshaping law practice and offers practical guidance on issues of competence, confidentiality, supervision, bias, and transparency.

12:00 p.m.

Adjourn