

Scott J. Cipinko, Of Counsel

Mr. Cipinko is an attorney in Lord, Bissell & Brook LLP's financial services insurance group with 18 years of experience in the area of corporate and regulatory insurance.

Mr. Cipinko started his law career as an Insurance Consultant, specializing in coverage and loss analysis determination. He also served as Associate General Counsel of the Office of the Special Deputy Receiver, the liquidator of insurance companies in Illinois. From 2002-2005, he served as Executive Director for the Life Insurers Council (LIC) and Vice President for Life Office Management Association (LOMA), where he had primary responsibility for all activities and services to the LIC Membership by the staff. During this time, Mr. Cipinko testified as an expert witness before state regulatory and legislative bodies; represented the industry in Washington, D.C. before Congress and Federal Regulators, the NAIC and the NCOIL; and drafted pleadings, including amicus curiae briefs for the LIC Board of Directors.

From 1993 to 2002, Mr. Cipinko was Executive Director of the National Alliance of Life Companies (NALC). Prior to that, he was General Counsel and Association Secretary for the Consumer Credit Insurance Association (CCIA). He is also a former insurance agent with a large life and health insurer and is co-founder of MSC & Associates, Inc., an insurance agency in Illinois. As an agent, Mr. Cipinko specialized in the sale of individual and group life and health insurance and annuities.

In the legislative and regulatory areas, Mr. Cipinko has worked on behalf of insurers to solve problems in the states and Capitol Hill. He has specialized in solving compliance problems by working directly with insurance commissioners, senior staff, state legislators and Members of Congress and staff to fashion changes in laws and regulations to provide relief from compliance-related challenges.

Mr. Cipinko has earned the designation of Associate of Insurance Regulatory Compliance (AIRC) from Life Office Management Association.

Experience

- Established and operated one-person state and federal government relations program for two National Trade Associations;
- Drafted the first self-regulatory code of ethical conduct for the sale of credit insurance adopted as a standard for the financial services industry;
- Negotiated and implemented settlement of potential multi-million dollar anti-trust lawsuit against the credit insurance industry; and
- Published first national directories of state and federal trade associations and law firms for use by the credit insurance industry.

Mr. Cipinko has participated in various committees and working groups with the National Association of Insurance Commissioners (NAIC), including:

- NAIC/AICPA Working Group (Sarbanes-Oxley)
- Credit Insurance Committee
- Database Fees (EX1) Interested Parties Focus Group
- Health Insurance & Managed Care (B) Committee
- Home Service Working Group
- Industry Liaison Committee
- Interstate Compact Working Group
- Life & Health Actuarial Task Force
- Life Insurance & Annuities (A) Committee

- Market Conduct Task Force
- Model Investment Law Working Group
- Privacy Working Group
- Producer Licensing Working Group
- Small Face Amount Life Insurance Working Group
- Suitability Working Group
- SVO Task Force
- Viatical Settlements Working Group

In addition, Mr. Cipinko has been involved with the National Conference of Insurance Legislators (NCOIL) in the following capacities:

- Life Insurance Committee, Member
- State-Federal Committee, Member
- Industry Education Committee Board of Directors, Member

Publications/Articles & Speeches

Mr. Cipinko was mentioned in publications including:

- *Wall Street Journal*
- *National Underwriter*
- *BestWeek*
- *Business & Technology*
- *Life Association News*
- *The Insurance Accountant*
- *The Insurance Regulator*
- *LOMA's Resource Magazine*
- *Who's Who in Insurance*

In addition, Mr. Cipinko has presented before, and contributed articles to, the following professional organizations:

- American Bar Association
- Consumer Credit Insurance Association
- Life Insurers Association of Michigan
- Life Insurers Council
- Louisiana Insurers Conference
- National Alliance of Life Companies

Education

IIT Chicago-Kent College of Law, J.D., 1987, *Deans Honor List*, *American Jurisprudence Award*,
Florence and Lawrence West Scholarship Award, 1987
 DePaul University, B.A. Political Science, 1982

Bar Admissions

Georgia, 2004
 Illinois, 1987

Courts

U.S. Court of Appeals (5th Circuit)
 Georgia Superior Court
 Illinois Supreme Court

Professional and Community Organizations

American Bar Association

Chicago Bar Association

Georgia Bar Association

Half-Axes International