**Geraldine Gelber, ESQ**

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**SUMMARY:**

Accomplished motivated insurance compliance and regulatory attorney. Partnered with business units to develop corporate risk-based compliance programs and maintain policies and procedures. Negotiated wrote and revised a variety of contracts. Provided legal and strategic advice and support to the business units. Headed compliance for agency area of the business. Extensive interaction with Departments of Insurance and other government agencies.

My skills include:

* Provide legal and regulatory guidance to the business for all issues relevant to the business
* Partner with Information Technology to develop company-wide privacy program.
* Provide counsel on life, health, dental, vision, Medicare, AML, FMLA, and disability laws and ad hoc questions.
* Lead on compliance and legal for third party contractors, vendors, and agents.
* Write, review, and negotiate all types of contracts.
* Reviewing and revising marketing programs for financial products through a variety of distribution channels including digital, agency and direct
* Write and maintain policies and procedures.
* Develop companywide educational materials and trainings on HIPAA, AML, and other areas.
* Develop risk-based compliance programs.
* Responding to customers complaints.
* Oversee a variety of filings.
* Participate in and provide advice on market conduct, internal audit and FINRA exams.

**Prudential, Pru Advisors RIA Compliance** Newark, NJ 2019- 2019

*Broker-Dealer Attorney*

* Worked with RIA Compliance and assist Law Department with responses and inquiries from regulators including FINRA.
* Responsible for advertising review and marketing compliance.
* Reviewed and revise anti-money laundering procedures.
* Provided legal and compliance advice for life and other insurance products.
* Reviewed and wrote procedures, policies, SOPs, and processes to develop a robust risk based compliance program.
* Reviewed and revised agent operations and sales processes to decrease risk and increase sales.
* Partnered with the business to revise and review FINRA Compliance Manual, including suitability procedures.
* Provided advice and counsel business partners.

**Standard Security Life Insurance Co. of NY** New York, NY 2017- 2018

*Compliance Specialist & Compliance Attorney*

* Provided legal research and advised the business on all relevant regulatory and legal requirements, company policies, and legal issues for all areas of the business.
* Advised the business on life and health insurance issues.
* Advertising compliance program.
* Partner with the business on anti-money laundering program.
* Provided counsel on all areas regarding life and health insurance.
* Reviewed all types of life, accident, health, and workers compensation advertising for compliance.
* Partnered with the Information Technology Department to develop a company-wide privacy program.
* Worked with business units to develop risk based compliance programs.

**Gerber Life Insurance Company** White Plains, NY 2012- 2017

***Compliance Manager- Headed Compliance for Agency Distribution, legal***

* Provided legal, compliance and strategic advice and research to support the business regarding all life, health, and Medicare, and workers compensation issues.
* Led the agency group in developing a robust compliance program.
* Developed anti-money laundering program.
* Partnered with the business to develop corporate compliance program.
* Oversaw agency department for regulatory compliance which included over 20,000 agents.
* Oversaw onboarding of agents, including licensing, appointments, and continuing education.
* Collaborated with all channels of distribution including direct, digital and group.
* Accomplishments include:
  + Led Agency department to develop annual compliance, risk, and audit programs.
  + Implementing a program for the agents regarding telemarketing of life, accident, and health insurance products. Including providing counsel on use of new business initiatives regarding automated phone calls, emails, text messaging and social media.
  + Oversaw digital sales as well.
  + Overseeing, providing legal support, and contributing to the most financially successful growth area in the company (the agency area).
* Review and final approval of marketing/advertising materials for life and health products to ensure compliance.
* Oversaw the submission of regulatory filings.
* Wrote Standard Operating Procedures.
* Wrote, review and revise contracts including business associate agreements, third party vendor agreements, service agreements, and agent and brokers contracts.
* Reviewed the businesses responses to claims and complaints
* Reviewed and implemented compliance training programs.
* Oversaw, reviewed, and took the lead for Agency’s response to market conduct exams and internal audits.

**Law Offices of Stanley R. Sherer** Hawthorne, NJ 2010- 2012

***Associate Counsel***

* Provided guidance to clients on life and health insurance laws and issues, including privacy and claims.
* Developed and assisted with implementation of compliance programs and processes for clients regarding life and health products.
* Drafted organizational policies and procedures for insurance companies.
* Drafted and negotiated a variety of contracts.
* Conducted legal research on many issues.

**C.V. Starr & Co., Inc.**  New York, NY 2009 –2010

Starr International USA, Inc.

# *Associate Counsel and Headed Life and Health Legal & Compliance*

* Maintained full accountability for ensuring and developing a robust compliance program for life, and health insurance.
* Worked with third party vendors.
* Reviewed all advertising pieces for final approval.
* Worked on confidentiality and trust agreements
* Worked on property and casualty
* Provided legal advice to the business for life and health products.
* Oversaw life and health compliance team to ensure compliance regarding company policies and procedures including development of compliance program.
* Report to senior management on a regular basis.
* Reviewed and revised advertising manual for life and health and property and casualty.
* Oversaw approval of filings.
* Revised companywide privacy manual, privacy notices and employee handbooks.
* Negotiated, reviewed, modified, and drafted standard industry and third party agreements.
* Oversaw Compliance of all accident and health marketing and advertising including digital.
* Responded and reviewed responses from compliance to Department of Insurance inquiries, complaints, data requests and surveys.

**Guardian Life Insurance Company** New York, NY 2004- 2009

*Regulatory Analyst*

* Advised the business on all types of health insurance including major medical, vision, dental, disability and drug programs.
* Wrote, reviewed, and filed Network contracts including drug plans.
* Compliance guidance to relevant business units.

**Prudential Insurance** Newark, NJ1997-2004

*Legal Analyst*

* Class action lawsuit-hundreds of arbitrations and mediations.
* Life and health insurance-compliance guidance and management of run off business.

**LICENSES:**

**Admitted to New York State Bar, and New Jersey State Bar**

**EDUCATION:**

**Rutgers School of Law, Newark, JurisDoctor (JD), Herbert H. Lehman College, Bachelor of Arts, Mathematics**