

Gina Garofalo

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Experienced insurance professional with extensive experience across multiple insurance lines of authority. Demonstrates strength in regulatory affairs, critical thinking, and proactive compliance strategies. Known for strong attention to detail and effective leadership.

PROFESSIONAL EXPERIENCE

Bankers Fidelity Life Insurance Company

Assistant Vice President, Regulatory Compliance

June 2024 – present

- Manage and coach a six-member team, broadening compliance proficiency and boosting overall departmental performance.
- Responsible for the development, approval, and implementation of products including Medicare Supplement, Life, Hospital Indemnity, and other group and individual products.
- Act as the primary point of contact for regulator interactions, including complaint resolution, market conduct exams, and financial exams. Lead the company's fraud reporting responsibilities and coordinate with appropriate internal and external stakeholders.
- Primary liaison to various trade associations and coalitions such as the MedSup coalition, AICP, ACLI, and CEFLI.
- Responsible for obtaining Certificates of Authority for expansion into new states.
- Established a horizon scanning process with legislative trackers for capturing, analyzing, reporting and implementing legislative and regulatory changes impacting the company. Designed and implemented a compliance calendar to monitor regulatory filing requirements are on track.
- Responsible for monitoring and implementing compliance related to artificial intelligence usage.
- Develop and maintain department-specific policies and procedures, while also developing companywide policies like Clean Desk and Vendor Management.
- Built and administer a SharePoint site that serves as the centralized and trusted repository for compliance documentation.
- Maintain ongoing compliance with service of process and foreign registration requirements across jurisdictions.
- Implemented and manage a task management system to track and optimize staff efficiency.
- Generate weekly reports on complaints and product-related metrics for executive leadership.

Medical Air Services Association, Inc.

Senior Compliance Manager

August 2021 – June 2024

- Managed all organizational compliance functions, including regulatory research and licensing maintenance.
- Acted as primary liaison with state insurance regulators for compliance matters and corporate registrations.
- Oversaw producer licensing, appointment processes, and maintenance for internal and external sales teams.
- Oversaw product and rate filings using SERFF and FilingRamp.
- Directed compliance review of all marketing materials, digital content, and promotional communications.
- Implemented and managed a complaint tracking system to flag and resolve compliance risks.
- Led call center compliance initiatives to ensure adherence to state and federal laws.
- Conducted internal audits to ensure compliance with HIPAA, TCPA, TSR, GLBA, CCPA, and other regulations.
- Developed and managed a digital contract repository and record retention strategy.
- Maintained OFAC compliance protocols and anti-money laundering procedures.
- Monitored and interpreted emerging regulations and legislation that may impact the company's compliance posture.
- Advised leadership on compliance matters related to advertising, product development, and insurance distribution.
- Managed projects including ESG and Carbon Footprint reports, DocuSign CLM tool implementation, and HIPAA Gap Analysis & CAP to ensure compliance and improve operations.

Hamilton Home Loans, Inc.

Marketing Compliance Analyst

March 2021 – August 2021

- Oversaw all marketing agreements, verifying compliance and recommended action to remain within predetermined standards. Audited licensed Mortgage Loan Advisors' web and social media content, providing guidance on potential compliance violations. Reviewed all marketing content made available to consumers.

- Designed policies and best practices aligning with compliance requirements of regulatory bodies such as the FTC on topics such as Regulation Z.
- Partnered with Sales and Marketing to establish robust agent compliance protocols, ensuring alignment with advertising rules, suitability standards, and disclosure requirements.

Nation Safe Drivers

Compliance Specialist

August 2016 – March 2021

- Ensured regulatory compliance across company documents, agreements, applications, marketing materials, and business operations.
- Conducted regular audits of application data and license renewals to ensure accuracy and compliance with state mandates.
- Provided subject matter expertise to clients, agents, and internal teams on compliance and licensing matters.
- Designed and implemented training materials and procedures, improving company retention rates.
- Enhanced cross-departmental collaboration, streamlining processes and improving workflow efficiency.
- Established and managed electronic repositories for consumer materials and price tracking.
- Created and filed all regulated product documents, including form filings and supporting materials.

5i Solutions

Data Analyst

February 2013 – August 2016

- Compiled, sorted, and verified data against source materials to input in new document management system.
- Improved accuracy and consistency of client records and project details through impeccable transcription of written documentation into company databases.

McNab Executive Plaza

Executive Assistant

September 2011 – June 2014

- Managed executive calendars, coordinated multi-business scheduling, and organized high-level events.
- Created presentations and maintained accurate records to support timely access to critical business information.
- Acted as inter-company liaison, ensuring seamless communication and correspondence across multiple business units.
- Supported day-to-day administrative functions to streamline operations and enhance overall office efficiency.

SKILLS & EXPERTISE

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| • Regulatory Compliance & Affairs | • AI & Emerging Regulation Oversight |
| • Product Development & Implementation | • Policy & Procedure Development |
| • Privacy, HIPAA, AML, Anti-Fraud | • Process Improvement & Efficiency |
| • Cross-Functional Leadership | • SharePoint & Task Management Systems |
| • Complaint & Exam Management | • Compliance Calendar & Reporting |

EDUCATION, CREDENTIALS & MEMBERSHIPS

- Currently enrolled with the International Association of Privacy Professionals (IAPP) to obtain the Certified Information Privacy Professional (CIPP) certification
- Manager Master Class from Converge Coaching & Consulting
- SCCE Compliance Auditing & Monitoring Workshop
- SCCE Fundamentals of Compliance Investigations

REFERENCES

- Andrew Boron | General Counsel, Chief Compliance Officer, Bankers Fidelity Life Insurance Company | (312) 802-1257
- Richard Urra | General Counsel, Medical Air Services Association, Inc. | (813) 334-0568
- Mark Stephenson | Vice President, Insurance Operations, Medical Air Services Association, Inc. | (954) 648-1327
- Eric Sharfstein | Director of Claims, Nation Safe Drivers | (954) 304-5128