

## THOMAS M. RONCE

Tom is Vice President, Tax Counsel, in the Law Department of Pacific Life Insurance Company in Newport Beach, California. He is responsible for overseeing not only the legal aspects of tax strategy, tax positioning, and tax controversies for Pacific Life's operations, but also the tax aspects, including qualification and compliance, of the company's life insurance and annuity products.

Tom is an active member of the California State Bar Association and a number of tax and insurance industry groups, including the American Council of Life Insurers (ACLI) Product Tax Committee. He is a member and past Chair of the National Structured Settlements Trade Association (NSSTA) Legal Committee, and past Chair of the Committee on Taxation of Insurance Companies of the American Bar Association's Torts and Insurance Practice Section (ABA TIPS). He is a member of the Board of Directors of the Insurance Tax Conference (ITC), and is also Vice Chair of the Tax Section of the Association of Life Insurance Counsel (ALIC). He has spoken on tax issues at various conferences, including presentations sponsored by the ABA, ALI-ABA, ITC, ACLI, ALIC, Federal Bar Association, and NSSTA.

He has also brought his tax/legal background to the insurance guaranty fund setting as a member and current Vice Chair of the Board of Directors of the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) (2008 – present), as well as the Boards of the Maryland Life and Health Insurance Guaranty Corporation (2008 – present) and New Mexico Life and Health Insurance Guaranty Association (1999 – 2008).

He received his B.A. degree from University of California, San Diego, his J.D. from University of San Diego School of Law, and his L.L.M. (Taxation) from New York University Graduate School of Law.