



# SCOTT CIPINKO

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## OF COUNSEL

Scott J. Cipinko is an attorney with more than 35 years of national and international experience in contract, corporate, regulatory compliance, insurance, and financial services law. He is located in Georgia and is Of Counsel to Dunlap Bennett & Ludwig. Previously Scott served as Executive Vice President and Chief Operating Officer of the Consumer Credit Industry Association (CCIA), Executive Director of the Life Insurers Council, Life Insurance Finance Association, and Executive Vice President of the National Alliance of Life Companies. He also served as a director and staff liaison to the CCIA Federal PAC Board.

## CONTACT

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## PRACTICE AREAS

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Corporate Transactions & Finance  
Employment  
Litigation & Disputes  
Regulatory & Government  
Private Wealth & Trusts Services

## INDUSTRIES

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Health Care  
Insurance  
Media & Entertainment  
Non-Profits  
Retail and Consumer Products

## OFFICE

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Atlanta, GA

## EDUCATION

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- Chicago-Kent College of Law - J.D. in Law
- DePaul University - B.A. in Political Science

## ADMISSIONS

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- District of Columbia
- Georgia
- Illinois

## PUBLICATIONS

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Scott has spoken to professional groups throughout North America and has published his first book: How to Get and Keep Your First Job (Hint: You Can Begin in High School). In addition, Scott has also written articles and been quoted in more than 20 national and international publications and has served as an editor for examinations and textbooks for the Life Office Management Association, FLMI, and AIRS Programs.



## FULL BIO

Scott J. Cipinko is an attorney with more than 30 years of national and international experience in contract, corporate, regulatory compliance, insurance, and financial services law. He is located in Georgia and is Of Counsel to Dunlap Bennett & Ludwig. Previously Scott served as Executive Vice President and Chief Operating Officer of the Consumer Credit Industry Association (CCIA), Executive Director of the Life Insurers Council, Life Insurance Finance Association, and Executive Vice President of the National Alliance of Life Companies. He also served as a director and staff liaison to the CCIA Federal PAC Board.

**Corporate and Consumer Practice:** Scott's practice has focused on individual and corporate work, including insurance companies, insurance agencies, premium finance lenders, and other entities involved in insurance and related industries in regulatory, compliance, corporate, and legal issues. As an additional service to his clients, Scott works on lobbying issues on behalf of his nationwide and international client base. Scott advises insurer business units on complex legal issues, including compliance with the Financial Services Modernization Act of 1999 (Gramm-Leach-Bliley Act), Dodd-Frank Wall Street Reform and Consumer Protection Act, Regulation Z, Telephone Consumer Protection Act (TCPA), Fair Credit Reporting Act (FCRA), Truth in Lending Act (TILA) and Unfair, Deceptive, or Abusive Acts and Practices (UDAAP). Scott drafted pleadings, including amicus curiae briefs for the United States Court of Appeals for the Eighth Circuit and the United States Supreme Court.

**Regulatory and Legislative Representation:** Scott established and operated the state, and federal government relations work for five national organizations. He built coalitions to work with national trade associations, recruit grassroots volunteers and become a nationally recognized spokesman for each of the industry segments represented. Scott delivered key testimony before state regulators and legislators and played a key role in the defeat of regressive legislation and regulations recently proposed in 9 states and by the Consumer Financial Protection Bureau and the Federal Reserve Board that would have impaired the ability of consumers to secure insurance policies. He was the primary author of the Statement of Best Practices for the Life Insurance Premium Finance Industry and the Statement of Best Practices for the Financial Services Industry.

Scott has held significant conversations and established programs to work with the members of Congress and their staff as well as the staff of federal and state regulatory agencies, including introductions to and work with the Office of the Comptroller of the Currency, the Federal Insurance Office, the Consumer Financial Protection Bureau (CFPB), Federal Reserve, Federal Trade Commission and the Office of Management and Budget. Scott commissioned a study on consumer acceptance of credit-related products, which was adopted by the Federal Reserve as an official study.

**Government Service:** While in law school, Scott worked as a law clerk for the Illinois Attorney General, Workers' Compensation Division and authored opinions regarding coverage of state employees and assisted in case management, including coverage analysis and suggesting reserving levels. One opinion regarding 24-hour Workers' Compensation coverage of transferring State Police patrolmen was adopted as official Illinois policy. Scott served as Associate General Counsel of the Illinois Office of the Special Deputy Receiver where he represented the State in the liquidation and rehabilitation of commercial and consumer Property & Casualty, Life and Surplus Lines insurers. Scott also served as a Special Market Conduct Examiner for the Florida Office of Insurance Regulation in connection with travel and county of origin compliance.

**Insurance Expertise:** Prior to law school, Scott worked as an insurance producer. The insurance sales background formed a foundation upon which his career was built and has shaped his approach to explaining the role and value of the insurance business to policymakers from the perspective of their constituencies. Scott started his law career as an Insurance Consultant, specializing in coverage and loss analysis determination. He is also co-founder of MSC and Associates, Inc., an insurance agency licensed in Georgia and Illinois.

Scott lives in Marietta, Georgia, with his wife, Karen, and son, Adam.

