

**KAREN GIVENS**  
**SENIOR PRODUCT REVIEWER**  
**INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION**

Karen Givens is a Senior Product Reviewer for the Interstate Insurance Product Regulation Commission (“Insurance Compact”). Karen joined the Insurance Compact as a Product Reviewer in March, 2011. Karen’s primary responsibilities as Senior Product Reviewer include the review of annuity products filed with the Compact, including reviewing for compliance with the Insurance Compact Uniform Standards and all applicable Insurance Compact Operating Procedures. Karen also participates in Outreach events on behalf of the Insurance Compact.

Prior to joining the Insurance Compact, Karen was a Senior Compliance Analyst with Pacific Life Insurance Company from January 2008. While at Pacific Life, she had primary responsibility for the drafting and filing of all individual, fixed, and variable annuity products. Prior to joining Pacific Life, Karen served as the Director of Compliance for the Retirement Plans Division at Mutual of Omaha Insurance Company. Karen was with Mutual of Omaha from August 2002 until January 2008. As the Director of Compliance, Karen was responsible for managing the compliance functions of the Division that supported group fixed and variable annuities, accumulation products and institutional investments. Karen has extensive experience in annuity administration, product development, forms compliance and state filing functions. Prior to joining the insurance industry, Karen was employed as an attorney in private practice.

Karen earned her Bachelor of Arts degree in Sociology and Political Science from Creighton University. She earned her Juris Doctor from Creighton University School of Law and is licensed to practice law in the state of Nebraska. Karen is also Series 7 & 26 licensed, and recently served as a Registered Principal with Mutual of Omaha and Pacific Life.