



*Indicates a regulator-only session

Agenda subject to change: Draft Date: 9/11/25

Date	Start	End	Title	Focus Area	Description
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PRE-CONFERENCE: Wednesday, September 10, 2025 (Virtual Only)

9/10	12:00 PM	12:50 PM	* Revolutionize Your Tax Filings with OPTins	Regulatory Technology Solutions	Join us for an engaging session where we introduce the enhanced OPTins tax application. Discover how this modernized tool improves functionality, usability, and security, making your premium tax filing process more efficient and user-friendly. Explore the new features, advanced reporting capabilities, and intuitive interface designed to streamline your tax operations. Don't miss this opportunity to stay ahead of the curve and maximize efficiency in your filing review.
9/10	1:00 PM	1:50 PM	* SBS Transaction Manager: 14 Million and Growing	Regulatory Technology Solutions	Discover how State Based Systems (SBS) Transaction Manager has scaled to handle over 14 million transactions received from NIPR. Join the SBS product team and a seasoned regulator as they share real-life strategies for maximizing the efficiency and impact of SBS Transaction Manager.
9/10	2:00 PM	2:50 PM	* Revolutionize Your Regulatory Review with SERFF Modernized	Regulatory Technology Solutions	Join us for an exclusive session to transform insurance filings with the modernized System for Electronic Rates & Forms Filing (SERFF) system, offering more compliant submissions, advanced tools for regulators, and enhanced reporting capabilities. With over 20 years as the industry standard, SERFF now introduces next-generation advancements to streamline the review process, boost efficiency, and ensure compliance. Gain insights into innovative upgrades and actionable strategies to leverage this indispensable tool and stay ahead in regulatory technology.

PRE-CONFERENCE: Thursday, September 11, 2025 (Virtual Only)

9/11	12:00 PM	12:50 PM	Enhancing SERFF: A Superior Approach for Filing Submission	Regulatory Technology Solutions	Discover the future of insurance filing with the modernized SERFF system, designed to streamline your submissions and ensure regulatory compliance with cutting-edge tools. Enhance your efficiency and accuracy with new features that set the standard for industry excellence. Don't miss out on this transformative session—register now to revolutionize your review process.
9/11	1:00 PM	1:50 PM	* Turning Data Into Playgrounds, Not Puzzles	Regulatory Technology Solutions	In this session, you'll learn how the NAIC is bringing data self-service to each department of insurance and each regulator via the Enterprise Data Platform. We will also discuss the various tools and technologies regulators can use and how future data projects will further enhance these capabilities.



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Monday, September 15, 2025

Date	Start	End	Title	Focus Area	Description
9/15	8:30 AM	9:30 AM	Keynote: Building the Human for Tomorrow	Cross-Functional	In this forward-looking talk, leadership expert and former FBI special agent assistant director Cassi Chandler leads a compelling overview of how emerging advances in technology, along with constantly changing global, social, and economic factors will present unforeseen challenges for organizations and employees as we move toward the future of work. Chandler prepares leaders to meet the challenges of today and in the future by sharing thoughtful strategies for how anyone can know, grow, and extend their power in a manner that influences and inspires confident teams that are optimally positioned to meet the ever-evolving needs of the organization.
9/15	9:45 AM	10:35 AM	What Are They Thinking? Gathering Consumer Feedback and Insights	Communications/ Cross-Functional	This session will explore practical methods for gathering and applying consumer feedback to improve outreach and education efforts. We will review real-world examples of consumer-focused research conducted by the NAIC's Center for Insurance Policy and Research, along with campaign materials from the Missouri and Oklahoma departments of insurance. Attendees will learn how to gather consumer feedback and how to apply these insights to create more effective, consumer-centered communications.
9/15	9:45 AM	10:35 AM	Technology Trends in the Insurance Industry	Cross-Functional	Join us for an exciting session on how technology is transforming the insurance landscape. This panel discussion will explore cutting-edge applications of AI and other technologies that are reshaping the insurance business, with panelists offering regulatory and industry perspectives on each trend.
9/15	9:45 AM	10:35 AM	Financial Impact of Insurance Fraud	Anti-Fraud/ Cross-functional	Join this session to explore the economic consequences of insurance fraud, examine illustrative case studies, and discover how organizations are leveraging financial strategies to combat both fraud and anti-money laundering threats. This session aims to equip professionals with tools and investigative techniques to address these challenges, while highlighting the essential collaboration between regulators and the insurance sector in protecting financial integrity.
9/15	11:00 AM	11:50 AM	Accreditation in Action: How States Work Together to Safeguard Solvency	Financial Regulation/ Cross-Functional	State-based insurance regulation works when states work together. This session highlights the essential ways states rely on each other for financial analysis, examinations, and solvency oversight, and how the NAIC Accreditation Program makes that trust possible. We'll explore examples of interstate reliance, show how accreditation strengthens regulatory consistency, and discuss why a strong accreditation framework is key to protecting insurers and consumers across the country.
9/15	11:00 AM	11:50 AM	An Exploration of International Topics and Activities	Cross-Functional	Discover how activities and issues at the international level are domestically relevant. This session will provide insights into hot topics and ongoing activities, while exploring three different areas of international work. The first area will help attendees understand the evolving landscape of the life insurance sector, including changes in investment practices and addressing demographic shifts. The second area will assist attendees in navigating the who, why, what, and how of implementation and assessment activities. Finally, the third element will review a variety of forms and tools used to promote cooperation and collaboration among insurance regulators across the globe.



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Date	Start	End	Title	Focus Area	Description
9/15	1:20 PM	2:20 PM	2025 NAIC Officer Insights	Cross-Functional	In this must attend session the NAIC's 2025 officers will provide access to their perspectives on the industry's evolving priorities, as they provide invaluable insights into the challenges and opportunities shaping the regulatory landscape. Engage directly with these leaders, ask your pressing questions, and deepen your understanding of why regulation plays a crucial role in maintaining a dynamic and resilient industry. Don't miss this chance to expand your knowledge and interact with key decision-makers who are shaping the future of insurance.
9/15	2:50 PM	3:40 PM	Life Insights: Behavioral Science in Life Insurance Application Redesign	Cross-Functional	Behavioral science strives to explain how human decision-making can be affected by psychological, cognitive, emotional, cultural, and societal factors. This session reviews the research and results of a study undertaken by the Society of Actuaries in conjunction with SCOR Reinsurance to investigate the use and potential of behavioral science in the design of life insurance applications. Attendees will learn how behavioral science is applied across the insurance industry to enhance life insurance, making application forms easier to complete and improving the accuracy of the information collected.
9/15	2:50 PM	3:40 PM	Health Insights: AI and Prior Authorization—the Good, the Bad, and the Ugly	Cross-Functional	Learn how artificial intelligence is transforming the prior authorization process from the carrier, consumer, and state insurance regulator perspectives. This session will explore how carriers leverage AI to make prior authorization decisions, what concerns consumers have with the use of AI in making such decisions, and how state insurance regulators are ensuring effective oversight of this new practice.
9/15	2:50 PM	3:40 PM	Property and Casualty Insights: Gaining Insights into Homeowners Insurance Markets Through Data	Cross-Functional	In this panel discussion, regulators will discuss how they are leveraging data collected in the Homeowners Market Data Call to better understand their markets, meet regulatory challenges, and provide insight to improve resiliency.
9/15	3:55 PM	4:45 PM	AM Best's Economic and Insurance Sector Outlook	Financial Regulation/ Cross-Functional	The insurance industry is deeply influenced by economic shifts, market dynamics, and evolving consumer needs. This session will provide AM Best's views on the current economic environment and outlook, with a more specific discussion on the overall health and trends within the life and health and property/casualty insurance sectors.
9/15	3:55 PM	4:45 PM	Market Conduct Insights: Building Trust in Insurance	Cross-Functional	Join the leadership of the Market Regulation and Consumer Affairs (D) Committee for a dynamic discussion on market conduct regulation and the vital role clear guidelines play in promoting ethical practices and transparency across the insurance industry. Discover how strong oversight protects consumers, encourages fair competition, and supports innovation. Walk away with key insights to help you navigate today's fast-changing regulatory landscape.
9/15	5:30 PM	7:00 PM	Evening Event: Networking Reception		Join us for an evening of connection by closing out the first day of the Insurance Summit at our Networking Reception! Relax with drinks and light bites at Union Station, a prominent historic landmark of Kansas City, while connecting with fellow professionals in a casual, welcoming atmosphere. Whether you're looking to catch up with colleagues or meet new industry peers, this is the perfect opportunity to unwind and exchange ideas.



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Tuesday, September 16, 2025

Date	Start	End	Title	Focus Area	Description
9/16	8:10 AM	9:00 AM	Beyond the Hype: The Bright and Dark Sides of Insurance AI	Cross-Functional	The use of insurance continues to rise with 98% of insurers planning on having AI implement by year-end 2027. As this happens, insurers will increasingly adopt the technology throughout their value chain for data science, automation, decision support and autonomous processing. Transformation potential is high, but the risks and long-term impacts need to be considered. This presentation will review how AI is reshaping the insurance industry, as well as the positive and negative impacts that it will have on the industry overall.
9/16	9:10 AM	10:00 AM	Catastrophe Models as Fit for Purpose	Policy Research	As the impacts from natural catastrophes continue to rise for property owners and communities, the enhanced assessment and management of this catastrophic (CAT) risk becomes more paramount for the insurance industry. Central to this CAT risk assessment and management are the use and continued development of catastrophe models. This session will address the determination of catastrophe models fit for purpose and validation, and the ways that regulators can be thinking about this for their insurance markets from both a solvency and rate-making perspective. Existing examples of model evaluation and validation for various perils, such as hurricanes, floods, and wildfires, will be discussed with an eye toward the continued evolution of this crucial area.
9/16	9:10 AM	10:00 AM	Understanding Bermuda's Reinsurance Market and Supervision	Financial Regulation	This session will focus on providing an overview and common understanding of the Bermuda reinsurance market, the Bermuda Monetary Authority's regulatory regime, and the context of recent enhancements. Additionally, the discussion will highlight how Bermuda's regulatory framework aligns with international standards, fostering market stability and global investor confidence.
9/16	9:10 AM	10:00 AM	Insurance in the Digital Age	Market Regulation	Insurance companies are increasingly using advanced technologies to underwrite policies and adjust claims. This can result in quicker claim adjustments and less costly, better-tailored policies for consumers, but it can also lead to improper denials, non-renewals, and other issues. This session will discuss the use of advanced technologies in insurance and what state insurance regulators should know to regulate and ensure fairness for the consumer.
9/16	9:10 AM	10:00 AM	Words that Work: Clearer Consumer Messaging	Communications/ Cross-Functional	Confused consumers don't engage—clear communication is key. Join NAIC Consumer Representative Brenda Cude for a hands-on session that will help you break down complex insurance terms into language your audience can actually understand. You'll practice translating real-world examples, explore tools for simplifying your messaging, and walk away with practical strategies to make your communications more accessible, relatable, and effective.
9/16	10:30 AM	11:20 AM	For the Love of Large Language Models	Predictive Analytics	This session will explore Large Language Models (LLMs) and their implications for the insurance industry. We'll start with a brief history of LLMs and a high-level mathematical introduction. Then, we'll explore different kinds of LLMs and discuss real-world use cases, highlighting both the benefits and potential pitfalls and identifying potential compliance issues. This session will provide a platform for regulators and industry professionals to share ideas, voice concerns, and learn more about the impact of LLMs in insurance.
9/16	10:30 AM	11:20 AM	Reinsurance Revealed: Bridging Risk, Rates, and Resilience	Policy Research	This session offers a dynamic dive into the fundamentals of property/casualty reinsurance. Attendees will explore how reinsurance shapes regulatory perspectives, impacting both solvency protection and rate adequacy. The session will also highlight the critical intersection between pricing and financial stability, emphasizing how reinsurance serves as the connective tissue between them. It's perfect for professionals seeking to understand not just the "what," but the "why it matters" of reinsurance in today's regulatory environment.
9/16	10:30 AM	11:20 AM	Pharmacy Benefit Manager Exam Standards	Market Regulation	Pharmacy benefit managers—are integral in the movement and cost of your prescription—from the manufacturer to the pharmacist, and ultimately, to you. As more states are examining PBMs, hear from the leadership of the D Committee and the Pharmacy Benefit Management (D) Working Group on their efforts to develop consistent standards for the examination of PBMs and the licensure or registration of PBMs.



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Date	Start	End	Title	Focus Area	Description
9/16	10:30 AM	11:20 AM	How to Commit Insurance Fraud – A Guide to Stealing Money, Fooling Regulators and Living Comfortably	Anti-Fraud	This session will provide a rigorous examination of the recurring characteristics of insurance fraud that merit careful consideration across the insurance industry's various sectors, including reinsurance, captives, and agencies. The focus will be on identifying and understanding sector-wide patterns and risk factors.
9/16	12:50 PM	1:40 PM	Corporate Amendments Application in Appian	Financial Regulation	This session will demonstrate the change types that are available in Appian for both domestic and foreign corporate amendments. Additionally, it will highlight best practices for navigating the application process, ensuring compliance with regulatory requirements, and streamlining corporate filings efficiently.
9/16	12:50 PM	1:40 PM	* Lessons Learned from NAIC Peer Review Sessions	Financial Regulation	The NAIC has scheduled several peer review sessions for 2025, which are a part of ongoing efforts to enhance the quality and efficiency of state insurance examinations. This session will discuss lessons learned and sound practices identified during recent NAIC peer review sessions. It will also discuss takeaways from recent financial analysis and examination sessions.
9/16	12:50 PM	1:40 PM	Safeguarding Insurance Consumers Through Producer Licensing	Producer Licensing	Insurance producer licensing is an essential mechanism to ensure that individuals selling or negotiating insurance products are competent and knowledgeable, protecting consumers from fraud and promoting fair practices in the insurance industry. Attend this session to acquire a comprehensive understanding of the importance of safeguarding insurance consumers through Producer Licensing.
9/16	12:50 PM	1:40 PM	Claims to Fame: When Insurance Meets Influence on Social Media	Communications	In a social media landscape shaped by algorithm shifts, AI-generated everything, and attention spans measured in seconds, how can you ensure important insurance content stands out? In this fast-paced session, learn from current practices, storytelling techniques, and real-world examples to turn complex topics into relatable, shareable content that feels authentic, engages your audience, and reinforces your reputation.
9/16	1:50 PM	2:40 PM	Compliance and Enforcement in Producer Licensing: A Regulator Discussion	Producer Licensing	The landscape of producer licensing compliance and enforcement is constantly evolving. This session brings together regulatory professionals to examine current trends, emerging challenges, and effective best practices in this vital area. Engage in a collaborative exchange of producer licensing, compliance topics, and the impact of technology on regulatory oversight.
9/16	1:50 PM	2:40 PM	NAIC Resilience HUB: Nuts and Bolts and State Application	Policy Research	State regulators are committed to strengthening the property insurance market's resilience through proactive mitigation support. One primary tool at their disposal is the Resilience HUB of the Catastrophe Modeling Center of Excellence. Through the HUB's subject matter expert engagement team, states gain access to resilience resources, legislative guidance, educational events, community partnerships, and analytical support services. This session will explore the offerings and examine how states are putting them into action.
9/16	1:50 PM	2:40 PM	Navigating the Future of Cyber Insurance: Insights and Innovations	Cybersecurity, Data and Technology	Join us for an insightful session where we will explore the evolving landscape of cyber insurance. This event will cover the importance of cyber insurance in today's digital world, the challenges faced in underwriting, and innovative approaches to tackle these issues. We will also discuss the critical roles of incident response teams and breach counsel firms in managing cyber incidents. Participants will have the opportunity to hear from experienced industry professionals and engage in a dynamic Q&A session.
9/16	1:50 PM	2:40 PM	Protecting Your Pets	Market Regulation	Pets are family, and the cost of keeping them healthy can be wallet-busting. As the demand for pet insurance increases, the NAIC has expanded its focus on regulatory standards, data collection, and oversight across states. Learn about the new model law, market conduct examination standards, how agents and brokers are being licensed in different states, and the freshest results from the first Market Conduct Annual Statement collection of pet insurance data.



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9/16	3:10 PM	4:00 PM	Update on Key Life Actuarial Initiatives	Financial Regulation	The NAIC's Life Actuarial (A) Task Force has been especially active in 2025, advancing several key initiatives for implementation by year-end 2025 and into 2026. Attendees of this session will hear from state insurance regulators and NAIC staff who are directly involved in work on the implementation of the Generator of Economic Scenarios (GOES), the Valuation Manual (VM)- 22, Principle-Based Reserve Framework for Non-Variable Annuities, and the Asset Adequacy Testing for Reinsurance Actuarial Guideline. The information covered will include background and drivers of the initiatives, implementation considerations, and next steps.
9/16	3:10 PM	4:00 PM	Let's Talk Licensing: An Industry Roundtable Discussion	Producer Licensing	Producer licensing presents a unique set of challenges and opportunities for the insurance industry. This interactive roundtable session fosters a collaborative environment where participants share best practices, explore solutions, and discuss upcoming legislative updates. Bring your questions, your successes, and your pain points as we engage in a dynamic dialogue aimed at improving efficiency, navigating regulations, and shaping the future of producer licensing together.
9/16	3:10 PM	4:00 PM	Catastrophes and Their Aftermath	Market Regulation	Disasters like wildfires, hurricanes, tornadoes, earthquakes, and flooding spare no corner of the U.S. Their impact on insurance extends far beyond the initial event, affecting claims, renewals, and future preparedness. This session will examine how insurance regulators navigate the complex aftermath—ensuring policyholders recover, maintaining industry stability, and preparing for the next inevitable catastrophe.
9/16	3:10 PM	4:00 PM	Shaping the Headlines: Communication Outreach and Response	Communications	In today's fast-paced media landscape, preparedness is key when responding to tough inquiries, bad press, and other high-stakes public-facing situations. This session will equip you with strategies to confidently represent your insurance department. Learn how to craft credible holding statements, build proactive local media relationships, and position your DOI as a trusted resource for consumers—especially when it matters most.
9/16	4:10 PM	5:00 PM	Effective Governance and Risk Management Practices for Complex Investment Strategies	Financial Regulation	In today's fast-paced media landscape, preparedness is key when responding to tough inquiries, negative press, and other high-stakes public-facing situations. This session will equip you with strategies to confidently represent your insurance department. Learn how to craft compelling holding statements, build proactive local media relationships, and position your DOI as a trusted resource for consumers — especially when it matters most. You will walk away with tools and templates to help drive the conversation with your news media contacts.
9/16	4:10 PM	5:00 PM	Small Group Health Insurance: Recent Developments	Policy Research	This session discusses the myriad obstacles small businesses face in providing health insurance coverage for their employees. While providing health insurance in a small group setting has always been problematic, recent developments—particularly increases in the cost of health care—have exacerbated the problem. The session will explore various strategies small businesses can use to provide employee health insurance, along with a balanced discussion of the advantages and disadvantages of each approach.
9/16	4:10 PM	5:00 PM	Missing Data Analysis: An (Abbreviated) Actuarial Perspective	Cybersecurity, Data and Technology	Join us for an insightful session that explores how missing data impacts ratemaking modeling practices and policyholder premium levels. This presentation will cover how missing data can arise in real-world situations, how it may unfairly correlate with certain demographics, how it is handled in modern ratemaking algorithms, and how it may result in biased rating factors.
9/16	4:10 PM	5:00 PM	The Importance of Insurance Fraud Referrals—How Does It Help Me?	Anti-Fraud	Attend this session to explore the path of insurance fraud referrals. Where and who do they come from? Where do they go? And how are they utilized? In this session, you will gain insight into the referral process and learn how the NAIC and the National Insurance Crime Bureau collaborate to ensure states receive the right data to effectively combat insurance fraud.



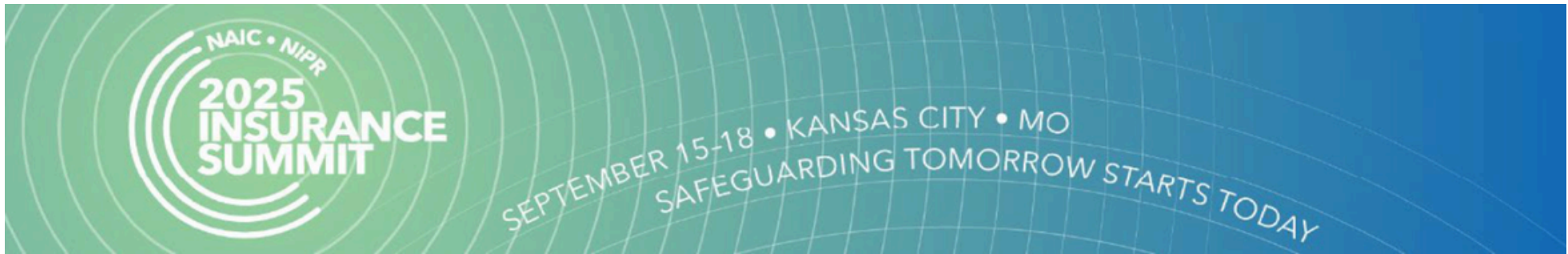
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Date	Start	End	Title	Focus Area	Description
9/17	8:00 AM	9:00 AM	Annuity Suitability Best Interest Standard (Part 1 – Annuity 101 - The Basics of Annuities) CLE pending approval	Cross-Functional	This session provides attorneys and investigators with a foundational understanding of annuity products and the NAIC’s Model Regulation 275. Attorneys who represent state insurance regulators must often quickly learn the intricacies of various insurance products and the law that applies to those products. Annuities are especially complex and can be difficult to understand. Participants will explore annuity basics, the best interest standard, and insurer compliance practices. The session is Part One of three sessions that serve as a prerequisite to the Annuity Suitability Workshop.
9/17	8:10 AM	9:00 AM	Statutory Accounting Principles Hot Topics	Financial Regulation	This session will focus on key issues impacting the statutory financial statements and solvency assessments. Topics anticipated include the results of the bond project implementation, progress toward a long-term solution for the interest maintenance reserve (IMR), assessment and reporting of modified coinsurance and funds withheld reinsurance transactions, and other hot topics based on current market and industry reporting trends. Licensed individuals often operate in both the insurance and securities industries, necessitating a coordinated approach to regulation. Participants will gain insights into the challenges and opportunities of coordinating regulatory efforts across insurance and securities and obtain a better understanding of how to navigate the complexities of dual regulation to foster a more cohesive regulatory environment.
9/17	8:10 AM	9:00 AM	Coordinated Oversight: Collaboration of Licensing and Enforcement for Insurance and Securities Regulators	Producer Licensing	
9/17	8:10 AM	9:00 AM	Aging and Long-Term Care Insurance	Market Regulation	A panel of NAIC Consumer Representatives will address what many see as a growing crisis: rising demand for long-term care services driven by the aging U.S. population, a shrinking paid caregiver workforce, mounting pressure on family caregivers—especially women—and increasing financial strain on both individual and public programs. Panelists will discuss several key insurance concerns, including the decline in traditional long-term care insurance policies, rising rates for legacy policyholders, and the uncertainty surrounding new market entrants. They’ll also cover issues with hybrid policies and challenges states face, such as funding care for those in need-based programs, implementing mandated state-based long-term care insurance for workers, and helping consumers navigate questions and complaints.
9/17	8:10 AM	11:20 AM	Exploring Lloyd’s: An Overview for U.S. Regulators	Special Interest Session	Explore its history since 1688, its market structure (members, syndicates, etc.), and UK/U.S. regulation. Discover Lloyd’s \$20 billion U.S. business, its operational methods, key programs, and where it operates. Learn about new product development and how Lloyd’s manages risk through scenario and stress testing, presented by its exposure management team. NOTE: This is a 3-hour special interest session that coincides with the 50-minute breakout sessions. Registrants should attend the entire session.
9/17	9:10 AM	10:00 AM	Best Practices in Utilizing TeamMate+ Software	Financial Regulation	This session will discuss best practices for utilizing TeamMate+ software for documenting regulatory analysis and examination projects. Attendees will gain practical insights on optimizing workflow efficiency and leveraging the software’s capabilities for streamlined collaboration. New functions, features, and tips for using the software will be shared, and time will be allotted for a Q&A session.
9/17	9:10 AM	10:00 AM	The Regulatory Edge: Leveraging NIPR for Compliance and Efficiency	Producer Licensing	In today’s complex regulatory landscape, maintaining compliance while maximizing efficiency is paramount. This session delves into how NIPR provides a significant “regulatory edge” for state insurance regulators. Learn practical strategies for leveraging NIPR to support a more uniform, streamlined, and efficient licensing process.



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Date	Start	End	Title	Focus Area	Description
9/17	9:10 AM	10:00 AM	Human-Centered AI	Cybersecurity, Data and Technology	This session explores how artificial intelligence can be designed with people central to its core, creating solutions that enhance, rather than replace, human capabilities. We'll examine practical frameworks for developing AI systems that prioritize user needs, ethical considerations, and accessibility while delivering meaningful value. Through illuminating examples across industries, you'll discover how human-centered approaches are shaping more trustworthy, inclusive, and effective AI applications. Gain valuable insights into how AI systems can be created to truly serve human needs while navigating complex ethical landscapes.
9/17	9:10 AM	10:10 AM	Annuity Suitability Best Interest Standard (Part 2 - Model #275 - What are the Regulatory Requirements for a Best Interest Recommendation) CLE pending approval	Cross-Functional	This session provides attorneys and investigators with a foundational understanding of annuity products and the NAIC's Model Regulation 275. Attorneys who represent state insurance regulators must often quickly learn the intricacies of various insurance products and the law that applies to those products. Annuities are especially complex and can be difficult to understand. Participants will explore annuity basics, the best interest standard, and insurer compliance practices. The session is Part Two of three sessions that serve as a prerequisite to the Annuity Suitability Workshop.
9/17	10:30 AM	11:20 AM	Unlocking Private Credit: Opportunities & Challenges for Insurers	Financial Regulation	This session will include a definition of private credit and a discussion of the factors that have led to an increase in the investment markets. It will also discuss some of the benefits of insurers investing in these products as well as some of the challenges they pose. Additionally, the session will explore regulatory considerations and risk management strategies that can help insurers navigate this evolving investment landscape.
9/17	10:30 AM	11:20 AM	Response Strategies for Catastrophic Cyber Risk	Policy Research	Join CIPR research fellow and cybersecurity researcher Unal Tatar as he investigates the complexities of catastrophic cyber risk. This session will explore current market capacity for catastrophic cyber risk and potential strategies for enhancing cyber resilience.
9/17	10:30 AM	11:20 AM	Collaborating to Prevent the Improper Marketing of Health Insurance	Anti-Fraud	Join this session to examine the growing concerns surrounding the improper marketing of health insurance and the fraud it fuels. Learn about challenges being faced by states, the federal government, the industry, and consumers, and how these groups are working together to identify bad actors, close regulatory gaps, and strengthen protections. This session will highlight the importance of collaboration in preventing deceptive practices and safeguarding the integrity of the health insurance marketplace.
9/17	10:30 AM	11:20 AM	* Annuity Suitability Best Interest Standard (Part 3 - Producer Education and Training from an Insurer Perspective) CLE pending approval	Cross-Functional	This session provides attorneys and investigators with a foundational understanding of annuity products and producer education and training from an insurer perspective. Attorneys who represent state insurance regulators must often quickly learn the intricacies of various insurance products and the law that applies to those products. Annuities are especially complex and can be difficult to understand. Participants will explore annuity basics, the best interest standard, and insurer compliance practices. The session is Part Three of three sessions that serve as a prerequisite to the Annuity Suitability Workshop.



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Workshops (pre-registration required)

<p>In-Person</p>	<p>* Advanced Financial Regulator Training</p>	<p style="text-align: center;">Wednesday, Sept. 17 1:00 PM – 4:30 PM and Thursday, Sept. 18 9:00 AM – 12:00 PM</p> <p>This annual workshop is intended to “Train the Trainer” on advanced financial regulatory topics through in-person discussions and group exercises. After the workshop, the training content is shared with participants for use in local training sessions and meetings. This year’s workshop will focus on the use of specialists in analysis/exams, offshore reinsurance, and emerging best practices in financial analysis and examination documentation.</p> <p>Intended Audience: Experienced financial regulators with at least five years of experience in solvency regulation or a related field are preferred. One or two participants per jurisdiction who are interested in sharing resources with their home department through training sessions and meetings are recommended.</p>
<p>In-Person</p>	<p>* Annuity Suitability Best Interest Standard Deposition Training Workshop (CLE approval pending)</p>	<p style="text-align: center;">Wednesday, Sept. 17 1:00 – 5:00 PM</p> <p>Fifty states have adopted annuity “best interest” statutes and rules based on the NAIC’s Suitability in Annuity Transactions Model Regulation (#275). Attorneys and other state insurance department staff must often quickly learn the intricacies of various insurance products and the law that applies to those products. Annuities are especially complex and can be difficult to understand. Those who attend this workshop will enhance their understanding of annuities and the best interest standard. Those responsible for enforcing insurance laws, including attorneys, investigators, and analysts, will be better equipped to compile a case file for an enforcement action.</p> <p>After attending two morning breakout sessions that cover annuity basics, participants will apply what they learned through a simulated deposition of a mock producer respondent in this practical, hands-on workshop.</p> <p>Prerequisite: Workshop attendees must attend the two Wednesday morning breakout sessions as a prerequisite to attend the Wednesday afternoon practical training workshop.</p> <p>NOTE: Please work with your state/territory to identify one participant per jurisdiction. Additional regulators are encouraged to join the waitlist, and registration will be reviewed regularly to invite participation as availability allows.</p> <p>Intended Audience: State insurance regulators, including attorneys, investigators, and analysts, who are responsible for enforcing insurance laws.</p>



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<p>In-Person</p>	<p>* CIPR Insurance Regulatory Research Symposium</p>	<p style="text-align: center;">Wednesday, Sept. 17 1:00 – 5:30 PM and Thursday, Sept. 18 8:30 AM – 12:00 PM</p> <p>The NAIC Center for Insurance Policy and Research’s annual Insurance Regulatory Research Symposium is designed to facilitate dialogue and collaboration between state insurance regulators and academics. Each hour-long segment will feature two presentations from academics on an ongoing research project with time devoted to discussion, feedback, and questions. The segments are designed to be interactive so regulators can increase their understanding of available research on regulatory issues, and academics can receive feedback on their work from policymakers.</p> <p>Intended Audience: This workshop is ideal for regulators whose work spans multiple issues, departments or lines of business, as presentations will cover a wide range of topics and focus areas. It is also recommended for regulators interested in engaging with academic research initiatives related to insurance regulation and public policy.</p>
<p>In-Person</p>	<p>* Mental Health Parity Reporting Templates</p>	<p style="text-align: center;">Wednesday, Sept. 17 1:00 – 5:00 PM</p> <p>State regulators collect detailed and varied information from carriers to assess compliance with mental health parity laws. Many states have developed reporting templates to ease data collection and analysis related to quantitative and non-quantitative treatment limits. This workshop will help market regulators understand the templates in use by states and how carriers have responded to them. It will also allow regulators to interactively contribute to the development of new and improved templates.</p> <p>Intended audience: Market regulators involved in parity enforcement or interested in building their state's enforcement capacity.</p>

Sample Agenda from 2025



SEPTEMBER 15-18 • KANSAS CITY • MO
SAFEGUARDING TOMORROW STARTS TODAY

*Indicates a regulator-only session

Agenda subject to change: Draft Date: 9/11/25

Workshops (pre-registration required)

<p>Hybrid</p>	<p>Optimizing and Streamlining Your Producer Licensing Processes</p>	<p style="text-align: right;">Wednesday, Sept. 17 1:00 – 4:00 PM</p> <p>Discover how the National Insurance Producer Registry (NIPR) can revolutionize your approach to managing insurance producer licensing. This targeted session will explore NIPR's powerful tools and services to simplify licensing oversight, improve compliance, and reduce administrative burden. Stay for an in-depth look at how NIPR integrates seamlessly with the State Based Systems (SBS) platform, creating a unified, efficient licensing ecosystem. Don't miss this opportunity to enhance your regulatory processes with smart, scalable solutions.</p> <p>Intended Audience: The workshop will be divided into three parts: the first will bring together state regulators and industry professionals—anyone who interacts with NIPR. The second part will focus specifically on state regulators who use both NIPR and SBS. The final session will be dedicated to regulators interested in the NAIC's EDP.</p>
<p>Hybrid</p>	<p>* SBS for State Insurance Regulators</p>	<p style="text-align: right;">Thursday, Sept. 18 9:00 – 12:20 PM</p> <p>Discover how State Based Systems (SBS) is transforming the way insurance regulation is managed at the state level. This high-level workshop is tailored for state insurance regulators and offers a comprehensive look at the powerful tools SBS provides to support licensing, consumer services, enforcement, and more. You'll gain valuable insights into:</p> <ul style="list-style-type: none"> - The current suite of SBS products and capabilities. - How SBS streamlines regulatory workflows and improves efficiency. - What's coming next: a preview of upcoming features and enhancements. <p>Whether you're new to SBS or looking to stay ahead of emerging developments, this session will help you make the most of the platform's evolving capabilities.</p> <p>Intended Audience: State insurance regulators new to or experienced with SBS.</p>