CENTER FOR INSURANCE POLICY AND RESEARCH

NAIC
NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Center for Insurance Policy and Research (CIPR) Event:

Understanding and Assessing Indirect Impacts from Natural Disasters – A focus on Health

Not only do natural disasters have significant direct property impacts to insurers, economies and society, they may also have long-lasting impacts on the health of consumers living in affected areas. These indirect health impacts can be difficult to measure, typically span long periods of time, and are not generally well understood. This session will explore the categorization of health impacts, how to measure them and existing evidence of their severity, what industry and regulators are doing to track and assist their capture, and to begin to think about how collaborative efforts can help identify and implement solutions.

Panel Speakers:

Karam Ahmad, Colorado Health Institute

Grace Arnold, Commissioner Minnesota Department of Commerce

Dale Hall, Research Society of Actuaries

Maanasa Kona, NAIC Consumer Representative

Moderated by:

Jeffrey Czajkowski, CIPR Director

Panel Speakers (Alphabetical)

Karam Ahmad

Karam Ahmad is a director at the Colorado Health Institute. CHI's mission and vision is to improve the health and well-being of Coloradans through independent research, analysis, and insight that advance sound policies and decisions.

Karam leads CHI's Acclimate Colorado climate change and health work – which is working to assemble the leadership needed to adapt human health to a warmer climate. Through Acclimate Colorado, CHI is assessing the health and climate data, aligning community, government, and cross-sector leaders, and advancing evidence-based policy.

In addition to climate work, he leads evaluation on multiple projects and works on a variety of health policy issues, ranging from integrating systems of care, health policy leadership, oral health, health equity, behavioral health, and more. He joined CHI in 2017. Ahmad earned his master's degree in public health from the Colorado School of Public Health at Colorado State University and a certificate in Climate Change and Health from Yale University.

Grace Arnold

Governor Tim Walz appointed Grace Arnold as Commissioner of the Minnesota Department of Commerce effective April 15, 2021. Arnold was appointed Temporary Commissioner on September 11, 2020.

Previously, Arnold served as Deputy Commissioner of Insurance. In this role, she oversaw solvency, policy form approval, rate review and review of insurance transactions for life insurance, health insurance and property & casualty insurance business conducted in Minnesota.

Before joining the Department, Arnold led the development of individual and family plans at Bright Health, a Minneapolis-based health insurance carrier. Prior to her time at Bright Health, Arnold held a variety of positions at the Center for Consumer Information and Insurance Oversight of the Centers for Medicare and Medicaid Services, most recently as Chief of Staff to

the Chief Technology Officer. In that role, she helped lead the technology turnaround of healthcare.gov. Prior to her role in the Office of the CTO, she led risk adjustment policy making.

Arnold has a master's degree in public health from George Washington University and holds an undergraduate degree in biology from Macalester College.

Dale Hall

R. Dale Hall, FSA, CERA, CFA, MAAA, is managing directorof Research for the Society of Actuaries (SOA), a position he has held since December 2013. In his role, Hall coordinates the SOA's strategic research partnerships, oversees SOA experience studies, coordinates research across the SOA's widevariety of actuarial practice areas, and directs the SOA's data- driven in-house research initiatives.

He is a frequent speaker at insurance and retirement industry meetings to highlight SOA research, including presentations to the actuarial task forces of the National Association of Insurance Commissioners and testimony to the House Ways and Means Subcommittee on Select Revenue Measures on pension plan mortality rates.

Prior to joining the SOA, Hall spent more than 20 years in the U.S. insurance industry, primarily as chiefactuary for the Life/Health companies of COUNTRY Financial. While at COUNTRY, he was active in industry as a member of the American Council of Life Insurers' Actuarial Committee, and was an adjunctprofessor in the actuarial science program at Illinois State University. Hall is a fellow of the SOA, a Chartered Enterprise Risk Analyst, a CFA charterholder, and a member of the American Academy of Actuaries.

Hall earned his master's degree in business administration from Capital University and his bachelor'sdegree in mathematics from John Carroll University.

Maanasa Kona

Maanasa Kona is an Assistant Research Professor and faculty member at the Georgetown University Health Policy Institute's Center on Health Insurance Reforms (CHIR) in Washington D.C.

Her research focuses on state-level regulation of private insurance and implementation of the Affordable Care Act, improving access to primary care for underserved populations, and protecting patients from medical debt.

She is currently a consumer representative at the National Association of Insurance Commissioners.

Moderated by:

Jeff Czajkowski

Dr. Jeffrey Czajkowski serves as the Director of the Center for Insurance Policy and Research (CIPR) for the National Association of Insurance Commissioners (NAIC).

The CIPR provides research and education to drive discussion and advance thought leadership as well as action on current and emerging insurance issues amongstinsurance regulators, policymakers, industry, and academics. This is accomplished through CIPR's events, research publications, newsletter and website, the Journal of Insurance Regulation, and its extensive NAIC research library holdings.

Prior to joining the CIPR, he served as the Managing Director for the Wharton Risk Management and Decision Processes Center at the University of Pennsylvania, conducting research on various economic and risk-related issues of natural disasters and resilience, as well as on issues of environmental economics. His work has been published in leading risk management, insurance, natural hazards, and environmental economics journals. A significant amount of his research involves working collaboratively in cross-disciplinary research teams and applying research findings through various interactions

with top policymakers and senior executives in the insurance industry. This has included serving on two National Academy of Sciences committees, being an academic advisory board member for the World Economic Forum's Global Risk Report, a member of the FederalAlliance for Safe Homes (FLASH) Resilience Policy Council, and a fellow for the Willis Research Network.

He holds a B.S. from Carnegie Mellon University, an M.S. in Environmental and Urban Systems from Florida International University, and a Ph.D. in Economics from Florida International University. Preceding graduate school, he worked in New York City as a research associate for Coopers & Lybrand Consulting and was a vice-president for JP Morgan. He has taught economic courses for over 15 years at a number of universities and was an adjunct assistant research professor at the International Hurricane Research Center (IHRC) at FIU.

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