



NAIC INSURANCE SUMMIT / 2024

KNOWLEDGE ACTION IMPACT

CPE Credit Information for 2024 Insurance Summit Sessions

The following Insurance Summit sessions are eligible for CPE credit. To be awarded credits and receive a certificate, Summit participants must meet the attendance and interactivity requirements.

- Attendees must be registered for the Summit and participate on an individual basis in sessions to qualify for continuing education credit. *Group participation in any Summit session will not qualify for credit.*
- Summit attendees are expected to attend the entire sessions.
- Badges will be scanned as attendees enter and depart rooms for in person eligibility.
- Attendance and interactivity reports will be reviewed to determine eligibility for online attendees.
- Credit is only granted for the live sessions (in-person and virtual). No credit is awarded for recorded sessions.
- Credit also is not granted if someone only listens by phone (live and virtual) and for virtual sessions, does not participate by using the link within the Insurance Summit Event App.
- Attendance and interactivity reports will be reviewed to determine credit.
- Actual registration in individual sessions is not required or even possible.



The NAIC is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.NASBARegistry.org.

Delivery Method: Group Live and Group Internet Based

Field of Study: Listed with each session

Program Level: Basic

Advanced Preparation: None

Prerequisites: None

Recommended CPE Credits: 1 credit per 50-minute session.

Please Note:

We may be required to share information periodically with the state departments of insurance, the National Association of State Boards of Accountancy, the National Registry of CPE Sponsors, state boards of accountancy, and state continuing legal education boards to meet certain legal/regulatory obligations, requirements and certifications that enable us to provide certain services to you. For example, we may need to include your registration or attendance information to certification or standard-setting bodies to maintain our accreditation to offer and deliver educational opportunities.

Such information is considered “personal information” that enables you to be identified as an individual and may include your name; business address; e-mail address; phone number; registration records; attendance records; attendee lists, sign-in sheets; designation status; and course developer, instructor, and reviewer biographies.

12:00 – 12:50 PM

SERFF Modernized: A Better Way to File	
Field of Study	Specialized Knowledge
Description	Join this session to unlock the future of insurance filing and dive into how the modernized System for Electronic Rate and Form Filing (SERFF) system will revolutionize the review process with more compliant submissions, cutting-edge tools for regulators, and enhanced reporting capabilities. As the industry standard for more than 20 years, SERFF continues to lead the way with its next-generation advancements. This session is a must-attend for industry leaders looking to streamline their review processes, ensure regulatory compliance, and leverage powerful new features that improve efficiency and accuracy. Learn about the innovative upgrades and get actionable insights on how to maximize the benefits of this indispensable tool in your organization. Join us to stay at the forefront of regulatory technology and drive excellence in your insurance practices.
Learning Objectives	<ul style="list-style-type: none"> • Explore Upgraded Features: Identify features and enhancements of the modernized SERFF system that streamline and improve operational efficiency and compliance. • Preparation for Transition: Apply and list tips to prepare team for a smooth transition to the modernized SERFF system. • Leveraging the System: Discover how to leverage the new SERFF system to effectively manage the rate and form product filing process.
Presenters	Laren Bandle (NAIC)

1:00 – 1:50 PM

SERFF Modernized: A Smarter Way to Review Filings	
Field of Study	Specialized Knowledge
Description	The System for Electronic Rates & Forms Filing (SERFF) stands as the premier solution for filing and reviewing rate and form insurance products. This session offers a unique opportunity for insurance regulators to gain first-hand insights into how the upgraded SERFF system modernizes the filing process. Learn about the innovative features and enhancements that streamline operations, increase efficiency, and improve compliance. Attendees will be guided through the comprehensive project timeline and receive essential tips on preparing their teams for a seamless transition to the modernized system. Join us to stay ahead of the curve and ensure your organization is ready to leverage the full potential of the new SERFF system.
Learning Objectives	<ul style="list-style-type: none"> • Explore Upgraded Features: Identify features and enhancements of the modernized SERFF system that streamline and improve operational efficiency and compliance. • Preparation for Transition: Apply and list tips to prepare team for a smooth transition to the modernized SERFF system. • Leveraging the System: Discover how to leverage the new SERFF system for a more efficient and effective filing review process.
Presenters	Bridget Kieras (NAIC)

2:00 – 2:50 PM

Modernize Your Premium Tax Filing with OPTins	
Field of Study	Specialized Knowledge
Description	Get ready to revolutionize your premium tax filing experience with the all-new Online Premium Tax for Insurance (OPTins) application. In this session, attendees will discover how the new application enhances the functionality, usability, and security of OPTins. Explore its features, including reporting capabilities and a user-friendly interface that will streamline your tax filing process. Do not miss out on this opportunity to stay ahead of the curve and maximize efficiency in your premium tax operations.
Learning Objectives	<ul style="list-style-type: none"> • Demonstrate advanced methods of reporting and ways to access your data within OPTins. • Summarize the current status of OPTins.

	<ul style="list-style-type: none"> List ways to contribute and describe the process for getting involved in OPTins modernization.
Presenters	Alex Rogers (NAIC)

Thursday, September 12, 2024

12:00 – 12:50 PM

Shaping the Future of iSite+	
Field of Study	Specialized Knowledge
Description	The iSite+ application was designed years ago to assist regulators with their daily tasks, but the needs of regulators are changing. In this interactive session, we invite regulators to explore and collaborate on what iSite+ is today and envision its potential for tomorrow. Expect engaging and interactive discussions as we uncover what functionalities resonate with you, what areas can be improved, and what innovative features could revolutionize your team's efficiency.
Learning Objectives	<ul style="list-style-type: none"> Navigate the NAIC databases to locate financial, market conduct, and producer information. Identify and utilize key features and functionalities of iSitePlus to enhance daily operations. Provide constructive feedback on iSitePlus based on user experience to contribute to future improvements of the system.
Presenters	Chris Witt (NAIC)

1:00 – 1:50 PM

Law & Order: Tracking Fraud and Prosecutions in State Based Systems	
Field of Study	Specialized Knowledge
Description	Join us for an insightful session dedicated to exploring the latest advancements in tracking insurance fraud and prosecutions in State Based Systems. Stay ahead of the curve as we dissect the latest advancements in combatting fraud within state-based frameworks, delve into innovative strategies and emerging technologies designed to combat fraud effectively, and gain valuable insights from industry experts. Don't miss this opportunity to stay informed and equipped to protect your state from fraudulent activities.
Learning Objectives	<ul style="list-style-type: none"> Identify unique capabilities of managing insurance fraud cases within State Based Systems. List best practices for using State Based Systems to maximize efficiency and effectiveness in fraud case management. Demonstrate how to export and report your state's fraud and prosecution data using State Based Systems.
Presenters	Tunde Ogunmekan (NAIC)

2:00 – 2:50 PM

Navigating the Maze: A Comprehensive Look at State Based Systems	
Field of Study	Specialized Knowledge
Description	Embark on a journey through the intricate world of State Based Systems in this captivating session. Dive into the heart of regulatory intricacies with an expansive overview, unveiling the pivotal role this system plays. This session is designed to unlock insights and strategies essential for navigating the complexities of state-based regulations. Join us and gain a profound understanding of the regulatory landscape's backbone.
Learning Objectives	<ul style="list-style-type: none"> Explain the foundational principles of State Based Systems and their significance in state insurance regulation. Identify and describe key opportunities available in State Based Systems. Envision the future direction of State Based Systems.
Presenters	Roger Graves (NAIC)

Monday, September 16, 2024

9:45 – 10:35 AM

Insurance Insights: Health	
Field of Study	Specialized Knowledge
Description	This session will consider aspects of health insurance marketing and oversight, including the perspective of state and federal coordination and the related challenges and opportunities.
Learning Objectives	<ul style="list-style-type: none">At the end of this session participants will be able to explain how state and federal regulators coordinate in the enforcement of federal laws and learn ways to improve that coordination.
Presenters	Jan Beyer (WA), Martin Swanson (NE), Beth Baum (Dept. of Labor), Brian Webb (NAIC)

9:45 – 10:35 AM

Insurance Insights: Life	
Field of Study	Specialized Knowledge
Description	In this dynamic session, attendees will gain an insider's look into the critical issues shaping the life insurance sector today. You'll hear the unique perspectives of insurance commissioners and their staff as they confront the complex landscape of life insurance from their unique vantage points. While department staff grapple with technical challenges, commissioners face broader strategic concerns. This session will illuminate both perspectives, covering key topics such as the role of private equity, the Generator of Economic Scenarios (GOES), annuity suitability, and other critical impacts on the industry. Do not miss the opportunity to gain valuable insights to help you stay ahead in the ever-evolving life insurance sector.
Learning Objectives	<ul style="list-style-type: none">Describe hot topics in the life insurance sector.Identify impacts of evolving factors such as private equity and annuity suitability.
Presenters	Director Judith French (OH), Commissioner Doug Ommen (IA), Peter Weber (OH)

9:45 – 10:35 AM

Insurance Insights: Property & Casualty	
Field of Study	Specialized Knowledge
Description	Property insurance markets are navigating challenging times. In this session, AM Best offers a comprehensive overview of property and reinsurance markets, covering recent financial results, geographic loss trends, and the impacts of the economy and inflation on the industry. Attendees will gain insights into how insurers are responding to market pressures and what the future holds for 2025 and beyond. Join us to explore strategic responses, emerging opportunities, and innovative solutions in the face of ongoing industry stress and evolving risks.
Learning Objectives	<ul style="list-style-type: none">Evaluate the current state of the property insurance industry, focusing on market challenges such as macroeconomic and inflationary pressures, achieving rate adequacy, and the evolving risk tolerances within the reinsurance marketplace.Interpret AM Best's Market Segment Outlooks, specifically those focusing on property (re)insurance.Predict potential future scenarios for the US property insurance and reinsurance markets.
Presenters	Anthony Diodato (AM Best's Rating Services Company)

11:00 – 11:50 AM

International Discussions & Drivers	
Field of Study	Specialized Knowledge
Description	Join us for a high-level discussion of key international issues currently shaping the insurance industry, as well as those anticipated in the near future. This session examines the diverse perspectives and underlying factors that drive differences in views and positions within global discussions.

Learning Objectives	<ul style="list-style-type: none"> Identify and describe key issues, projects, and activities currently underway or planned at the international level. Analyze the factors that drive differing views and positions in international discussions.
Presenters	Commissioner Eric Dunning (NE), Ryan Workman (NAIC)

11:00 – 11:50 AM

Minding the Gap Through Accreditation	
Field of Study	Specialized Knowledge
Description	This session will delve into the role of the accreditation program in fostering uniformity, consistency, and coordination in insurance regulation across states. Attendees will gain insight into how accreditation standards and processes are strategically implemented to improve the quality and effectiveness of insurance regulation.
Learning Objectives	<ul style="list-style-type: none"> Identify and explain the benefits of accreditation for the states. Evaluate how state-based insurance regulation has been strengthened as a result of accreditation.
Presenters	Commissioner Sharon Clark (KY), Commissioner Andrew Stolfi (OR), Director Lori Wing-Heier (AK), Sara Franson (NAIC)

1:45 – 2:35 PM

An Introduction to Generative AI: How These Models Are Changing the Future of Insurance	
Field of Study	Information Technology - Technical
Description	Generative artificial intelligence, or GenAI, has revolutionized the field of artificial intelligence by enabling machines to create realistic content, such as conversational text, images, voices and sounds, videos, and other expressive content. This session provides an introduction to GenAI, covering its underlying principles, applications, and potential impacts on the insurance industry.
Learning Objectives	<ul style="list-style-type: none"> Define Generative AI and explain its evolution, importance, and potential applications within the Property & Casualty (P&C) insurance industry. Describe the fundamental concepts underlying Generative AI models, including neural networks and transformers. Analyze the applications, challenges, and potential pitfalls of text generation using Large Language Models in the context of P&C insurance. Discuss the ethical considerations, practical challenges, and future directions of Generative AI implementation in the P&C insurance industry.
Presenters	Dr. Megan Ma (Stanford Law School)

1:45 – 2:35 PM

Emerging Fraud Trends	
Field of Study	Regulatory Ethics - Technical
Description	This session will take a deep dive into the realm of insurance fraud. We'll examine the latest tactics being used by fraudsters and what we are doing to combat them. Session attendees will discover how certain financial tools and market conduct reviews are aiding investigations and hear first-hand stories and cases of insurance fraud from the frontlines. This session is a must-attend for anyone looking to stay ahead of the latest schemes and learn how to fight back effectively.
Learning Objectives	<ul style="list-style-type: none"> Upon completing this presentation, attendees will learn to identify emerging fraud trends that are facing the insurance industry. By the end of this session, attendees will be able to spot key indicators of trends to proactively assist in the intake process. Upon completing this presentation, participants will be able to utilize different investigative strategies to combat each emerging fraud scheme.
Presenters	Shaun O'Neil (PRISM Investigations & Examinations)

1:45 – 2:35 PM

The Research Toolkit: Methods to Examine Regulatory Questions	
Field of Study	Specialized Knowledge
Description	In this session, we will discuss the quantitative and qualitative research methods employed by the Center for Insurance Policy and Research and the questions these methods can address. This session will cover the research process at a high level and offer insight into how regulators can access information and assistance to answer insurance and policy questions through a variety of research approaches.
Learning Objectives	<ul style="list-style-type: none">• Compare and contrast the different quantitative and qualitative research methods used by the Center for Insurance Policy and Research (CIPR) to investigate insurance-related phenomena.• Demonstrate a foundational understanding of the types of questions that can be answered by common research methodologies, including surveys, experimental research, observational research, and open-ended data.• Identify and analyze how regulators and insurance professionals can utilize research findings to inform policy decisions.
Presenters	Gayle Brekke (NAIC), Brenda Rourke (NAIC)

4:10 – 5:00 PM

Mining for Consumer Insurance Gaps	
Field of Study	Specialized Knowledge
Description	Based on insights directly from insurance regulators, the NAIC identified the frequently asked consumer questions, key issues, and trends that regulators are experiencing during this tumultuous time. We used the results to find and analyze gaps, exploring whether they stemmed from a need for better consumer education and understanding, shifts in marketing practices, social media outreach, or confusion related to these areas. This session will delve into those gaps and how we can work to close them.
Learning Objectives	<p>At the end of the session participants will be able to discuss:</p> <ul style="list-style-type: none">• The need for Consumer Education - before they get frustrated and take it out on regulators trying to help them.• Process Management Requirements – learn what the issues are; how to deal with external and internal issues; how to establish connections for collaboration.• Market Dynamics – i.e. the current appraiser turmoil.
Presenters	Commissioner Grace Arnold (MN), Jill Kruger (SD), Amy Lambrecht (ID), John Marinovich (NE), TJ Patton (MN), Vickie Trice (TN), Cindy Wright

4:10 – 5:00 PM

Unlocking Insurance Insights: Moody's Deep Dive into Industry Trends	
Field of Study	Specialized Knowledge
Description	Join this session to get a pulse on the insurance industry with Moody's in-depth analysis. Experts will reveal a comprehensive overview and a future trajectory of the industry's financial health across the property/casualty, life, and health insurance sectors. Take part in qualitative and quantitative discussions on the prevailing trends shaping each segment, including emerging risks, industry forecasts, and the key factors that are driving changes in profitability, underwriting, and claims. Participants can expect a thorough examination of current and projected trends, with opportunities for interactive discussion and questions.
Learning Objectives	<ul style="list-style-type: none">• Assess the growing importance of offshore capital providers in US life insurance.• Evaluate the scale and impact of investment allocations to private assets.• Analyze how costly legal settlements and judgments are affecting P&C casualty lines.• Develop strategies for managing catastrophe risk, considering the interplay of primary and secondary perils.

Presenters	Manoj Jethani (Moody's Ratings)
-------------------	---------------------------------

Tuesday, September 17, 2024

9:10 – 10:00 AM

Disaster Response and Communication	
Field of Study	Communications and Marketing - Non-technical
Description	This session will explore best practices that departments of insurance can deploy when responding to a disaster, either natural or manmade. An expert panel of public information officers will reveal their playbooks, offering insights on public communication, staff coordination, disaster assistance centers, media management, and collaboration with emergency management agencies. Attendees will be able to learn and apply vital strategies for disaster response and communication.
Learning Objectives	<ul style="list-style-type: none"> • Upon completing this presentation, attendees will be able to identify at least three actions steps that they can take before and after a natural disaster, to aid consumers in their states. • After attending the panel discussion, learners will be able to construct a disaster response plan, that they can have ready to go before a disaster strikes. • Upon completion of the panel discussion, learned attendees will be able to implement a strategy to handle media interview requests and coverage after and before a disaster.
Presenters	Commissioner Alan McClain (AR), Lori Croy (MO), Todd Walker (OH),

9:10 – 10:00 AM

Understanding Pharmacy Benefit Managers	
Field of Study	Specialized Knowledge
Description	Pharmacy benefit managers (PBMs) play a key role in getting prescription medications safely into your hands. This session will explore their crucial role and delve into the complexities of their operations. Learn about the challenges that regulators and insurers face when dealing with PBMs, including issues related to cost transparency, regulation, and maintaining the balance between access and affordability.
Learning Objectives	<ul style="list-style-type: none"> • Identify and explain the functions of Pharmacy Benefit Managers (PBMs) and their role in the fulfillment of medical prescriptions. • Analyze the regulatory hurdles and concerns surrounding PBMs. • Describe and evaluate the work of NAIC members concerning the regulation of PBMs.
Presenters	David Buono (PA), Ashley Scott (OK), Jolie Matthews (NAIC)

9:10 – 10:00 AM

Understanding State Guaranty Systems: Their Function and Collaboration with Regulators to Protect Consumers	
Field of Study	Specialized Knowledge
Description	<p>A panel of experts will provide attendees with an overview of the state-based guaranty fund system and how it provides protection to each state's resident policyholders when a member insurance company is placed in liquidation.</p> <p>The panel also will discuss a number of issues that regulators, receivers, and the guaranty fund system tackle as they work together to achieve the common goal of consumer protection when there is a troubled company.</p> <p>Attendees will learn the importance of coordinating and protecting early communications and collaboration among regulators, receivers, and the guaranty fund system.</p>
Learning Objectives	<ul style="list-style-type: none"> • Identify the key components of the guaranty system and the tools regulators utilize to deal with a troubled company.

	<ul style="list-style-type: none"> Explain the importance of early communication and coordination between rehabilitators and the guaranty fund system. Demonstrate how the guaranty system and regulators work together to protect policyholders.
Presenters	Chad Anderson (Western Guaranty Fund Services), Joe Holloway (California Conservation and Liquidation Office), Pamela Olsen (Minnesota, Nebraska, New Mexico Life and Health Guaranty Associations)

10:30 – 11:20 AM

From Past to Present: Reviewing GLM Rate Models	
Field of Study	Specialized Knowledge
Description	<p>This session explores the application of generalized linear models (GLMs) in insurance rating, offering a historical overview and present-day review techniques.</p> <p>We will provide practical examples and highlight key NAIC educational resources, providing attendees with a comprehensive understanding of the significance and evolution of GLMs in today's industry and how to effectively review them.</p> <p>Discover how these models have shaped insurance rating practices and gain valuable insights into their applications. Enhance your expertise and stay ahead in the rapidly evolving insurance landscape.</p>
Learning Objectives	<ul style="list-style-type: none"> Explain the application of generalized linear models (GLMs) in insurance rating, including both a historical perspective and an overview of present-day applications. Utilize NAIC educational resources for regulators, including a GLM regulator training video series, to review the models and their implementation.
Presenters	Dorothy Andrews (NAIC), Roberto Perez Santiago (NAIC)

10:30 – 11:20 AM

Harnessing New Technology: Transforming the Fight Against Insurance Fraud	
Field of Study	Regulatory Ethics - Technical
Description	<p>Dive into the dynamic intersection of technology and fraud prevention in the insurance industry. This session will illuminate how cutting-edge advancements are being exploited by fraudsters and, more importantly, how these same technologies are revolutionizing our defense strategies. Learn from industry experts about the latest tools and techniques in detecting and combating fraud, and gain insights into future trends. Discover innovative solutions, share best practices, and explore collaborative approaches to stay ahead of bad actors in this ever-evolving landscape.</p>
Learning Objectives	<ul style="list-style-type: none"> Explore the impact of new technology on insurance fraud for state, industry and consumers. Understand how technology can effect regulation and consumer protection Understand how technology provide benefits and challenges to the insurance world.
Presenters	Ian Laughlin (National Insurance Crime Bureau (NICB))

10:30 – 11:20 AM

Unpacking the NAIC Toolbox (Regulator Only)	
Field of Study	Specialized Knowledge
Description	<p>Expand your awareness of the NAIC as your support organization. This engaging, informative session will take you beyond the elevator speech and into the resource strategy room. Join us as we break down the building blocks of the NAIC, its key services, and resources. This session will explore common questions regulators have about the NAIC organization. Get the answer to, "Where do I start?" and generate ideas on how to best leverage the NAIC for the benefit of your insurance department.</p>
Learning Objectives	<ul style="list-style-type: none"> Describe the NAIC's purpose and role for it's members. Identify examples of support that NAIC provides to member jurisdictions. Evaluate how NAIC services may apply to your role as a regulator.
Presenters	Christian Carter (NAIC)

10:30 – 11:20 AM

Using Secondary Data to Enhance the Analysis of Primary Data	
Field of Study	Specialized Knowledge
Description	Discover the power of combining primary and secondary data to elevate your research and decision-making. In this session, we reveal how to enhance your company’s data analysis using external sources like the Census Bureau. Learn how integrating these secondary data sets with primary data can provide deeper insights and drive more informed strategies. Join us to see firsthand how leveraging diverse data can transform your approach and yield superior results.
Learning Objectives	<ul style="list-style-type: none"> • By the end of this session, participants should be able to apply the following concepts to enhance the depth and accuracy of their own research and analyses using combined data sources. • Identify the key difference between primary and secondary data and understand how each can be leveraged effectively in research. • Explain how secondary data from sources like those from the U.S. Census Bureau and other government administrative and survey data can be integrated with primary data collected by the NAIC. • Demonstrate the process of augmenting primary data analysis with secondary data, using real examples from NAIC’s ongoing research projects. • Compare the outcomes of analyses conducted using only primary data versus those enhanced with secondary data, highlighting the added value of secondary data. • Evaluate the challenges and limitations of using secondary data in conjunction with primary data and propose strategies to address these challenges in research practices.
Presenters	Kelly Edmiston (NAIC), Anna Kruglova (NAIC)

1:00 – 1:50 PM

10 Years of Producer Licensing: Predictions, Prognostications, and Reality	
Field of Study	Specialized Knowledge
Description	This engaging session will dive into the last decade of producer licensing, analyzing key trends and shifts since 2014 and assessing how the landscape has evolved. We will discuss major regulatory changes, technology advancements, and emerging best practices that have shaped producer licensing. Join us for an insightful look into the past, present, and future of producer licensing.
Learning Objectives	<ul style="list-style-type: none"> • Analyze the key trends and shifts in producer licensing over the last decade since 2014. • Discuss major regulatory changes that have impacted producer licensing. • Assess the role of technological advancements in shaping the producer licensing landscape. • Identify emerging best practices in producer licensing. • Gain insights into the future directions and opportunities in producer licensing.
Presenters	Karen Stakem Hornig (NIPR)

1:00 – 1:50 PM

Cracking the Code: Mastering Financial Exam Techniques	
Field of Study	Auditing
Description	Join us for an insightful session that delves into critical practices for financial exams, shedding light on how to navigate key challenges. Discover valuable insights from the NAIC Accreditation Program and recent peer review sessions that will empower attendees to strengthen their approaches and reduce risk. This session will include real-world examples and interactive discussions to help solidify key concepts and best practices.
Learning Objectives	<ul style="list-style-type: none"> • Attendees will be able to identify sound and best practices employed by Departments for financial examinations. • Attendees will be able to evaluate sound and best practices for examinations that could be incorporated into their future work.

	<ul style="list-style-type: none"> Attendees will be more familiar with the myths and misunderstandings concerning the differences between accreditation and peer review.
Presenters	Scott Reeves (MO), Bill O'Connell (O'Connell and Associates), Sara Franson (NAIC), Topher Hughes (NAIC)

1:00 – 1:50 PM

Stormy Weather Ahead: Navigating the Rising Tide of Severe Convective Storm Losses	
Field of Study	Specialized Knowledge
Description	Once dismissed as secondary risks due to their perceived lower loss magnitude, severe convective storms have emerged as significant players in the insurance industry, often rivaling hurricanes in losses. Join us for a deep dive into this evolving landscape and its far-reaching implications for both direct writers and reinsurers. Discover how factors such as population growth and economic development magnify the impact of these events and understand why vigilance is essential in confronting this escalating threat.
Learning Objectives	<ul style="list-style-type: none"> Assess the increasing significance of severe convective storms in the insurance industry and compare their impact to that of hurricanes. Analyze the factors, such as population growth and economic development, that amplify the losses caused by severe convective storms. Identify and evaluate the implications of severe convective storms for both direct writers and reinsurers. Develop strategies to recognize the importance of vigilance and proactive measures in managing the rising threat of severe convective storm losses.
Presenters	Steve Bowen (Gallagher Re), Fred Karlinsky (Greenberg Traurig), Matt Pinkowski (Moody's)

2:00 – 2:50 PM

Consumer Messaging: Building Trust & Spreading Awareness Through Social Media Storytelling	
Field of Study	Communications and Marketing - Non-technical
Description	Discover how government agencies can transform "boring" yet crucial topics into engaging content that captivates and educates. This session will delve into the heart of using popular culture and social media storytelling to build trust and spread awareness of vital resources. Learn from experts who have successfully navigated this landscape and gain practical insights on creating compelling narratives that resonate with diverse audiences. Attendees will leave equipped with actionable strategies to enhance their communication efforts, making important information both accessible and interesting.
Learning Objectives	<ul style="list-style-type: none"> Transforming Essential Topics into Engaging Content: Attendees will learn how to identify and utilize key elements of popular culture and storytelling techniques to make critical, yet often perceived as "boring," topics engaging and relatable for their audience. Building Trust through Social Media Storytelling: Participants will understand how to develop and implement social media strategies that build trust with their audience by effectively communicating important messages through compelling narratives. Practical Strategies for Effective Communication: The session will provide attendees with actionable insights and practical strategies for creating content that not only spreads awareness of vital resources but also ensures that the information is accessible and interesting to a diverse audience.
Presenters	Emily Cassimatis (City of Kansas City, MO), Megan Strickland (City of Kansas City, MO)

2:00 – 2:50 PM

Producer Licensing Regulatory Roundtable	
Field of Study	Specialized Knowledge
Description	Attend this roundtable session to hear state producer licensing regulators discuss hot topics on process improvements, licensing requirements, and updates from the NAIC Working Groups on uniformity, education, and adjusters. Attendees will engage with regulators as they share insights on streamlining processes and adapting to changing industry trends.
Learning Objectives	<ul style="list-style-type: none"> Understand the perspectives of state producer licensing regulators on current hot topics.

	<ul style="list-style-type: none"> Gain insights into the work of NAIC Working Groups addressing producer and adjuster licensing uniformity, state education standards, and marketplace practices. Engage with regulators to understand how state insurance regulation is changing in response to industry trends.
Presenters	Courtney Khodabakhsh (OK), David Buono (PA), Rachel Chester (RI), Richard Tozer (VA)

2:00 – 2:50 PM

TeamMate+ Implementation: Lessons Learned in Year One (Regulator Only)	
Field of Study	Specialized Knowledge
Description	In this session, financial regulators who have completed financial analysis and examination projects using TeamMate+ will share their first-year experiences, detailing both the challenges and successes encountered during implementation. Expect in-depth discussions on overcoming hurdles, optimizing workflows, and achieving efficiency with the new software. Participants will have the opportunity to engage with experienced regulators and ask questions about best practices.
Learning Objectives	<ul style="list-style-type: none"> Discuss the current status of the transition to TeamMate+ Apply TeamMate+ best practices from lessons learned
Presenters	James Portuguese (NAIC)

3:10 – 4:00 PM

A New Look for Market Analysis Tools (Regulator Only)	
Field of Study	Specialized Knowledge
Description	Explore the updated features and functionalities of the NAIC Enterprise Data Warehouse in this session. Attendees will learn how to effectively access, navigate, and utilize data within the data warehouse to enhance market analysis. The session will offer practical guidance on leveraging the new interface, understanding advanced search options, and optimizing data extraction to support insurance market assessments.
Learning Objectives	<ul style="list-style-type: none"> Identify new tools available to assist market conduct analysts. Understand the functions of each of the new tools. Learn how to access and begin using the tools
Presenters	Teresa Cooper (NAIC), Angela Hamilton (NAIC)

3:10 – 4:00 PM

Gen Z and Financial Literacy: Preventing a Protection Gap	
Field of Study	Communications and Marketing - Non-technical
Description	Gen Z looks at their finances differently than prior generations, with unique challenges and opportunities. A recent Wallet Hub survey found that one in four Gen Zers are not confident in their financial knowledge. This dynamic session will reveal cutting-edge strategies to connect with Gen Z and spark their interest in financial wellness from a young age. Join us to learn how to harness the power of technology, social media, and tailored educational approaches to bridge the financial literacy gap and empower Gen Z to build a secure financial future.
Learning Objectives	<ul style="list-style-type: none"> Identify and describe at least three unique characteristics of Gen Z that impact their financial behaviors and learning preferences. Develop a framework for creating educational content that resonates with Gen Z, leveraging their preferred communication channels and media. Outline at least three innovative strategies to engage Gen Z in financial wellness topics. Demonstrate how to use at least two social media platforms and one technology tool to enhance Gen Z's financial literacy.
Presenters	Tiffany Grant (Money Talk with Tiff)

3:10 – 4:00 PM

Producer Licensing Industry Roundtable	
Field of Study	Specialized Knowledge
Description	This roundtable session will explore key points of interest in today's producer licensing landscape. Industry representatives share their perspectives on current challenges and potential solutions, addressing topics like streamlined processes, compliance, and technology adoption. Attendees will gain insights into industry trends and have the opportunity to engage in a dynamic discussion with leading experts.
Learning Objectives	<ul style="list-style-type: none"> • Understand the challenges and potential solutions in today's producer licensing landscape from industry representatives. • Discuss the role of compliance and technology adoption in the industry. • Gain insights into current industry trends and their implications for producer licensing. • Engage in a dynamic discussion with leading experts to explore key points of interest.
Presenters	Kate Jensen (Steptoe), Roger Moore (NAIFA), West Bissett (Independent Insurance Agents & Brokers of America-IIABA)

3:10 – 4:00 PM

The Complexity of the U.S. Health Insurance Market: How Patients Choose a Coverage Option	
Field of Study	Specialized Knowledge
Description	This session will explore the intricate world of health insurance decisions. From cost considerations to regulatory nuances, experts will delve into how patients navigate their options and help you understand the crucial interplay between patient preferences and regulatory frameworks. Whether you are a seasoned professional or new to the industry, join this session to decode the complexities and empower informed decision-making in the U.S. healthcare landscape.
Learning Objectives	<ul style="list-style-type: none"> • Participants will gain a nuanced understanding of uninsurance and be able to name types of non-insurance financial protection that are available. • Participants will be able to broadly convey the proportions of the population that are insured, uninsured but have other financial protection, eligible but not enrolled in coverage, and uninsured and unprotected. • Participants will be able to articulate factors relevant to health insurance coverage choice and reasons uninsured people give for being uninsured or for forgoing coverage for which they are eligible. • Participants will be able to broadly explain how healthcare sharing ministries work.
Presenters	Gayle Brekke (NAIC), Kelly Edmiston (NAIC)

4:10 – 5:00 PM

Combating the Improper Marketing of Health Insurance	
Field of Study	Regulatory Ethics - Technical
Description	The improper marketing of health insurance is a widespread issue impacting consumers across the nation. This session will offer an in-depth look into how state and federal agencies, along with consumer and trade associations, are combating this pervasive problem through regulations, enforcement, and education.
Learning Objectives	<ul style="list-style-type: none"> • The attendee will learn about the activities of the Improper Marketing Working Group at the NAIC, including, but not limited to, discussions regarding agent switching, Medicare Advantage marketing activities and other ongoing marketing activities.
Presenters	David Buono (PA), Martin Swanson (NE), Brian Webb (NAIC)

4:10 – 5:00 PM

Data Defense: Understanding Information Security Program Concepts	
Field of Study	Information Technology - Technical

Description	Explore the fundamental concepts of information security programs in this insightful session, where we'll dive into the NAIC Insurance Data Security Model Law . Subject-matter experts will cover the fundamental principles of securing sensitive data, informed by their extensive background in conducting cybersecurity audits and inquiries.
Learning Objectives	<ul style="list-style-type: none"> Identify: <ul style="list-style-type: none"> o cybersecurity risk points, which are evolving at warp speed due to AI and other influences o the escalating and increasing convoluted third-party risk and impact to your business By the end of the presentation, learners will be able to: <ul style="list-style-type: none"> o Take their third-party risk program, and governance, to the next level o Improve their information security program
Presenters	Audrey Katcher (RubinBrown, LLP), Rob Rudloff (RubinBrown, LLP)

4:10 – 5:00 PM

How Lloyd's Lab is Accelerating Innovation	
Field of Study	Specialized Knowledge
Description	In an era of increasing global challenges, robust resilience strategies are more critical than ever. Our expert panel will delve into how Lloyd's Lab is fostering cutting-edge innovation to enhance the resilience of the insurance sector, with a focus on the benefits for U.S. consumers. This session is a prime opportunity for regulators and industry leaders to connect with Lloyd's and its commitment to supporting regulatory frameworks and cultivating a resilient, consumer-focused insurance marketplace in the U.S.
Learning Objectives	<ul style="list-style-type: none"> Learn how the Lloyd's Lab accelerator program fosters innovation in the insurance industry. Learn about AI, parametric and capital matching solutions developed by Lloyd's Lab graduates that are helping to build resilience and better protect policyholders. An opportunity to understand how new technologies and innovative ideas can operate within existing regulatory frameworks.
Presenters	Pat Talley (Lloyd's America, Inc.), Benedict Altier (CatX), Wesley Pergament (Sola), Karthik Ramakrishnan (Armilla), Alex Schmelkin (Sixfold)

4:10 – 5:00 PM

Minding the Insurance Gap: The Producer's Role	
Field of Study	Specialized Knowledge
Description	Join this session to discuss the critical role insurance producers play in closing the protection gap within the personal lines, and property and casualty markets. Learn how producers are bridging this gap by educating consumers, offering tailored solutions, and advocating for greater resilience. Discover strategies to build a more inclusive and secure insurance landscape for everyone.
Learning Objectives	<ul style="list-style-type: none"> Discuss the critical role of insurance producers and regulators in closing the protection gap within the personal and commercial lines, property, and casualty market. Learn how producers and regulators are educating consumers and offering solutions for greater resilience. Discover strategies to build a more inclusive and secure insurance landscape for everyone.
Presenters	Lori Croy (MO), Brian Blake (Central United States Earthquake Consortium), Tony Hake (FEMA), Keri Kish (WSIA)

Wednesday, September 13, 2023

8:10 – 9:00 AM

Regulator Review of Electronic UCAA (Regulator Only)	
Field of Study	Specialized Knowledge

Description	Insurance regulators will offer a comprehensive overview of the electronic Uniform Certificate of Authority Application (UCAA) filing and review application, showcasing its features and demonstrating how its tools can meet state-specific needs. In this session, attendees can expect real-world examples and provide insights into optimizing the UCAA for streamlined licensing and compliance processes. Attendees can also participate in a Q&A session to address their specific queries.
Learning Objectives	<ul style="list-style-type: none"> • Describe familiarity of state information on UCAA website • Understand file location of required information. • Review the assignment of tasks and the importance of notifications. • Demonstrate the Use of Notes within the application for tracking the review. • Understand the download zip file for record retention. • Discuss the recommendation process and creation of company details.
Presenters	Debbie Doggett (MO), Jane Barr (NAIC)

8:10 – 9:00 AM

Reinsurance and Bermuda	
Field of Study	Specialized Knowledge
Description	Join us for a discussion of current events in reinsurance, with a special focus on Bermuda's pivotal role in the global reinsurance market. This session will explore recent developments, trends, and challenges shaping the industry. Experts will provide insights into how these factors are influencing reinsurance strategies, regulatory changes, and market dynamics. This session is ideal for anyone interested in reinsurance and Bermuda's impact on the sector.
Learning Objectives	<ul style="list-style-type: none"> • After this presentation, attendees will understand current events in the reinsurance environment. • Attendees will also have a better understanding of regulatory and international issues.
Presenters	John Rehagen (MO), John Huff (Association of Bermuda Insurers and Receivers-ABIR), Jake Stultz (NAIC)

8:10 – 9:00 AM

The Market Regulation Certification Program (Regulator Only)	
Field of Study	Specialized Knowledge
Description	Discover the latest developments in the newly adopted Market Regulation Certification program during this engaging session. Presented by leaders of the Market Regulation Certification (D) Working Group, this session will offer attendees an in-depth look at the current implementation status and progress of this important initiative.
Learning Objectives	<ul style="list-style-type: none"> • Describe the purpose of the Voluntary Market Regulation Certification Program. • Identify the requirements within the program and some of the challenges and concerns encountered by jurisdictions in self-certifying. • Describe the stages of implementation of the program. • Identify the resources available for jurisdictions as they self-certify.
Presenters	John Haworth (WA), Bryan Stevens (WY)

8:10 – 9:00 AM

The Use of AI in the Distribution of Insurance Products	
Field of Study	Specialized Knowledge
Description	In this session, we will dive into the transformative impact of artificial intelligence (AI) on insurance producers and how AI can shape the customer experience, influence regulatory oversight, and affect consumer protection. Attendees can expect to engage with industry experts and gain a better understanding of AI's benefits and challenges in insurance product distribution.
Learning Objectives	<ul style="list-style-type: none"> • Explore the transformative impact of AI on insurance producers and customer experience. • Understand how AI influences regulatory oversight and consumer protection.

	<ul style="list-style-type: none"> Gain a better understanding of AI's benefits and challenges in insurance product distribution.
Presenters	Charu Choudhary (Gartner Consulting), Bob Jirgal (Gartner Consulting),

9:10 – 10:00 AM

Adopted Principles-Based Bond Definition	
Field of Study	Accounting
Description	<p>The updated principles-based bond definition takes effect on Jan. 1, 2025. Get prepared for the Statement of Statutory Accounting Principles (SSAP) revisions and reporting changes by attending this session, where subject-matter experts will provide a comprehensive overview of the changes and what you need to know for this important update.</p> <p>This session will cover key aspects of the new definitions, their impact on accounting practices, and guidance on compliance to ensure a smooth transition for insurance entities.</p>
Learning Objectives	<ul style="list-style-type: none"> Discuss adopted accounting changes under the principles-based bond definition. Discuss bond classification, key reporting changes and how to prepare. Discuss practical application for implementation.
Presenters	Kevin Clark (IA), Julie Gann (NAIC)

9:10 – 10:00 AM

AI Models: Data Sources and Considerations	
Field of Study	Information Technology - Technical
Description	<p>This presentation examines the various sources of data used to train artificial intelligence (AI) models in the insurance industry, ranging from structured insurance experience data to unstructured images, video, and audio input data.</p> <p>We will discuss key considerations in obtaining and evaluating data quality, such as bias, representativeness, and ethical concerns, and possible techniques to mitigate biases.</p>
Learning Objectives	<ul style="list-style-type: none"> At the conclusion of this presentation, the audience will be able to: Identify the difference between structured and unstructured data. Gain knowledge about the various sources of data and data quality considerations for building AI and ML models. Identify how bias can enter the modeling process at various steps, how to measure bias, and possible ways to mitigate bias.
Presenters	Dorothy Andrews (NAIC), Scott Sobel (NAIC)

9:10 – 10:00 AM

Assessing Catastrophe and Climate Risk Impact on Insurer Solvency	
Field of Study	Specialized Knowledge
Description	<p>In this session, you will gain insights into various tools and guidance for financial regulators to assess and monitor the impact of catastrophe and climate risks on insurer solvency.</p> <p>Explore the effects of both physical risks, such as natural disasters, and transition risks, such as declining asset values, on financial stability.</p> <p>This session is ideal for regulators and insurers focused on financial sustainability and risk management.</p>
Learning Objectives	<p>At the end of this session participants will be able to explain:</p> <ul style="list-style-type: none"> Why regulators should look at CAT & Climate risks. CAT and climate changes to 2023 financial handbooks. Sources of information on CAT exposure available to regulators. Training and support available to examiners.
Presenters	Shaveta Gupta (NAIC), Elisabetta Russo (NAIC)

9:10 – 10:00 AM

Global Strategies Against Insurance Fraud	
Field of Study	Regulatory Ethics - Technical
Description	In this session, attendees will discover what tactics the U.S. and its international counterparts are using to fight insurance fraud. State regulators—as well as federal, consumer, and industry representatives—will give a comprehensive overview of these efforts and their forward-looking goals to combat insurance fraud, focusing on cross-border collaboration and emerging technologies.
Learning Objectives	<ul style="list-style-type: none">• Understand the process in an international fraud case from regulators perspective.• Learn how collaboration is a significant tool used in fighting insurance fraud.• Discover strategies used to successfully convict bad actors committing insurance fraud.
Presenters	Commissioner Trinidad Navarro (DE), James J. Black III (Black & Gerngross, PC), Jeffrey Miceli

10:30 – 11:20 AM

From 'Black Box' to 'Own View of Risk'	
Field of Study	Specialized Knowledge
Description	Dive into the revolution reshaping reinsurance and discover how companies are breaking free from the confines of black box catastrophe models and embracing the "Own View of Risk" framework. Experts will illuminate this groundbreaking approach, revealing how it empowers tailored risk assessments for diverse portfolios. Gain insights into how this shift fosters strategic alignment, providing a competitive edge in the ever-evolving insurance landscape. Do not miss out on this opportunity to revolutionize your risk management strategy.
Learning Objectives	<ul style="list-style-type: none">• Attendees will be able to identify the major components of catastrophe models and how they relate to common financial loss metrics.• Attendees will be able to articulate the reasons why Severe Convective Storms have become rivals to Hurricanes in terms of yearly loss.
Presenters	Mark Bove (Munich Reinsurance America, Inc.), Kelly Hereid (Liberty Mutual)

10:30 – 11:20 AM

The Latest Trends in U.S. Commercial Real Estate Investments	
Field of Study	Specialized Knowledge
Description	This session will examine the current state of the U.S. commercial real estate market, analyzing emerging trends and their impact on insurer portfolios and strategies. Topics will include market volatility, regulatory changes, and evolving investment opportunities. Attendees can expect data-driven insights and expert analysis to guide decision-making in this dynamic sector.
Learning Objectives	<ul style="list-style-type: none">• By the end of this session, attendees will be able to discuss,<ul style="list-style-type: none">• how the commercial real estate market has evolved in the last five to ten years,• what are the concerns and issues,• how could this impact insurance company investments, which have been primarily through mortgage loans,• questions that regulators can ask to understand the risk in insurer mortgage loan portfolios.
Presenters	Ed Toy (Risk and Regulatory Consulting - RRC)

10:30 – 11:20 AM

Understanding and Implementing Sound Practices in Financial Analysis	
Field of Study	Accounting

Description	<p>This session explores essential practices for financial analysis and highlights common pitfalls to avoid. Attendees will gain valuable insights from the NAIC Financial Regulation Standards and Accreditation Program and recent peer review sessions, allowing them to implement robust strategies and reduce risk.</p> <p>Expect real-world examples and interactive discussions to help solidify key concepts and best practices.</p>
Learning Objectives	<ul style="list-style-type: none"> • Attendees will be able to identify sound and best practices employed by Departments for financial analysis. • Attendees will be able to evaluate sound and best practices for analysis that could be incorporated into their future work. • Attendees will become more familiar with the myths and misunderstandings concerning the differences between accreditation and peer review.
Presenters	Michelle Lo (CA), Ed Dinkel (Rector & Associates), Sara Franson (NAIC), Elise Klebba (NAIC)