



CPE Credit Information for 2025 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.
- RFID badge tracking will be used to track 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.
- 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

Revolutionize Your Tax Filings with OPTins (Regulator Only)	
Field of Study	Computer Software and Applications
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Discuss the project overview and its significance in revolutionizing tax filings.• Identify new features for regulators, including the integration with the Enterprise Data Platform.• Review the transaction management process and its improvements within the OPTins system.
Presenters	Alex Rogers (NAIC)

1:00 – 1:50 PM

SBS Transaction Manager: 14 Million and Growing (Regulator Only)	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Explain how SBS Transaction Manager has scaled to support transactions from NIPR.• Identify key features and capabilities to enhance efficiency in regulatory workflows.• Apply real-world strategies to optimize the use of SBS Transaction Manager.
Presenters	Alexis Sakaida (HI), Trish Skahan (NAIC)

2:00 – 2:50 PM

Revolutionize Your Regulatory Review with SERFF Modernized	
Field of Study	Computer Software and Applications
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Explain strategic drivers behind SERFF modernization, including increasing product complexity, the need for faster speed-to-market, and improved integration with third-party systems and data providers.• Identify key features and enhancements in the modernized platform, such as document search, workflow management, customizable dashboards, communication improvements, user management, and business rule validation.• Apply strategies for transitioning and coexisting with the modernized platform and provide feedback to help shape future enhancements.
Presenters	Bridget Kieras (NAIC), Lauren Bandle (NAIC)

Thursday, September 11, 2025

12:00 – 12:50 PM

Enhancing SERFF: A Superior Approach for Filing Submission	
Field of Study	Computer Software and Applications
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Explain strategic drivers behind SERFF modernization, including increasing product complexity, the need for faster speed-to-market, and improved integration with third-party systems and data providers.• Identify key features and enhancements in the modernized platform, such as document search, workflow management, customizable dashboards, communication improvements, user management, and business rule validation.• Apply strategies for transitioning and coexisting with the modernized platform and provide feedback to help shape future enhancements.
Presenters	Bridget Kieras (NAIC), Lauren Bandle (NAIC)

1:00 – 1:50 PM

Turning Data Into Playgrounds, Not Puzzles (Regulator Only)	
Field of Study	Computer Software and Applications
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Summarize the EDP and its goals.• Discuss the new table structures and data tools used in the EDP.• Describe the concept behind the NAIC Data Portal project.
Presenters	Todd Sells (NAIC), Jason Hughes (NAIC)

Monday, September 15, 2025

8:30 – 9:30 AM

Keynote: Building the Human for Tomorrow	
Field of Study	Personal Development
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Assess the impact of emerging technologies and dynamic global trends on organizational leadership.• Apply practical frameworks for personal growth and influence, enabling attendees to confidently navigate the evolving demands of the future workplace.• Review methods to deepen self-knowledge and expand personal influence, fostering a leadership style that elevates organizational culture and empowers others to adapt and thrive amid complexity.
Presenters	Cassi Chandler (Vigeo Alliances)

9:45 – 10:35 AM

What Are They Thinking? Gathering Consumer Feedback and Insights	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Identify key methods that provide a structured approach to plan and execute educational campaigns.• Analyze real-world examples of consumer engagement strategies to determine best practices.• Apply insights from consumer research to design more effective, consumer-centered communication materials.• Review creating a feedback-informed outreach plan that incorporates consumer perspectives to improve clarity, accessibility, and impact.
Presenters	Lori Croy (MO), Liz Heigle (OK), Brenda Rourke (NAIC)

9:45 – 10:35 AM

Technology Trends in the Insurance Industry	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Identify key technology trends transforming the insurance industry.• Explain what insurance companies are doing to be responsible users of technology.
Presenters	Commissioner Woods (DC), Scott Fischer (Lemonade), Jennifer Hobbs (Zurich North America), Rob Suarez (CareFirst)

9:45 – 10:35 AM

Financial Impact of Insurance Fraud	
Field of Study	Behavioral Ethics
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Identify and explain the economic impact of insurance fraud on organizations and the broader industry.• Analyze real-world case studies to recognize patterns and techniques involved in insurance fraud and anti-money laundering (AML) activities.• Evaluate and apply effective financial strategies used by organizations to detect, prevent, and respond to fraud and AML threats.
Presenters	Shaun O'Neill (MD)

11:00 – 11:50 AM

Accreditation in Action: How States Work Together to Safeguard Solvency	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Identify key components of state-based insurance regulation that require interstate collaboration for effective oversight. Explain how the NAIC Accreditation Program fosters trust and consistency among state regulators. Compare examples of interstate reliance in financial analysis, examinations, and solvency monitoring.
Presenters	Greg Chew (VA), Roy Eft (IN), Ed Dinkel (Noble), Sara Franson (NAIC)

11:00 – 11:50 AM

An Exploration of International Topics and Activities	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Discuss how key life insurance sector trends are being assessed internationally, including at the International Association of Insurance Supervisors (IAIS). Identify various international implementation and assessment processes and the role U.S. state insurance regulators and the NAIC play in these activities. State ways insurance regulators can engage in, and the value of, supervisory cooperation and collaboration.
Presenters	Director Dunning (NE), Rebecca Easland (WI), Carrie Mears (IA), Rashmi Sutton (NAIC)

1:20 – 2:20 PM

2025 NAIC Officer Insights	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Identify key regulatory challenges and emerging priorities within the insurance industry. Analyze how effective regulation strengthens industry resilience and innovation. Engage with regulatory leaders to deepen understanding of strategic policymaking.
Presenters	Commissioner Godfread (ND), Commissioner White (VA), Director Kelleher Dwyer (RI)

2:50 – 3:40 PM

Life Insights: Behavioral Science in Life Insurance Application Redesign	
Field of Study	Specialized Knowledge
Description	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.

Learning Objectives	<ul style="list-style-type: none"> • Discuss the basics of behavioral economics and the development of life insurance applications. • Review how behavioral economics can be applied life insurance applications to improve performance.
Presenters	Caitlyn Parsons (SCOR)

2:50 – 3:40 PM

Health Insights: AI and Prior Authorization—the Good, the Bad, and the Ugly	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Explain how AI is transforming the prior authorization process from the perspective of the carrier, the consumer, and the state insurance regulator. • Review how carriers leverage AI to make prior authorization decisions. • Discuss consumer concerns with the use of AI in making prior authorization decisions. • Identify how state insurance regulators are working to ensure effective oversight of the use of AI.
Presenters	Matthew Pickett (IL), Lucy Culp (Leukemia & Lymphoma Society), Anshu Choudhri (BCBSA)

2:50 – 3:40 PM

Property and Casualty Insights: Gaining Insights into Homeowners Insurance Markets Through Data	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Identify the purpose and objective of the state regulator homeowners market data call. • Describe how states are using the homeowners market data to achieve regulatory goals.
Presenters	Commissioner Conway (CO), George Bradner (CT), Peter Brickwedde (MN), Eric Lowe (VA), Ashley Scott (OK)

3:55 – 4:45 PM

AM Best's Economic and Insurance Sector Outlook	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Review past and projected economic trends that may impact the industry. • Identify overall trends and economic health of each of the sectors to better evaluate specific individual companies.
Presenters	Alan Murray (AM Best- Ratings Services)

3:55 – 4:45 PM

Market Conduct Insights: Building Trust in Insurance	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Examine how well-defined regulatory guidelines promote ethical behavior, transparency, and accountability across the insurance industry.• Discuss how strong market conduct oversight protects consumers, fosters fair competition, and enables innovation in a rapidly evolving marketplace.• Identify tools and strategies for applying market conduct principles effectively in a dynamic regulatory environment.
Presenters	Director Cameron (ID), Commissioner Navarro (DE), David Buono (PA)

Tuesday, September 16, 2025

8:10 – 9:00 AM

Beyond the Hype: The Bright and Dark Sides of Insurance AI	
Field of Study	Information Technology
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Discuss current AI trends in the insurance industry and how it is applied.• Review best practices in maximizing the use of AI to drive optimal business value.• Assess the long-term strategic impact of AI on business models and workforce dynamics.
Presenters	Kimberly Harris-Ferrante (Gartner Research)

9:10 – 10:00 AM

Catastrophe Models as Fit for Purpose	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Discuss the role of catastrophe models in assessing and managing CAT risk.• Evaluate examples of model validation across perils such as hurricanes, floods, and wildfires.
Presenters	Fred Karlinsky (Greenberg Traurig), Brandon Katz (KatRisk), Matt Nielsen (Moody's), Tim Barnett (NAIC)

9:10 – 10:00 AM

Understanding Bermuda’s Reinsurance Market and Supervision	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Identify the key components of Bermuda’s multi-license insurance system and key features of the market. • Explain the supervisory process life cycle and the key supervisory activities including onsite reviews, approval of block and legacy transactions and the role of ORSA in evaluating capital and liquidity adequacy. • Discuss Bermuda's solvency framework compared to the US, technical provisions and the concepts of best estimate liability and risk margin.
Presenters	Victor Akin (BMA), Patience Maina (BMA)

9:10 – 10:00 AM

Insurance in the Digital Age	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Identify potential consumer risks and regulatory challenges associated with technological adoption. • Discuss how technological adoption may impact consumer protection and market fairness. • Review key considerations, tools, and best practices to effectively monitor and regulate advanced technologies use, ensuring transparency, accountability, and equitable outcomes for consumers.
Presenters	Dave Buono (PA), John Haworth (OR)

9:10 – 10:00 AM

Words that Work: Clearer Consumer Messaging	
Field of Study	Communications and Marketing
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Assess readability and steps to make work more readable. • Discuss the potential of using Artificial Intelligence to bring greater clarity to consumer messaging. • Explain the importance of addressing other factors that affect consumer messaging, including organization, formatting, and accessibility.
Presenters	Brenda Cude (University of Georgia)

10:30 – 11:20 AM

For the Love of Large Language Models	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Explain the foundations and history of LLMs. • Compare the different LLMs currently available and their potential use cases. • Outline compliance issues, ethical considerations, and cost implications for insurance applications of LLMs.
Presenters	Dorothy Andrews (NAIC), Roberto Perez (NAIC)

10:30 – 11:20 AM

Reinsurance Revealed: Bridging Risk, Rates, and Resilience	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Discuss what reinsurance is and how it works, including the basic types of reinsurance and why insurers use it to manage risk. • Evaluate the regulatory implications of reinsurance arrangements, including their role in assessing solvency, capital adequacy, and rate filings. • Analyze how reinsurance influences pricing adequacy and financial resilience, with a focus on its function as a risk management tool that connects underwriting decisions to long-term insurer stability.
Presenters	Tim Barnett (NAIC), Joseph Wu (NAIC)

10:30 – 11:20 AM

Pharmacy Benefit Manager Exam Standards	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Discuss the PBM (D) Working Group's efforts to standardize the development of PDM examinations and licensure. • Examine state-level regulatory trends and how various states are approaching PBM oversight, including recent legislative and regulatory developments.
Presenters	Joylynn Fix (WV), Susan Jennette (DE), Ashley Scott (OK)

10:30 – 11:20 AM

How to Commit Insurance Fraud – A Guide to Stealing Money, Fooling Regulators and Living Comfortably	
Field of Study	Regulatory Ethics
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Recognize the consequences of committing insurance fraud. • Identify common schemes and tactics used in insurance fraud. • Learn how regulators and law enforcement detect and prevent fraudulent activities. • Develop strategies for supporting fraud prevention and reporting in insurance practices.
Presenters	Commissioner Navarro (DE), Jim Black (Black & Gerngross, PC)

12:50 – 1:40 PM

Corporate Amendments Application in Appian	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Identify the different Corporate Amendment change types in Appian. • Explain the application process.
Presenters	Bon Rector (NAIC)

12:50 – 1:40 PM

Lessons Learned from NAIC Peer Review Sessions	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Identify sound and best practices employed by Departments. • Evaluate sound and best practices that could be incorporated into their future work. • Apply existing sound and best practices to new issues in risk-focused financial regulation, generating new best practices of their own.
Presenters	Topher Hughes (NAIC)

12:50 – 1:40 PM

Safeguarding Insurance Consumers Through Producer Licensing	
Field of Study	Specialized Knowledge
Description	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.

Learning Objectives	<ul style="list-style-type: none"> Recognize legal and ethical implications of unauthorized activities and the significance of adhering to regulatory mandates. Explain ways in which producer licensing serves to safeguard consumers and uphold ethical standards in market practices. Describe ethical responsibilities associated with insurance producer licensing.
Presenters	Karen Hornig (NIPR)

12:50 – 1:40 PM

Claims to Fame: When Insurance Meets Influence on Social Media	
Field of Study	Communications and Marketing
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Identify current social media practices, strategies, and storytelling techniques to make content more relatable, relevant, and useful to the public. Evaluate audience demographics and behaviors to determine who uses social, what types of content appeal across generations, and why people engage. Demonstrate ways to reinforce authenticity, credibility, and trust through social content and engagement.
Presenters	Warren Kagarise (King County, WA)

1:50 – 2:40 PM

Compliance and Enforcement in Producer Licensing: A Regulator Discussion	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Examine effective best practices for regulatory oversight and enforcement in the insurance industry. Discuss the role of technology in shaping producer licensing compliance and regulatory processes. Identify compliance strategies through collaboration with regulatory professionals.
Presenters	Dave Buono (PA), Lorie Gasior (LA), Richard Tozer (VA), Lee Webb (KY)

1:50 – 2:40 PM

NAIC Resilience HUB: Nuts and Bolts and State Application	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Discuss the history behind the need and development of mitigation grant programs (Alabama case study). Identify NAIC engagement and scale of programs in the US. Review the resilience resources available through the NAIC. Explain the future of the Resilience HUB, building a "Culture of Resilience" and how states are putting them into action.

Presenters	Brian Powell (NAIC)
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1:50 – 2:40 PM

Navigating the Future of Cyber Insurance: Insights and Innovations	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Identify key technology trends transforming the insurance industry. Explain what insurance companies are doing to be responsible users of technology.
Presenters	Colton Schulz (ND), Tara Bodden (At-Bay), Lindsay Nickle (Constangy), Christine Reese (Zurich North America), Emily Short (The Baldwin Group)

1:50 – 2:40 PM

Protecting Your Pets	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Discuss the regulatory response to the growing demand for Pet Insurance. Recognize how agents and brokers are being licensed across different states. Indicate how market conduct examination standards are being applied to ensure compliance and consumer protection. Discuss the Initial public ratios calculated from the first MCAS Pet Insurance data.
Presenters	Matt Gendron (RI), John Haworth (OR)

3:10 – 4:00 PM

Update on Key Life Actuarial Initiatives	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Discuss how changes in interest rates can impact changes in reserves, surplus, and claims-paying ability of life insurers. Explain how key aspects of how principle-based reserving for fixed annuities differ from the current formulaic method. Review at a high-level asset adequacy analysis and how reinsurance can be handled in the analysis.
Presenters	Fred Andersen (MN), Pete Weber (OH), Amy Fitzpatrick (NAIC)

3:10 – 4:00 PM

Let's Talk Licensing: An Industry Roundtable Discussion	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Identify key challenges and opportunities in producer licensing within the insurance sector.• Analyze best practices for improving producer licensing processes and compliance.• Recognize recent and upcoming legislative updates.• Indicate strategies to increase efficiency and adapt to evolving regulatory environments.
Presenters	Wes Bissett (The Bellemore Group), John Fielding (Fielding Strategies), Kate Jenson (Steptoe), Karen Hornig (NIPR)

3:10 – 4:00 PM

Catastrophes and Their Aftermath	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Explain the impact of catastrophic events in order to prepare for both the expected and unexpected.• Identify key internal and external stakeholders to ensure clear communication throughout a catastrophic event.• Review resources used to prepare for hosting or attending post-storm community events.
Presenters	Ryan Blakeney (MS), Brad Gerling (MO), Sheryl Parker (FL), Mike Peterson (CA)

3:10 – 4:00 PM

Shaping the Headlines: Communication Outreach and Response	
Field of Study	Communications and Marketing
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Identify how DOIs can protect consumers by cultivating relationships with local media outlets.• Discuss how to create holding statements for perils, issues, and crisis situations that DOIs.• Discuss how to create compelling news releases and pitches that will motivate local media outlets to cover DOI events and programs.
Presenters	Dean Davison (Davison Strategic Communications), Alana LaFlore (NAIC)

4:10 – 5:00 PM

Effective Governance and Risk Management Practices for Complex Investment Strategies	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Discuss emerging trends in capital markets. • Discuss emerging trends in insurer investment portfolios. • Identify common governance and risk management practices used to oversee complex investment strategies.
Presenters	Crystal Brown (RRC), Ed Toy (RRC)

4:10 – 5:00 PM

Small Group Health Insurance: Recent Developments	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Identify recent drivers of healthcare costs. • Discuss issues unique to small groups in obtaining health insurance coverage. • Discuss several ways that small groups can gain and use health insurance coverage.
Presenters	Anqi Chen (NAIC), Kelly Edmiston (NAIC)

4:10 – 5:00 PM

Missing Data Analysis: An (Abbreviated) Actuarial Perspective	
Field of Study	Information Technology
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Express concerns regulators have with missing data. • Explain why missing data can cause statistical bias in some models. • Identify questions that may be useful to ask companies regarding their use of missing data in rating.
Presenters	Kevin Burke (NAIC)

4:10 – 5:00 PM

The Importance of Insurance Fraud Referrals—How Does It Help Me?	
Field of Study	Regulatory Ethics
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Indicate the sources and pathways of insurance fraud referrals within the insurance industry. • Describe how referrals are processed and utilized by various organizations including the NAIC. • Recognize the importance of accurate and timely data sharing in combating insurance fraud at the state level.
Presenters	Kyle McCollum (National Insurance Crime Bureau), Greg Welker (NAIC)

Wednesday, September 17, 2025

8:00 – 9:00 AM

Annuity Suitability Best Interest Standard (Part 1 – Annuity 101 - The Basics of Annuities) CLE pending approval	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Identify and explain the core components of annuity products and their regulatory framework under NAIC Model Regulation 275.• Evaluate insurer compliance practices and the application of the best interest standard in the context of annuity transactions.
Presenters	Peter Weber (OH), Fred Andersen (MN)

8:10 – 9:00 AM

Statutory Accounting Principles Hot Topics	
Field of Study	Accounting
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Identify new and revised SAP guidance related to key recent topics adopted by the Statutory Accounting Principles (E) Working Group (SAPWG).• Discuss exposures and hot topics currently being considered by the SAPWG.• Recognize how guidance changes may impact accounting and reporting.
Presenters	Julie Gann (NAIC), Robin Marcotte (NAIC), Wil Oden (NAIC), Jake Stultz (NAIC)

8:10 – 9:00 AM

Coordinated Oversight: Collaboration of Licensing and Enforcement for Insurance and Securities Regulators	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none">• Review the necessity of coordinated regulatory approaches for professionals licensed in both the insurance and securities industries.• Identify best practices for enhancing collaboration between insurance and securities regulators.• Recognize fostering a cohesive and efficient regulatory environment through inter-agency cooperation.
Presenters	Steve Fromholtz (AZ), Jared Kirby (IA), Courtney Khodabakhsh (OK), Tim Mullen (NAIC)

8:10 – 9:00 AM

Aging and Long-Term Care Insurance	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Identify issues that will challenge the ability to finance future long-term care in the US. • Recognize challenges specific to financing long-term care through traditional and hybrid insurance from a consumer perspective. • Examine issues related to state-funded long-term care insurance programs.
Presenters	Bonnie Burns (California Health Advocates), Brenda Cude (University of Georgia), Richard Weber (Insurance Fiduciary®)

8:10 – 11:20 AM

Exploring Lloyd's: An Overview for U.S. Regulators (Regulator Only)	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Identify the structure and functioning of the Lloyd's market including how investors participate in Lloyd's, how Lloyd's syndicates are regulated, and the role of the Corporation of Lloyd's in overseeing the market. • Discuss Lloyd's London Bridge insurance-linked securities platform and how this is used to provide capital for the market. • Discuss Lloyd's approach to exposure management including Lloyd's Realistic Disaster Scenarios and how the data provided by syndicates is analyzed centrally. • Discuss Lloyd's Internal Model (LIM) and how Lloyd's incorporates catastrophe modelling into its oversight process.
Presenters	Luke Knowles (Lloyd's America, Inc.), Sabrina A. Miesowicz (Lloyd's America, Inc.)

9:10 – 10:00 AM

Best Practices in Utilizing TeamMate+ Software	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Discuss being more productive with TeamMate+. • Describe using new features from recent releases of TeamMate+.
Presenters	James Portuguese (NAIC)

9:10 – 10:00 AM

The Regulatory Edge: Leveraging NIPR for Compliance and Efficiency	
Field of Study	Information Technology - Technical
Description	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.

Learning Objectives	<ul style="list-style-type: none"> • Explain the pivotal role of NIPR in supporting compliance within state insurance regulation. • Discuss strategies for promoting a uniform and efficient regulatory environment through NIPR integration. • Recognize the benefits of using NIPR to enhance inter-agency collaboration and reduce administrative burdens. • Develop actionable approaches for maximizing efficiency and uniformity of compliance activities with NIPR tools and resources.
Presenters	Tracy Cunningham (ME), Jason Flanagan (OR), Courtney Khodabakhsh (OK), Monicka Richmeier (KS), Cari Lee (NIPR)

9:10 – 10:00 AM

Human-Centered AI	
Field of Study	Information Technology
Description	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.
Learning Objectives	<ul style="list-style-type: none"> • Identify the core principles that distinguish human-centered AI from traditional AI development approaches. • Assess ethical considerations and challenges for responsible AI development. • Discuss a practical framework for addressing issues such as bias, transparency, and fairness. • Explain how human-centered approaches can be implemented using case studies to create more trustworthy, inclusive, and effective AI solutions that enhance rather than replace human capabilities.
Presenters	James Guszczka (Clear Risk Analytics)

9:10 – 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	
Field of Study	Specialized Knowledge
Description	Annuity Suitability Best Interest Standard (Part 2 - Model #275 - What are the Regulatory Requirements for a Best Interest Recommendation) CLE pending approval
Learning Objectives	<ul style="list-style-type: none"> • Analyze the complexities of annuity products and apply key principles of NAIC Model Regulation 275 to regulatory scenarios. • Assess insurer compliance practices and the implementation of the best interest standard in annuity transactions.
Presenters	Matt Gendron (RI)

10:30 – 11:20 AM

Unlocking Private Credit: Opportunities & Challenges for Insurers	
Field of Study	Regulatory Ethics - Technical
Description	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.

Learning Objectives	<ul style="list-style-type: none"> Describe the risks and benefits of private credit owned by insurers. Identify risk management strategies that can assist insurers who may be investing in private credit in a more material way.
Presenters	Eric Kolchinsky (NAIC)

10:30 – 11:20 AM

Response Strategies for Catastrophic Cyber Risk	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Identify key developments in the history of cyber risk transfer and types of cyber insurance products. Discuss the core datasets, methods, and limitations involved in modeling and underwriting cyber risk. Describe what constitutes catastrophic cyber risk and analyze the implications for the insurance industry. Evaluate policy options for a government backstop in the context of systemic and catastrophic cyber risk. Compare perspectives from the insurance and cybersecurity sectors regarding the need for public-private risk-sharing mechanisms.
Presenters	Unal Tatar, Ph.D. (University at Albany)

10:30 – 11:20 AM

Collaborating to Prevent the Improper Marketing of Health Insurance	
Field of Study	Regulatory Ethics
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Identify common challenges and risks associated with the improper marketing of health insurance. Explain the roles of state, federal, industry, and consumer stakeholders in preventing improper health insurance marketing practices. Evaluate strategies for collaboration among regulatory agencies and industry partners to mitigate marketing-related insurance fraud.
Presenters	Dave Buono (PA), Martin Swanson (NE)

10:30 – 11:20 AM

Annuity Suitability Best Interest Standard (Part 3 – Producer Education and Training from an Insurer Perspective) CLE pending approval	
Field of Study	Specialized Knowledge
Description	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.
Learning Objectives	<ul style="list-style-type: none"> Describe insurer approaches to producer education and training related to annuity products, including compliance with the best interest standard.

	<ul style="list-style-type: none"> Interpret how foundational annuity concepts and insurer practices inform regulatory oversight and legal analysis in the context of state insurance regulation.
Presenters	Annie Bailey (Athene), Chad Batterson (Athene)

Wednesday, Sept. 17 | 1:00 PM – 4:30 PM and Thursday, Sept. 18 | 9:00 AM – 12:00 PM

Advanced Financial Regulator Training (Regulator Only)	
Field of Study	Specialized Knowledge
Description	<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>
Learning Objectives	<ul style="list-style-type: none"> Describe how the use of specialists can support solvency monitoring activities. Discuss emerging sound practices to adopt when conducting risk-focused financial analysis. Discuss emerging sound practices to adopt when conducting risk-focused financial examinations. Identify emerging trends and considerations related to asset-intensive reinsurance. Explain the importance of effective coaching and feedback in solvency monitoring activities.
Presenters	Jim Hattaway (Noble Consulting), Justin Schrader (Noble Consulting), Jake Stultz (NAIC), Bruce Jenson (NAIC), Elise Klebba (NAIC), Topher Hughes (NAIC)

1:00 – 5:00 PM

Annuity Suitability Best Interest Standard Deposition Training Workshop CLE pending approval	
Field of Study	Specialized Knowledge
Description	<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. 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. Prerequisite: Workshop attendees must attend the two Wednesday morning breakout sessions as a prerequisite to attend the Wednesday afternoon practical training workshop. 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. Intended Audience: State insurance regulators, including attorneys, investigators, and analysts, who are responsible for enforcing insurance laws.</p>
Learning Objectives	<ul style="list-style-type: none"> Describe annuity products and the NAIC’s Suitability in Annuity Transactions Model Regulation (#275) Apply legal and regulatory knowledge in a simulated deposition of a mock producer respondent.
Presenters	Jordan Esbrook (IID), Johanna Nagel (IID), Amanda Robinson (IID), Renee Fabry (WI), Amy Funderburk (IA), Sarah Gillaspey (MN), Heather Hoesterey (NC), Stephen Thies (NM), Sara Tindall-Woodman (RI), Lauren Van Buren (WI), Joshua Wille (MO)

Wednesday, Sept. 17 | 1:00 PM – 5:30 PM and Thursday, Sept. 18 | 8:30 AM – 12:00 PM

CIPR Insurance Regulatory Research Symposium (Regulator Only)- DRC Only	
Field of Study	Specialized Knowledge
Description	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. 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.
Learning Objectives	<ul style="list-style-type: none"> • Discuss the role of academic inquiry in addressing regulatory and public policy issues in insurance. • Apply insights from current academic research to inform regulatory strategies across diverse lines of insurance business. • Discuss academic research findings and apply regulatory perspectives to assess their relevance and public policy implications. • Discuss regulatory challenges, research methodologies, and support evidence-based policymaking in insurance regulation between regulators and academic researchers.
Presenters	Jeff Czajkowski (NAIC), Cameron Ellis (University of Iowa), David Pooser (East Carolina University), Lars Powell (University of Alabama), John Zinda (Cornell University), Dale Hall (Society of Actuaries), Sharon Tennyson (Cornell University), Brenda Cude (University of Georgia), Kyeonghee Kim (Florida State University), Tice Sirmans (Illinois State University), Jingshu Luo (University of Mississippi), Jill Bisco (Illinois State University), Steve Fier (Virginia Commonwealth University), CIPR Staff

1:00 – 5:00 PM

Mental Health Parity Reporting Templates (Regulator Only)	
Field of Study	Specialized Knowledge
Description	Join us for an engaging and interactive workshop designed specifically for regulators to gain in-depth knowledge about the OPTins modernization project. Participants will have the opportunity to rotate through various table-top sessions, experience a comprehensive product demonstration and overview, and receive personalized one-on-one consultations with NAIC staff. Intended Audience: State insurance regulators looking to gain insights and knowledge regarding the OPTins modernization project.
Learning Objectives	<ul style="list-style-type: none"> • Identify the benefits of standardized reporting templates for mental health and substance use treatment limitations when enforcing parity regulations. • Identify elements of reporting templates that are most useful for regulators as well as elements that insurers struggle to comply with. • Contribute revisions to an existing template or a framework for a new template.
Presenters	Chrysal Bartuska (ND), Michelle Heaton (NH), Larry Gibson (VA), Will Genschow (WA), Jane Beyer (WA)

1:00 – 4:00 PM

Optimizing and Streamlining Your Producer Licensing Processes (Regulator Only)- DRC Only	
Field of Study	Specialized Knowledge
Description	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. 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.
Learning Objectives	<ul style="list-style-type: none"> • Identify uniformity and reciprocity practices to help streamline the licensing process for state regulators and agencies. • Apply practical strategies to integrate NIPR into compliance workflows for increased efficiency and uniformity. • Develop actionable plans to maximize the benefits of NIPR in regulatory environments, ensuring both compliance and operational excellence. • Identify the primary processing and procedural differences between NIPR and SBS systems in multi-state licensing. • Identify unique SBS controls such as 'Keep DRLP(s)' and 'Load Formerly Known As' and explain their regulatory implications. • Describe the specific functions managed exclusively by SBS or NIPR, including transaction deferral and expiration date settings. • Apply knowledge of both systems to optimize licensing processes and ensure accurate, efficient regulatory operations.
Presenters	Trevor Barnard (NIPR), Michelle Wilson (NIPR), Bart Goodwin (SBS), Coleson Douglas (SBS)