

2026 Insurance Summit Continuing Education Credit Information

The following Insurance Summit sessions are eligible for continuing education credits (CPE, CLE, DRC). To be awarded credits and receive a certificate, 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 validated to determine eligibility for online attendees.
- Credit is only granted for the live sessions (in-person and virtual). No credit is awarded for recordings.
- 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.
- Attendees with NAIC Compass accounts will have certificates issued through Compass.
- Attendees without NAIC Compass accounts will have certificates issued through email.



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Delivery Method: Group Program

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.

Wednesday, September 23, 2026

12:00 - 1:00 PM

Foundational Deposition Training for Attorneys - Part I (Regulator Only)	
Continuing Education	CLE (pending approval), DRC
Field of Study	Specialized Knowledge
Description	Attendees of this virtual training session will learn how to conduct and defend depositions through strong questioning techniques, thorough preparation, witness management, and strategic use of exhibits. This session is a prerequisite for attorneys participating in the Annuity Suitability and Best Interest: Deposition Training Workshop on Sept. 28, 2026. (CLE pending approval)
Learning Objectives	• Conduct and defend depositions through strong questioning techniques, thorough preparation, witness management, and strategic use of exhibits.
Presenters	Jordan Esbrook (IA) Johanna Nagel (IA) Amanda Robinson (IA)

12:00 - 1:00 PM

Homeowners Market Data Call: Data Tools (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Experience the data tools available to analyze HMDC data. This training session will give you the insights needed to understand and explore what the data has to offer.
Learning Objectives	• Describe what is the Homeowners Market Data Call (HMDC). • Use Snowflake, ThoughtSpot, and Tableau to explore HMDC data.
Presenters	Aaron Brandenburg (NAIC) Just Cox (NAIC) Libby Crews (NAIC)

1:00 - 2:00 PM

The New OPTins: The Road to a Modernized Platform (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Computer Software & Applications
Description	For more than 15 years, OPTins has powered filing collection for 28 states—and its modernization is already underway. This session traces that evolution, showcasing live features and what's ahead. See real-time entity validation with Snowflake, Okta SSO, and instant payment visibility delivering a unified revenue view. We'll also preview upcoming capabilities, including ledger transactions, state-specific fields, paper entry, and reporting—bringing OPTins into its next 15 years.
Learning Objectives	• Describe OPTins' evolution over the past 15 years and explain how its modernization supports filing collection across participating states. • Identify key modernization features, including real-time entity validation with Snowflake, Okta single sign-on, and instant payment visibility. • Assess how current and planned enhancements position OPTins to meet stakeholder needs over the next 15 years.
Presenters	Alex Rogers (NAIC)

1:00 - 2:00 PM

Attorney Deposition Training - Part II (Regulator Only)	
Continuing Education	CLE (pending approval), DRC
Field of Study	Specialized Knowledge
Description	Part II of this virtual training session will allow attendees to discuss the case file materials for the Annuity Suitability and Best Interest: Deposition Training Workshop on Sept. 28, 2026, helping them prepare and deepen their understanding of the workshop's goals and key objectives. Attendees will explore the key issues for each witness, case theory, and other key elements. This session is for attorneys who have registered for the in-person training session, and is a prerequisite for attorneys participating in the Annuity Suitability and Best Interest: Deposition Training Workshop on Sept. 28, 2026. (CLE pending approval)
Learning Objectives	• Discuss the goals and key objectives of the in-person Annuity Suitability and Best Interest Training Workshop and deepen your understanding of the case file materials in preparation for the Workshop.
Presenters	Jordan Esbrook (IA) Johanna Nagel (IA) Amanda Robinson (IA)

2:00 - 3:00 PM

Getting to Know the NAIC Research Library (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join the NAIC Research Library team for an interactive session where we'll delve into the vast resources available to regulators via the library's website, collections, and archives.
Learning Objectives	• Identify available NAIC Library collections including archival materials, NAIC & CIPR research, and external research resources. • Demonstrate database searching skills to locate and access research materials using the NAIC Research Library's online tools and services. • Explain the archival and research value of the NAIC Proceedings.
Presenters	Eryn Campbell (NAIC) Emma Tapp (NAIC)

Thursday, September 24, 2026

12:00 - 1:00 PM

Financial Examination of a CAT Reinsurance Program (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join us for a financial regulator-focused session on how to review a catastrophe reinsurance program through a financial examination lens. Topics will include the basics of reinsurance, how to read a tower chart, notable features to evaluate, and whether the program aligns with the insurer's actual catastrophe risk as measured through RCAT and surplus.
Learning Objectives	• Describe the information on a CAT reinsurance program available to regulators. • Explain the key features regulators should assess in a CAT reinsurance program. • Explain how to conduct a walkthrough of the program and document the findings.
Presenters	Tim Farrell (NAIC) Sherry Flippo (NAIC) Eli Russo (NAIC)

12:00 - 1:00 PM

SBS Capabilities for PBM Licensing and Complaint Tracking (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Computer Software & Applications
Description	Learn how State Based Systems (SBS) supports states in managing PBM licensing and complaint tracking. Attendees will learn how states are leveraging SBS to store PBM licensing data, using either company or business-entity records to meet regulatory needs. We'll also highlight upcoming enhancements to SBS company complaint functionality to support PBM oversight, including updates to the complaint form and company complaint portal to enable intake and processing of PBM-related complaints.
Learning Objectives	• Describe how SBS supports PBM licensing – Identify how states use company and business-entity records in SBS to store and manage PBM licensing data for regulatory purposes. • Describe how SBS enables PBM complaint tracking – Describe the upcoming enhancements to the complaint form and company complaint portal that allow states to intake and process PBM-related complaints. • Apply SBS capabilities to your state's PBM oversight needs – Evaluate how your state can leverage SBS licensing and complaint features to meet PBM regulatory requirements.
Presenters	Roger Graves (NAIC)

1:00 - 2:00 PM

TeamMate+ User Tips and Sound Practices (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Computer Software & Applications
Description	This session will help TeamMate+ software users understand new features, tips, and emerging sound practices for use in regulatory analysis and examination processes.
Learning Objectives	• Identify the new features of TeamMate+. • Describe application shortcuts and speed tips. • Apply common sound practices.
Presenters	James Portuguese (NAIC)

1:00 - 2:00 PM

From AAL to Action: An Introduction to CAT Models & Their Output (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	A practical introduction to how catastrophe models work for those with little to no experience with CAT models. This session will cover the key components of a CAT model—illustrated with examples and how the input data is processed. We will also discuss common model outputs (AAL, PML, etc.) that are used in ratemaking, reinsurance, and capital decisions, and what these outputs truly represent.
Learning Objectives	• Describe the key components of a catastrophe model, including the hazard, vulnerability, and financial modules, and explain how they interact. • Trace a hypothetical exposure through each modeling module to understand how catastrophe losses are calculated. • Interpret common catastrophe model outputs, including average annual loss (AAL), exceedance probability curves, and probable maximum loss (PML), for regulatory applications.
Presenters	Tim Farrell (NAIC)

2:00 - 3:00 PM

End-to-End Application Review and Approvals Demo (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	This session demonstrates the end-to-end process for reviewing an application—from assigning tasks through approval and certification.
Learning Objectives	• Upon completing this presentation, learners will be able to differentiate between facilitator and reviewer tasks in a UCAA application. • By the end of the presentation, learners will be able to navigate all the tasks in a UCAA application and be able to close and approval the application.
Presenters	Bon Rector (NAIC)

2:00 - 3:00 PM

Generalized Linear Models Training Course Highlights (Regulator Only)	
Continuing Education	DRC
Field of Study	Specialized Knowledge
Description	This session will share highlights from the GLM Regulator Training course, with input from regulators that have already taken the course.
Learning Objectives	• Summarize the key topics and regulatory review considerations covered in the NAIC GLM Regulator Training Course. Participants will also be able to describe how GLMs are used in insurance ratemaking and identify the types of data, assumptions, and supporting documentation regulators should assess during a filing review. • Locate and access the NAIC GLM Regulator Training Course and identify the modules and resources most relevant to their regulatory review responsibilities. • Apply lessons learned and practical insights shared by regulators who have completed the training course to enhance their own review processes.
Presenters	Dorothy Andrews (NAIC) Roberto Perez (NAIC)

Monday, September 28, 2026

7:50 AM - 5:15 PM

Workshop Annuity Suitability and Best Interest: Deposition Training Workshop (Regulator Only)	
Continuing Education	CLE (pending approval), DRC
Field of Study	Specialized Knowledge
Description	Fifty states have adopted annuity “best interest” statutes and rules based on the NAIC Suitability in Annuity Transactions Model Regulation (#275). In this one-day deposition training workshop, attorneys will enhance their understanding of annuities and the best interest standard, while those responsible for enforcing insurance laws will learn how to better compile a case file for an enforcement action. The workshop includes two components: 1) a pre-session virtual deposition basics session and 2) an in-person, practical, hands-on session in which attorneys apply what they learned through a simulated deposition of a mock producer respondent. Before the training, participants will receive supplementary reading materials and other materials related to the training. Intended Audience: Insurance department attorneys. This training session aims to enable DOI attorneys to develop expertise in building a case file and conducting a deposition in cases involving compliance/enforcement issues related to the annuity best interest/suitability requirements under Model #275. (CLE pending approval)

Learning Objectives	- Analyze case materials, witness statements, and supporting documentation to identify potential violations of annuity suitability and best interest requirements under NAIC Model Regulation #275. - Develop a comprehensive enforcement case file by organizing evidence, documenting key facts, and preparing deposition strategies for annuity best interest investigations. - Conduct effective deposition examinations of producers, witnesses, and insurer representatives by applying questioning techniques that elicit information relevant to compliance and enforcement actions.
Presenters	Jordan Esbrook (IA) Renee Fabry (WI) Matt Gendron (RI) Russell Gibson Sarah Gillaspey (MN) Heather Hoesterey (CA) Johanna Nagel (IA) Amanda Robinson (IA) Denise Rudolph (IA) Chris Scanlan (IA) Stephanie Shelangoski (IA) David Sullivan (IA) Stephen Thies Sara Tindall-Woodman (RI) Michelle Tuchel (IA) Lauren Van Buren (WI) Joshua Wille (MO)

Tuesday, September 29, 2026

8:30 - 9:30 AM

Opening Keynote: Every Conversation Counts: How to Build Extraordinary Relationships	
Continuing Education	CPE, DRC
Field of Study	Personal Development
Description	In an age of polarization and disconnection, every leader needs to know how to build and maintain meaningful relationships with clients and teams alike in our changing world of work. Drawing from Riaz's years of broadcast experience interviewing established leaders in business, entertainment, and innovation, you will gain the following insights: - Spark real, authentic conversations to make meaningful connections, personally and professionally. - Earn trust and build inclusive cultures, as you listen without distraction and make your small talk bigger. - De-escalate conflict and collaborate effectively by leading with assertive empathy. - Craft and tell compelling stories that will motivate your audience to take action. - Explore the questions that create breakthrough moments in any conversation
Learning Objectives	- Identify ways to spark real, authentic conversations to make meaningful connections, personally and professionally. - Describe how to earn trust and build inclusive cultures, as you listen without distraction and make your small talk bigger. - Illustrate how to de-escalate conflict and collaborate effectively by leading with assertive empathy. - Craft and tell compelling stories that will motivate your audience to take action. - Explore the questions that create breakthrough moments in any conversation.
Presenters	Riaz Meghji

9:50 - 10:45 AM

S&P Global Ratings Insurance Sector Outlook	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	S&P Global Ratings will share its perspective on the current economic environment and offer an outlook on the future of the insurance industry. The discussion will take a closer look at key trends shaping the life, health, and property/casualty insurance sectors.
Learning Objectives	• Describe S&P Global Ratings' perspective on the current economic environment and its implications for insurers. • Summarize the outlook for the insurance industry based on emerging market and sector trends. • Identify key trends shaping the life, health, property/casualty and reinsurance sectors.
Presenters	Neil Stein (S&P Global) Carmi Margalit (S&P Global)

9:50 - 10:45 AM

Trust, Test, Challenge: Evaluating CAT Models with Confidence	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Learn how CAT models can be validated and evaluated for reasonableness, fitness for purpose, and consistency with their intended use. Session topics include an overview of the FCHLPM and California PRID processes, as well as highlighting ongoing work to design a national model evaluation framework in the CAT Center of Excellence.
Learning Objectives	• Explain why catastrophe models require independent evaluation before being relied upon for regulatory purposes. • Compare the objectives, scope, and approaches of the Florida Commission on Hurricane Loss Projection Methodology and California's Pre-Application Required Information Determination process. • Identify key considerations for developing a CAT COE model-evaluation framework, including governance, technical review, confidentiality, stakeholder input, and regulatory use.
Presenters	Tim Farrell (NAIC)

9:50 - 10:45 AM

Innovation in Insurance: Trends and Regulatory Response	
Continuing Education	CPE, DRC
Field of Study	Information Technology
Description	As innovation continues to reshape the insurance industry, regulators are working to understand emerging trends, evaluate new risks, and support responsible growth. This panel will discuss key developments across the industry and examine how regulators are responding to changes in technology, products, business models, and consumer expectations.
Learning Objectives	• Examine the most significant innovation trends reshaping the insurance marketplace. • Describe regulatory responses to emerging technologies, including AI and advanced analytics. • Explain the NAIC's role in promoting innovation while protecting consumers. • Identify key compliance, governance, and risk management considerations. • Evaluate future regulatory and market developments affecting the insurance industry.
Presenters	Director Angela Nelson (MO) Fred Karlinsky (Greenberg Traurig's)

	Miguel Romero (NAIC)
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11:05 AM - 12:00 PM

Addressing Health Care Affordability—Where Do We Start?	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	As health care costs continue to pressure consumers, employers, and the broader insurance market, regulators are looking for practical ways to improve affordability without compromising access or quality. Attendees will explore practical strategies, such as price transparency and other tools that can be used to better understand the cost of services, reduce health care costs for consumers and employers, and maintain access and quality.
Learning Objectives	- Describe key state strategies to improve health care affordability, including price transparency initiatives, price caps, and other policy tools, and how these approaches are intended to reduce health care costs. - Assess examples of state health care affordability initiatives by examining current research and identifying policy approaches that could be adapted or implemented to improve affordability in other states.
Presenters	Jason Aziz (NH) Anna Hyde (Arthritis Foundation) Roslyn C Murray (Brown University)

11:05 AM - 12:00 PM

Homeowners Insurance Market: Solutions for Affordability and Access	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Affordability and availability challenges in the homeowners insurance market continue to dominate national headlines. This session will examine how regulators can support policy solutions through data and coordinated strategy, with a focus on the Affordability and Availability Playbook and insights from the Homeowners Market Data Call. Attendees will gain an understanding of how these tools can inform decision-making and help restore balance in the homeowners insurance landscape.
Learning Objectives	- Explain how regulators are evaluating affordability and availability challenges within the homeowners insurance market and considering policy options. - Describe how regulators can use the Affordability and Availability Playbook and Homeowners Market Data Call insights to support data-informed policy decisions.
Presenters	Director Angela Nelson (MO) Peter Brickwedde (MN) George Bradnor (CT) Mike McKenney (PA)

11:05 AM - 12:00 PM

Life Insurance and Annuities: Are They Bought or Sold?	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	In this informative session, panelists will examine distribution models for life insurance and annuities, while exploring the use of traditional distribution channels, AI, and independent marketing organizations (IMOs).
Learning Objectives	Explain factors that influence whether life insurance and annuities are “bought” or “sold.”

	- Discuss how product design, distribution models and technology are affecting consumer access to life insurance and annuities. - Evaluate how consumer behavior, advisor practices and regulation may shape the future of the life insurance and annuity marketplace.
Presenters	Megan Jones (Jones Advisory Group) Bobby Samuelson (Life Innovators) Ron Wheeler (MKI)

1:30 - 2:25 PM

Proactive, Not Reactive: A Commissioner's Perspective on Insurance Resilience in an Era of Catastrophic Risk	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	As catastrophe risks grow more complex and insurance markets face increasing pressure, regulators are being challenged to rethink traditional approaches to consumer protection, market oversight, and long-term resilience. In this discussion, Commissioners Ricardo Lara and Scott Saiki will share lessons from California and Hawaii and explore how regulators, working through the NAIC, are developing innovative tools, data-driven strategies, and modern regulatory frameworks to anticipate risk rather than simply respond to it. The session will highlight how insurance regulators are helping strengthen market resilience, close protection gaps, and prepare communities for the challenges of a changing risk landscape.
Learning Objectives	- Explore how regulators are adapting to a rapidly changing catastrophe risk environment. - Describe how new NAIC tools and data are helping regulators move from reactive response to proactive risk management. - Identify lessons from California and Hawaii on strengthening insurance availability, resilience, and consumer protection. - Examine how regulators are modernizing regulatory frameworks to address climate and catastrophe-related risks while supporting healthy insurance markets. - Explain how the work of NAIC staff and state regulators is shaping the future of insurance resilience in the United States and globally.
Presenters	Commissioner Lara (CA) Commissioner Saiki (HI) Deputy Commissioner Mike Peterson (CA)

1:30 - 2:25 PM

Financial Analysis Tools Unleashed (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join this session to discover how to unleash the power of updated NAIC financial analysis tools, guidance, and sound practices to assess and monitor the solvency of insurers.
Learning Objectives	- Discuss recent enhancements to financial analysis guidance, and solvency monitoring tools. - Describe how recent enhancements to investment schedules can be utilized in assessing investment-related risks. - Apply updated analysis tools and sound practices to conduct in-depth, risk-focused analysis, with an emphasis on evaluating material risks and root causes.
Presenters	Nat George (NAIC) Rodney Good (NAIC) Ralph Villegas (NAIC)

1:30 - 2:25 PM

The Consumer Perspective on AI Generated Complaints	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	As consumers increasingly use AI tools to draft complaints, regulators are encountering new opportunities and challenges. This session explores the characteristics of AI-generated complaints, the factors driving their growth, and effective strategies for responding to and communicating with consumers in this evolving environment.
Learning Objectives	• Describe the characteristics of AI-generated complaints. • Explain the reasons for the increase in AI-generated complaints. • Identify strategies for managing and communicating with consumers who are using AI to file complaints.
Presenters	Brenda Cude (University of Georgia)

2:55 - 3:50 PM

NIPR Future Roadmap: Aligning Product Strategy and Regulatory Needs	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	This session provides a forward-looking overview of the NIPR Future Roadmap, highlighting how NIPR is aligning product strategy, technology modernization, and regulatory priorities to support nationwide licensing and compliance. Attendees will gain insight into NIPR's approach to balancing enhancements with longer-term initiatives designed to improve usability, support uniformity, and strengthen data quality across all jurisdictions.
Learning Objectives	• Upon completing this presentation, attendees will be able to describe the NIPR Future Roadmap's key priorities and strategic direction, including how future enhancements and long-term initiatives may strengthen data quality and improve the user experience across jurisdictions. • At the end of the session, learners will be able to identify how NIPR's product strategy and technology modernization efforts support licensing uniformity, usability, and compliance.
Presenters	Eric Saul (NIPR)

2:55 - 3:50 PM

Trust is the Best Policy: Building Credibility Through User-Generated Content	
Continuing Education	CPE, DRC
Field of Study	Communications and Marketing
Description	Authentic voices and user-generated content stand out as audiences navigate AI-driven social media feeds. UGC offers insurance regulators a powerful way to build trust, humanize complex topics, and connect with people through real experiences and perspectives. Whether highlighting consumer stories, sharing educational content, or amplifying community voices, UGC makes insurance information more relatable and engaging. In this advanced-level session, explore emerging UGC trends, learn how to balance authenticity with legal and reputational considerations, and discover practical ways to responsibly incorporate community content.
Learning Objectives	• Develop guidelines and workflows for evaluating and using UGC while addressing accessibility, compliance, copyright, and permissions. • Establish criteria for sourcing, sharing, and engaging with UGC in ways that maintain public trust, credibility, and organizational reputation. • Apply UGC as a strategic communications tool to increase engagement, strengthen consumer education efforts, and amplify diverse community perspectives.

Presenters	Warren Kagarise (King County, WA)
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2:55 - 3:50 PM

Unmasking the Economic Toll: How Insurance Fraud Drains and Disrupts	
Continuing Education	CPE, DRC
Field of Study	Behavioral Ethics
Description	Dive into this interactive session designed for insurance supervisors and investigators eager to sharpen their fraud detection skills. Discover how leveraging financial records can unlock hidden clues and propel your investigations forward. Experience firsthand the power of a standardized financial investigative checklist and walk away with practical tools and strategies to streamline your process and boost your results. Do not miss this opportunity to gain insider techniques and elevate your approach to tackling insurance fraud.
Learning Objectives	• Identify how financial records can reveal indicators and patterns of insurance fraud. • Describe practical techniques for using financial information to support fraud investigations. • Explain the value of a standardized financial investigative checklist in improving consistency and efficiency. • Apply investigative tools and strategies to strengthen fraud detection and case development.
Presenters	Shaun O'Neill (MD)

2:55 - 3:50 PM

Insurance Tech Trends	
Continuing Education	CPE, DRC
Field of Study	Information Technology
Description	Join this session for an overview of the latest technological trends that are being implemented in the insurance industry. The discussion will focus on AI usage, highlighting the benefits, concerns, and regulatory challenges.
Learning Objectives	• Explain how the current wave of AI adoption in insurance differs from prior waves of technological innovation. • Identify where insurers are applying generative and agentic AI today, beyond common use cases like chatbots and document summarization, and which benefits are most tangible. • Describe the areas of insurer AI use that warrant the closest regulatory attention, including risks of consumer harm such as unfair discrimination and lack of explainability. • Formulate questions regulators can ask insurers to evaluate whether AI is being deployed responsibly.
Presenters	Lily Liang (Safety National Insurance Company) Bryan Rehor (ZestyAI) Scott Sobel (NAIC)

4:05 - 5:00 PM

When the Storm Hits: Real-Time CAT Event Response for Regulators	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	This session will explore how insurers and regulators use real-time catastrophe information before, during, and after an event. It will feature Aon Impact Forecasting's automated event-response service, lessons from Tropical Storm Bertha, and plans for a regulator-focused catastrophe event dashboard.

Learning Objectives	• Explain how insurers and regulators use real-time catastrophe information to assess potential impacts and support event-response decisions. • Describe how automated event-response services combine hazard, exposure, and loss information to produce timely catastrophe estimates. • Apply lessons from Tropical Storm Bertha to identify useful data, features, and considerations for a regulator-focused event-response dashboard.
Presenters	Mike Peterson (CA) Will Skinner (Aon) Tim Farrell (NAIC)

4:05 - 5:00 PM

Collateralized Loan Obligations—An Update on Asset Risk Structure	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join us for an update on collateralized loan obligations (CLOs), with a focus on asset risk structure and related regulatory considerations. The discussion will highlight recent research, key discussions, and risk-based capital (RBC) revisions involving CLOs.
Learning Objectives	• Describe the structure and differences of CLO Designs. • Describe the US Life Insurer Exposure to CLOs. • Recognize key risk components of CLOs.
Presenters	Katie Dzurec (American Academy of Actuaries) Stephen Smith (Neuberger)

4:05 - 5:00 PM

Market Regulation Modernization	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join this session for a high-level overview of market regulation modernization efforts, strategic priorities, and system/process improvements, and how these initiatives support future regulatory operations.
Learning Objectives	• Identify the areas of market conduct regulation being addressed by the modernization priority. • Describe the viewpoints received from regulators, industry, and consumer representatives. • Identify the key dates for the making recommendations, designing the changes, and implementation.
Presenters	Director Ann Gillespie (IL) Director Angela Nelson (MO)

Wednesday, September 30, 2026

8:30 - 9:30 AM

2026 NAIC Officers' Insights	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join the NAIC's 2026 officers for an engaging and insightful discussion on the issues shaping today's insurance regulatory environment. This highly anticipated session offers a unique opportunity to hear directly from the NAIC's leaders as they share their perspectives on emerging trends, evolving priorities, and the opportunities and challenges facing regulators

	and the insurance sector. Don't miss this opportunity to connect with key decision-makers, expand your understanding of the regulatory landscape, and explore the future of insurance oversight.
Learning Objectives	- 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 Scott White (VA) Director Beth Kelleher Dwyer (RI) Commissioner Jon Pike (UT) Michael Wise (SC) Jeff Johnston (NAIC)

9:50 - 10:45 AM

Should Gen AI Review a Pricing Model Filing?	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join us as we introduce the NAIC Predictive Model Support Checklists and discuss a simulated sample rate filing that meets most of the GLM checklist standards. Members of the NAIC model review team will share their experience using generative AI tools (including ChatGPT, Gemini, and DeepSeek) to review the sample rate filing and the NAIC GLM predictive model support checklist. We will highlight where generative AI delivers and what still requires a human with actuarial expertise.
Learning Objectives	- Explain how generative AI tools can be applied to the review of insurance rate model filings and supporting documentation. - Evaluate the strengths and limitations of generative AI when assessing rate model filings. - Differentiate between review tasks that can be effectively supported by AI and those that still require actuarial judgment and regulatory expertise.
Presenters	Roberto Perez (NAIC) Sam Kloese (NAIC)

9:50 - 10:45 AM

Accreditation Potpourri: Updates, Tips, and Best Practices	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join this informative session to hear about recent changes to the NAIC Accreditation Program. Attendees will leave with helpful tips, reminders, and best practices to promote compliance.
Learning Objectives	- Explain the recent changes to the accreditation manual and how they impact you. - Describe some common pitfalls review teams see on accreditation reviews and what you can do to avoid them.
Presenters	Sara Franson (NAIC) Bailey Henning (NAIC)

9:50 - 10:45 AM

Producer Licensing Compliance: Regulatory Trends and Innovation	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	The producer licensing compliance and enforcement landscape continues to evolve amid regulatory change and advancing technology. This session brings together regulatory professionals to explore current trends, emerging challenges, and leading practices in

	producer licensing oversight. Participants will engage in a collaborative discussion on compliance strategies, enforcement considerations, and the growing role of technology in strengthening regulatory effectiveness.
Learning Objectives	• Upon completing this presentation, attendees will be able to identify current trends and emerging challenges in producer licensing compliance and enforcement and examine leading practices and strategies for strengthening producer licensing oversight. • By the end of the session, learners will be able to discuss how technology can support regulatory effectiveness, compliance efforts, and enforcement activities.
Presenters	Jodie Delgado (TX) Monicka Richmeier (KS) Kevin Schlautman (NE) Richard Tozer (VA) Greg Welker (NAIC)

9:50 - 10:45 AM

How To: Annuity Analysis	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	In this session, attendees will learn how to review and analyze annuity-related data, including market trends, reporting insights, and key takeaways to support regulatory review and decision-making. The discussion will also include an overview of how to conduct a market analysis of an insurance company's annuity book of business, including an overview of the data available to analysts and how to interpret it, as well as spot potential compliance issues.
Learning Objectives	• Identify and interpret key annuity market indicators. • Apply market analysis techniques and data sources. • Evaluate potential area of regulatory concern and determine next steps.
Presenters	Matt Gendron (RI) Chris Heisler (IL) Stacie Parker (TX)

9:50 - 10:45 AM

From Cyber Risk to Insurable Risk	
Continuing Education	CPE, DRC
Field of Study	Information Technology
Description	This session examines how cyber risk differs from more traditional insurance perils and how those characteristics complicate underwriting, regulation, and risk management. It explores the industry's shift from self-reported questionnaires toward technical validation and continuous assessment, and will speak to how artificial intelligence is changing both the threat landscape and the tools available to measure and manage cyber exposure. The session concludes by considering how regulators can support consumer protection while promoting a stable and solvent insurance market as cyber risks and underwriting practices continue to evolve. No previous cyber risk knowledge is necessary and those new to cyber risk are encouraged to attend.
Learning Objectives	• Explain the characteristics that make cyber risk distinct from traditional insurance perils. • Describe the shift from self-reported questionnaires toward technical validation and continuous assessment, including how artificial intelligence is changing cyber risk and underwriting practices. • Identify how regulators can promote consumer protection while supporting market stability, insurer solvency, and effective risk transfer in a rapidly evolving cyber-risk environment.
Presenters	Sezaneh Seymour (Coalition, Inc.)

11:05 AM - 12:00 PM

Navigating Producer Licensing: Industry and Federal Perspectives	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Producer licensing presents ongoing challenges and opportunities for the insurance industry amid evolving federal guidance and inconsistent state requirements. This panel brings together industry experts to discuss federal updates, common pain points, and practical compliance solutions. Panelists will address the impact of non-uniform practices on efficiency and risk, and share strategies for navigating these challenges through interactive discussion and real-world insights.
Learning Objectives	• Upon completing this presentation, attendees will be able to identify key federal updates and state-level requirements affecting producer licensing compliance and explore practical strategies and real-world solutions for navigating licensing challenges across jurisdictions. • By the end of the session, learners will be able to demonstrate common pain points created by non-uniform producer licensing practices and their impact on efficiency and risk.
Presenters	Wes Bissett (Independent Insurance Agents & Brokers of America) Kate Jensen (Steptoe LLP) Cari Lee (NIPR)

11:05 AM - 12:00 PM

Navigating the Private Credit Surge: A Focus on Insurer Risk	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	This session will break down private credit, a topic that has dominated financial headlines over the past year, with a focus on aspects of these investments that may carry more risk. We'll discuss why private credit has become such a hot topic and why markets broadly, and insurers specifically, have increased their use of these investments. We'll also review private credit characteristics, asset classes, and the AM Best framework for assessing balance sheet risk.
Learning Objectives	• Describe Private Credit's impact on the insurer investment landscape, particularly on the Life side of the industry. • Describe the inter-relationships between Private Credit and other insurer balance sheet optimization strategies, as well as Private Credit's impact on overall business strategy. • Describe how AM Best evaluates Private Credit investments within insurer portfolios.
Presenters	Rosemarie Mirabella (AM Best)

11:05 AM - 12:00 PM

Who's Who of the International Insurance World	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Insurance is a global industry, with a variety of international organizations playing roles in standard setting, data collection and analysis, and supervisory coordination and cooperation. U.S. state insurance regulators play an active leadership role in these workstreams. Attendees will learn about these organizations, their activities, and how international developments can inform domestic regulatory work.
Learning Objectives	• Identify key stakeholders and participants across the international financial regulatory community.

	- Describe the distinct roles and responsibilities of entities within the international financial regulatory community, including international standard setters, international organizations, supervisory organizations, and insurance supervisors. - Describe how the NAIC and state insurance regulators engage with members of the international financial regulatory community, and the value of supervisory cooperation and collaboration.
Presenters	Director Eric Dunning (NE) Director Ann Gillespie (IL) Gita Timmerman (NAIC)

11:05 AM - 12:00 PM

Tech Trends and Tactics: How Innovation Is Shaping the Fight Against Insurance Fraud	
Continuing Education	CPE, DRC
Field of Study	Behavioral Ethics
Description	Join this session to discover how technology is transforming insurance fraud detection and prevention. Learn how tools, such as artificial intelligence and analytics, help insurers identify and stop fraud with real-world case studies and expert insights. The session also covers collaborative efforts and practical strategies for using modern tech to protect against emerging threats.
Learning Objectives	- Identify improper and fraudulent marketing practices affecting health insurance consumers and regulators. - Describe key challenges faced by state, federal, industry, and consumer stakeholders in addressing improper health insurance marketing. - Explain how strengthened partnerships and information sharing can improve consumer protection and regulatory oversight. - Apply collaborative strategies and practical solutions to help combat improper health insurance marketing.
Presenters	Brent Walker (Coalition Against Insurance Fraud)

1:30 - 2:25 PM

Turning Ordinary into Extraordinary: How UTA Uses Digital Storytelling to Shape the Transit Conversation	
Continuing Education	CPE, DRC
Field of Study	Communications and Marketing
Description	Every day, the Utah Transit Authority (UTA) moves thousands of people – but behind every route, rail line, and ride is a story worth telling. This session explores how UTA transforms the ordinary moments of public transit into extraordinary narratives through digital storytelling and social media “edu-tainment.” Discover what digital stories are, why they matter, and how they help build trust, transparency, and engagement with the public. Learn how UTA’s creative approach – mixing humor, heart, and helpful information – turns safety messages and service updates into shareable, memorable content. We’ll take you behind the scenes of UTA’s storytelling process: how topics are selected, messages crafted, and content produced within real-world constraints. You’ll see how “fun videos with a message” lead to a more informed and connected public, and how social media can become a powerful tool for education, crisis communication, and community building. Finally, find out why every organization needs a digital storyteller—and why your social media team needs you. Because what’s ordinary to us is often extraordinary to everyone else.

Learning Objectives	• Explain the value of digital storytelling in shaping public perception. • Discuss practical strategies for using social media to educate, entertain, and engage. • Describe how to partner with your communications team to elevate everyday moments into powerful stories.
Presenters	Gavin Gustafson (Utah Transit Authority)

1:30 - 2:25 PM

Understanding AG 55 and Offshore Reinsurance Research	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join this session to learn more about regulator insights from the first round of AG 55 report reviews. The discussion will also highlight research from the Center for Insurance Policy and Research (CIPR) on offshore reinsurance, including the connection between ownership structure and private credit asset allocations.
Learning Objectives	• By the end of this presentation, participants will gain insights into the first round of AG 55 report reviews and be able to identify regulatory considerations arising from private equity involvement in offshore life reinsurance.
Presenters	Scott O'Neal (NAIC) Hans Zhu (NAIC)

1:30 - 2:25 PM

Emerging Patterns in Insurance Fraud: Domestic and Global Perspectives	
Continuing Education	CPE, DRC
Field of Study	Behavioral Ethics
Description	Immerse yourself in the world of insurance fraud through this engaging session, where you will uncover the latest tactics employed by fraudsters and discover innovative strategies to fight back. Explore tools and market conduct reviews that empower investigators and hear real-life stories of insurance fraud to bring these challenges to life. Whether you are looking to stay ahead of emerging schemes or sharpen your defenses, this session delivers practical insights and dynamic solutions for tackling fraud head-on.
Learning Objectives	• Identify emerging insurance fraud tactics and schemes affecting the industry. • Describe innovative strategies and practical tools used to detect, investigate, and prevent insurance fraud. • Apply lessons learned from real-life insurance fraud examples to strengthen fraud prevention and response efforts.
Presenters	Commissioner Trinidad Navarro (DE) Brent Walker (Coalition Against Insurance Fraud)

1:30 - 2:25 PM

Overview of the 1033—Beginning to Today	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join us for a comprehensive overview of the 1033 review process, including its purpose, key steps, and roles involved. Attendees will gain a clear understanding of how reviews are initiated, evaluated, and completed.
Learning Objectives	• Upon completing this presentation, attendees will identify the purpose, scope, key steps, and roles involved in initiating, evaluating, and completing the 1033 review process. • By the end of the session, learners will be able to recognize how the review process supports consistent evaluation and informed regulatory decision-making.

Presenters	Caroline Randolph (TN) Richard Tozer (VA) Kyle Smith (Prudential Financial, Inc.) Tim Mullen (NAIC)
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1:30 - 2:25 PM

AI and Cybersecurity in Market Regulation	
Continuing Education	CPE, DRC
Field of Study	Information Technology
Description	Join us for an exploration of artificial intelligence and cybersecurity within the regulatory space. Specific topics will include emerging technologies, risks, security considerations, and opportunities for innovation.
Learning Objectives	- Describe how insurers are using emerging technologies and AI. - Analyze the financial solvency and consumer protection implications of technology failures and cybersecurity breaches. - Explain current regulatory initiatives and collaborative efforts to address technology-related risks.
Presenters	Mary Block (VA) Matt Tarpley (TX) Ber Vang (CA)

2:55 - 3:50 PM

Transition to PBR for Non-Variable Annuities	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Attendees to this session will hear about the key features of VM-22 along with the latest revisions under consideration by regulators. Additionally, a survey of insurance companies will highlight what state insurance regulators can expect over the next three years in terms of adoption.
Learning Objectives	Through completion of this session, participants will be able to identify the key components of the VM-22 reserving methodology, understand refinements under consideration by state insurance regulators, and gain awareness of company plans for VM-22 adoption.
Presenters	Eric Forfa (Oliver Wyman) Seong-min Eom (American Academy of Actuaries) Scott O'Neal (NAIC)

2:55 - 3:50 PM

A Regulator's Guide to Third-Party Rate Filings	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	A significant share of P/C rate filings rely on third-party support, including advisory loss costs, insurer adoption filings, and independent filings that incorporate external data or models. We will use examples drawn from rate filings to walk through common third-party involvement in rate development, highlight key review questions for third-party data and models, and discuss how to assess whether a model is being used as intended. The session will examine how different filing types shape timing, rate outcomes, and comparability across states. It will show how to identify these structures in SERFF data, trace clusters of related filings, and distinguish true insurer-specific pricing decisions from filings that largely reflect pre-filed changes. The session will also highlight the broader industry and economic implications: if

	these filing types are aggregated without adjustment, states can appear slower, more restrictive, or less efficient than they actually are, and analysts may misread both regulatory performance and the evolution of property insurance pricing.
Learning Objectives	- Identify common forms of third-party involvement in P/C rate filings, including advisory loss cost filings, insurer adoption filings, and independent filings that incorporate external data, models, or vendor support. - Evaluate key review questions for third-party data and models, including data sources, model purpose, assumptions, limitations, and whether the model is being used as intended in the filing. - Trace clusters of related filings across insurers, advisory organizations, filing types, and states to better understand timing, rate impacts, comparability, and regulatory review context.
Presenters	Kevin Burke (NAIC) Anna Fitzgerald (NAIC) April Yu (NAIC)

2:55 - 3:50 PM

Unlocking the Value of Insurance Fraud Referrals: What It Means for You	
Continuing Education	CPE, DRC
Field of Study	Behavioral Ethics
Description	Step into this session for an insider's tour of the journey insurance fraud referrals take from their origin to their ultimate impact. Discover the sources and pathways these referrals follow and unravel how they become powerful tools in the fight against fraud. Explore the behind-the-scenes collaboration between the NAIC and the National Insurance Crime Bureau, as they work together to arm states with vital, actionable data. Get ready for an engaging exploration of the referral process, packed with eye-opening insights and real-world strategies to strengthen your defenses against insurance fraud.
Learning Objectives	- Identify improper and fraudulent marketing practices affecting health insurance consumers and regulators. - Describe key challenges faced by state, federal, industry, and consumer stakeholders in addressing improper health insurance marketing. - Explain how strengthened partnerships and information sharing can improve consumer protection and regulatory oversight. - Apply collaborative strategies and practical solutions to help combat improper health insurance marketing.
Presenters	Armand Glick (UT) Leanna Saler (National Insurance Crime Bureau (NICB)) Greg Welker (NAIC)

2:55 - 3:50 PM

LicenseHub UI Modernization: Designing a Better Licensing Experience	
Continuing Education	CPE, DRC
Field of Study	Computer Software & Applications
Description	NIPR's License Hub UI Modernization represents a major step forward in delivering a simpler, more consistent, and more accessible licensing experience for producers and regulators. In this session, attendees will see how NIPR has modernized the myNIPR License Hub interface to improve usability, reduce complexity, and support more intuitive end-to-end licensing workflows.
Learning Objectives	Upon completing this presentation, learners will be able to identify how the LicenseHub UI Modernization improves usability, consistency, and accessibility for producers and regulators.

	By the end of this session, attendees will be able to identify key interface enhancements and recognize how modernized end-to-end workflows reduce complexity, support intuitive licensing processes, and improve the overall experience across user groups.
Presenters	Trevor Barnard (NIPR)

2:55 - 3:50 PM

AI Behaving Badly: High-Profile Incidents and Lessons Learned	
Continuing Education	CPE, DRC
Field of Study	Information Technology
Description	During this practical and timely session, an MIT team member who maintains the MIT AI Incidents Tracking Database will highlight recent misuses of AI technologies, including incidents driven by algorithmic failures and malicious purposes. Attendees will explore what these incidents reveal in hindsight, including governance and mitigation efforts that could have helped prevent them.
Learning Objectives	- Identify common patterns and categories of harmful or undesirable outcomes associated with AI systems. - Analyze and explain how human decisions, organizational practices, and AI system characteristics can interact to produce real-world AI-related incidents. - Identify points in the AI system lifecycle (development, testing, deployment, monitoring, and governance) where risks could have been detected or mitigated. - Understand how mitigation strategies, including technical safeguards, human oversight, testing, monitoring, governance, and organizational controls can be effective.
Presenters	Simon Mylius (Arcola AI)

4:05 - 5:00 PM

Financial Exam Update - Recent Activity and Ongoing Work (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	2026 has produced a robust project list of potential updates to the Financial Condition Examiners Handbook, a key resource for financial examiners. This session will provide insight into recent and ongoing projects that are slated to be part of the 2027 edition of the Handbook, keeping this resource up to date and relevant in a constantly changed regulatory environment.
Learning Objectives	- Attendees will be able to identify recent and ongoing projects that will impact next year's Financial Condition Examiners Handbook. - Attendees will be able to evaluate how recent and ongoing projects and resulting guidance could be incorporated into their future work.
Presenters	Elise Klebba (NAIC) Travis Lenz (NAIC) Karen Stricker (NAIC)

4:05 - 5:00 PM

Introduction to Producer Licensing and Regulatory Frameworks	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	This session provides a foundational overview of insurance producer licensing, designed for attendees new to licensing or looking for a refresher on core concepts. Participants will learn about the purpose and evolution of producer licensing, the role of states, the NAIC, and NIPR, and how licensing supports regulatory oversight and consumer protection.

Learning Objectives	- Upon completing this presentation, attendees will be able to identify the core concepts and roles of state regulators, the NAIC, and NIPR in supporting the producer licensing framework. - By the end of the session, learners will be able to recognize how producer licensing promotes regulatory oversight, compliance, and consumer protection.
Presenters	Laurie Wolf (NIPR) Tim Mullen (NAIC)

4:05 - 5:00 PM

How To: Annuity Exams (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Attendees will discover the “how to” for initiating and conducting an examination of annuity products, including procedures for coordinating with the Market Actions (D) Working Group and NAIC reporting, as well as information requests, criticisms, and reports. You’ll also hear an overview of current annuity examination practices, common trends and findings, regulatory considerations, and lessons learned from recent exam activity.
Learning Objectives	- Recognize the unique characteristics and regulatory risks associated with annuity products and annuity sales. - Describe the planning and testing methodologies of a focused market examination of an annuity company. - Identify patterns of noncompliance and support regulatory decision-making to protect consumers.
Presenters	Matt Gendron (RI) Chris Heisler (IL) Stacie Parker (TX)

4:05 - 5:00 PM

Misinformation, Sources, and Trust: What Consumers Get Wrong About Insurance	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Consumers navigate insurance decisions amid headlines, statistics, and digital tools that often misrepresent complex issues. Using consumer survey data, the session examines how people make insurance decisions, where they seek information, which sources they trust, and what they understand—or misunderstand—about the role of state insurance departments.
Learning Objectives	- Identify how data misinterpretation drives insurance misinformation. - Explain gaps in consumer understanding DOI roles. - Apply survey insights to improve media response and consumer communication.
Presenters	Brenda Cude (University of Georgia) Eryn Campbell (NAIC) Alana LaFlore (NAIC) Brenda Rourke (NAIC)

4:05 - 5:00 PM

GLMs: To Be or Not To Be AI	
Continuing Education	CPE, DRC
Field of Study	Information Technology
Description	This session will explore the controversy of classifying GLMs as artificial intelligence and the viewpoints from around the world.

Learning Objectives	• Examine a working definition of AI. • Describe where GLMs are in the AI taxonomy. • Recognize some uses of GLMs in insurance applications. • Discuss consumer harms posed by GLMs regardless of AI status.
Presenters	Mary Block (VT) George Bradnor (CT) Gwyneth Owens (MD) Dorothy L. Andrews, PhD (NAIC)

Thursday, October 1, 2026

8:30 - 9:25 AM

Reinsurance Update: Key Issues Shaping Today's Market	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Join this session for a comprehensive update on current NAIC initiatives and emerging reinsurance issues. We will highlight recent developments within the Reinsurance (E) Task Force, the Mutual Recognition of Jurisdictions (E) Working Group, and other NAIC committees and working groups engaged in reinsurance-related regulatory activity.
Learning Objectives	• By the end of this session, learners will be able describe the key areas of focus of the Reinsurance (E) Task Force and the Process for Evaluating Qualified and Reciprocal Jurisdictions.
Presenters	John Rehagan (MO) Jake Stultz (NAIC)

8:30 - 9:25 AM

Climate Disclosures to Insight: A Gen AI Approach for Regulators (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Information Technology
Description	This practical workshop will show regulators how generative AI can help turn large collections of PDF and Word climate risk filings into structured, usable insight. Using 10 years of climate risk disclosures, participants will see a repeatable pipeline for reviewing documents, extracting key information, and organizing results in Excel on their own laptops. The session will also cover validation, limitations, and the need for human oversight.
Learning Objectives	• Explain how a generative AI pipeline transforms large collections of PDF and Word climate disclosures into structured, analysis-ready Excel data. • Assess the reliability of AI-generated results using hallucination controls, random sampling, manual review, and other validation safeguards. • Identify ways regulators can use the tool to make climate-risk disclosure review faster, more consistent, and more informative.
Presenters	Anna Fitzgerald (NAIC)

8:30 - 9:25 AM

Panel Discussion: Strengthening Partnerships to Combat the Improper Marketing of Health Insurance	
Continuing Education	CPE, DRC
Field of Study	Behavioral Ethics
Description	Join this engaging panel discussion as experts from state, federal, industry, and consumer perspectives address the persistent challenges surrounding the improper marketing of health insurance. The session will explore ongoing fraudulent tactics, highlight key issues faced by

	all stakeholders, and provide a collaborative forum for sharing strategies and solutions to protect consumers and strengthen regulation.
Learning Objectives	• Identify improper and fraudulent marketing practices affecting health insurance consumers and regulators. • Describe key challenges faced by state, federal, industry, and consumer stakeholders in addressing improper health insurance marketing. • Explain how strengthened partnerships and information sharing can improve consumer protection and regulatory oversight. • Apply collaborative strategies and practical solutions to help combat improper health insurance marketing.
Presenters	Commissioner Trinidad Navarro (DE) Martin Swanson (NE) Brian Webb (NAIC)

9:50 - 10:45 AM

History of the Lloyd's of London Insurance Marketplace (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	This session explores the origins and evolution of Lloyd's of London, from its beginnings in a seventeenth-century coffee house to its position as leading underwriter of specialty insurance. Participants will learn key milestones, historical events, and innovations that shaped Lloyd's unique marketplace.
Learning Objectives	• Explain Lloyd's London Bridge insurance linked securities platform and how this is used to provide capital for the market. • Describe 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.
Presenters	Sara DuBois (Lloyd's America, Inc.) Kristi Garrett (Lloyd's America, Inc.) Ross McGee (Lloyd's America, Inc.) Sabrina Miesowicz (Lloyd's America, Inc.)

9:50 - 10:45 AM

Cybersecurity 101 for Insurance Regulators	
Continuing Education	CPE, DRC
Field of Study	Information Technology
Description	Cybersecurity is more than a technical issue; it is central to risk governance, consumer protection, and financial stability for insurance regulators. This panel reframes cyber risk through real-world impacts, highlighting how control failures, third-party exposure, and human behavior drive incidents. Panelists will examine how data sensitivity, operational disruption, and interconnected systems shape today's most significant risk to policyholders and markets.
Learning Objectives	• Identify how cyber incidents create consumer protection, solvency, operational resilience, and market conduct concerns. • Recognize the cybersecurity concepts most frequently encountered during examinations and supervisory activities. • Describe how third-party providers, AI, cloud services, and interconnected systems expand cyber risk. • Explain the relationship between cybersecurity governance, risk management, and regulatory oversight.
Presenters	Kim Dobbs (MO) Stefan Obereicholz-Bangert (Noble Consulting) Koty Henry (NAIC)

9:50 - 10:45 AM

Statutory Accounting Principles Hot Topics	
Continuing Education	CPE, DRC
Field of Study	Accounting
Description	This session will focus on key issues impacting the statutory financial statements and solvency assessments. Topics anticipated include updates and decisions on the interest maintenance reserve (IMR), the IMR impact to reinsurance collateral, discussions involving equity reporting for SSAP No. 48 investments, and revisions to improve reporting of commitments and contingencies, as well as other hot topics based on current market and industry reporting trends.
Learning Objectives	• Identify new and revised SAP guidance related to key recent topics adopted by the Statutory Accounting Principles (E) Working Group. • Describe exposures and hot topics currently being considered. • Recognize how changes may impact accounting and reporting.
Presenters	Julie Gann (NAIC) Wil Oden (NAIC)

9:50 - 10:45 AM

Becoming a Trusted Resource for Consumers: Building Awareness, Trust, and Impact through Effective Communications	
Continuing Education	CPE, DRC
Field of Study	Communications and Marketing
Description	State departments of insurance are a vital consumer resource, yet many people are unaware they exist or misunderstand their role, including the common misconception that departments directly set insurance rates. For PIOs, this creates a dual challenge: raising awareness while correcting misconceptions. Using consumer research and real state examples, this session will equip participants to: • Develop strategies to better communicate the role and value of state departments of insurance • Translate complex insurance topics into clear, consumer-friendly messages that address misconceptions • Use data, outcomes, and meaningful KPIs to demonstrate impact and tell a more compelling story about how insurance departments
Learning Objectives	• Develop strategies to better communicate the role and value of state departments of insurance • Translate complex insurance topics into clear, consumer-friendly messages that address misconceptions • Use data, outcomes, and meaningful KPIs to demonstrate impact and tell a more compelling story about how insurance departments
Presenters	Devika Rao (23 East Group)

11:05 AM - 12:00 PM

An Overview of ThoughtSpot/Tableau Reports in iSite	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	In this session, attendees will receive a complete overview of iSite reporting tools and dashboard capabilities, including how ThoughtSpot and Tableau can be used for data analysis, visualization, and operational insights.

Learning Objectives	- Describe how to access market ThoughtSpot and Tableau Reports. - Explain how to use market ThoughtSpot and Tableau Reports. - Design ThoughtSpot Answers and Liveboards to get customized market data to fit their analysis and reporting needs.
Presenters	Teresa Cooper (NAIC) Angie Jett (NAIC)

11:05 AM - 12:00 PM

Oversight of the Lloyd's of London Insurance Marketplace (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	This session covers the governance, regulatory framework, and oversight that support the Lloyd's of London marketplace. Participants will gain an understanding of the roles played by Lloyd's, regulators, managing agents, and syndicates in maximizing policyholder protection.
Learning Objectives	- Describe about Lloyd's Principles Based Oversight (PBO) framework for supervising syndicates. - Explain the unique relationship between Lloyd's and the Lloyd's Market from an oversight standpoint.
Presenters	Sara DuBois (Lloyd's America, Inc.) Kristi Garrett (Lloyd's America, Inc.) Ross McGee (Lloyd's America, Inc.) Sabrina Miesowicz (Lloyd's America, Inc.)

11:05 AM - 12:00 PM

From Maps to Access Metrics: Applying Openroutes to Network Adequacy (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Learn first-hand how Openroutes, a free map tool, can support network adequacy analysis. Using regulatory examples, the tool will show how to estimate travel times and distances, measure provider access, identify underserved areas, and test changes when providers enter or leave a network. It will also highlight broader regulatory uses, including service-area analysis, emergency access modeling, cross-border care patterns, referral pathway analysis, and comparisons across plans and regions.
Learning Objectives	- Explain how Openroutes converts provider and service-location data into travel-time, distance, and geographic access measures. - Use regulatory examples to identify underserved areas and assess how provider entry or exit affects network adequacy. - Identify broader applications of Openroutes, including service-area analysis, emergency access modeling, cross-border care, referral pathways, and comparisons across plans and regions.
Presenters	Anna Fitzgerald (NAIC)

11:05 AM - 12:00 PM

Private Credit and Other Hard-to-Value Assets	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	This discussion will examine private credit and other assets whose values are based on Level 3 unobservable inputs, focusing on how regulators can assess and monitor an insurer's exposure to these assets.

Learning Objectives	• Identify invested assets that meet the definition of private credit. • Describe the primary risks insurers face when investing in private credit. • Discuss governance and risk management expectations for insurers investing in private credit.
Presenters	Edward Toy (RRC)

1:30 - 4:00 PM

Workshop Market Analysis Using ThoughtSpot and Tableau (Regulator Only)	
Continuing Education	DRC
Field of Study	N/A
Description	Bring your market analysis challenges and put them to work in this interactive, hands-on session led by NAIC Market Regulation staff. Attendees will be invited to submit real-world scenarios and collaborate live as trainers demonstrate how ThoughtSpot and Tableau can be used to uncover insights, prioritize risks, and support regulatory decision-making. Whether you're refining your analytical approach or exploring new tools, this session offers a unique opportunity to turn practical challenges into actionable solutions. In addition, the SBS team will be available to answer questions related to market regulation data and provide guidance before data is submitted to the NAIC Market Regulation Database, helping attendees address data concerns and improve data quality prior to submission. Intended Audience: New and experienced market analysts who use NAIC i-Site+ tools in their work.
Learning Objectives	• Utilize ThoughtSpot, Tableau, and SBS tools to investigate market regulation data and address common market analysis challenges. • Interpret data visualizations and analytical outputs to identify trends, prioritize regulatory risks, and support market analysis activities. • Apply market analysis tools and data quality practices to real-world regulatory scenarios and data submission processes.
Presenters	Teresa Cooper (NAIC) Angie Jett (NAIC) Trish Skahan (NAIC)

1:30 - 5:00 PM

Workshop Ready, Set, Communicate (Regulator Only)	
Continuing Education	DRC
Field of Study	N/A
Description	As insurance issues grow more complex, communications professionals need the tools and confidence to effectively represent both their department of insurance and the NAIC. Media coach and former CNN Reporter Mark Bernheimer offers critical insights to help participants navigate the occasionally treacherous waters of public communications, with a hands-on workshop combining video case studies and hyper-realistic on-camera interview drills. Participants will leave with sharper communication skills, stronger NAIC partnerships, and the confidence to deliver effective messaging on issues such as rising premiums and natural disaster education. Equally important, participants will derive valuable insights to help them support their commissioners prior to media engagement. Intended Audience: Regulators with public information, consumer outreach, and consumer affairs duties
Learning Objectives	• Apply effective media communication techniques to deliver clear, accurate, and audience-focused messages on complex insurance issues. • Demonstrate effective interview and on-camera presentation skills during simulated media interactions.

	Develop messaging strategies that support consumer education efforts, strengthen coordination with the NAIC, and prepare commissioners for media engagement.
Presenters	Mark Bernheimer (MediaWorks Resource Group)

Thursday, October 1 | 1:00 PM - 5:00 PM and Friday, October 2 | 8:30 AM - 12:30 PM

Workshop CIPR Regulatory Research Symposium	
Continuing Education	DRC
Field of Study	N/A
Description	The NAIC Center for Insurance Policy and Research's annual Insurance Regulatory Research Symposium facilitates 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 interactive format allows regulators to deepen their understanding of available research on regulatory issues while giving academics feedback on their work. This workshop is open to regulators, NAIC staff, and all academic presenters. Intended Audience: Regulators whose work spans multiple issues, departments, or lines of business, as presentations will cover a wide range of topics and focus areas, as well as regulators interested in engaging with academic research on insurance regulation and public policy.
Learning Objectives	- Explore emerging research and evidence related to insurance regulation, public policy, climate risk, artificial intelligence, consumer behavior, and insurance markets. - Evaluate the potential implications of research findings for regulatory decision-making, consumer protection, and insurance market oversight. - Formulate questions, feedback, and insights that foster collaboration between regulators and researchers on current and emerging insurance issues.
Presenters	Cameron Ellis (University of Iowa) Yilan Xu (University of Illinois) Anqi Chen (CIPR) Brenda Cude (NAIC Consumer Representative) Jingshu Luo (University of Mississippi) Mary Kelly (Wilfrid Laurier University) Brenda Rourke (NAIC) Hans Zhu (CIPR) Tice Sirmans (Illinois State University) Krzysztof Ostaszewski (Illinois State University) Derrick Wenning (Indiana University) Evan Eastman (Florida State University) Jianren Xu (University of North Texas) Ben Collier (University of Wisconsin -Madison) Juan Zhang (Ball State University)

Thursday, October 1 | 1:30 PM - 4:00 PM and Friday, October 2 | 8:30 AM - 12:30 PM

Workshop CLARA in Action: Practical AI for Form Review (Regulator Only)	
Continuing Education	DRC
Field of Study	N/A
Description	In this interactive workshop, you'll get a hands-on look at the Compliance Language Assistant for Regulatory Analysis (CLARA), the NAIC's AI-powered tool designed to help regulators review insurance filings more efficiently and consistently while keeping the reviewer firmly in control of the decision. Participants will walk through CLARA's reviewer-driven approach: defining a rule, training the tool with compliant and non-compliant language examples, and testing submissions against individual rules or rule sets to receive pass/fail results with supporting rationale. You'll also discuss where AI adds value (and where it doesn't), what it takes to operationalize AI safely, and what regulators can learn from early pilots already underway. This collaborative workshop includes practical exercises and shared takeaways you

	can apply back home. Intended Audience: State insurance regulators involved in rate and form review, including analysts, supervisors, and subject matter experts responsible for evaluating compliance with filings submitted through SERFF.
Learning Objectives	- Review rules in CLARA by defining regulatory requirements and identifying compliant and non-compliant filing language. - Evaluate CLARA-generated results and supporting rationale to inform insurance form review decisions while maintaining regulator oversight. - Assess opportunities, limitations, and implementation considerations for using AI-assisted tools in regulatory form review processes.
Presenters	Bridget Kieras (NAIC) Ravi Patel (NAIC)

Thursday, October 1 | 1:30 PM - 5:00 PM and Friday, October 2 | 8:30 AM - 12:30 PM

Workshop TeamMate+ Champions Training (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	TeamMate+ champions will receive hands-on training in administering and supporting their state's use of TM+ for regulatory exam and analysis documentation. Champions are encouraged to bring a laptop to work in a TM+ test environment in real time and learn best practices in database administration, project setup and maintenance, user role customization, and other key functions. The training will be jointly presented and supported by the software vendor, Wolters Kluwer, and NAIC staff. The session is regulator-only, though contract regulators serving as TM+ champions for a state are eligible to attend. Intended Audience: State TeamMate+ champions, who are a specialized user group charged with administering state use and oversight of TeamMate+ software. Each state has at least one designated champion, many of whom are financial analysts and examiners who support more than 2,000 state insurance regulators in using the software tool daily.
Learning Objectives	- Be more proficient at carrying out champion duties - Be able to tailor TeamMate+ to their state's specific needs - Gain deeper insights into available options for configuring TeamMate+
Presenters	Milo Bushman (Wolters Kluwer) Cole Schenck (Wolters Kluwer)

Thursday, October 1 | 1:30 PM - 5:00 PM and Friday, October 2 | 8:30 AM - 12:30 PM

Workshop A Basics of Reinsurance Course for Regulators (Short Version) (Regulator Only)	
Continuing Education	CPE, DRC
Field of Study	Specialized Knowledge
Description	Designed for financial regulators, rate approval regulators, and other regulators who would benefit from a stronger working knowledge of CAT reinsurance programs, this session will help participants gain a deeper understanding of how insurers use these programs to limit their exposure to large loss events. Participants will review key elements of a CAT reinsurance program, including attachment points, limits, participation, and reinstatement, and walk through a case study of an actual company's program. Note: The CAT Reinsurance Program Review and Assessment is taking the place of Advanced Financial Regulator Training. Intended Audience: Financial regulators, rate approval regulators, and other regulators interested in gaining a better understanding of CAT reinsurance programs.
Learning Objectives	- Describe the purpose and key components of catastrophe (CAT) reinsurance programs, including attachment points, limits, participation, and reinstatement provisions. - Examine how insurers use CAT reinsurance programs to manage exposure to large loss events and support financial stability.

	Assess a catastrophe reinsurance program using a case study to identify key features and considerations relevant to regulatory review.
Presenters	Kayla Beck (Reinsurance Association of America (RAA)) Dan Brower (Odyssey Group) Seth Howard (Reinsurance Association of America (RAA)) Karalee Morell (Reinsurance Association of America (RAA))