CPE Credit information for September 2023 Sessions

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

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

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

Delivery Method: Group Live and Group Internet Based
Field of Study: Listed with each session
Program Level: Basic
Advanced Preparation: None
Prerequisites: None
Recommended CPE Credits: 1 credit per 50-minute session.

Please Note:

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

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

Wednesday, September 6, 2023

12:00 – 12:50 PM

State Based Systems Overview and Tableau Reporting Demo	
Field of Study	Computer Software and Applications
Description	This session will include a broad overview of State Based Systems (SBS), including services offered, jurisdictions supported, 2023 accomplishments, and the 2024 road map, as well as an in-depth review of SBS report capabilities using Tableau.
Learning Objectives	• Learn about the different business areas of SBS and functionality offered. • Learn about tableau report capabilities available in SBS and future developments.
Presenters	Michelle Wilson (NAIC)

1:00 – 1:50 PM

State Based Systems and the Enterprise Data Platform	
Field of Study	Computer Software and Applications
Description	Attendees will learn more about the future of data analysis affecting State Based Systems (SBS) and all NAIC and NIPR databases.
Learning Objectives	• Learn how SBS will use new technologies to improve their data warehousing capabilities. • Learn about new data technologies used by the NAIC to store and deliver data insights.
Presenters	Coleson Douglas (NAIC), Jason Hughes (NAIC)

2:00 – 2:50 PM

An Update on OPTins User Training and Modernization	
Field of Study	Computer Software and Applications
Description	Online Premium Tax for Insurance (OPTins) is an electronic solution for seamless filing review and receipt of electronic payments for premium tax, surplus lines tax, assessments, and other state-specific tax filings. Attendees will learn how to use OPTins, as well as what the OPTins team plans to accomplish during the modernization of this seamless solution.
Learning Objectives	• Learn how industry users are able to efficiently submit filings and payments via OPTins. • Gain a better understanding of what we intend to accomplish without OPTins modernization project.
Presenters	Greg Kendrick (NAIC), Alex Rogers (NAIC)

Thursday, September 7, 2023

12:00 – 12:50 PM

SERFF - Industry User Training and Hot Topics	
Field of Study	Computer Software and Applications
Description	Attendees will learn more about how to use the System for Electronic Rates & Forms Filing (SERFF) as an industry filer, as well as effective timesaving filing tips. SERFF provides form submittal, document management, and review access to accelerate the pace of market entry for new and renewing products while ensuring compliance with consumer protection requirements.
Learning Objectives	• Learn how to locate release notes. • Learn how to demonstrate new updates. • Learn how to identify resources.
Presenters	Reggie Graf (NAIC)

1:00 – 1:50 PM

Creating and Collecting Data Within the Regulatory Data Collection System	
Field of Study	Computer Software and Applications
Description	Have you ever wondered how the NAIC creates a simple disaster call using the Regulatory Data Collection (RDC) system? Join this session to see more from a regulator and industry perspective.
Learning Objectives	• Discuss some of the best strategies for designing questions to use when building the most effective data call. • See how these questions work within the RDC application from both the regulator and industry viewpoint.
Presenters	Chris Witt (NAIC)

2:00 – 2:50 PM

New NAIC BI Tool (ThoughtSpot) Demo	
Field of Study	Information Technology
Description	This session will demonstrate the use of the Enterprise Data Platform's new business intelligence tool, ThoughtSpot, a self-service data analytics resource. This demo will highlight how easy ThoughtSpot is to understand and use when accessing Financial Data Repository (FDR) data for ad hoc and recurring reporting needs.
Learning Objectives	• Introduce ThoughtSpot and demonstrate its utility for self-service data access, analysis and sharing. • Highlight new table structures available for FDR financial data in the Enterprise Data Platform's Snowflake database. • Spark regulators' interest in, and communications about, ThoughtSpot training and use.
Presenters	Todd Sells (NAIC)

Monday, September 11, 2023

8:10 – 9:00 AM

Welcome Remarks & Outlook on the U.S. Economy	
Field of Study	Economics
Description	This session will provide an outlook on the U.S. economy, as well as a discussion on the events and trends that have led to the current economic challenges impacting the country and financial regulation.
Learning Objectives	Attendees will: • Discuss the events and trends leading up to the current economic challenges for the country; • Gain an understanding of the impact that these trends have had on the economy; • Review the impact of these trends upon financial regulation.
Presenters	Thomas Hoenig (Former President and CEO of the Federal Reserve of KC)

9:10 – 10:00 AM

IAIS Macroprudential Overview and Initiatives	
Field of Study	Specialized Knowledge
Description	The Macroprudential Monitoring Working Group and the Macroprudential Supervision Working Group of the International Association of Insurance Supervisors (IAIS) are primarily charged with implementing the Global Monitoring Exercise (GME) and monitoring potential systemic risks in the global insurance industry. This session will provide an overview of the key processes that go into the GME, how key risk themes are identified, and the supervisory course of action taken on those risk themes.
Learning Objectives	• Understand the Committee and working group structure of the IAIS and how it relates to regulation in the U.S. • Understand the key objectives and process within the Global Monitoring Exercise, Holistic Framework, Sector Wide Monitoring, Individual Insurer Monitoring, Collective Discussions and Targeted Jurisdictional Assessments.
Presenters	Carrie Mears (Iowa) & Tim Nauheimer (NAIC)

9:10 – 10:00 AM

SAP Hot Topics	
Field of Study	Accounting
Description	This session will provide the status and recent discussions on three key topics of the Statutory Accounting Principles (E) Working Group: 1) the principles-based bond project; 2) the accounting for negative interest maintenance reserve (IMR); and 3) the direction for the corporate alternative minimum tax (CAMT).
Learning Objectives	• Learn the Accounting and Reporting Guidance for CLOs • Understand the Scope and Accounting / Reporting Guidance for Residuals. • Become familiar with the SVO proposed process for syndicated CLOs.
Presenters	Julie Gann (NAIC), Robin Marcotte (NAIC), Jake Stultz (NAIC)

9:10 – 10:00 AM

State Based Regulation Excellence in Producer Licensing	
Field of Study	Specialized Knowledge
Description	This session will discuss what factors influenced the state producer licensing structure and key uniformity initiatives, as well as the initial phases of electronic producer licensing.
Learning Objectives	• Describe what factors influenced the state producer licensing structure. • Understand key uniformity initiatives in producer licensing. • Articulate the initial phases that shepherded the overall electronic producer licensing.
Presenters	Karen Hornig (NIPR)

10:30 – 11:20 AM

Risks, Losses, and Insolvencies—Oh My!	
Field of Study	Specialized Knowledge
Description	Why have there been so many health insurer insolvencies and market withdrawals? Can we stop it from happening? This session will discuss early warning signs of insurance company insolvencies and provide a practical approach to application and tips on dealing with potential insolvencies.
Learning Objectives	• Identify the root causes of health insurer insolvencies and market withdrawals. • Recognize early warning signs of insurance company insolvencies. • Apply practical approaches and strategies to mitigate insolvency risks.
Presenters	Dave Dillon (Lewis & Ellis)

10:30 – 11:20 AM

Update and Overview of Group Analysis	
Field of Study	Specialized Knowledge
Description	AM Best will present an overview of its updated methodology on its Available Capital and Holding Company Analysis, as well as the new framework for evaluating the performance of managing general agents (MGAs) and other delegated underwriting authority enterprises (DUAEs).
Learning Objectives	• Obtain an understanding of the recent draft updates for Best's Credit Rating Methodology (BCRM) and the criteria procedure "Available Capital and Holding Company Analysis" (to be known as "Available Capital and Insurance Holding Company Analysis"), and how those updates impact the analysis of an insurer's financial strength and the resulting Financial Strength Rating (FSR). • Obtain an understanding of AM Best's recently implemented Performance Assessment for Delegated Underwriting Authority Entities (PA for DUAE) and the usefulness of the forward-looking, independent and objective assessment of a DUAE's (MGA, MGU, etc.) ability to perform services on behalf of its insurance partners.
Presenters	James Gillard (AM Best Rating Services, Inc.)

10:30 – 11:20 AM

NIPR Strategic Updates	
Field of Study	NA - CE Only
Description	This session will discuss the growth and opportunities at the National Insurance Producer Registry (NIPR), including what it has provided toward customer-focused excellence.
Learning Objectives	• Describe the top three NIPR credentialing initiatives for 2023. • Explain the changes in the State Relationship Team. • Understand NIPR product lines and who/how utilizes them.
Presenters	Michelle Dean (NIPR), Tifany Doenges (NIPR), Tatiana Smith (NIPR), Amy Ward (NIPR)

1:00 – 1:50 PM

Emerging Investment Risks	
Field of Study	Specialized Knowledge
Description	As markets become more complex and insurers increase their involvement in different asset classes, this session will highlight approaches examiners can use to identify what underlying risks present the most significant concern to an insurer's asset liability management. The session will include open discussion on where additional guidance may be beneficial, including what may be appropriate for the Financial Condition Examiners Handbook or Financial Analysis Handbook.
Learning Objectives	• Attendees will gain an understanding of how insurance company portfolios are impacted by the increased degree of market volatility in recent years. • Attendees will gain insight into key concerns on liquidity issues that have developed in recent years.
Presenters	Carrie Mears (Iowa), Ed Toy (RRC)

1:00 – 1:50 PM

A Receiver's Wish List	
Field of Study	Specialized Knowledge
Description	A panel of special deputy and assistant receivers will discuss: 1) the changes to the holding company act regarding agreements with affiliates for services and how they can impact a receivership; and 2) IRMA provisions that have not been widely adopted but can significantly improve receivership operations.
Learning Objectives	To understand issues encountered in receiverships and the impact of tools provided in model laws and guidance including: • Model 440, Insurance Holding Company System Regulatory Act, • Model 450, Insurance Holding Company System Model Regulation with Reporting Forms and Instructions, • Model 555, Insurer Receivership Model Act, • Pre-Liquidation Memorandum of Understanding facilitating transitional planning and preparation between regulator, receiver, potentially triggered guaranty funds and NCIGF.
Presenters	Donna Wilson (Oklahoma Receivership Office, Inc.), Tamara Kopp (Missouri Insurance Guaranty Associations)

1:00 – 1:50 PM

Continuing Education and Exam Pass Rates	
Field of Study	NA – CE Only
Description	Attendees will hear an overview of the recommended reciprocity guidelines, the uniform application forms for continuing education (CE) providers, and the process for state review and approval of instructors and courses.
Learning Objectives	• Identify the purpose of CE Reciprocity. • Understand CE guidelines for approved topics, course approvals, instructors, and credit hours. • Learn about upcoming strategic plans to strengthen CE uniformity.
Presenters	Lorelei Brilliante (MD), Richard Tozer (VA)

2:00 – 3:15 PM

Exam Handbook Update	
Field of Study	Auditing
Description	This session will present updates to the Financial Condition Examiners Handbook, as well as current and future projects of the Financial Examiners Handbook (E) Technical Group.
Learning Objectives	• Discuss changes to the 2023 Financial Condition Examiners Handbook • Discuss current and future Handbook projects.
Presenters	Bailey Henning (NAIC) & Elise Klebba (NAIC)

2:00 – 3:15 PM

Current Adjuster Licensing Topics	
Field of Study	NA – CE Only
Description	Attend this session to discuss state licensing requirements, common adjuster licensing challenges and an update on the NAIC Adjuster Licensing Working Group initiatives.
Learning Objectives	• Identify the NAIC efforts to update regulatory standards for adjuster licensing. • Explain the importance of licensing uniformity and reciprocity for independent adjusters. • List primary focus of potential amendments to the NAIC's Public Adjuster Licensing Model Act.
Presenters	Rachel Chester (RI), Kaitlyn Small (RegEd)

2:00 – 3:15 PM

Financial Analysis Update	
Field of Study	Specialized Knowledge
Description	This session will focus on recent and pending changes to the Financial Analysis Handbook, including changes to improve efficiency, and provide an overview of significant upcoming changes to the NAIC's financial analysis tools.
Learning Objectives	• Identify recent updates to the financial analysis guidance and tools. • Identify best practices in gaining efficiencies in financial analysis. • Understand ongoing NAIC projects related to financial analysis guidance and tools. • Discuss new sound practices in conducting risk-focused analysis.
Presenters	Jane Koenigsman (NAIC) & Brian Briggs (NAIC)

3:40 – 4:30 PM

Current Producer Licensing Topics	
Field of Study	NA – CE Only
Description	This dynamic session will focus on the highlights of today's current Producer Licensing point of interests. Hear from industry representatives on their stance concerning potential solutions.
Learning Objectives	At the end of this presentation, you will be able to: • Explain industry's producer licensing priorities. • Understand producer licensing and training requirements for the sale of Pet insurance. • List key priorities of the Producer Licensing (D) Task Force.
Presenters	Tim Mullen (NAIC), Cari Lee, Wes Bissett

3:40 – 4:30 PM

Connecting the Dots: Empowering State Regulation through Accreditation	
Field of Study	Specialized Knowledge
Description	This session will include discussion of the role and purpose of the accreditation program in state regulation, why it is important to financial solvency and some common trends that many states are currently experiencing. Insights will be shared from the perspective of a financial regulator and NAIC staff.
Learning Objectives	- Explain the purpose of and need for the accreditation program. - Discuss the benefits to states of the accreditation program. - Explain the various ways a state's accreditation is monitored. - Discuss trends and concerns among the states.
Presenters	Commissioner Wing-Heir (AK) & Sara Franson (NAIC)

3:40 – 4:30 PM

Trends in the Banking Sector	
Field of Study	Finance
Description	This session will discuss detailed aspects and trends in the banking sector that led to the problems at Silicon Valley Bank and Signature Bank. It will also discuss the impact these events had on the insurance industry, along with the interconnections banking has on insurance. The session will close with a discussion on the potential long-term implications of these events and related actions.
Learning Objectives	- Discuss various detailed aspects and trends in the banking sector leading up to the problems at Silicon Valley Bank and Signature Bank. - Discuss the impact that such events had on the insurance industry along with other interconnections banking has on insurance. - Explain potential long-term implications of these events and related actions.
Presenters	Tim Nauheimer (NAIC)

Tuesday, September 12, 2023

8:10 – 9:00 AM

The Broad Impact of Natural Catastrophe	
Field of Study	Specialized Knowledge
Description	This session will examine the different angles of a natural catastrophe and how far the indirect impacts can reach.
Learning Objectives	- Provide an overview of recent catastrophic events that have impacted the global insurance market. - Discuss the stress being placed on the global reinsurance market due to natural catastrophe. - Discuss strategies and tools being used to mitigate the impacts of natural catastrophes on the insurance market.
Presenters	Fred Karlinsky (Greenberg Traurig), Matthew Nielsen (Risk Management Solutions)

9:10 – 10:00 AM

Navigating the Accreditation Program: Clearing the Path to Regulatory Excellence	
Field of Study	Specialized Knowledge
Description	This session will include discussion of common misunderstandings of the accreditation program, what and how findings are discussed among review team members, how states may prepare staff for accreditation processes and reviews, and the role of the Financial Regulation Standards and Accreditation (F) Committee in the accreditation process. Additionally, participants will have an opportunity to get a glimpse of a review team's discussion session. Insights will be shared from the perspective of a financial regulator, accreditation team leader and NAIC staff.
Learning Objectives	• Explain how accreditation review teams come to their conclusions. • Discuss myths and misunderstandings about the accreditation program. • Discuss how states may prepare for an accreditation review and the role of a Committee member.
Presenters	Sarah Franson (NAIC), John Rehagan (MO), Bob Crawford, Bruce Schowengerdt

9:10 – 10:00 AM

Overview of Exam and Analysis Handbook Changes Related to Natural Catastrophe and Climate-Related Risk	
Field of Study	Specialized Knowledge
Description	The session will provide an update of ongoing consumer research conducted by the Missouri Department of Commerce and Insurance, the Center for Insurance Policy and Research at the NAIC, and the University of Missouri's Disaster and Community Crisis Center. We will discuss how our research influenced Missouri DCI earthquake messaging and what a follow-up survey revealed about the messages' reach and impacts.
Learning Objectives	At the end of this presentation, you will be able to: • Understand the climate risk related referrals from the NAIC Climate & Resiliency (EX) Task Force. • Describe the corresponding changes to NAIC Financial Analysis Handbook and Financial Condition Examination Handbook. • Learn how vendor catastrophe models are incorporating climate change. • Illustrate the NAIC catastrophe training program developed for regulators.
Presenters	Shaveta Gupta (NAIC), Bruce Jenson (NAIC), Sherry Flippo (NAIC)

9:10 – 10:00 AM

State Based Systems Payment Portal and Invoicing	
Field of Study	Computer Software and Applications
Description	In 2022, State Based Systems (SBS), in partnership with the state of Connecticut, developed the SBS Payment Portal. This functionality was originally created to collect yearly assessments charged to Connecticut bail bonds licensees. After a successful rollout supporting those payments, the portal is currently being integrated with SBS invoicing to support a large variety of fee collections to eliminate payments via paper checks.
Learning Objectives	• Users will understand how to create invoices in SBS. • Users will understand how to use the payment portal to collect fees electronically.
Presenters	Michelle Wilson (NAIC)

10:30 – 11:20 AM

Contemporary Diversity, Equity & Inclusion (DEI) Topics in the Insurance Industry – Insights & Actions for Leaders	
Field of Study	Behavioral Ethics
Description	This session will provide a perspective on the current state of DEI in the Insurance Industry with a focus on how the work has evolved and where it may be headed, insights on the numerous efforts underway to ensure progress, and a framework for inclusive leadership behaviors that participants can put to use to advocate in their own organizations.
Learning Objectives	• Attendees will gain a better understanding of the state of DEI in the insurance industry. • This session will provide a framework for inclusive leadership and will equip attendees to advocate in their own organizations
Presenters	Susan Johnson (The Hartford)

1:00 – 1:50 PM

Structured Securities - CLOs	
Field of Study	Accounting
Description	This session will discuss the current and upcoming accounting and reporting of collateralized loan obligations (CLOs), as well as the Securities Valuation Office (SVO) designation process for syndicated CLOs.
Learning Objectives	• Learn the Accounting and Reporting Guidance for CLOs. • Understand the Scope and Accounting / Reporting Guidance for Residuals. • Become familiar with the SVO proposed process for syndicated CLOs.
Presenters	Julie Gann (NAIC), Eric Kolchinsky (NAIC)

1:00 – 1:50 PM

1033 Waiver Review Process	
Field of Study	NA – CE Only
Description	This session will give insight into 1033 waivers, the state process for review and approval/denial requests, and the industry's perspective.
Learning Objectives	• Understand main provisions of the Violent Crime Control and Law Enforcement Act of 1994. • Explain process for the submission and review of a 1033 waiver request. • Describe draft Template for 1033 Consent Process being developed by the Producer Licensing (D) Task Force.
Presenters	Richard Tozer (VA), Tim Mullen (NAIC), David Leifer

1:00 – 1:50 PM

Climate-U.S. Insurer Transition Risk 3.0	
Field of Study	Policy Research
Description	In December 2022, the International Association of Insurance Supervisors (IAIS) published its annual Global Insurance Market Report (GIMAR) to identify climate-affected investment in insurer investment portfolios from a global perspective. This session will discuss the U.S.-specific results from this report and the methodology employed to develop these results, highlighting the coverage extension into insurers' municipal bond portfolio.
Learning Objectives	• Understand how climate affected investments may be identified and their impact on investment values. • Once climate affected investments are identified understand how the NGFS scenarios can be used to conduct scenario analysis.

Presenters	Tim Nauheimer (NAIC)

1:00 – 1:50 PM

Cybersecurity Fundamentals	
Field of Study	Information Technology
Description	This session will provide insurance regulators with an overview of basic cybersecurity concepts.
Learning Objectives	• The audience will gain an understanding of terminology and definitions in cybersecurity. • We will discuss the current threat landscape and why it is significant. • We will discuss the policy landscape and the status of Fed and state regulation—and lack thereof. • The audience will receive a review of best practices and approaches, as well as resources.
Presenters	Brian deVallance (Center for Internet Security)

2:00 – 3:15 PM

Common Deficiencies in Rate Models and How to Address Them	
Field of Study	Specialized Knowledge
Description	This session will discuss common deficiencies in rate models, specifically focusing on property/casualty (P/C) examples. It will also examine specific issues identified through the NAIC rate model review process, such as oversampling, transition methodologies, data recency, and unintuitive telematics coefficients. This session will not only explore common deficiencies in rate models and how to address them, but also it will serve as an opportunity for regulators to exchange ideas, voice their concerns, and ask questions.
Learning Objectives	• Discuss potential issues and unintended consequences when modeling coverage options. • Discuss implementation considerations and potentially problematic variables regarding telematics models. • Discuss data recency and mitigating considerations when the data is not sufficiently recent. • Introduce oversampling techniques and discuss whether a particular oversampling technique is appropriate for a given scenario.
Presenters	Dorothy Andrews (NAIC), Kris DeFrain (NAIC), Sam Kloese (NAIC), Roberto Perez (NAIC), April Yu (NAIC)

2:00 – 3:15 PM

TeamMate+ Transition Update	
Field of Study	Specialized Knowledge
Description	This session will provide a comprehensive update on the TeamMate+ transition, highlighting the latest statistics and key milestones achieved thus far. Attendees will have the opportunity to engage with fellow regulators, NAIC staff, and experts supporting the TeamMate+ application to address specific questions, seek guidance, and share experiences or concerns related to TeamMate+ Implementation.
Learning Objectives	• At the end of this presentation, you will be able to: Be able to articulate and discuss the current status of the transition to TeamMate+ • Be able to summarize the discussion by regulators currently operating TeamMate+, who will speak about their experience with the new application and platform
Presenters	James Portuguez (NAIC)

2:00 – 3:15 PM

Leading with Authenticity	
Field of Study	Personal Development
Description	"Leading with authenticity" refers to the practice of being true to oneself as a leader, displaying sincerity and honesty, and aligning one's actions and values with the organization's mission and vision. It involves

	cultivating self-awareness, developing emotional intelligence, and fostering open communication and trust with team members.
Learning Objectives	At the completion of this module, you will be prepared to: • Define authentic leadership. • Review Self-awareness. • Discuss emotional intelligence. • Develop your why. • Create positive relationships. • Manage personal learning.
Presenters	Melissa Griffin (NAIC), Jessica Vail (NAIC)

2:00 – 3:15 PM

Uniformity in Producer Licensing	
Field of Study	NA – CE Only
Description	This session will cover policy and process for producer licensing, including details on the NAIC Producer Licensing Model Act, Uniform Licensing Standards, and Best Practices.
Learning Objectives	• Explain why licensing reciprocity and uniformity are important. • Understand key provisions of the Producer Licensing Model Act. • Identify the NAIC Uniform Licensing Standards.
Presenters	Tim Mullen (NAIC), Greg Welker (NAIC)

3:40 – 4:30 PM

Common Ethical Situations Facing Financial Analysts and Examiners	
Field of Study	Regulatory Ethics
Description	The roles and responsibilities of insurance financial solvency regulators are unique, ever-changing, and vitally important. Due to the complexity of the insurance industry, financial analysts and examiners can find themselves in difficult situations where there may not be a clear answer, and professional judgment is necessary. This session will share everyday experiences that will help regulators in these challenging situations.
Learning Objectives	At the end of this presentation, you will be able to: • Understand the ethical balance of regulators regarding consumer protection, competitive markets, and financial solvency. • Identify resources available to assist in ethical considerations. • Consider how to critically think and use judgment in ethically challenging situations.
Presenters	Justin Schrader (Noble Consulting)

3:40 – 4:30 PM

What's Happening in InsurTech?	
Field of Study	NA – no credit given
Description	What's happening in Insurtech? This panel presentation will feature 3 InsurTechs describing their experience and how InsurTechs can provide value to continue to move the insurance industry forward.
Learning Objectives	• Describe the latest trends InsurTechs are seeing. • Describe the important role InsurTechs can play in driving innovation forward.
Presenters	Kory Boone (moderator), Oliver Goodenough (CodeX), Sezaneh Seymour (Coalition Inc.) Alex Schmelkin (Sixfold AI)

3:40 – 4:30 PM

Use of Reinsurance to Manage Catastrophic Risk Exposure	
Field of Study	Specialized Knowledge
Description	Reinsurance is an essential risk management tool, and it is heavily utilized by property/casualty (P/C) insurers. The structure of a reinsurance agreement can vary significantly depending upon many factors. This session will walk through examples of reinsurance agreements with different degrees of complexity and how catastrophe models are used to determine catastrophic reinsurance coverage. This session will also discuss changes that are being made to the reinsurance repository in the Financial Condition Examiners Handbook.
Learning Objectives	At the end of this presentation, you will be able to: • Be able to describe the most common reasons why an insurance company buys reinsurance to manage catastrophic risk exposure. • Have an understanding of the major forms of reinsurance and which are most appropriate to manage catastrophic risk and why. • Follow along with examples of how insuring, excess catastrophe per occurrence, and aggregate excess reinsurance works including an overview of reinstatement provisions. • Learn about catastrophe models and how they are used to price catastrophe reinsurance contracts by modeling the expected losses from a range of plausible events. • Learn about changes that are being made to the reinsurance repository in the Financial Condition Examiners Handbook.
Presenters	Megan Hart (Aon)

Wednesday, September 13, 2023

8:00 – 9:00 AM

NAIC Officer Panel	
Field of Study	NA – no credit given
Description	Join us for breakfast and hear from the NAIC's 2023 officers. The officers will share their perspectives on current and future NAIC priorities, answer questions from the audience, and highlight the importance of the insurance industry and its regulation.
Learning Objectives	N/A
Presenters	Chlora Lindley-Meyers, NAIC President (MO), Andrew N. Mais, NAIC President-Elect (CT), Jon Godfread, NAIC Vice President (ND), Scott A. White, NAIC Secretary-Treasurer (VA)

9:10 – 10:00 AM

Research Insights on Roof Age and Wind Performance of Asphalt Shingles	
Field of Study	Specialized Knowledge
Description	The change in wind performance of asphalt shingles with age and weathering is one of the most challenging research problems currently facing the building science community. New research by the Insurance Institute for Business and Home Safety (IBHS) of asphalt shingle perf ormance in Louisiana during Hurricane Laura (2020) and in Iowa during the 2020 Midwest derecho describes how shingle age is a significant indicator of vulnerability to wind damage for roofs as young as 10 years old.
Learning Objectives	At the end of this presentation, you will be able to: • Understand how roof age impacts performance during extreme weather events.

	• Identify resilience resources available for the insurance industry and state insurance regulators.
Presenters	Anne Cope (IBHS)

9:10 – 10:00 AM

Improving the Denials & Appeals Processes for Consumers	
Field of Study	Specialized Knowledge
Description	This session will explore the data around healthcare claims denials and the appeals process, consumers' understanding of their rights and the appeals process, and how regulators can utilize data to protect consumers.
Learning Objectives	At the end of this presentation, you will be able to: • Gain a better understanding of the barriers consumers are facing when it comes to claims and appeals and their ability to use their coverage to access care.Demonstrate new updates • Learn approaches that regulators can take to better assess and understand these problems. • Hear how data collection and transparency can be utilized as a tool for oversight.
Presenters	Lucy Culp (NAIC Consumer Rep)

9:10 – 10:00 AM

AI In the Insurance Industry	
Field of Study	Information Technology
Description	In 2023, no topic has been hotter than Artificial Intelligence (AI), driven by ChatGPT emergence. This session will provide some fundamental definitions, concerns and use cases within the insurance industry. Thinking about these risks in a pragmatic manner, as opposed to hype and hysteria, will be key point. Perspectives will be shared by an advisor working in these areas on a daily basis.
Learning Objectives	At the end of this presentation, you will be able to: • Attendees will receive perspective on state of AI within the Insurance Industry. • Discussion of cautions (such as cost, security threats and employee impacts) will be discussed. • Attendees will hear about AI ideation in the insurance industry.
Presenters	John Keddy (Aite-Novarica)

10:30 – 11:20 AM

How Infrastructure and Private Equity Investments Affect the Underwriting Portfolio	
Field of Study	Specialized Knowledge
Description	Socially responsible investments have sparked controversies, and this session explores how insurance firms can benefit from investing in environment, social, and governance (ESG) initiatives, despite any potentially negative outcomes of these types of investments.
Learning Objectives	At the end of this presentation, you will be able to: • Overview of the perspectives on socially responsible investments. • Explore ways for insurance firms to make socially responsible investments. • Overview of the infrastructure private equity funds
Presenters	Patrick Cho (NAIC)

10:30 – 11:20 AM

The Why and How of Insurance Fraud (2023 Research Study)	
Field of Study	Computer Software & Applications

Description	Why do persons who otherwise would not commit theft or similar criminal acts engage in and even support insurance fraud crimes? The reasons may shock you and could be a warning call for an onslaught of insurance fraud in the coming decades.
Learning Objectives	• Understand why and how insurance fraud occurs. • Learn about future projections for insurance fraud.
Presenters	Matthew Smith (Coalition Against Insurance Fraud)

10:30 – 11:20 AM

What's New in the Market Conduct Annual Statements	
Field of Study	Specialized Knowledge
Description	Whether you're filing a Market Conduct Annual Statement (MCAS) as a company or receiving an MCAS as an insurance regulator, you need to know what is required to be filed. Attend this session to learn more about this important task.
Learning Objectives	At the end of this presentation, you will be able to: • Identify the recent revisions to the current MCAS blanks. • Describe the data being collected in the Pet Insurance MCAS blank. • Understand the expectations for the 2023 data being collected for the first time in 2024.
Presenters	Teresa Cooper (NAIC), Randy Helder (NAIC)

10:30 – 11:20 AM

Cybersecurity Trends	
Field of Study	Information Technology
Description	The threat that never goes away or even seems to slow. This session will share some data on Chief Information Security Officer (CISO) priorities, top security challenges and other trends within the industry. Perspectives will be shared by an insurance advisor who is also a former CISO.
Learning Objectives	• Attendees will get a review of the 2023 CISO priorities and predictions for 2024 priorities. • Share perspectives on how insurers should be looking at their security landscape, offering regulatory audience a viewpoint to consider. • Discuss the increasing challenges around AI.
Presenters	John Keddy (Aite-Novarica)

1:00 – 1:55 PM

Unleash Your Curiosity	
Field of Study	Personal Development
Description	This session will revolutionize the way you look at innovation and curiosity. Diana Kander has spent her career challenging assumptions and asking thought-provoking questions. A serial entrepreneur who entered the U.S. as a refugee at the age of 8, she thrives on helping audiences understand they can experience tangible progress if they learn how to ask better questions. She will walk you through specific ways to boost innovation and create an agile approach to your day-to-day work.
Learning Objectives	At the end of this presentation, you will learn: • How to institutionalize curiosity, asking better questions to stay competitive and relevant to your customers. • How to determine blind spots within your organization and avoid falling into the "expert trap." • How to create a more innovative culture that leads to results and drives growth.
Presenters	Diana Kander

2:15 – 3:30 PM

Wildfire Panel—How Catastrophic Loss Activity Affects Property Insurance Markets	
Field of Study	Specialized Knowledge
Description	Significant loss events cause market contraction. Insurers and insurance regulators can manage the disruption through proactive engagement and advanced planning. The Marshall Fire in Colorado is a model example of how significant loss events can cause market contraction, but thoughtful planning and proactive research can reduce the risk of insolvency and maintain a healthy insurance market. This session will identify how resilience can be built into the recovery process, which is especially effective when the loss is fresh on everyone's mind.
Learning Objectives	At the end of this presentation, you will be able to: • Understand how catastrophe models are used to assess wildfire risk Demonstrate new updates. • Identify how state insurance regulators can leverage catastrophe model output to inform market insight and identify mitigation solutions.
Presenters	Matthew Nielsen (RMS), Vincent Plymell (CO), Anne Cope (IBHS), Jennifer Gardner (NAIC), Jeff Czajkowski (NAIC)

2:15 – 3:30 PM

Accessing and Using Data in the NAIC Enterprise Data Warehouse	
Field of Study	Information Technology
Description	This session will explore data hosted in the NAIC Enterprise Data Warehouse, including the Complaints Database System (CDS), Regulatory Information Retrieval System (RIRS), and Market Conduct Annual Statement (MCAS).
Learning Objectives	• Discuss how to access data in the NAIC Enterprise Data Platform. • Review available data and analysis uses. • Discuss plans for upcoming training.
Presenters	Teresa Cooper (NAIC), Angela Hamilton (NAIC), Kyle Lichtenberger (NAIC)

2:15 – 3:30 PM

Indemnity Insurance Company Fraud Case	
Field of Study	Regulatory Ethics
Description	This session will discuss a fraud case concerning indemnity insurance. The presenters will share their experiences and provide first-hand accounts of the fraudulent activity that occurred in this case, and the efforts it took to bring these bad actors to justice.
Learning Objectives	• Learn the process taken to achieve a conviction in this indemnity insurance fraud case. • Understand how important collaboration is to fight insurance fraud.
Presenters	James Black, Jeffery B. MiCeli

2:15 – 3:30 PM

Deconstructing Advanced Models	
Field of Study	Specialized Knowledge
Description	This session will provide an overview of advanced models used for insurance rating, specifically focusing on property/casualty (P/C) examples. It will also explore specific issues identified through the NAIC rate model review process, such as convolutional neural networks, non-standard modeling techniques, minimum bias procedures versus generalized linear models (GLMs), expense models, and survival models. This session will not only introduce and explore these modeling techniques, but also it will serve as an opportunity for regulators to exchange ideas, voice their concerns, and ask questions.
Learning Objectives	• Introduction to the basic components of convolutional neural networks and a discussion of some of their strengths and weaknesses. • Discussion of the usage of non-standard modeling techniques (including quasi-Poisson, Stepwise modeling, Minimum Bias, etc.). • Introduction to and useful questions for assessing new non-loss cost-based pricing adjustments.
Presenters	Dorothy Andrews (NAIC), Kris DeFrain (NAIC), Sam Kloese (NAIC), Roberto Perez (NAIC), April Yu (NAIC)

3:55 – 4:45 PM

International Efforts Against Insurance Fraud	
Field of Study	Regulatory Ethics
Description	This session will look at the challenges the industry is encountering at an international level and how the U.S. can collaborate with international partners to combat insurance fraud.
Learning Objectives	• Learn about international efforts and resources to fight insurance fraud. • Understand how the U.S. collaborates with international partners to prevent and fight insurance fraud.
Presenters	Aimee Stidham (Shelter Insurance), Commissioner Trinidad Navarro (DE), Matthew Smith (Coalition Against Insurance Fraud), Frank Sztuck (Delta Group), Armand Glick (UT)

3:55 – 4:45 PM

Understanding the New Consumer Privacy Protection Model Law	
Field of Study	Business Law
Description	This session will provide an overview of the development and key elements of the Insurance Consumer Privacy Protection Model Law (674).
Learning Objectives	At the end of this presentation, you will be able to: • Explore the reasons why the existing NAIC privacy models (#670 and #672) are being revised. • Describe why two existing models are being combined into one new model instead of revising them. • Identify the key issues of the model that are being discussed. • Understand the expectations for the new model.
Presenters	Katie Johnson (VA), Cynthia Amann (MO), Damon Diederich (CA)

3:55 – 4:45 PM

Auto Insurance Ratings and Social Justice Issues	
Field of Study	Policy Research
Description	The research literature has been silent on consumer attitudes toward the rating variables insurers use to determine auto insurance premiums, until now. This session will present new research that examines consumer attitudes toward the relevance to risk of certain third-party data variables and the propensity of consumers to complain about variables deemed irrelevant.
Learning Objectives	• Understand the constructs of the theory of consumer complaint behavior. • Understand the constructs of the theory of planned behavior. • Relate the theory of planned behavior to the theory of consumer complaint behavior to insurance consumer complaint behavior regarding third-party data. • Understand how the principles of procedural justice and distributive justice can be applied to insurance algorithms.
Presenters	Dorothy Andrews (NAIC)

3:55 – 4:45 PM

Crisis Communications: How to Be Your Best on the Worst Days	
Field of Study	Communications & Marketing
Description	Commissioners, leaders, and their communications teams work hard to build and burnish an organization's reputation. But years of work can evaporate in a moment of crisis if you are unprepared. In this workshop, Dean Davison will help you understand the nature of crisis situations and current trends; identify and prepare for the most likely scenarios your team and department will face; learn to advise your leaders in the midst of a crisis situation; and maintain credibility with key stakeholders.
Learning Objectives	• Understand the nature of crisis situations and current trends. • Identify and prepare for the most likely scenarios your team and department will face. • Learn to advise your leaders in the midst of a crisis situation and maintain credibility with key stakeholders.
Presenters	Dean Davison (Davison Strategic Communications)

Thursday, September 14, 2023

8:00 – 9:00 AM

Harness Your Power: Drive Inclusive Change with Intention and Influence	
Field of Study	N/A – no credit given

Description	Power. It's often invisible, and vastly misunderstood. Join us for a thought-provoking conversation as we uncover the truth about power dynamics and explore how each of us can use our unique power to drive positive change.
Learning Objectives	N/A
Presenters	Angela Cooper (Mindpower Strategic, LLC)

9:10 – 10:00 AM

Cybersecurity Series: Is the Insurance Sector a Target 3.0?	
Field of Study	Information Technology
Description	What does the data tell us about how attacks on the insurance sector of the financial services industry are trending and why? This session builds on insights last shared in 2022.
Learning Objectives	• After this session, participants will be able to identify cyber event drivers for various insurance company market segments. • After this session, participants will be able to identify trends in cybersecurity events for various insurance company market segments.
Presenters	Patrick Cho (NAIC), Jeff Czajkowski (NAIC), Paula Harms (NAIC)

9:10 – 10:00 AM

The Advancement in Technology and Innovation for Detecting and Preventing Insurance Fraud	
Field of Study	Antifraud
Description	Over the years, the insurance industry and fraud fighters have sought new innovation and expand new technologies to aid in the increasingly complex fight against fraud. Now, with advancement in artificial intelligence, analytics, and data transformation, it's no longer about access to data, it's about utilizing technology to effectively identify, investigate and prevent fraud before losses occur. Understanding data, technology, and innovation in context to drive meaningful insights is essential to anti-fraud operational efficiency, risk assessments, and decision-making intelligence.
Learning Objectives	• Summit attendees will learn the extensive history behind data collection and advancements in new technology for combatting insurance fraud and financial crime has been put to use. • We'll cover key regulatory duties to identify, and report suspected insurance fraud as well as look at today's challenges for detecting and preventing insurance fraud and financial crime. • We will have a dialogue on the compliance and ethical implications of new and emerging technologies being deployed against fraudulent practices.
Presenters	Alan Haskins (Quantexa)

9:10 – 10:00 AM

Artificial Intelligence and Public Relations—Part I	
Field of Study	Computer Software & Applications
Description	Nearly everyone is talking about artificial intelligence (AI). Is it a tool that should be embraced? Is it a job killer for writers? In this two-part session, attendees will learn how to best use AI to help the field of public relations.
Learning Objectives	At the end of this presentation, you will be able to: • Locate release notes • Demonstrate new updates • Identify resources
Presenters	Frances Stuart, Education & Training Manager, NAIC

10:30 – 11:20 AM

Artificial Intelligence and Public Relations—Part II	
Field of Study	Information Technology
Description	Nearly everyone is talking about artificial intelligence (AI). Is it a tool that should be embraced? Is it a job killer for writers? In this two-part session, attendees will learn how to best use AI to help the field of public relations.
Learning Objectives	At the end of this presentation, you will be able to: • Understand how generative AI tools such as ChatGPT can and CANNOT be effectively implemented for communications. • Learn more sophisticated prompts that yield better results. • Leave with an action plan to implement AI in your work for the best productivity boost and the lowest risk.
Presenters	Michael Smart (Michael Smart PR)

10:30 – 11:20 AM

Pharmacy Benefit Manager Reforms: Opportunities and Challenges	
Field of Study	Specialized Knowledge
Description	Pharmacy benefit managers (PBMs) have received lots of attention in recent years on the state and federal levels, and strategies for reform have varied. In this session, NAIC/Center for Insurance Policy and Research (CIPR) research fellow Joey Mattingly will share insights from his work, which studies the potential impacts of reforms to help inform future decision-making on PBM-related public policy.
Learning Objectives	• Describe the current role and function of Pharmacy Benefit Managers (PBMs) in the context of the pharmaceutical supply chain. • Discuss the potential benefits of PBM reform and potential unintended consequences based on current reform proposals at state and federal level.
Presenters	Joey Mattingly, PharmD, PhD, MBA (University of Utah, NAIC/CIPR Research Fellow)

10:30 – 11:20 AM

Lead Generators	
Field of Study	Specialized Knowledge
Description	Take look at the steps being done at the NAIC concerning the use of lead generators for sales of health insurance products.
Learning Objectives	• This presentation is meant to educate and inform the audience on the ongoing actions of the NAIC on combating improper marketing of insurance plans. • The audience will learn about recent efforts by the NAIC to modify the unfair trade practices model act to define "lead generators" and also will provide examples of improper lead generation and what can be done about it.
Presenters	Commissioner Trinidad Navarro (DE), Martin Swanson (NE), Brian Webb (NAIC)

10:30 – 11:20 AM

Using Artificial Intelligence to Enhance Insurance Product Review in SERFF Modernization	
Field of Study	Information Technology
Description	Artificial intelligence (AI) and machine learning (ML) technologies cannot replace the expertise and experience of seasoned insurance staff, but these technologies can enhance review processes. Using AI and ML to supplement these processes improves consistency, reduces manual and repetitive tasks, and speeds up review, allowing knowledge workers to do knowledge work. Attend this session to learn how the System for Electronic Rates & Forms Filing (SERFF) modernization project is implementing these technologies to aid product review.
Learning Objectives	• Learn basic AI/ML concepts as they apply to the SERFF Modernization • Understand how AI/ML can be used in SERFF to aid product filing submission and review.
Presenters	Rebecca Nichols (VA), Bridget Kieras (NAIC)

11:30 – 12:20 PM

How to Use Instagram Reels to Effectively Market on Social Media	
Field of Study	Communications & Marketing
Description	Instagram is no longer a photo-sharing app. With the algorithm favoring reels, how can you succeed in getting your message across? The session will show attendees how to create reels and use video to engage an audience to get their messages across.
Learning Objectives	• In this session, unlock the secrets of Reels - discover what they are and why they are a game-changer for you. • Gain confidence in showcasing what you have to offer through engaging videos and learn the art of creating strategic and people-centric content to build a thriving and connected community on your social media platforms!
Presenters	Christine Morton (Morton Marketing)

11:30 – 12:20 PM

Tips and Tricks: Financial Records and Fraud Investigations	
Field of Study	Information Technology
Description	Learn how a standardized financial investigative checklist is used to jump start and enhance investigations. The session will cover the benefits of Suspicious Activity Reports and Currency Transaction Reports – what they indicate and next steps. The Sober Home Initiative will show how insurance fraud led to charges of Money Laundering, Structuring Financial Transactions, and forfeiture charges as well as the change to the anti-kickback statute to include private insurance.
Learning Objectives	• This presentation is directed towards insurance fraud investigators, managers and regulators. The attendee will gain insight into how financial records can enhance insurance fraud investigations including case examples. • The presentation will explore various financial laws and tools available and how they can be used to provide key puzzle pieces in insurance fraud investigations.

Presenters	Shaun Oneill (Prism Investigations)

11:30 – 12:20 PM

A Discussion of Network Adequacy and Preliminary Results from the CIPR Project	
Field of Study	Policy Research
Description	The federal Affordable Care Act (ACA) requires qualified health plans (QHPs) that are offered to individuals and small businesses through the marketplace exchanges to provide timely access to within network health care. This session will begin with a brief description of a long-term Center for Insurance Policy and Research (CIPR) research project on network adequacy. Presenters will then describe the concept of network adequacy, related regulations, and its importance to consumers. Presenters will follow this discussion with various visual statistics and analytical results on network adequacy across the U.S.
Learning Objectives	• Articulate a definition of network adequacy and federal and state network adequacy requirements. • Articulate the primary issues facing state regulators, federal regulators, and insurers around network adequacy.
Presenters	Kelly Edmiston (NAIC), Paula Harms (NAIC)

11:30 – 12:20 PM

Health Insurance Hot Topics	
Field of Study	Market Regulation
Description	This session will discuss federal health insurance hot topics, such as pharmacy benefit manager (PBM) federal legislation; short-term, limited-duration (STLD) plan regulations; and more.
Learning Objectives	• Participants will gain a better understanding of key legislative, regulatory and legal issues facing health insurance regulators and the markets. • Regulators will receive information on the significant challenges faced by the states due to Federal activities.
Presenters	Brian Webb (NAIC)