



National Association of
Insurance Commissioners

& The CENTER
for INSURANCE
POLICY
and RESEARCH

***CIPR Fall Event:
Regulatory Evaluation 2.0***



December 12, 2016
Miami, FL

WELCOME MESSAGE



Welcome to the NAIC Center for Insurance Policy and Research (CIPR) Event: *Regulatory Evaluation 2.0—Meeting the Challenges of Innovation*. The mission for the CIPR is to serve federal and state lawmakers, federal and state regulatory agencies, international regulatory agencies, and insurance consumers, by enhancing intergovernmental cooperation and awareness, improving consumer protection and promoting legitimate marketplace competition. To help achieve this mission, the CIPR hosts four annual events that bring together a number of dynamic and informative speakers and panelists. These events offer a forum for opinion and discussion on major insurance regulatory issues.

A large number of technology start-ups are focusing their innovations on the insurance sector. These InsurTech trends are challenging the traditional insurance business model. This event will discuss current InsurTech trends and how they are transforming and disrupting the insurance sector. Innovators often use “sand boxes” to collaborate with key players in the InsurTech community. A key aspect of this event will be the potential for insurance regulators to participate in "sand box" platforms. By participating, regulators could accelerate their evaluation of innovations to an earlier stage and potentially minimize market disruption.

While you are here, I encourage you to take some time to explore the sunny city of Miami. I hope you enjoy the event and your stay!

Sincerely,
Eric Nordman
Director of CIPR and Regulatory Services

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MEET THE CIPR TEAM



Eric Nordman, CPCU, CIE, is the director of the NAIC Regulatory Services Division and the Center for Insurance Policy and Research (CIPR). He directs the Regulatory Services Division staff in a wide range of insurance research, financial and market regulatory activities, supporting NAIC committees, task forces and working groups. He has been with the NAIC since 1991. Prior to his appointment as director of the Regulatory Services Division, Mr. Nordman was director of the Research Division and, before that, the NAIC senior regulatory specialist. Before joining the NAIC, he was with the Michigan Insurance Bureau for 13 years. Mr. Nordman earned a bachelor's degree in mathematics from Michigan State University. He is a member of the CPCU Society and the Insurance Regulatory Examiners Society.



Kris DeFrain is the NAIC Director of the Research and Actuarial Department. She is currently charged as primary NAIC staff for the Principle-Based Reserving and the Casualty Actuarial and Statistical Task Forces. She manages a staff of actuaries and research analysts working on regulatory solvency and market-related issues, providing regulatory services, and conducting research for the Center for Insurance Policy and Research (CIPR). Ms. DeFrain received her bachelor's degree in finance/actuarial science from the University of Nebraska in 1989. She received her FCAS designation from the Casualty Actuarial Society (CAS), where she previously served as Vice President—International. Ms. DeFrain is a member of the American Academy of Actuaries and a Chartered Property and Casualty Underwriter.



Shanique (Nikki) Hall is the manager of the NAIC Center for Insurance Policy and Research (CIPR). She joined the NAIC's New York office in 2000 and currently oversees the research, production and editorial aspects of the CIPR's primary work streams; the CIPR Newsletter, studies, events, and website. Ms. Hall has extensive capital markets and insurance expertise and has authored copious articles on major insurance regulatory and public policy matters. She began her career at J.P. Morgan Securities as a research analyst in the Global Economic Research Division. At J.P. Morgan, Ms. Hall analyzed regional economic conditions and worked closely with the chief economist to publish research on the principal forces shaping the economy and financial markets. Ms. Hall has a bachelor's degree in economics and an MBA in financial services. She also studied abroad at the London School of Economics.



Anne Obersteadt is a researcher with the NAIC Center for Insurance Policy and Research (CIPR). Since 2000, she has been at the NAIC performing financial, statistical and research analysis on all insurance sectors. In her current role, she has authored several articles for the CIPR Newsletter, a CIPR Study on the State of the Life Insurance Industry, organized forums on insurance related issues, and provided support for NAIC working groups. Before joining CIPR, Ms. Obersteadt worked in other NAIC Departments where she published statistical reports, provided insurance guidance and statistical data for external parties, analyzed insurer financial filings for solvency issues, and authored commentaries on the financial performance of the life and property/casualty insurance sectors. Prior to the NAIC, she worked as a commercial loan officer for U.S. Bank. Ms. Obersteadt has a bachelor's degree in business administration and an MBA in finance.



Dimitris Karapiperis joined the NAIC in 2001 and he is a researcher with the NAIC Center for Insurance Policy and Research (CIPR). He has worked for more than 15 years as an economist and analyst in the financial services industry, focusing on economic, financial market and insurance industry trends and developments. Mr. Karapiperis studied economics and finance at Rutgers University and the New School for Social Research, and he developed an extensive research background while working in the public and private sector.

LEARNING OBJECTIVES

At the completion of this program, attendees will be able to:

- Identify InsurTech trends and explain how they are disrupting the insurance sector.
- Explain how “sand boxes” create a ‘safe’ design test environment for new innovations.
- Identify insurance market and regulatory complexities arising from the growth of technology start-ups.
- Explain how technology start-ups plan for and address regulatory issues.
- Explain how "sand boxes" are used to create connectedness between InsurTech, regulator and provider communities.
- Identify the benefits and challenges for potential insurance regulatory participation in "sand box" platforms.
- Explain various views on how regulatory engagement with the innovative process can be improved or made more efficient.
- Identify how a technology start-up’s regulatory approach might impact its risk profile and the insurance bought to cover the risk.

CIPR Event: Regulatory Evaluation 2.0 - Meeting the Challenges of Innovation

As of 11/22/16

Monday, December 12, 2016
Fontaine—Lobby Level, Fontainebleau Miami
Miami, FL

2:30 Registration Check-in

3:30 Opening Remarks

Introduction: Overview of the Program

— *John Huff, NAIC President*

Director, Missouri Department of Insurance, Financial Institutions and Professional Registration

3:40 InsurTech Trends, Opportunities and Challenges

A large number of technology start-ups are focusing their innovations on the insurance sector, particularly with respect to customer-centric distribution approaches. Additionally, many leverage accelerator and “sand box” platforms to assist them with getting ideas to market. This presentation will discuss the current trends in the InsurTech space and how they are transforming the insurance sector. It will also address the realities and complexities that arise from this market transformation. A brief illustration of Innovator’s Edge, a virtual “sand box” platform created by ITL will be included.

Innovator’s Edge was designed to facilitate collaboration, engagement and connectedness between the InsurTech community on the one hand, and the regulatory and provider communities on the other hand.

— *Wayne Allen, Chief Operating Officer and General Counsel*

Insurance Thought Leadership (ITL)

4:20 Keeping Pace with Rapid Technology Advances

This panel discussion will explore how insurance innovators use “sand box” platforms to discover and engage with key players in the InsurTech community, including other start-ups, insurers, service providers, advisors, investors and regulators. The potential for insurance regulators to participate in insurance oriented “sand box” platforms to accelerate regulatory evaluation of these innovations to a much earlier stage of the process will be discussed.

Moderator:

— *John Huff, NAIC President*

Director, Missouri Department of Insurance, Financial Institutions and Professional Registration

Panelists:

— *Anne Melissa Dowling, Acting Director*
Illinois Department of Insurance

— *Kelsey Brunette, Ideation Analyst*
Munich Reinsurance America, Inc.

— *Birny Birnbaum, Executive Director*
Center for Economic Justice (CEJ)

— *Kate Sampson, Head of Insurance*
Lyft

— *Donna Peeples, Chief Customer Officer*
Pypestream

5:30 Closing Remarks

— *John Huff, NAIC President*

Director, Missouri Department of Insurance, Financial Institutions and Professional Registration

PRESENTER BIOGRAPHIES



WAYNE ALLEN
CHIEF OPERATING OFFICER AND GENERAL COUNSEL
INSURANCE THOUGHT LEADERSHIP (ITL)

Wayne Allen has focused his career on marshaling his fascination for business evolution; driven by innovation, first for the benefit of his clients and now through Insurance Thought Leadership, Inc., for an industry that is in flux.

For almost 30 years, as a practicing attorney, Mr. Allen advised entrepreneurs and investors on entity, transactional design and operational issues. For the last five years he has served as Chief Operating Officer and General Counsel to ITL.

Mr. Allen earned his juris doctor from Baylor Law School in 1984 and his master of law in taxation at University of San Diego Law School in 1988. He earned his undergraduate degree in finance and economics from Baylor University in 1981.



BIRNY BIRNBAUM
DIRECTOR
CENTER FOR ECONOMIC JUSTICE (CEJ)

Birny Birnbaum serves as economist and director of the Center for Economic Justice, a U.S.-based non-profit organization that advocates on behalf of consumers on insurance, credit and utility matters. CEJ's focus is to ensure fair access and fair treatment of consumers seeking and using essential services with particular emphasis on issues facing low-income and minority consumers. For 25 years, he has worked to achieve these goals.

Mr. Birnbaum is a former insurance regulator, having served as Chief Economist and Associate Commissioner for Policy and Research at the Texas Department of Insurance (TDI). In that role, he performed analyses of competition in insurance market, developed a data collection program for market surveillance, created a methodology for identifying underserved markets, reviewed and approved rates and risk classification in several lines of insurance and provided technical advice and analysis on a variety of issue.

Prior to serving at the TDI, Mr. Birnbaum served as Chief Economist at the Texas Office of Public Insurance Counsel provide expert witness testimony in hearings on auto, property, title and consumer credit insurance as well as performing the first insurance redlining studies in Texas.

Since leaving TDI, Mr. Birnbaum has authored numerous reports and testimonies on a wide variety of insurance lines and topics for CEJ and other consumer organizations and public agencies. He is a frequent speaker before state and federal regulatory agencies, state legislatures, Congress and insurance organizations. He has served as a designated consumer representative at the National Association of Insurance Commissioners for many years. He is a member of the Federal Advisory Committee on Insurance and serves as chair of the Affordability and Accessibility subcommittee.

Mr. Birnbaum was educated at Bowdoin College and the Massachusetts Institute of Technology.



KELSEY BRUNETTE
IDEATION ANALYST
MUNICH REINSURANCE AMERICA INC.

Kelsey Brunette is an Ideation Analyst at Munich Reinsurance America, Inc.'s (Munich Re) Incubator, a strategic business unit within New Strategic Markets. Her main responsibilities are vetting and analysis of new products and services, project management and coordination for Innovation Domains.

Ms. Brunette is a graduate of the University of Michigan's Stephen M. Ross School of Business and Michigan State's College of Law. She also spent time at the Michigan Department of Insurance, Michigan Millers Mutual Insurance, Ford Motor Company and GMAC.

Speaking engagements include the Emerging Regulatory Issues and International Issues in addition to authoring, *Insure the future so it doesn't drive away without you*, THE REGULATOR, August 2015.



ANNE MELISSA DOWLING, CFA
ACTING DIRECTOR
ILLINOIS DEPARTMENT OF INSURANCE

Anne Melissa Dowling, CFA, was appointed the Acting Director of the Illinois Department of Insurance (IDOI) by Governor Bruce Rauner on July 1, 2015. She served in leadership positions for state insurance departments in Connecticut and now, Illinois, after 25 years in the private sector.

At the NAIC, Director Dowling is an involved member of the Government Relations Leadership Council, the Interstate Insurance Product Regulation Commission, International Insurance Relations Leadership Group, the Cybersecurity Executive Task Force, Vice Chair of the C (Property Casualty) Committee, the Chair of the C Committee's Travel Insurance Working Group, and the Chair of the E Committee's Infrastructure Investments Working Group. She is a member of the Midwest Inter-Agency Steering Committee. She is honored by the privilege of contributing to the growth and innovation underway in the insurance industry in the State of Illinois and nationally.

In July 2014, *Insurance Business America* magazine named her one of the "50 Elite Women in Insurance," highlighting her commitment to consumer protection and regulatory innovation. Prior to her regulatory work, Director Dowling was a senior vice president at MassMutual where she built the institutional insurance business to more than \$12 billion in annual revenue and created an award-winning Women's Markets Initiative which contributed to an increased number of female sales agents and sales materials and approaches geared toward women. She served as Chief Investment Officer at Connecticut Mutual and held positions in investments and treasury functions at Aetna Life & Casualty and Travelers Insurance.

She is and has been active in governance roles on numerous non-profit boards focusing on education and literacy as well as for-profit boards including the Hartford Public Library board (Executive Committee and Chair of Financial Health Committee, past-President). She is a past member of the Amherst College, University of Connecticut Foundation and Miss Porter's School boards as well as a past corporator of the Wadsworth Atheneum. Dowling also has volunteered with the 2010 World Youth Peace Summit; the CT United Way Campaign; St. Francis Hospital's Women's Service Advisory Board; First Book Hartford Literacy Program; and Reaching Home Leadership Council (an organization for permanent supportive housing).

Director Dowling earned her bachelor's degree from Amherst College, an MBA in finance from the Graduate School of Business at Columbia University, and holds the CFA Institute's Chartered Financial Analyst (CFA) designation.



JOHN M. HUFF
DIRECTOR
MISSOURI DEPARTMENT OF INSURANCE
NAIC PRESIDENT

Director John M. Huff, a native of Potosi, MO, was appointed director of the Missouri Department of Insurance (DOI), Financial Institutions and Professional Registration by Gov. Jay Nixon on Feb. 6, 2009. An attorney, he leads the department that protects consumers through the regulation of professionals and businesses that affect Missourians' lives daily. Huff was elected by his peers to serve as the 2016 president of the NAIC, the national insurance standard-setting organization for the U.S.

In September 2010, he was appointed to the U.S. Financial Stability Oversight Council (FSOC) by the NAIC. Director Huff served two terms on the council and was the initial state insurance regulator appointed. The council was created by the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank).

Before entering public service, he spent 11 years as an executive with leading insurers and reinsurers, including Swiss Re and GE Insurance Solutions. Huff earned his bachelor's degree in business administration from Southeast Missouri State University. He earned an MBA at Saint Louis University, and his Juris Doctor degree from the Washington University School of Law in St. Louis.



DONNA PEEPLES
CHIEF CUSTOMER OFFICER
PYPESTREAM

Donna Peoples is chief customer officer at Pypestream, which enables companies to deliver exceptional customer service using real-time mobile chatbot technology. She was previously chief customer experience officer at AIG.

She is an accomplished senior executive with extensive P&L responsibility and verifiable results in a variety of industries and global markets. Ms. Peoples is a versatile strategist who combines her keen market sense and strong orientation in top-line growth and negotiations with her experience, entrepreneurial spirit and business acumen to transform innovative ideas into profits. A master communicator, Ms. Peoples works to define business objectives and articulate the corporate vision in a way that inspires imagination and compels action throughout the organization. Whether managing cost, influencing the top line or creating vibrant and productive partnerships, her focus is on blending business strategy with creativity – touching the heart and moving the mind. The result is: true paradigm shifts, sustainable change and the achievement of overall business objectives.

What sets Ms. Peoples apart is that she has charted her path by rising through a variety of leadership, operational and revenue-generating roles in highly regulated and uniquely challenging industries. Time and again, in financial services, energy as well as original equipment manufacturing, she has introduced category-changing thinking while guiding purposeful and adaptable practices with positive results for customers and profitable returns for her companies.



KATE SAMPSON
VP, RISK SOLUTIONS
LYFT, INC.

Kate Sampson is the woman behind insuring the Sharing Economy. After decades of experience in the insurance industry, she's now crafting Lyft's strategic risk management vision as their VP of Risk Solutions.

For as long as Lyft has redefined transportation, Ms. Sampson has developed insurance to match it. She's created personal and commercial automobile insurance solutions for the ride-sharing industry and helped the company pass insurance regulations nationwide.

Before the sharing economy's heyday, Ms. Sampson was a leader at Marsh, serving as Office Head in San Francisco and San Jose, and Growth Leader for the Pacific North Partnership. Marsh offices throughout the Western US worked with her to coordinate their growth efforts across all product lines. She also previously spent eight years in the Private Equity & M&A (PEMA), leading the West Zone FINPRO practice, specializing in due diligence and specialty insurance solutions for mergers and acquisitions.

A frequent speaker and thought leader, Ms. Sampson is recognized as an industry expert in transactional risk insurance, sharing economy and on-demand products, and private equity financial professional products and services.

CIPR Fall Event: Attendee List (as of 11/29/16)

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CIPR Fall Event: Attendee List (as of 11/29/16)

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The CIPR serves: federal and state lawmakers; federal and state regulatory agencies; international regulatory agencies; and insurance consumers. It enhances intergovernmental cooperation and awareness, improving consumer protection while promoting legitimate marketplace competition. The site provides information on current insurance regulatory developments, ongoing CIPR projects, and coverage of a wide-range of insurance industry topics.

The CIPR's organization and navigation shares many of the same elements the NAIC home page as described on Page 1.

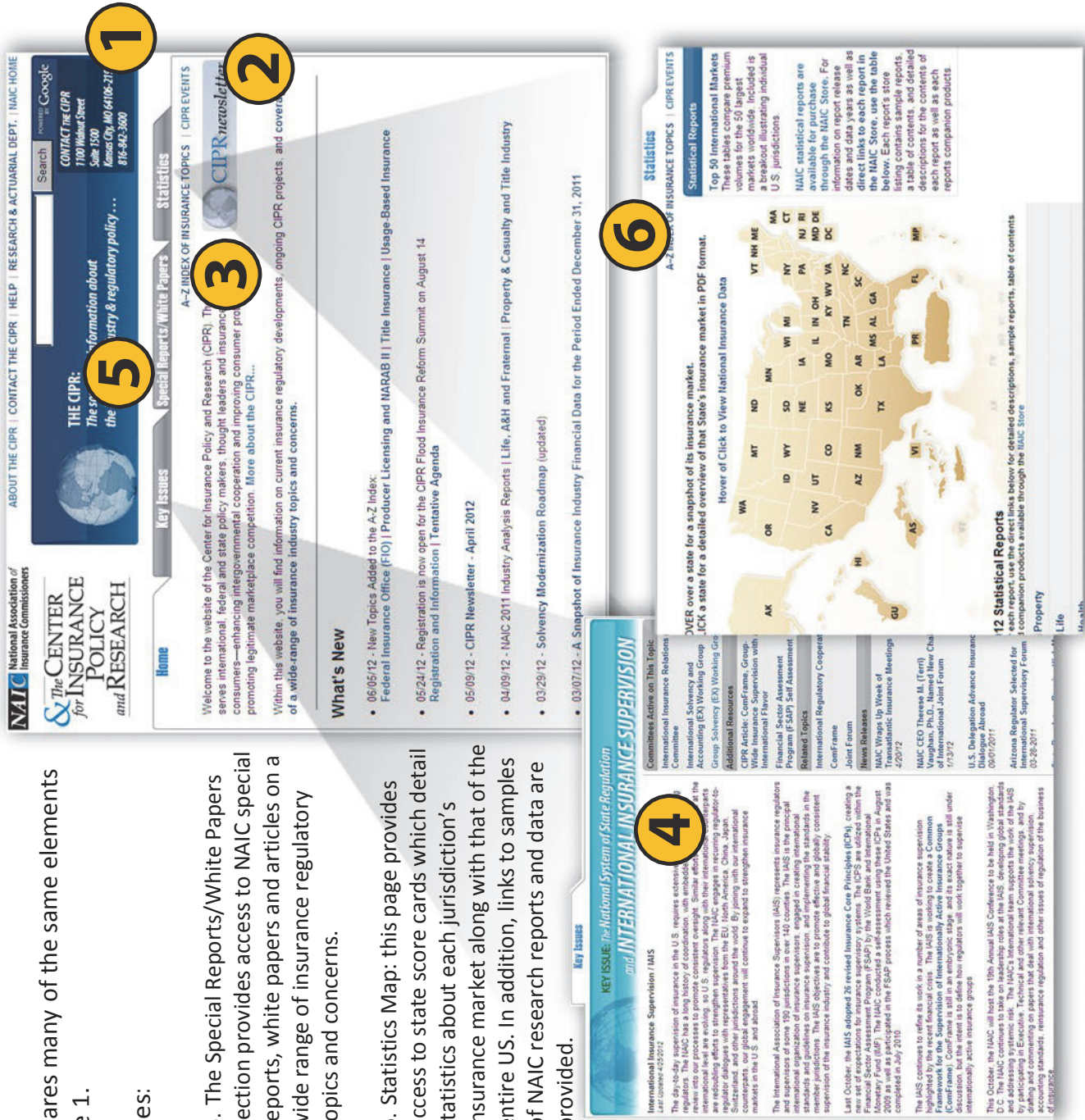
Here are the highlights unique to CIPR pages:

1. The NAIC's Central Office/CIPR staff can provide a great deal of information to regulators and lawmakers. Contact information providing direct access to them is vital to the CIPR site's function.
2. Click to see the most current as well as archived issues of the CIPR Newsletter.
3. The A-Z Index of Insurance Topics and articles on insurance market along with that of the entire US. In addition, links to samples of NAIC research reports and data are provided.

4. The Key Issues section includes a topical listing of key insurance regulatory issues.

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CIPR EVENTS

The CIPR holds four events each year—three events during each of the NAIC National Meetings and one at the NAIC Insurance Summit. Additionally, CIPR now offers webinars.

2016 Events

- The Impact of Rating Agencies on the Insurance Industry (Oct. 14)
- Gearing Up for Autonomous Vehicles (Aug. 28)
- The Sharing Economy Webinar (June 18)
- CIPR Insurance Summit Mini-Conference (May 18)
- Technology and Insurance (April 5)

2015 Events

- Regulation of Captives (Nov. 18)
- All About Earthquakes (Aug. 14)
- Boom or Bust? A Look into Retirement Issues Facing Baby Boomers Symposium (June 15-16)
- Risk of Pandemics to the Insurance Industry (Mar. 27)

2014 Events

- Navigating Interest Rate Risk in the Life Insurance Industry (Nov. 19)
- Implications for Increasing Catastrophe Volatility on Insurers and Consumers Symposium (Oct. 7-8)
- Commercial Ride-Sharing and Car-Sharing Issues (Aug. 16)
- Insuring Cyber Liability Risk (Mar. 28)

2013 Events

- The Future of Automobile Insurance: Telematics in the U.S. (Dec. 16)
- Exploring Insurers' Liabilities Summit (Aug. 27)
- Health Care Reform - Tools for Oversight and Assistance in the Marketplace Symposium (Apr. 30-May 1)
- Insurance for Acts of Terrorism (Apr. 9)

More information, including webinars, events prior to 2013 and **presentations and audio for all events**, can be found on our website at: www.naic.org/cipr_events.htm.

Additional Resources

Robles, D. (2016, July). Insurance: The Highest and Best Use Case for Block Chain Technology. *CIPR Newsletter*, 19. Retrieved from http://www.naic.org/cipr_newsletter_archive/vol19_blockchain.pdf

CIPR. (2016, June). The Sharing Economy [Webinar]. Retrieved from http://www.naic.org/cipr_events.htm

Karapiperis, D., Birnbaum, B., Brandenburg, A., Castagna, S., Greenburg, A., Harbage, R., & Obersteadt, A. (2015, March). Usage-Based Insurance and Vehicle Telematics. *CIPR Study*, Retrieved from http://www.naic.org/documents/cipr_study_150324_usage_based_insurance_and_vehicle_telematics_study_series.pdf

Obersteadt, A. (2015, February). Sharing a Ride, Not the Risk. *CIPR Newsletter*, 14. Retrieved from http://www.naic.org/cipr_newsletter_archive/vol14_sharing.pdf

Nordman, E. (2014, July). Ride-sharing: New Technology Creates Insurance Challenges. *CIPR Newsletter*, 12. Retrieved from http://www.naic.org/cipr_newsletter_archive/vol12_ride_share_challenges.pdf



NAIC Insurance Regulator Professional Designation Program

- *comprehensive, customizable, content-rich curriculum... directly from the NAIC*

Over 800 enrollments and growing...our designations have been designed to assure that regulators have a basic understanding of market, solvency, and rates and forms regulation at the APIR level, specialized training in regulatory concepts at the PIR level, leadership training at the SPIR level and a focused understanding of investments at the IPIR level. We continue to add new course opportunities at the PIR level and the new IPIR courses are rolling out at a rapid pace!

What Regulators Have to Say:

"The APIR program was a well- rounded program that gave me a clear picture of how I fit into the overall regulatory setting. The background obtained through these classes has improved my ability and confidence to perform as a regulator immensely, and I believe there is something here for everyone."...David

"The APIR has provided me with a wonderful opportunity to learn from and interact with regulators across the country (and our U.S. territories). I think the NAIC will be of growing importance to all of us in the future and we should not miss the opportunity to learn from the wealth of knowledge and experience it offers to us."...Richie

"I have really enjoyed the PIR program. It has enhanced my skills as a regulator by increasing my knowledge of both the industry and the regulatory tools that I have at my disposal. One of my favorite things about the program is the opportunity to attend instructor-led NAIC courses and associate with other regulators. There is no substitute for learning from other regulators personal experiences...Dan

"Through the NAIC Designation Program I have been able to work, learn, accomplish and excel in insurance regulatory areas outside of my duties. The program gave me the opportunity to broaden my knowledge beyond the basic insurance scope and think outside the box."...Vanessa

If you are a state insurance department employee, we invite you to sign up and learn how this program can help you achieve your personal goals.

Visit us at http://www.naic.org/education_designation.htm

