

AGENDA



SUNDAY, JULY 21

- 12:00pm - 1:00pm: IRES Executive Committee Meeting/Past Presidents' Lunch (Invite Only).....Great Egret
- 1:30pm - 2:30pm: CDS Section Chairs & Co-Chairs Meeting (Invite Only).....Great Egret
- 2:00pm - 6:00pm: Registration Desk Open.....Conference Foyer
- 3:00pm - 4:00pm: IRES Board of Directors Meeting (Invite Only).....Great Egret
- 5:30pm - 6:30pm: Welcome Reception/New Designee (All Welcome).....Belvedere Terrace

MONDAY, JULY 22

- 7:00am - 5:00pm: Registration Open
- 7:30am - 8:30am: Breakfast.....Calusa A-E
- 8:10am - 8:15am: Welcome.....Calusa A-E
- 8:15am- 8:45am: Special Olympics.....Calusa A-E

9:00am - 9:50am: Breakout Session 1

- **Financial Track: Pet Insurance and Cannabis Insurance**.....Sanibel
 - Speaker: Tanya Sherman (The INS Companies)
 - Description: Updates on Pet and Cannabis Insurance developments since last year.
- **Health Track: Mental Health Parity & NQTL Analysis**.....Estero C
 - Speakers: Mitchell Ristine and Caroline Bergh (Examination Resources, LLC)
 - Description: This session will discuss the federal and state laws, regulations, and requirements pertaining to Non-Quantitative Treatment Limitation (NQTL) Comparative Analyses, including federal and state-specific guidance as well as best practices and testing methodologies.
- **IT Track: Data Analytics - Value vs Risk**.....Captive
 - Speakers: James Gowins and Steven Sigler (Examination Resources, LLC)
 - Description: In this session, explore how users can maximize the value derived from data while mitigating potential risks such as privacy breaches, data biases, and regulatory compliance concerns. By understanding and effectively managing this dynamic relationship, we can learn to harness the power of data analytics to drive innovation and efficiency while safeguarding against potential pitfalls.
- **Life & Annuity Track: Life and Annuity Replacements**.....Pine
 - Speakers: Brett Bache (Rhode Island Department of Business Regulation - Insurance), Cara St. Martin (Ladder Insurance Services), and Jennifer Hopper (The INS Companies)
 - Description: This session will focus on identifying areas for non-compliance issues and the way companies monitor replacements.
- **Market Regulation Track: Pharmacy Benefit Manager Updates**.....Great Egret
 - Speakers: Laura Arp (Arp Insurance Law, LLC) and JP Wieske (Horizon Government Affairs)
 - Description: As PBM regulation receives more federal attention, states continue to enact and update laws, and legal challenges based on ERISA preemption are decided, it's a good time to step back and discuss legislative and regulatory efforts. Do laws designed to protect independent pharmacies drive up drug costs or simply level the playing field? Other provisions are intended to provide transparency about exactly how much money the PBM is siphoning out of drug purchases and how much the PBM charges for other services like formulary design and claims handling. What could transparency lead to for policyholders, pharmacies, PBMs, and health plans? This panel will provide different viewpoints on the issues.

- **Property & Casualty Track: P&C Complaints.....Blue Heron**
 - Speakers: George Bradner (Connecticut Insurance Department) and Matt Gendron (Rhode Island Department of Business Regulation)
 - Description: Regulators and a Former Company Claim Director talk about trends in P&C Complaints. Leveraging data, they’ll discuss where they are rising and where are they falling. And they’ll also talk about how an examiner can leverage complaint data to better understand their market and any company they’re looking at.

10:00am - 10:50am: Breakout Session 2

- **Financial Track: Ethics.....Sanibel**
 - Speakers: Annette Knief and Richard Foster (The INS Companies)
 - Description: This session will discuss how workers feel pressure to take shortcuts to meet their job requirements, which sometimes results in unethical behavior. This session will specifically review steps that can be implemented to maintain and grow a positive, ethical work environment. An unhealthy workplace that does not have strong ethics can lead to lower productivity, and deficiencies while also increasing firm reputational risk. The session will stress that employees and regulators are alike with regulators being held to higher standards.
- **Health Track: Challenges in Coverage for Autism /ABA.....Estero C**
 - Speakers: Lorri Unumb (The Council of Autism Service Providers) and Dan Unumb (Autism Legal Resource Center)
 - Description: In the United States, a fast-moving autism insurance reform movement swept the nation from 2007 to 2019. Now, all 50 states require health insurance plans to cover evidence-based autism interventions, including ABA. In this session, we will examine the history of the American autism insurance reform movement, the language of the autism insurance laws, and potential pitfalls that consumers may face when attempting to utilize benefits. We will focus on the application of the Mental Health Parity and Addiction Equity Act to ABA.
- **IT Track: Cybersecurity- What’s New.....Captiva**
 - Speaker: Steven Sigler (Examination Resources, LLC)
 - Description: Cybersecurity threats are a persistent and evolving threat to our vital financial services infrastructure. This session will provide updates on the latest cybersecurity threats and risks, gains made by law enforcement to stop cyber criminals, and additional preparedness techniques we can employ to thwart attacks.
- **Life & Annuity Track: Life and Annuity Filing Standards.....Pine**
 - Speakers: Karen Z. Schutter (Insurance Compact) and Victoria Flower (New Hampshire Department of Insurance)
 - Description: This session will focus on companies filing with a state DOI or with the COMPACT.
- **Market Regulation Track: Pet Insurance.....Great Egret**
 - Speakers: Howard Rubin, Manolo Maddela, and MJ Hewitt (Trupanion, Inc.)
 - Description: This presentation will discuss how regulators and pet insurers can work together to make pet insurance more readily available to consumers thereby providing better access to care for pets. It will cover the history of pet insurance in the U.S., the typical life cycle of a policy as it relates, and the NAIC’s Pet Insurance Model Law - from sale, issuance, and eventually expiration/termination of the policy. The panel will discuss licensable activity, required disclosures, rating considerations, insurance products, and wellness products.
- **Property & Casualty Track: Trends in the P&C Industry and Regulatory Impacts.....Blue Heron**
 - Speakers: Kelly Wylie and Scott Rhodes (Examination Resources, LLC)
 - Description: A discussion of the changes to the distribution channel, pricing, underwriting, and claims processes and their regulatory impacts.

11:00am - 11:50am: Breakout Session 3

- **Financial Track: Private Equity.....Sanibel**
 - Speaker: Bryan Fuller (Examination Resources, LLC)
 - Description: This presentation will provide insights on the relationships between PE investors and the insurance sector. In addition, attendees will receive the latest information relating to NAIC activities monitoring PE firms' fiduciary responsibilities to policyholders as well as NAIC activity that is focused on PE ownership of insurance companies.



- **Health Track: PBM Oversight and Examinations: The Case for a Multidisciplinary Approach (Part 1)**.....**Estero C**
 - Speakers: Shelly Schuman and Matthew Sankey (The INS Companies)
 - Description: PBM oversight is increasingly becoming an insurance regulator’s responsibility. There are affiliate relationships and financial interdependencies that make oversight of these entities challenging. What practical advice can be offered for the disciplines necessary for examinations and oversight? And what is the need for these various skill sets?

- **IT Track: Artificial Intelligence & Machine Learning**.....**Captiva**
 - Speaker: Tony Taylor (The INS Companies)
 - Description: This session will provide an overview of Artificial Intelligence and Machine Learning, exploring the tools and technologies, as well as the advantages and disadvantages of their use in the industry.

- **Life & Annuity Track: Annuities for Beginners**.....**Pine**
 - Speakers: Lauren Van Buren (OCI Office of Commissioner Insurance of Wisconsin), Anita Edington (The INS Companies), and Jennifer Hopper (The INS Companies)
 - Description: This session will include a discussion of the basics of annuities as well as how they are regulated.

- **Market Regulation Track: Flood Insurance - Closing the Flood Insurance Gap**.....**Great Egret**
 - Speaker: Marc Springer (Risk & Regulatory Consulting, LLC)
 - Description: Under the federal program insured exposures have remained steady of the last decade which has created issues with program funding. This session will address how FEMA is working to cover this issue as private insurers create new and enhanced products to cover the flood exposure. The session will also cover what regulators should review and consider as new and enhanced products are introduced in the marketplace.

- **Property & Casualty Track: The Regulatory & Legislative Response to Availability & Affordability Challenges**.....**Blue Heron**
 - Speaker: Ronnie Johnson (Holland & Knight)
 - Description: Discussion of the insurance regulatory and legislative responses to address the availability and affordability challenges related to obtaining insurance coverage for these types of events.

12:00pm - 1:15pm: Networking Lunch and Awards.....**Calusa A-E**

- 1:15pm - 2:30pm: Keynote Speaker**.....**Calusa A-E**
- Speaker: Sheryl K. Parker, Deputy Commissioner Market Regulation, Florida Office of Insurance Regulation

2:30pm - 2:55pm: Break

3:00pm - 3:50pm: Breakout Session 4

- **Financial Track: Inflation**.....**Sanibel**
 - Speaker: Joe May (Carr, Riggs & Ingram, LLC)
 - Description: Impacts of inflation on insurers (life vs. health vs. P&C) – is it helpful or harmful? Are the rising costs of operations outweighed by the increase in interest rates and its impacts on investment income? How have insurance products changed in light of the rise in inflation? What can we expect going forward? How else will companies be looking to reduce the cost of operations? E.g. Reducing office space by remote work, downsizing through automation or will they be raising rates?

- **Health Track: PBM Profits: Where and how do they make their substantial income? (Part 2)**.....**Estero C**
 - Speakers: Shelly Schuman and Matthew Sankey (The INS Companies)
 - Description: PBMs are often cited as a basis for inflated drug costs, but how do PBMs make money? How do their financial arrangements impact drug costs? What are common pricing mechanisms and how do they impact consumer drug costs?

- **IT Track: Insurtech Companies**.....**Captiva**
 - Speaker: James Gowins (Examination Resources, LLC)
 - Description: Insurtech has changed the industry landscape through innovations. We discuss those innovations, associated opportunities, and risks, to bring us to the current environment for the insurance industry.

- **Life & Annuity Track: Hot Topics & Compliance Trends**.....**Pine**
 - Speakers: Karen Z. Schutter (Insurance Compact), Cara St. Martin (Ladder Insurance Services), Paige Waters (Locke Lord)
 - Description: This session will focus on new/upcoming regulations & trends in the industry. (i.e., genetic testing, organ donation, etc.)

- **Market Regulation Track: Climate Change - It's more than just weather!.....Great Egret**
 - Speaker: Howard Kunst (CoreLogic)
 - Description: Climate change is impacting the world, and as losses from climate events increase, the insurance industry is left as the primary mechanism to fund those losses. This session will discuss how climate risk is being reviewed within the industry, and how catastrophe modeling can help all involved parties understand the current and future risks of a changing climate.
- **Property & Casualty Track: Auto and Property Reforms. CANCELLED.....Blue Heron**
 - Speaker: Joshua Guillory (Louisiana Department of Insurance)
 - Description: The insurance industry nationwide is going through changes right now that may be as important as any in history. In this session, we'll discuss the purpose of insurance reform, the types of reforms being that are being tried, and how the industry might look once this all plays out.

4:00pm - 4:50pm: Breakout Session 5

- **Financial Track: Interest Rate Environment.....Sanibel**
 - Speaker: Joe May (Carr, Riggs & Ingram, LLC)
 - Description: How does this affect the finances of the insurers? How will this impact the insurer's ability to meet liquidity requirements?
- **Health Track: Network Adequacy.....Estero C**
 - Speakers: Tanya Sherman (The INS Companies) and Michelle Heaton (New Hampshire Insurance Department)
 - Description: This session will include a high-level discussion on what Network Adequacy means at the Federal level and how things may vary slightly at the state level. The session will discuss recent changes implemented to the Federal requirements such as the expanded provider types and time/distance requirements. In addition, the session will discuss the pending Federal requirements for verifying appointment wait times.
- **IT Track: Drones Everywhere.....Captiva**
 - Speaker: Brian Stanley (The INS Companies)
 - Description: Discussion about the benefits and risks of using drones in the insurance industry. We will discuss topics such as laws, regulations, privacy, and overall pros and cons of the use of drones.
- **Life & Annuity Track: Best Interest Standards.....Pine**
 - Speakers: Chris Heisler, (Illinois Department of Insurance), Martin Swanson (Nebraska Department of Insurance), and (Lauren Van Buren (OCI Office of Commissioner Insurance of Wisconsin)
 - Description: This session will include a discussion of the definition of an Investment Advice Fiduciary in the proposed Federal Retirement Security Rule.
- **Market Regulation Track: Proactive MHPAEA Enforcement.....Great Egret**
 - Speakers: Laura Arp (Arp Insurance Law, LLC), Katie Dzurec (Examination Resources LLC) and Maggie Reinert (Nebraska Department of Insurance)
 - Description: States have taken different approaches to review and approval of Quantitative Treatment Limitations (QTLs) when plans are submitted during the annual ACA cycle. States can and should also request insurers' Non-Quantitative Treatment Limitation (NQTL) self-analysis as part of this process. Leveraging market conduct examiners' MHPAEA enforcement expertise to review data collected from the rates and forms team can avoid issuance of plans that will later be subject to regulatory action for MHPAEA violations. The "no nonsense" approach from the first version of the Handbook has been improved as regulators become better able to identify red flags and make judgment calls. This session provides an overview of data collection tools and review techniques, as well as red flags to watch for and tough calls for regulators.
- **Property & Casualty Track: Overview of How AI is Used in Auto and Homeowners Insurance, and an NAIC Update on the Regulation of the Use of AI.....Blue Heron**
 - Speaker: Scott Sobel (NAIC)
 - Description: This session will cover how AI is used in insurance, focusing on the use of AI in auto and homeowners for marketing, underwriting, pricing, claims, and customer service, and to improve overall operational efficiencies. We will also provide an update on the NAIC efforts to ensure the use of AI results in fair and ethical treatment and complies with existing laws and regulations. AI is used in insurance, focusing on the use of AI in auto and homeowners for marketing, underwriting, pricing, claims, and customer service, and to improve overall operational efficiencies. We will also provide an update on the NAIC efforts to ensure the use of AI results in fair and ethical treatment and complies with existing laws and regulations.

4:50pm: QR Code Scan in Session Rooms



TUESDAY, JULY 23

7:00am - 3:00pm: Registration Open

7:30am - 8:30am: Breakfast.....Calusa A-E

8:30am - 10:30am: Commissioners Roundtable.....Calusa A-E

- Commissioner Glen Mulready, Oklahoma
- Executive Deputy Director Barbara Richardson, Arizona

10:45am - 11:35am: Breakout Session 6

- **Financial Track: Troubled Company Warning Signs.....Sanibel**
 - Speaker: Steve Hazelbaker (Noble Consulting Services, Inc)
 - Description: Insurance company insolvencies can have a large negative effect on policyholders and the insurance marketplace. Early regulatory intervention can be helpful. This session will focus on recognizing potential warning signs of troubled companies. The causes of such warning signs will be discussed. The session will also increase familiarity with the NAIC “Troubled Insurance Company Handbook”.
- **Health Track: Health Market Conduct Examinations 101.....Estero C**
 - Speakers: Pieter Williams and Cynthia Fitzgerald (Regulatory Insurance Advisors, LLC)
 - Description: Conducting major medical conduct examinations presents challenges for regulators and the industry. This session will cover important aspects of ACA, MHPAEA, and PBM health examinations from the initial data request through to the closing meeting with best practice guidance for regulators and industry compliance professionals.
- **IT Track: Self-Driving Technology.....Captive**
 - Speaker: Brian Stanley (The INS Companies)
 - Description: Is this The Jetsons? No, but it is a look at the self-driving technology landscape and its use into the future.
- **Life & Annuity Track: Hybrid Long-Term Care Insurance Overview.....Pine**
 - Speaker: Chris Cagle (Examination Resources, LLC)
 - Description: This presentation will discuss the basics of hybrid long-term care (LTC) insurance. It will include background information on LTC insurance, pros and cons, and the factors that have led to the creation of hybrid LTC insurance
- **Market Regulation Track: Improper Marketing.....Great Egret**
 - Speakers: Martin Swanson (Nebraska Department of Insurance) and David Buono (Pennsylvania Insurance Department)
 - Description: This presentation will focus on recent trends regarding the improper marketing of health insurance plans and monitoring agent swapping issues. As health plan options have grown, lead generators and others have used deceptive tactics. In this session, there will be a discussion on how to identify improper marketing, what can be done, and what the federal government and National Association of Insurance Commissioners (NAIC) are doing about it currently.
- ~~**Property & Casualty Track: Emerging Trends in Insurance Regulatory Environment.....Blue Heron**~~
 - Speakers: George Bradner (Connecticut Insurance Department) and Michael McKenney (Pennsylvania Insurance Department)
 - Description: A discussion of the most concerning issues to property and casualty insurance regulators, including rising insurance premiums, the move towards offering less coverage - especially for homeowners’ insurance, the multi-state homeowners’ insurance market intelligence data call, artificial intelligence, the industry’s reliance on unregulated third parties, aerial imagery and alternative products to title insurance and flood insurance.

11:45am - 12:45pm: Networking Lunch & Awards.....Calusa A-E

1:00pm - 1:50pm: Breakout Session 7

- **Financial Track: US Property Insurance Crisis: Availability vs Affordability.....Sanibel**
 - Speaker: Howard Kunst (Core Logic.)
 - Description: Despite rate increases, 2023 was another challenging year for the property insurance market due to continued inflationary pressures, natural catastrophes, and other constraints. Rate and exposure changes have not been able to keep up with the increases in claim costs. The focus will be on Personal Property, and a couple of key states that are experiencing crisis levels will be highlighted.



- **Health Track: Grievances and Appeals.....Estero C**
 - Speakers: Cynthia Fitzgerald and Ryan Sellers (Regulatory Insurance Advisors, LLC)
 - Description: This session will cover healthcare grievances and appeals from start to finish. We will walk you through the definitions, regulations, and regulatory review of these important components of a Health Market Conduct Exam.
- **IT Track: Wearable Technology.....Captiva**
 - Speaker: James Gowins (Examination Resources, LLC)
 - Description: In this presentation, we'll look at how insurers are using wearable tech and try to peek into the future to see how the current trends and developments in wearable technology might change the insurance industry, including the benefits and drawbacks of such technologies.
- **Life & Annuity Track: Accelerated Underwriting and the Use of External Data-CANCELLEDPine**
 - Speaker: Sarah Gillaspey (Minnesota Department of Commerce)
 - Description: This session will explore the use and governance of big data and artificial intelligence in underwriting. (Including NAIC activities).
- **Market Regulation Track: Market Conduct as Supervision.....Great Egret**
 - Speakers: Joshua Guillory and Lisa Fullington (Louisiana Department of Insurance)
 - Description: The relationships between market conduct regulators and insurance companies do not have to be adversarial. In this session, we will discuss movement toward a cooperative and collaborative relationship between regulators and insurers, and how those parties can combine their resources and expertise to create the best insurance environment for customers and all other stakeholders
- **Property & Casualty Track: Workers Compensation – Emerging Issues with a Spotlight on Mental Health.....Blue Heron**
 - Speakers: Kent Dover and Josh Gehring (Risk & Regulatory Consulting)
 - Description: This session will begin with a brief refresher on worker's compensation rating, audit, and loss reporting basics then touch on some common issues related to proper risk classification, underwriting, marketing, and sales. The session will discuss recent trends, such as marijuana legalization, and artificial intelligence, and will focus on the emergence of the mental health epidemic in the United States and strategies for mitigating the impact on workplace injuries and lost time.

2:00pm - 2:50pm: Breakout Session 8

- **Financial Track: How is Artificial Intelligence Being Used in Insurance to Affect Financial Results?.....Sanibel**
 - Speakers: Natalie Howe and Joanne Campanelli (Examination Resources, LLC)
 - Description: Uncover the transformative power of Artificial Intelligence (AI) in the insurance sector. This presentation will dive into real-world case studies, showcasing how AI is reshaping underwriting, claims processing, customer experience, pricing analytics, and investment management. We'll also discuss the risks associated with this technology, ensuring a comprehensive understanding of AI's impact on financial outcomes. Join us for an enlightening exploration of AI's potential and pitfalls in insurance operations.
- **Health Track: No Surprises Act Enforcement (QPA and Notices).....Estero C**
 - Speakers: Chris Cagle, Rebecca Palasek, Amanda Rockefeller, and Diana Crowley (Examination Resources, LLC)
 - Description: The No Surprises Act (NSA) protects healthcare consumers from surprise billing in certain situations. The NSA applies to non-emergency, emergency, post-stabilization, and air ambulance-covered services with the potential for State and Federal enforcement. We will discuss the different segments of the NSA and the responsibilities, rights, and protections associated with each.
- **IT Track: Introduction to SmartSheet.....Captiva**
 - Speakers: James Gowins and Steven Sigler (Examination Resources, LLC)
 - Description: Effectively managing projects poses significant challenges, including coordinating with remote teams, addressing client requirements, and ensuring timely project completion. This session will provide insight into how Smartsheet can enable an organization to enhance project management processes and improve visibility across distributed teams.
- **Life & Annuity Track: Insurance Fraud in Life & Annuities.....Pine**
 - Speakers: Geziel Dos Santos (Corebridge Financial), and Matt Gendron (Rhode Island Department of Business Regulation)
 - Description: This session will focus on criminal fraud in the industry.



- **Market Regulation Track: An Overview of the Results from the NAIC AI/ML Surveys and the NAIC Model Bulletin on the Use of AI by Insurance Companies.....Great Egret**
 - Speakers: Laura Arp (Arp Insurance Law, LLC) and Scott Sobel (NAIC)
 - Description: The first topic of this session will cover high-level findings from the surveys issued by the NAIC on the use of Artificial Intelligence and Machine Learning (AI/ML) in private passenger auto, homeowners, and life insurance. The second topic will provide a summary of the key provisions and provide insights and implications of the recently adopted NAIC Model Bulletin on Use of Artificial Intelligence Systems by Insurers, adopted on December 2023, which sets forth expectations as to how insurers will govern the use of AI and advises insurers of the type of information the Department may request during an investigation or examination.

- **Property & Casualty Track: AI in the Auto Claims and Collision Industry.....Blue Heron**
 - Speaker: James Spears (Tractable)
 - Description: AI has been deployed and is being actively used by Auto Carriers and the leading Collision Repair Facilities. We will cover 4 major use cases and an examination of the Claims and Collision Repair ecosystem to provide a better understanding of its present and future use.

2:50pm: QR Code Scan in Session Rooms

- 3:00pm - 4:00pm: IRES Board of Directors Meeting (Invite Only).....Great Egret**
- 4:00pm - 5:00pm: IRES Executive Committee Meeting (Invite Only).....Great Egret**
- 5:30pm - 6:30pm: Appreciation Reception (All Welcome).....Belvedere Terrace**

