



[Sunday - August 18](#)

*\*Schedule is subject to change*

**IRES Past Presidents' Breakfast – Location: [The Grand Restaurant & Lounge](#)**

8:30 – 10:00 am

**IRES Executive Committee Meeting – Location: [The Grand Restaurant & Lounge](#)**

12:00 – 1:00 pm

**IRES CDS Section Chairs & Co-Chairs Meeting – Location: Meeting Room 3**

1:30 – 2:30 pm

**Registration Desk Open – Location: Pre-Function 1**

2:00 – 6:00 pm

**IRES State Chairs Meeting – Location: Birch Ballroom**

2:00 – 3:00 pm

**IRES Board of Directors Meeting – Location: Maple Ballroom**

3:00 – 5:00 pm

**Welcome Reception – Location: Grand Ballroom AB**

6:00 – 8:00 pm

[Monday - August 19](#)

*\*Schedule is subject to change*

**Registration Desk Open – Location: Pre-Function 1**

7:00 am – 5:00 pm

**Continental Breakfast – Location: Grand Ballroom AB**

7:30 – 8:30 am

**Welcome and Keynote Speaker – Location: Grand Ballroom AB**

**Eric A. Cioppa | Superintendent of the Maine Bureau of Insurance**

8:30 – 9:45 am

**Break – Location: Grand Ballroom AB**

9:45 – 10:00 am

**Breakout Session 1**

10:00 – 10:55 am

**TRACK: FINANCIAL – Location: Meeting Room 1**

**ORSA and ERM**

***Speaker: Jan Moenck, Risk & Regulatory Consulting***

Application of Own Risk Solvency (ORSA) and Enterprise Risk Management (ERM) procedures in reviewing medium to small companies that are part of a group. ORSA development and ERM

is typically performed by companies at the group level – how do examiners use ORSA/ERM procedures as they apply to medium or small entities within the group.

**TRACK: HEALTH – Location: Birch Ballroom**

**Why are Autism benefits so hard?**

**Speakers:** *John Haworth (WA) / Penny Callihan (PA) / Angela Nelson (MO) / Parker Stevens, Risk & Regulatory Consulting / Ron Kotowski, Bankers Life/CNO*

Learn how to review autism benefits based on state mandates, including age limits and annual dollar limits. How do autism service benefits fit in with MHPAEA and other state and federal requirements?

**TRACK: IT – Location: Meeting Room 2**

**Tableau – The Data Nerds Friend**

**Speakers:** *Tressa Smith (NAIC)*

Learn how to use Tableau, where you can get started and resources to better utilize this tool. Learn about the many functions of the NAIC Data warehouse.

**TRACK: LIFE & ANNUITY – Location: Maple Ballroom**

**Examination of a Life and Annuity Company**

**Speakers:** *Bob McManus, Risk & Regulatory Consulting / Cara St. Martin, Allianz Life Insurance Company of North America*

An overview of the nuts and bolts of Life and Annuity Insurance from both the regulator and industry perspective.

**TRACK: MARKET REGULATION – Location: Cedar Ballroom**

**Regulating Affordable Care Act Coverage Then and Now**

**Speaker:** *Holly Blanchard, Regulatory Insurance Advisors, LLC / Mary Nugent (CCIIO) / Katie Dzurec (PA) / Cynthia Fitzgerald, Regulatory Insurance Advisors, LLC*

Session will cover best practices for market regulation of ACA coverage under current standards and explanation of how regulatory issues have evolved.

**TRACK: PROPERTY & CASUALTY – Location: Meeting Room 4**

**Big Data and Personal Lines Pricing – the Revolution You Might Have Missed**

**Speaker:** *Birny Birnbaum, Center for Economic Justice*

Is per-capita margarine consumption a good indicator of risk by ZIP Code? Is a consumer's "propensity for fraud" score reliable for pricing? How fair are criminal history scores? Is it time to revisit the application of unfair discrimination in an era of data mining with new sources of non-insurance data? In the first of two sessions on big data and personal lines p/c insurance, we'll focus on sources and uses of new non-insurance data in pricing and the challenges faced by regulators to apply the traditional statutory standards in the brave new world.

## **Breakout Session 2**

11:00 – 11:55 am

### **TRACK: FINANCIAL – Location: Meeting Room 1**

#### **Reinsurance**

**Speaker: Bryan Fuller, Examination Resources, LLC**

Discussion of recently proposed changes to the NAIC's reinsurance model laws, "Credit for Reinsurance Model Regulations #785 and #786 based on changes needed because of requirements in the new European Union and US Bilateral Agreement and the United Kingdom and US Bilateral Agreement. Highlighting the differences between the current model and the new regulations.

### **TRACK: HEALTH – Location: Birch Ballroom**

#### **Health Hot Topics I**

**Speakers: Mary Mealer (MO) / Martin Swanson (NE) / Ron Kotowski, Bankers Life/CNO**

MACRA (effective 1/1/2020), Short-term, long-term care, Model 171 regulation development

### **TRACK: IT – Location: Meeting Room 2**

#### **Inadequate IT Controls – Case Studies of Recently Examined Companies**

**Speaker: Steve Sigler, Examination Resources, LLC**

In this session, we will discuss several examinations where our final assessment found that IT General Controls were inadequate for the examiners to place reliance upon and how those findings ultimately impacted the overall examination.

### **TRACK: LIFE & ANNUITY – Location: Maple Ballroom**

#### **NAIC Model Regulations Related to Life and Annuities**

**Speakers: Lois Alexander (NAIC)**

Basic information about NAIC Model Regulations; how they are intended to work; Model Regulations related to Life and Annuities; and NAIC discussions regarding changes to existing and new Model Regulations.

### **TRACK: MARKET REGULATION – Location: Cedar Ballroom**

#### **Market Regulation Issues Relating to Short-Term Limited Duration Health Insurance**

**Speakers: Katie Dzurec (PA) / Holly Blanchard, Regulatory Insurance Advisors, LLC / John Haworth (WA)**

Discussion of regulatory issues involving insurers and producers due to changing state and federal requirements for Short-Term Limited Duration Health Insurance.

### **TRACK: PROPERTY & CASUALTY – Location: Meeting Room 4**

#### **Big Data and Claims – She Didn't Really Post That on Facebook, Did She?**

**Speaker: Birny Birnbaum, Center for Economic Justice**

What's fair in the world of personal lines claims settlement practices and anti-fraud efforts? In

this session, we'll examine the data and analytics used for claims – text analysis of social media posts, facial analytics and, our old friend, criminal history data. Scholars say an algorithm is only as good as the data it works with. Data mining can inherit the prejudices of prior decision-makers or reflect the widespread biases that persist in society at large. Often, the “patterns” it discovers are simply preexisting societal patterns of inequality and exclusion. Unthinking reliance on data mining can deny members of vulnerable groups full participation in society. What are insurers and fraud fighters doing to ensure their algorithms treat consumers fairly?

## **Lunch and Awards, Networking Lunch – Location: Grand Ballroom AB**

12:00 – 1:15 pm

### **Breakout Session 3**

1:30 – 2:25 pm

#### **TRACK: FINANCIAL – Location: Meeting Room 1**

##### **Financial Analysis Handbook**

**Speaker: Richard Foster, The INS Companies**

Discussion of recent Financial Analysis Handbook updates – Focusing on impact on Group Profile Summaries and changes in Analysis procedures and processes to improve alignment with risk-focused methodologies.

#### **TRACK: HEALTH – Location: Birch Ballroom**

##### **The Big Data story continues: Data Analysis and MCAS – Health Data**

**Speakers: Randy Helder (NAIC) / John Haworth (WA) / Parker Stevens, Risk & Regulatory Consulting / Ron Kotowski, Bankers Life/CNO**

In the age of “big data,” how and what information can you use to help understand the health insurance marketplace. Can this information be helpful to regulators to pinpoint areas to focus on for enforcement actions, including Mental Health Parity?

#### **TRACK: IT – Location: Meeting Room 2**

##### **Data Forensics – Session #1**

**Speaker: Jerry Link, The INS Companies**

TBD

#### **TRACK: LIFE & ANNUITY – Location: Maple Ballroom**

##### **Annuity Replacements**

**Speakers: Sam Binnun, Risk & Regulatory Consulting / Cara St. Martin, Allianz Life Insurance Company of North America**

What are the current trends regarding replacements? Are there concerns about rolling over business between companies within groups? Should those types of replacements be considered internal rollovers? How can examiners identify abusive practices? What about replacements of annuities when the individual is older? What are the flags for inappropriate replacements?

**TRACK: MARKET REGULATION – Location: Cedar Ballroom**

**That's Not Us: Regulation of Producers and Third-Party Vendors**

**Speakers:** *Pieter Williams, Regulatory Insurance Advisors, LLC / Jeanie Keller (MT) / Ned Gaines (WA)*

Responsibilities of insurers for effective producer and third-party vendor oversight and considerations for regulators.

**TRACK: PROPERTY & CASUALTY – Location: Meeting Room 4**

**The Tide is Rising: Insurance Climate Change Modeling**

**Speakers:** *Howard Kunst, CoreLogic*

A discussion of the various aspects of how climate change is impacting the operations of P&C insurance carriers. We will cover some of the facts and myths of climate change, how underwriting & rating are affected and how climate change is impacting the development of natural catastrophe models.

**Break – Location: Grand Ballroom AB**

2:25 – 2:45 pm

**Breakout Session 4**

2:45 – 3:40 pm

**TRACK: FINANCIAL – Location: Terrace Room East (2nd Floor)**

**The NAIC Cybersecurity Model Law (Joint Session with the IT Track)**

**Speakers:** *Pat McNaughton (WA) / Cindy Amann (MO)*

Discussion of the recently proposed changes to the Market Conduct Handbook dealing with the new NAIC Data Security Model Act and the relationship/coordination with Financial Examination Handbook IT changes and responsibilities.

**TRACK: HEALTH – Location: Birch Ballroom**

**The MHPAEA Standard – NAIC Market Regulation Handbook**

**Speakers:** *Martin Swanson (NE) / Jo-Anne Fameree, Risk & Regulatory Consulting / Mary Nugent, HHS/CMS*



The NAIC recently added an MHPAEA standard in the market regulation handbook. This session will provide you an overview of the new standard and allow regulators and industry to discuss best practices.

**TRACK: IT – NEW Location: Terrace Room East (2nd Floor)**

**The NAIC Cybersecurity Model Law (Joint Session with the Financial Track)**

**Speakers:** *Pat McNaughton (WA) / Cindy Amann (MO)*

Discussion of the recently proposed changes to the Market Conduct Handbook dealing with the new NAIC Data Security Model Act and the relationship/coordination with Financial Examination Handbook IT changes and responsibilities.

**TRACK: LIFE & ANNUITY – Location: Maple Ballroom**

**Long Term Care**

**Speakers:** *Ernest Nickerson, Risk & Regulatory Consulting / Jim Mealer, ICA*

What is the future of Long Term Care? Are there special regulatory concerns related to Long Term Care companies? What is happening at the NAIC? How is data in the Market Conduct Annual Statement helping regulators identify concerns regarding claims and underwriting?

**TRACK: MARKET REGULATION – Location: Cedar Ballroom**

**Modernization of Market Regulation**

**Speakers:** *Birny Birnbaum, Center for Economic Justice / Shelly Schuman, The INS Companies*

How should review processes and procedures be modernized to ensure regulatory oversight of the use of big data. This will include a discussion of modernizing the Market Regulation Handbook.

**TRACK: PROPERTY & CASUALTY – Location: Meeting Room 4**

**Regulating InsureTechs**

**Speakers:** *Derek Brigham, Clearcover Insurance Company*

Derek Brigham, founder and Chief Operating Officer for Clearcover will discuss the challenges facing regulators in providing oversight for managing general agencies and insurance companies that have emerged with backing from venture capital investors. These new entrants into insurance often provide great consumer benefits with an easy purchase process and a differentiated product. But, faced with a growth mandate from their investors, start-ups must strike a balance with growing responsibly. How should regulators evaluate and provide oversight to these unique companies?

**Breakout Session 5**

3:45 – 4:45 pm

**TRACK: FINANCIAL – Location: Meeting Room 1**

**Big Data – Is Big Data the Future of Underwriting?**

**Speaker: Edin Imsirovic, AMBEST / Timothy Mullen (NAIC)**

Discussion of recent developments coming out of InsureTech and use of large amounts of data to improve underwriting methodologies.

**TRACK: HEALTH – Location: Birch Ballroom**

**Today's Prescription Drug Coverage**

**Speakers: Bithia Anderson, The INS Companies / Anju Harpalani, Risk & Regulatory Consulting / Lawrence Cohen, University of North Texas (tentative) / Heather Harley, The INS Companies**

Pharmacy benefits and the price/availability of drugs is always a hot topic in health insurance coverage. With so much in the news around reducing the cost of prescription drugs, what are the trends in the health insurance industry around prescription drug coverage?

**TRACK: IT – Location: Meeting Room 2**

**The IT Exam Report**

**Speakers: Pat McNaughton (WA)**

Do you know how to read the findings? Do you know the difference between “effective” and “generally ineffective”?

**TRACK: LIFE & ANNUITY – Location: Maple Ballroom**

**Suitability**

**Speakers: Commissioner Doug Ommen (IA) / Birny Birnbaum, Center for Economic Justice**

What is considered adequate for suitability reviews? Is it enough to accept a principal's signature on a suitability form? What should company personnel and examiners be doing to ensure suitable sales are actually taking place? Are consumers; especially seniors really being protected by suitability procedures? Is there additional training required or should some types of sales be banned? What is happening with the DOL Fiduciary Rule?

**TRACK: MARKET REGULATION – Location: Cedar Ballroom**

**Not Your Average Compliance Department**

**Speakers: Angela Nelson (MO) /Robin Clover, Allianz Global Corporate & Specialty, AGCS / Pieter Williams, Regulatory Insurance Advisors, LLC**

How compliance is being decentralized and even embedded into business units of insurers.

**TRACK: PROPERTY & CASUALTY – Location: Meeting Room 4**

**Off the Leash: Current State of Pet Insurance**

**Speakers: Ned Gaines (WA)**

A discussion of the current status of pet insurance on the national level including an overview of the recent NAIC White Paper and possible model law.

**New Designees Reception (by invitation only) – Location: Terrace Room West (2nd Floor)**



5:00 – 6:00 pm

[Tuesday - August 20](#)

*\*Schedule is subject to change*

## **IRES PRIDE DAY!**

**Registration Desk Open – Location: Pre-Function 1**

7:00 am – 3:00 pm

**Continental Breakfast – Location: Grand Ballroom AB**

7:30 – 8:30 am

**Commissioners Roundtable – Location: Grand Ballroom AB**

8:30 – 10:45 am

**Break – Location: Grand Ballroom AB**

10:45 – 11:00 am

**Breakout Session 6**

11:00 – 11:55 am

**TRACK: FINANCIAL – Location: Meeting Room 1**

**Financial Accreditation Standards**

***Speaker: Joe May, Carr, Riggs, & Ingram, LLC***

Discussion of recent changes to accreditation standards, interlineations and Accreditation Team Guidelines. Plus recent deliberations of the NAIC Financial Regulation Standards and Accreditation (F) Committee and upcoming changes.

**TRACK: HEALTH – Location: Birch Ballroom**

**Let's go back to the basics: MHPAEA 101**

***Speakers: Jo-Anne Fameree, Risk & Regulatory Consulting / Irvin "Sam" Muszynski, American Psychiatric Association / Katie Dzurec-Dunton (PA) / Mary Nugent, HHS/CMS***

MHPAEA 101: new to health insurance regulation or compliance? Need to understand the

basics of the Federal mental health parity and addiction equity act requirements? You've come to the right session.

**TRACK: IT – Location: Meeting Room 2**

**Reliable Data Visualization**

**Speakers:** *John Haworth (WA) / Jo LeDuc (WI) / Tressa Smith (NAIC)*

Market regulators have an unprecedented amount of data available to them. And it is growing every day. As the volume of the available data increases, so do the challenges faced by regulators to use it in an effective and efficient manner. Is data visualization the answer? Can it help gain insight fast, get more from the data and lead to better use of regulatory resources? Do you know how to interpret data? How can you tell if your data is accurate and reliable? Does the data tell you everything you need to know?

**TRACK: LIFE & ANNUITY – Location: Maple Ballroom**

**Big Data and Life Insurance – Promoting Innovation through Consumer Protection**

**Speakers:** *Birny Birnbaum, Center for Economic Justice*

Life insurers are rapidly embracing big data, artificial intelligence, machine learning and the internet of things to revolutionize the way insurance products are designed and sold with the promise of greater convenience to consumers, more personalization, lifestyle impact and better consumer engagement. These new data and tools challenge traditional consumer protection approaches with potential for lack of transparency about data used and uses, increased threats to personal data privacy and security, disparate impact on underserved communities and inadequate or outdated regulatory tools. You'll leave this session excited about the future and better equipped to promote innovation through consumer protection.

**TRACK: MARKET REGULATION – Location: Cedar Ballroom**

**What's New with MCAS Blanks**

**Speakers:** *Jim Mealer (MO) / Maria Ailor (AZ) / Randy Helder (NAIC)*

How are MCAS blanks developed and refined. Session will include a discussion of new lines of business being added to MCAS.

**TRACK: PROPERTY & CASUALTY – Location: Meeting Room 4**

**Risk-Focused Regulation: How Market and Financial Regulation Interrelate**

**Speakers:** *Doug Hartz (WA)*

How market conduct issues increasingly interrelate with financial condition and risk surveillance issues. Compliance issues may actually serve as the earliest of red flags of financial trouble in insurers and issuers. These can be thought of as early symptoms of, what could be called, 'corporate governance illness' which is often the underlying cause of both market conduct issues and financial trouble in insurers and issuers. But, we cannot take our eyes completely off of financial condition and risk surveillance because there are contract lines with historical problems that could converge (or converge with issues from technological advances) to cause a wave of troubled companies.

## **Lunch & Awards – Location: Grand Ballroom AB**

12:00 – 1:00 pm

## **Breakout Session 7**

1:00 – 1:55 pm

### **TRACK: FINANCIAL – Location: Meeting Room 1**

#### **Health Insurance**

**Speaker: Douglas Hartz (WA)**

Update on recent changes in the Health Insurance Industry from a financial solvency perspective – consolidations and mergers, impact of changes in Federal regulations, regulation of Independent Review Organizations and Pharmacy Benefit Managers, financial impact on HMOs due to changes in LTC model laws that adds HMO to Guarantee Fund requirements.

### **TRACK: HEALTH – Location: Birch Ballroom**

#### **What's New – Health Reimbursement Accounts (HRAs)**

**Speakers: Katie Dzurec-Dunton (PA) / J. P. Wieske, Horizon / Mary Nugent, CCIIO / Heather Harley, INSRIS**

The Federal government has a proposed rule on health reimbursement accounts. What is proposed? What could this mean for the individual and group health insurance markets?

### **TRACK: IT – Location: Meeting Room 2**

#### **Data Analytics – Session #2**

**Speakers: Jerry Link, The INS Companies**

TBD

### **TRACK: LIFE & ANNUITY – Location: Maple Ballroom**

#### **Visualizing Market Data in Life and Annuity Analyses**

**Speakers: Randy Helder (NAIC) / Tressa Smith (NAIC)**

Back by Popular Demand: Market Regulators and NAIC staff will discuss new ways of visualizing and organizing data to gain a greater understanding of the life and annuity insurance marketplace. The session will include a review of Market Conduct Annual Statement (MCAS) data and also highlight how the NAIC's State Ahead strategic plan will assist jurisdictions in maximizing the value of the data they collect and analyze.

### **TRACK: MARKET REGULATION – Location: Cedar Ballroom**

#### **Examining Mental Health Parity and Addiction Equity Act Issues**

**Speakers: Holly Blanchard, Regulatory Insurance Advisors, LLC / Tim Clement / Irvin "Sam" Muszynski, American Psychiatric Association / Angela Eastman, Regulatory**

### ***Insurance Advisors, LLC***

Discussion of MHPAEA issues being identified by states and industry consideration for avoiding negative regulatory attention.

### **TRACK: PROPERTY & CASUALTY – Location: Meeting Room 4**

#### **Title Insurance**

**Speakers: *Kent Dover, Risk & Regulatory Consulting, LLC / Sean Betta, Risk & Regulatory Consulting, LLC / Marc Springer, Risk & Regulatory Consulting, LLC***

Examinations of title insurance carriers can be challenge due to the complexity of the laws involved in its regulation and the overlap between insurance and banking regulations. This session will work through some of the current issues found during title insurance exams and also provide some best practices to help examiners stay on the right track.

### **Breakout Session 8**

2:00 – 2:55 pm

### **TRACK: FINANCIAL – Location: Meeting Room 1**

#### **Troubled Companies**

**Speaker: *Pat McNaughton (WA)***

A guide to cooperation and coordination between Market Conduct Oversight and Financial Solvency Oversight of Troubled Companies – a Case Study.

### **TRACK: HEALTH – Location: Birch Ballroom**

#### **Hot Topics II**

**Speakers: *Angela Nelson (MO) / Mary Mealer (MO) / Mary Nugent, CCIIO / Ron Kotowski, Bankers Life/CNO***

Association Health Plans, Short Term Limited Duration plans, Fixed Indemnity, and other excepted benefit products

### **TRACK: IT – Location: Meeting Room 2**

#### **Excel Plus**

**Speakers: *Steve Sigler, Examination Resources, LLC / Sheri Marston, Examination Resources, LLC***

Presenters will demonstrate common and not so common Excel functions, such as CountIf, SumIf, and Vlookup; they will explain and exhibit Pivot Tables and discuss the importance of proper spreadsheet design for market conduct examinations.

### **TRACK: LIFE & ANNUITY – Location: Maple Ballroom**

#### **The MCAS Disability Income Blank**

**Speakers: *Randy Helder (NAIC) / Maria Ailor (AZ)***

This session will provide an overview and important information about the new NAIC Market Conduct Annual Statement Disability Income Blank.

**TRACK: MARKET REGULATION – Location: Cedar Ballroom**

**Current Advances in Consumer Information and Disclosures**

**Speakers: *Birny Birnbaum, Center for Economic Justice***

What's new in this area and how regulators can ensure more effective communications with consumers.

**TRACK: PROPERTY & CASUALTY – Location: Meeting Room 4**

**Telematics: From Privacy to Pricing... What Do We Really Know?**

**Speakers: *Jerry Link, the INS Companies***

Telematics have been used in private passenger automobile insurance for over a decade, however the way driving data is being collected, used, and shared is rapidly evolving. The door has been opened to many interesting questions for companies, insureds, and regulators. This session will explore rating validation, privacy concerns, and new usage based insurance products popping up in the marketplace. Participants will be challenged to evaluate how prepared they are to respond to the issues that surround this interesting topic.

**Electronic Certificate Check-In – Location: Terrace Room East (2nd Floor)**

3:00 – 3:30 pm

**IRES Board of Directors Meeting – Location: Meeting Room 10 (2nd Floor)**

4:00 – 6:00 pm

**Appreciation Reception – Location: Grand Ballroom C**

6:00 – 8:00 pm

[Wednesday - August 21](#)

*\*Schedule is subject to change*

**Regulatory Skills Workshop – Location: Grand Ballroom AB**

8:30 – 11:45 am

The Regulatory Skills Workshop (RSW) will provide attendees with an interactive session to discuss current regulatory issues with peers from state and federal regulatory agencies and the industry. The focus of this year's RSW will be on potential updates to the current NAIC Market Regulation Handbook and effective regulation of mental health and substance abuse coverage.

## TOPICS

### **Topic 1:** Market Regulation Handbook and Other Resources

The Regulatory Skills Workshop (RSW) will provide attendees with an interactive session to discuss current regulatory issues with peers from state and federal regulatory agencies and the industry. The focus of this year's RSW will be on potential updates to the current NAIC Market Regulation Handbook. The goal for the session will be to have robust group discussion about potential changes to the Handbook, alternative options, and developing recommendations that IRES leadership can present to the NAIC's Market Regulation and Consumer Affairs (D) Committee.

### **Topic 2:** Consistency in regulating Mental Health Parity and Substance Use Coverage

Nationwide initiatives continue to develop regarding the accessibility, parity and treatments for Mental Health Parity/Substance Use Disorders. The goal for this session is to discuss best practices, lessons learned, and considerations for ensuring that we continue to provide beneficial coverage for treatment of these conditions. Recommendations derived from the discussion will be presented to the NAIC's Health Insurance and Managed Care (B) Committee and the Market Regulation and Consumer Affairs (D) Committee.

### **Break – Location: Grand Ballroom AB**

10:25 – 10:45 am

### **Regulatory Skills Workshop (continued) – Breakout 1 – Location: Cedar Ballroom**

10:45 – 11:45 am

### **Regulatory Skills Workshop (continued) – Breakout 2 – Location: Maple Ballroom**

10:45 – 11:45 am