

# FULL AGENDA



## Sunday, Aug 28

- 8:30am - 10:00am: IRES Past Presidents' Breakfast.....Conference Room A
- 12:00pm - 1:00pm: IRES Executive Committee Meeting.....Boardroom
- 1:30pm - 2:30pm: CDS Section Chairs & Co-Chairs Meeting.....Conference Room B
- 2:00pm - 6:00pm: Registration Open.....Evergreen/Conifer Room
- 3:00pm - 5:00pm: IRES Board of Directors Meeting.....Conference Room B
- 6:00pm - 8:00pm: Welcome Reception.....Lower Mountain View Gardens

## Monday, Aug 29

- 7:00am - 5:00pm: Registration Open.....Evergreen/Conifer Room
- 7:30am - 8:30am: Breakfast.....Alpine Ballroom
- 8:30am - 9:45am: Welcome & Keynote Speaker.....Alpine Ballroom
  - Speaker: [Commissioner Michael Conway](#)
- 9:45am - 10:00am: AM Break.....Colorado Lounge
- 10:00am - 10:55am: Breakout Session 1




- Financial Track: COVID-19 - What is Next?..... Conference Room A
  - Speaker: [Steve Hazelbaker](#) & Don Carbone
  - Description: A session that aims to provide insight into the following questions as it relates to the insurance regulatory process: 1) Where we have gone, where we are now, and what is next? 2) As we start to head back to pre -pandemic "normal" (i.e., travel restrictions lifted offices are opening back up, etc.), what changes made to the exam process during the pandemic are going to stick?





- Health Track: Structural Racism, Big Data, & Health Insurance.....Conference Room B
  - Speaker: [Birny Birnbaum](#)
  - Description: Following the murder of George Floyd, insurance companies and regulators joined others in calling for efforts to address structural racism in insurance. The session will explain what is meant by structural racism and provide examples of how it impacts health outcomes of communities of color. The session will also explain how to identify and minimize such impacts.




- IT Track: Data Analysis..... Conference Room C
  - Speaker: Steven Sigler
  - Description: An introduction to the basics of data and data analysis that will include the use of ACL.


-  Life & Annuity Track: Insurance Beneficiaries..... Conference Room D
  - Speaker: [Susan Zwaschka](#) & [Jennifer Stephen](#)
  - Description: This session will cover the timely payment of insurance proceeds to beneficiaries. Review legislation concerning the use of the Social Security Administration's Death Master File.

-  Market Regulation Track: How to Conduct a MHPAEA Comparative Analysis Review..... Conference Room E
  - Speaker: [Cynthia Fitzgerald](#), [Tim Clement](#), [Caroline Bergh](#), & [Whitney Ederer](#)
  - Description: We will start with the fundamentals, then walk through a comparative analysis review, and end with a discussion of misconceptions, exceptions, and best practices. The goal of this session is to give you some tools to work through MHPAEA NQTL comparative analysis reviews.


-  Property & Casualty Track: Workers Compensation - Advisory Organization-NCCL.....Conference Room F
  - Speaker: Carla Townsend
  - Description: An overview of NCCI's role, including services provided and regulatory activity interactions.


11:00am - 11:55am: Breakout Session 2


-  Financial Track: Investments - Current Trends in the Market.....Conference Room A
  - Speaker: [Joseph R. May](#)
  - Description: This session aims to provide insight into the current trends investment specialists are seeing in the insurance market and how rising interest rates will impact insurers.

-  Health Track: The Evolving World of PBM Regulation - A two-part series on the Past, Present & Future Part I: The Road to Creating Uniform PBM Standards.....Conference Room B
  - Speaker: Kelli Price, Jo-Anne Arrowood, & Sean Betta
  - Description: The various roads being built to regulate PBMs in the marketplace and comparing common PBM legislative elements.

-  IT Track: Blockchain.....Conference Room C
  - Speaker: Jeff Braswell
  - Description: Open Source project utilizing blockchain for insurance applications.


-  Life & Annuity Track: Accelerated Underwriting – Use of External Data & Data Analytics.....Conference Room D
  - Speaker: Jason Lapham, Cara St. Martin, & [Fred Karlinsky](#)
  - Description: This session will explore the current state of the life insurance industry's use of accelerated underwriting, recent changes/updates, NAIC discussions, and regulatory impact.


-  Market Regulation Track: Impacts of Structural Racism in Insurance.....Conference Room E
  - Speaker: [Birny Birnbaum](#)
  - Description: The session will explain what is meant by structural racism and provide examples of how it impacts communities of color. The session will also explain how to identify and minimize such impacts.

-  Property & Casualty Track: Private Passenger Auto & Homeowners Insurance: Hot Topics.....Conference Room F
  - Speaker: Dudley Ewen IV
  - Description: Auto Insurance and how technology has created challenges for insurance companies from a severity standpoint, and the potential impact on auto premiums

12:00pm - 1:15pm: Networking Lunch & Awards.....Alpine Ballroom

1:30pm - 2:25pm: Breakout Session 3

-  Financial Track: Mergers and Acquisitions.....Conference Room A
  - Speaker: [Joseph R. May](#)
  - Description: This session will focus on the impact of the COVID-19 pandemic on insurance mergers and acquisitions, as well as current or expected trends in the market as we start shifting toward a post-pandemic "normal."

-  Health Track: Medical Coding & Billing for Health Exams.....Conference Room B
  - Speaker: Marc Springer & Liz Harvey
  - Description: This session will cover what one will see when reviewing medical claims. This is a high-level overview regarding the bill types and common coding used by all health carriers in the processing and payment of medical claims that is reviewed during the examination process.



IT and Property & Casualty Track: Artificial Intelligence.....Conference Room C

- Speaker: [James Spears](#), Tony Taylor & [Odom Wu](#)
- Description: Discussions surrounding claims handling through AI Technology



Life & Annuity Track: Life Insurance & Annuity Suitability.....Conference Room D

- Speaker: Scott Woods, Nick Mann, & [Birny Birnbaum](#)
- Description: This session will explore suitability legislation for the protection of consumers. Examine various standards of suitability such as “Best Interest” and “Fiduciary”. The NAIC Model Law #275 now requires agents and carriers to act with “reasonable diligence, care and skill” in making recommendations.



Market Regulation Track: The Evolving World of PBM Regulation - A two-part series on the Past, Present and Future Part II: PBM Case Law, Enforcement & Pitfalls.....Conference Room E

- Speaker: Jo-Anne Arrowood, Sean Betta, & Kelli Price
- Description: A discussion of legal precedence, reporting tools & techniques, enforcement actions, and common pitfalls to watch for when creating PBM legislation.

2:25pm - 2:45pm: PM Break.....Colorado Lounge

2:45pm - 3:40pm: Breakout Session 4



Financial / IT Track Joint Session: IT Planning Questionnaire .....Conference Room C

- Speakers: Steven Sigler & James Gowins
- Description: The Information Technology Planning Questionnaire (ITPQ) is a useful tool to gain a basic understanding of the overarching governance, controls and operations within an entity's IT function.



Health Track: MHPAEA Updates: State & Federal Levels, Tri-Agency Reviews & the New BHPA Designation Program  
Conference Room B

- Speaker: [Shelly Shuman](#) & [Tim Clement](#)
- Description: Various state and federal mental health parity updates will be discussed during this session. The 2022 MHPAEA Report to Congress will also be discussed including the results of recent reviews focused on determining health carriers compliance with the Consolidated Appropriations Act, 2021. We will also discuss the new MHPAEA designation program.



Life & Annuity Track: Life Insurance & Annuity Replacements.....Conference Room D

- Speaker: Jennifer Hopper & Cara St. Martin
- Description: This session will explore which products are subject to replacement laws and products that are exempt.



Market Regulation Track: What Happens When a Company Goes Into Rehabilitation or Receivership..Conference Room E

- Speaker: Bob McManus & Jan Moenck
- Description: This session will provide an overview of what signs to look for when a company may be a "Troubled Company" and the steps to take once a company is confirmed to be a "Troubled Company."



Property & Casualty Track: Auto Physical Damage (APD) Claim Handling Tools.....Conference Room F

- Speaker: David Davoodi
- Description: Latest in APD claim handling tools, including AI and machine learning.

3:45pm - 4:45pm: Breakout Session 5



Financial Track: Testing for Accuracy & Completeness of Reserve Data.....Conference Room A

- Speaker: [Joseph R. May](#)
- Description: This session will provide insight into best practices for testing accuracy and completeness of reserve data.



Health Track: Network Adequacy in Healthcare & How Carriers are Addressing Network Gaps.....Conference Room B

- Speaker: [Tanya Sherman](#) & Stephanie Brown
- Description: This session will provide an overview of one of the hot topics in health exams and what it means to have an adequate network. Including what ACA requires health plans participating in Qualified Health Plans (QHPs) in the Marketplaces meet network adequacy standards and tools used to review these standards.



IT Track: Internet of Things.....Conference Room C

- Speaker: Tony Taylor
- Description: An exploration of the Internet of Things (IoT) including its purpose, devices, standards, advantages, and disadvantages.



Life & Annuity Track: Life Insurance & Annuity Hot Topics.....Conference Room D

- Speaker: Scott Woods & Nick Mann, & [Paige Waters](#)
- Description: This session will explore multiple hot topics in today's life insurance/annuity industry, including: a. Third-Party Supervision (Broker-Dealers) b. Insurance Fraud c. Market Conduct Examination Efficiencies d. Life Insurance Illustrations.



Market Regulation Track: Pharmacy Regulatory Compliance - Case Study.....Conference Room E

- Speaker: Dr. Larry Cohen & Kirk Stephans
- Description: Hear a sample case with clinical and operational focus, including what may happen from a member/consumer's perspective. Issues seen during actual cases will be identified and audience engagement in discussing the concerns will be encouraged.



Property & Casualty Track: Travel Insurance.....Conference Room F

- Speakers: Duke DeHas-Allianz and [Randy Helder](#)
- Description: discuss the ins and outs of travel insurance. Randy will discuss the new MCAS line.

5:00pm - 6:00pm: New Designee Reception (By Invite Only).....Aspen Room

**Tuesday, Aug 30**

7:00am - 3:00pm: Registration Open.....Evergreen/Conifer Room

7:30am - 8:30am: Breakfast.....Alpine Ballroom

8:30am - 10:45am: Commissioners Roundtable.....Alpine Ballroom

- [Commissioner Jon Godfred](#)
- [Commissioner Glen Mulready](#)
- [Director Eric Dunning](#)
- [Commissioner Vicki Schmidt](#)
- [Commissioner Amy Beard](#)

10:45am - 11:00am: AM Break.....Colorado Lounge

11:00am - 11:55am: Breakout Session 6



Financial Track: What is an Ineffective Control Environment & How Does it Affect Your Examination...Conference Room A

- Speaker: [Natalie Howe](#)
- Description: Key attributes will be discussed relating to existence of a sufficient ERM environment/program, Board oversight and control identification and testing.



Health Track: NAIC Working Group Updates Including Recent Updates to the Health Section of the Market Regulation Handbook.....Conference Room B

- Speaker: [Tim Clement](#)
- Description: The NAIC Working Groups meet on a regular basis throughout the year and the B Committee addresses health insurance and managed care. This session will focus on the recent health discussions and updates for MHPAEA. The discussion will also cover the recent updates to the health section of the MHPAEA chapter of the NAIC Market Regulation Handbook.



IT Track: Network Adequacy.....Conference Room C

- Speaker: [Tanya Sherman](#)
- Description: An overview of potential software used in determining Network Adequacy.



Life & Annuity Track: MCAS Changes/Updates.....Conference Room D

- Speaker: Randy Helder & [Jennifer Stephen](#)
- Description: This session will explore recent changes that have been made and potential future changes under discussion.



Market Regulation Track: How Hurricanes & Other Natural Disasters Can Affect the Homeowner Insurance Marketplace Conference Room E

- Speaker: Bob McManus & Lisa Fullington
- Description: The homeowners insurance market has been greatly affected by hurricanes and other natural disasters. This session will dive into how the marketplace is changing and what regulators are doing as a result.



Property & Casualty Track: Catastrophic Loss.....Conference Room F

- Speaker: Kent Dover & Stephanie Brown
- Description: This session will explore the different types of catastrophes, including hurricanes, wildfires, and climate change and how they effect the economy, insurers and regulators. Tips on emergency planning, loss control and costs management will also be provided.

12:00pm - 1:00pm: Networking Lunch & Awards.....Alpine Ballroom

1:00pm - 1:55pm: Breakout Session 7



Financial Track: NAIC Accreditation & Financial Condition Examiners Handbook Updates.....Conference Room A

- Speaker: [Phil Talerico](#) & [Kyra Brown](#)
- Description: This session will provide an update on accreditation trends, updates, and best practices.



Health Track: Current Healthcare Hot Topics: Improving Equity in Health Insurance in Colorado, PART 1: Expanding Medicaid, CHIP, and subsidized private coverage to undocumented Coloradans; Fixing the family glitch; Standardized plans; Special Enrollment Periods; and EHB benchmarks.....Conference Room B

- Speaker: Erin Miller, [Rayna Hetlage](#), & [Isabel Cruz](#)
- Description: Although these topics will be discussed from a Colorado perspective, the same issues exist in most states. Come and hear what Colorado is doing to address these issues and see how these solutions may be applicable to your states. These topics will be discussed over two sessions and the speakers encourage an open dialogue with the audience.



Life & Annuity & IT Track: New Technology & Impact on Life & Annuity Insurance.....Conference Room D

- Speaker: James Gowins & Cara St. Martin
- Description: This session will explore new technology and its impact on life/annuity insurance. Topics covered include exploring the growing InsurTech industry and the use of artificial intelligence in the L&A industry.



Market Regulation Track: How the Use of Credit Scoring by Carriers is Being Changed by Regulators.Conference Room E

- Speaker: [Birny Birnbaum](#)
- Description: Insurance companies have used credit scoring when issuing and renewing policies for many years but regulators are making changes regarding how it can be used. This session will dive into those changes and how it is affecting consumers.



Property & Casualty Track: Inland Marine.....Conference Room F

- Speaker: Kent Dover & Stephanie Brown
- Description: Will define Inland Marine insurance & what is typically covered under Inland Marine insurance.

2:00pm - 2:55pm: Breakout Session 8



Financial Track: Reinsurance 101 (including statutory compliance): Types, Purposes, & Accounting; Risk Transfer Red Flags.....Conference Room A

- Speaker: Don Carbone & [Daniel Mathis](#)
- Description: This session will cover a high-level description of types of reinsurance, statutory compliance, appropriate uses of reinsurance, accounting, and risk transfer review.



Health Track: Current Healthcare Hot Topics: Improving Equity in Health Insurance in Colorado, Continued, PART 2 Conference Room B

- Speaker: Erin Miller, [Rayna Hetlage](#), & [Isabel Cruz](#)
- Description: TBD



IT Track: Cybersecurity.....Conference Room C

- Speaker: Steven Sigler & James Gowins
- Description: Are we safe with all this technology? We will talk about the IT security concerns we need to be aware of as examiners, in our work, and in our personal lives.



Life & Annuity Track: LTC Products Updates/Changes.....Conference Room D

- Speaker: [Birny Birnbaum](#)
- Description: This session will explore the current status of the LTC market (stand alone and hybrid products), updates/changes to the products, the current status of rates, and where the market is heading in the future.



Market Regulation Track: How to Conduct a MHPAEA Comparative Analysis Review.....Conference Room E

- Speaker: [Cynthia Fitzgerald](#), [Tim Clement](#), [Caroline Bergh](#), & [Whitney Ederer](#)
- Description: We will start with the fundamentals, then walk through a comparative analysis review, and end with a discussion of misconceptions, exceptions, and best practices. The goal of this session is to give you some tools to work through MHPAEA NQTL comparative analysis reviews.



Property & Casualty Track: Property and Casualty Fraud – Managing Examinations.....Conference Room F

- Speaker: George Kalargyros and [Shelly Schuman](#)
- Description: The session will be broad and cover a variety of product lines, areas of testing for fraud-related concerns, and what to look for in a company's data as a starting point.

3:00pm - 3:30pm: Certificate Check-In.....Evergreen/Conifer Room

3:15pm - 4:30pm: IRES Crowdsourcing.....Conference Room A

- Description: Help us brainstorm recommendations for the improvement of the IRES organization, future CDS's; and ways to attract new, diverse individuals to the insurance industry and market regulation.

4:00pm - 5:00pm: IRES Board of Directors Meeting.....Longs Peak Room

5:00pm - 6:00pm: IRES Executive Committee Meeting.....Longs Peak Room

6:00pm - 8:00pm: Appreciation Reception.....Sunrise Room

## Wednesday, August 31

8:30am - 11:45am: Basic Excel.....Conference Room B

- Instructor: Tony Taylor
- Description: Improves basic Excel skills. Please bring your laptop or other device that has Excel access and plan to learn some things you didn't know, be reminded about things you forgot and reinforce what you already understand about Excel.

8:30am - 11:45am: ACL Skills Training.....Alpine Ballroom

- Instructor: Frances Stuart, Manager III, Education & Training, NAIC
- Description: ACL Bootcamp - This intensive, hand's-on session is specifically designed for those new to ACL or who need a refresher of the basics. The NAIC's Frances Stuart, Manager III, Education and Training, will conduct this in-depth training. At the end of the morning, participants will be able to (1) import/export data; (2) conduct random sampling; (3) join data; (4) create extracts of data; and (5) use filters. Since all participants will be required to download data to be used with ACL prior to the CDS Session, all participants will be required to participate in a Pre-Session Zoom call approximately two weeks prior to the CDS. The Zoom call will include instructions on where to obtain the needed data. However, all participants will need ACL 15.1 or higher downloaded and activated on their computer prior to the Pre-Session Zoom call.