

AGENDA



Sunday, Aug 27

12:00pm - 1:00pm: IRES Executive Committee Meeting/Past Presidents' Lunch (Invite Only).....	Harborside Room
1:30pm - 2:30pm: CDS Section Chairs & Co-Chairs Meeting (Invite Only).....	Harborside Room
2:00pm - 6:00pm: Registration Desk Open.....	Concourse
3:00pm - 4:00pm: IRES Board of Directors Meeting (Invite Only).....	Harborside Room
5:00pm - 7:00pm: Welcome Reception/New Designee (All Welcome).....	Loma Vista Terrace

Monday, Aug 28

7:00am - 5:00pm: Registration Open.....	Concourse
7:30am - 8:30am: Breakfast.....	Pacific A,B,C Room
8:30am - 8:50am: Welcome.....	Pacific A,B,C Room
9:00am - 9:50am: Breakout Session 1	



Financial Track: Inflation.....Embarcadero Room

- Speaker: Joseph 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: Telematics for Health Insurance.....Porthole Room

- Speaker: Marc Springer (Risk & Regulatory Consulting, LLC)
- Description: Telematics technology has been around since the early 2000s and primarily utilized by automobile insurers. Today, this technology has become increasingly popular with health insurance providers, particularly by connecting wearable devices like fitness trackers to monitor and manage health. Come and hear how the utilization of such devices can offer better coverage and reduce costs. However, regulators and consumers have great concerns regarding the collection, use, distribution and protection of the data. This session will discuss such concerns.



IT Track: Excel vs. ACL.....East Coast Room

- Speaker: Steven Sigler and Chris Pattison (Examination Resources, LLC)
- Description: In this session, we will compare and contrast the data analysis capabilities of Excel vs. ACL.



Life & Annuity Track: Insurtech Update - Technological Advancements.....West Coast Room

- Speaker: James Gowins (Examination Resources, LLC), Josh Hershman (EVP Insurance, FairPlay, AI), Anthony Habayeb (Monitaur), and Cara St. Martin (Ladder Insurance Services)
- Description: Stay up-to-date with the current state of Insurtechs. During this session, panelists will discuss the state of the industry and the technological advancements made by insurance companies.



Market Regulation Track: Pharmacy Benefit Manager - Part 1: PBM Fundamentals.....Pacific D Room

- Speaker: Kirk Stephan (RIS Delaware), Sean Connolly (RIS Delaware), and Laura Arp (Arp Insurance Law, LLC)
- Description: This session will include discussions regarding PBM terms, definitions, and basic functions of PBMs (including an overview of audits/appeals). A discussion on the regulatory landscape of laws will also be included.



Property & Casualty Track: Travel Insurance.....Harborside Room

- Speaker: Birny Birnbaum (Center for Economic Justice)
- Description: The session will provide an overview of travel protection bundles that include insurance and non-insurance products and services, recent regulatory guidance by NCOIL and the NAIC and emerging consumer protection issues, including policy form language, coordination of benefits, rates, dark patterns and reverse competition.

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



Financial Track: Insuretech.....Embarcadero Room

- Speaker: Fred Karlinsky (Greenberg Traurig, P.A.)
- Description: How is "insuretech" defined? How can we best regulate these entities? How is it best to ensure rates are sufficient? How do insuretech companies differ from traditional insurance companies and what does this mean in terms of insurance regulation? How are they structured (e.g. sources of capital)? How does their underwriting differ from traditional insurers?



Health Track: Network Adequacy.....Porthole Room

- Speaker: Jo-Anne Arrowood and Stephanie Brown (Risk & Regulatory Consulting, LLC)
- Description: This session will cover hot topics related to network adequacy in health exams, such as how some states are handling adequacy challenges in situations where medical providers simply do not exist in less populated areas. The discussion will also include examination findings and issues a few national carriers have encountered.



IT Track: Business Intelligence.....East Coast Room

- Speaker: Dr. Tony Taylor (The INS Companies)
- Description: In this session, we will describe business intelligence and its influence on data-driven decision making.



Life & Annuity Track: Big Data & Artificial Intelligence - Use and Governance.....West Coast Room

- Speaker: Tim Mullen (NAIC), Josh Hershman (EVP Insurance, FairPlay, AI), Anthony Habayeb (Monitaur), James Gowins (Examination Resources, LLC), and Cara St. Martin (Ladder Insurance Services)
- Description: This session will explore the use and governance of big data and artificial intelligence in the life insurance field.



Market Regulation Track: Climate: Incentives, Disclosures, Reporting.....Pacific D Room

- Speaker: Lauren Dalton (Willkie Farr & Gallagher LLP)
- Description: With the increase in climate-related losses from natural disasters threatening the stability of the insurance industry, information on an insurance company's climate risk exposure is critical for investors. This session will discuss the ways in which insurance companies are being called upon to disclose their climate-related risks, including the NAIC's Insurer Climate Risk Disclosure Survey, and the crucial role that insurance regulators can play in monitoring and mitigating financial risks to carriers resulting from climate change



Property & Casualty Track: Private Passenger Automobile Minimum FR limits.....Harborside Room

- Speaker: Ken Allen (California Department of Insurance)
- Description: An update and effect of CADOI's increase in PPA minimum FR limits.

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




Financial Track: Reinsurance.....Embarcadero Room


- Speaker: Bryan Fuller (Examination Resources, LLC)
- Description: This session will provide insight into the availability and types of reinsurance available to small and large insurers and how this may result in better opportunities for large insurers. How do reinsurance strategies differ between large and small insurers? Are the types of reinsurance different based on the size of the insurer (is this a comparison of apples vs. oranges?) Are the supplies/intermediaries different (e.g. Brokered vs direct placement of reinsurance)? How do the AM Best ratings affect the process/options for small vs. large insurers?





Health Track: NQTL Update.....Porthole Room

- Speaker: Mitchell Ristine and Caroline Bergh (Examination Resources, LLC)
- Description: This presentation 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.

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IT Track: I feel the need, the need for Cybersecurity.....East Coast Room
 - Speaker: Steven Sigler and James Gowins (Examination Resources, LLC)
 - Description: In this session, we will discuss the evolving cybersecurity threats.

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Life & Annuity Track: L&A Market Analysis.....West Coast Room
 - Speaker: Brett Bache (Rhode Island Department of Business Regulation - Insurance), Susanna Stevens (The INS Companies), and Stacie Parker (Texas Department of Insurance)
 - Description: This session will explore, in-depth, the market analysis process utilized by states to analyze insurance companies.

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Market Regulation Track: The Regulatory Challenge of Insurer's Use of Big Data and AI.....Pacific D Room
 - Speaker: Birny Birnbaum (Center for Economic Justice)
 - Description: This session will focus on the challenges faced by insurance regulators of ensuring consumer protections with insurer's use of big data and artificial intelligence. The session will start with a description of insurers' use of big data and AI and changes over time, then move to unique challenges posed. The bulk of the session will focus on efforts to establish supervisory frameworks for insurers' use of big data and AI, including implementation of SB169 in Colorado, the NAIC guidance bulletin and some international perspectives.


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Property & Casualty Track: Premium Fraud and Tax Evasion.....Harborside Room
 - Speaker: Dominic Dugo (DELTA Group Fraud Division)
 - Description: Workers' Compensation Premium Fraud is a \$25 billion a year problem in the United States. When combined with the \$2 trillion underground economy and \$700 billion of tax evasion nationwide, the result is that insurance companies and the government are losing billions of dollars a year. This session will explore and explain these costly crimes.


- 12:00pm - 1:15pm: Networking Lunch and Awards.....Pacific A,B,C Room**


- 1:15pm - 2:30pm: Keynote Speaker.....Pacific A,B,C Room**
 - Ricardo Lara, Insurance Commissioner, California Insurance Department


- 2:30pm - 2:55pm: Break**


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

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Financial Track: Pet Insurance & Cannabis Insurance.....Embarcadero Room
 - Speakers: Susanna Stevens (The INS Companies) and Ken Allen (California Department of Insurance)
 - Description: Pet Insurance: Provide insight into the pet insurance market and what (if anything) regulators should be looking for or concerned about when performing examinations of such companies. This session seeks to provide answers to the following questions: 1. What types of companies are offering pet insurance? 2. With it being relatively new, is there sufficient claims experience to appropriately underwrite the policies and account for reserves? 3. What types of coverages are provided? 4. How are rates established and regulated? " Cannabis insurance: How available is it to all players in the supply chain? Who has the needed expertise in this area? Is it affordable? What companies offer it and how financially sound are they? What exactly are insurance companies insuring? What are the potential risks that insurers have? Have they been profitable? Describe the coverages for a typical policy.

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Health Track: ERISA vs. State Regulation.....Porthole Room
 - Speaker: Laura Arp (Arp Insurance Law, LLC), Martin Swanson (Nebraska Department of Insurance), and Katie Dzurec (Regulatory Insurance Advisors, LLC)
 - Description: This session will include the laws that are applicable to self-funded (Federal - ERISA) and fully insured (State) health plans. ERISA and self-funded plans have started to become a bigger topic of interest for regulators and consumers in part because of recent PBM cases.

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IT Track: The IT Horizon.....East Coast Room
 - Speaker: Dr. Tony Taylor (The INS Companies)
 - Description: In this session, we will explore emerging technologies.

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Life & Annuity and Market Regulation Tracks: Long Term Care - Status of Products and the Market.....Pacific D Room
 - Speaker: Shannen Logue (Pennsylvania Insurance Department), Jan Graeber (ACLI), and Birny Birnbaum (Center for Economic Justice)
 - Description: This session will focus on the current status of the LTC industry, including reduced benefit options, the NAIC multistate review process, and changes to LTC products over time.

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Property & Casualty Track: Fortified Homes.....Harborside Room
 - Speaker: Julie Shiyou-Woodard (Smart Home America)
 - Description: Julie Shiyou-Woodard will discuss the Smart Home America Fortified Homes standards and the work they are doing to reduce loss severity and insurance rates in various states.

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



Financial Track: Lines are blurring between Analysts and Examiners...competitors or partners?.....Embarcadero Room

- Speaker: John Romano (Baker Tilly)
- Description: Analysts and examiners have made significant strides in enhancing their coordination efforts. Regular meetings and status updates now take place at the outset and throughout the examination process. However, despite these positive developments, there still exist inefficiencies and unnecessary duplication of efforts. Specifically, challenges persist in capturing analyst concerns, effectively leveraging analysts' work, and establishing a seamless connection between the examination's key functional activity approach and the Summary Review Memorandum, which serves as a vital reference for analyst considerations when updating the Insurer Profile Summary. This session will delve into some prevalent misconceptions that analysts and examiners commonly encounter. Moreover, it will explore innovative and alternative approaches that can be adopted to enhance efficiency and coordination, while also ensuring avoidance of redundant processes.



Health Track: Breaking through the Cloud Cover – Navigating Terminology in Health Exams.....Porthole Room

- Speaker: Katie Dzurec (Regulatory Insurance Advisors, LLC)
- Description: Have you ever seen a term used in an exam or response that is used so often or with such aplomb that you feel uncomfortable questioning it? Like, what is “IRR”? Who is “NCQA” and what do they do? If state law says age discrimination is allowed, should I just accept it? I asked for information about prior authorizations, and got nothing because they call it “precertification” – what now? This session is the space strategize around gaining agreement on terminology, learn how to learn more when these situations arise, and to ask your own long-burning questions about common terms that keep coming up.



IT & Property & Casualty Track: Big Data / AI / Machine Learning.....Harborside Room

- Speaker: James Spears (Tractable) and Matthew Gendron (Rhode Island Department of Business Regulation)
- Description: The session will address examples of the Big Data and AI/ML technology currently deployed in the US and across the Globe.



Life & Annuity Track: Life Insurance Illustration Requirements.....West Coast Room

- Speakers: Susan Zwazchka (Examination Resources, LLC), Brian Bayerle (ACLI), and Birny Birnbaum (Center for Economic Justice)
- Description: This session will focus on the requirements surrounding life insurance illustrations, including the status of the model law and other regulations.



Market Regulation Track: Improper Marketing.....Pacific D Room

- Speakers: Martin Swanson (Nebraska Department of Insurance) and Laura Arp (Arp Insurance Law, LLC)
- Description: This presentation will focus on recent trends regarding the improper marketing of health insurance plans. As health plan options have grown, lead generators and others have used deceptive tactics, via phone calls, internet websites, emails and other methods to market plans that make look like Affordable Care Act plans but, in reality, are something else. In this session, there will be 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.

4:50pm: QR Code Scan in Session Rooms

Tuesday, Aug 29

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

7:30am - 8:30am: Breakfast.....Pacific A,B,C Room

8:30am - 10:00am: Commissioners Roundtable 1.....Pacific A,B,C Room

- Director Chlora Lindley-Myers, Missouri
- Commissioner Amy Beard, Indiana
- Commissioner Jon Godfread, North Dakota
- Director Michael Wise, South Carolina
- Commissioner Scott Kipper, Nevada

10:00am - 10:30am: Break

10:30am - 12:00pm: Commissioners Roundtable 2.....Pacific A,B,C Room

- Commissioner Jon Godfread, North Dakota
- Director Michael Wise, South Carolina
- Commissioner Scott Kipper, Nevada
- Director Chlora Lindley-Myers, Missouri
- Commissioner Amy Beard, Indian

12:00pm - 1:00pm: Networking Lunch & AwardsPacific A,B,C Room

1:00pm - 1:50pm: Breakout Session 6



Financial Track: Let the Cat out of the Bag – Understanding Natural Catastrophe Risk and Modeling!.....Embarcadero Room

- Speaker: Howard Kunst (CoreLogic)
- Description: Howard will provide some background on the types of catastrophe models and then demonstrate how those various models can be used to help an insurance company, and their examiners, to understand the natural catastrophe risk an insurer is holding.



Health Track: Pharmacy Benefit Managers - Part 2.....Porthole Room

- Speaker: Laura Arp (Arp Insurance Law, LLC), Numi Rehfield-Griffith (Oregon Department of Consumer & Business Services), and Robyn Crosson
- Description: This panel discussion will be comprised of market conduct examiners and a representative employed by a pharmacy benefit manager. The discussion topics will include PBM regulatory transparency, in particular, what it means to be “transparent” in terms of regulatory compliance.



IT Track: IT Exam Overview.....East Coast Room

- Speaker: James Gowins (Examination Resources, LLC)
- Description: In this session, we will explain the IT examination process and how it facilitates financial examinations.



Life & Annuity Track: Annuity Suitability.....West Coast Room

- Speaker: Matthew Gendron (Rhode Island Department of Business Regulation), Jennifer Stephen (Mass Mutual Ascend), Stacie Parker (Texas Department of Insurance), and Andrew Hartnett (Iowa Insurance Division)
- Description: This session will explore the status and implementation of the NAIC annuity suitability and Best Interest Standard.



Market Regulation Track: Regulatory Challenges for Life Insurance and Annuities.....Pacific D Room

- Speaker: Birny Birnbaum (Center for Economic Justice)
- Description: This session will highlight recent regulatory issues for life insurance and annuities, focusing on accelerated underwriting, life insurance and annuity illustrations, and best interest standards of care.



Property & Casualty Track: Mitigation in Rating Plans and Wildfire Models.....Harborside Room

- Speaker: Ken Allen (California Department of Insurance) and Shuqian Guan (California Department of Insurance)
- Description: An update on CADOI's new Mitigation in Rating Plans and Wildfire Models regulations.

2:00pm - 2:55pm: Breakout Session 7



Financial Track: Changes in Florida Insurance Regulation.....Embarcadero Room

- Speaker: Fred Karlinsky (Greenberg Traurig, P.A.)
- Description: Florida's property insurance market has descended into crisis over the last several years. Natural catastrophes have created difficulties, but the man-made risks of frivolous litigation and fraud have driven the market to new lows. Since May of 2022 the Florida legislature has endeavored to undertake major reforms to stabilize the property insurance market and incentivize new investment through two special legislative sessions and the 2023 regular legislative session. The legislature has reformed the state's reinsurance program by the adoption of the RAP and FORA programs, reduced the statutes of limitation for filing lawsuits related to property insurance claims and engaged in the most significant tort reform in the state's history. This session will discuss Florida's reforms in detail, as well as the prospects for the future of the Florida property insurance market.



Health Track: No Surprises Act: Qualifying Payment Amount Audits.....Porthole Room

- Speaker: Chris Cagle and Rebecca Palasek (Examination Resources, LLC)
- Description: This presentation will provide an overview of the Federal No Surprises Act (NSA), specifically focusing on Qualifying Payment Amount (QPA) Audits. Discussion regarding the law's impact on health insurance companies since implementation, including compliance trends and the overlap with Specified State Laws. (Please note that this presentation will not focus on the Independent Dispute Resolution process.)



IT Track: Is it a bird? Is it a plane? No - it's a drone!.....East Coast Room

- Speaker: Brian Stanley (The INS Companies)
- Description: In this session, we will present the impact and considerations of drones in insurance.



Life & Annuity: L&A Exam Efficiencies and Best Practices.....West Coast Room

- Speaker: Jennifer Hopper (Missouri Department of Commerce & Insurance), Cheryl Davis (Nationwide), Monica Lopez (Texas Department of Insurance), and Jennifer Stephen (Mass Mutual Ascend)
- Description: This session will examine the L&A exam process and discuss exam efficiencies/best practices.



Market Regulation Track: Telematics: Can it be helpful.....Pacific D Room

- Speaker: Laura Arp (Arp Insurance Law, LLC)
- Description: Telematics in auto insurance and how it could help reduce fraud.



Property & Casualty Track: Blown Away - Hurricane Insurance.....Harborside Room

- Speaker: Parker Stevens (Risk & Regulatory Consulting) and Joshua Gillory (Louisiana Department of Insurance)
- Description: This session will look at the damage hurricanes cause on not only properties but the insurance marketplace.

3:00pm - 3:50pm: Breakout Session 8



Financial Track: Environment, Social, and Governance Risk.....Embarcadero Room

- Speaker: Steve Hazelbaker (Noble Consulting Services, Inc.) and Roshanak Fekrat (Global Insurance Enterprises, Inc.)
- Description: As insurance companies develop or refine their ESG programs, what are the risks to the insurers or policyholders that regulators should be aware of? What are the best practices in the industry regarding ESG? Looking ahead, what is next for ESG and what should regulators and consumers be looking for?



Health Track: NAIC Working Group B&D Update.....Porthole Room

- Speaker: Tim Mullen (NAIC)
- Description: The NAIC Working Groups meet on a regular basis throughout the year and the B Committee addresses health insurance and managed care. The Market Regulation and Consumer Affairs (D) Committee is to monitor all aspects of the market regulatory process for continuous improvement. This session will review updates of these two committees.



IT Track: Blockchain Workshop.....East Coast Room

- Speaker: Steven Sigler (Examination Resources, LLC)
- Description: In this session, we will provide a hands-on class to explain and demonstrate blockchain.



Life & Annuity Track: Annuity Marketplace and Regulatory Framework.....West Coast Room

- Speaker: Chris Heisler (Illinois Department of Insurance), Nick Mann (CNO Financial Group), and Stephanie Duchene (Willkie Farr & Gallagher LLP)
- Description: This session will explore the annuity industry, sales trends in annuity products, and regulatory concerns.



Market Regulation Track: Mental Health Parity & Addiction Equity Act.....Pacific D Room

- Speaker: Tim Clement (American Psychiatric Association)
- Description: Catch up on what states are doing to ensure MHPAEA compliance. Discuss where states and federal law and regulation have gaps that need to be addressed. Get helpful hints for MHPAE



Property & Casualty Track: Status of P&C Reinsurance Market.....Harborside Room

- Speaker: Ronnie Johnson
- Description: Ronnie Johnson will give a thorough update on the state of the national and international insurance market for P&C coverage.

3:50pm: QR Code Scan in Session Rooms

4:00pm - 5:00pm: IRES Board of Directors Meeting (Invite Only).....Harborside Room

5:00pm - 6:00pm: IRES Executive Committee Meeting (Invite Only).....Harborside Room

6:00pm - 8:00pm: Appreciation Reception (All Welcome).....Loma Vista Terrace