2011 IRES Career Development Program

Come join us in Minneapolis "Star of the North". This year's theme is finding the "True North of Insurance Regulation and Compliance". To that end we have a fantastic program for you and at the request of the members we have added a New Track IR201 in which our members can actually earn credits toward their AIE and CIE designation. We are also bringing back by popular demand ACL and TeamMate training which will include a Basic Session all day Monday and Advance Session Tuesday Morning. State Regulators don't forget to stay for the NAIC follow-on session on MCAS Wednesday. See you there!

General Sessions Include: **Federal Regulation (Monday - 9am) | Healthcare /PPACA (Monday - 3pm) | Commissioners' Round Table (Tuesday - 8:30am)**

TRACK	MONDAY, 10:30–11:45AM	MONDAY, 1:30–2:45PM	TUESDAY, 10:30AM–12:00PM	TUESDAY, 1:30–3:00PM
MARKET REGULATION	**Conducting effective PPACA rate reviews** an open forum discussion with Federal Regulators, State Regulators, and Company representatives about what every level is doing to implement rate review changes, problems that they have encountered, and solutions that have worked.	**Being the EIC, You Are the Examiner in Charge. Now What?** A panel of experts will explain the EIC job duties, tricks to make the job easier, and how to keep an exam on target with obstacles that you may run into. This is a perfect session for current EICs, future EICs, and company compliance personnel who interact with the EICs.	**Understanding Annual Statements** This session will answer questions about the Annual Statements, including what needs to be submitted, what is reviewed by regulators, and what the information means to everyone.	**Market Conduct 20.11: The New Market Regulation** This session will be an in-depth look at performing desk audits, what market analysis does, and how exams are determined.
CONSUMER SERVICES	**The Interstate Compact—Are You a Part of It?** Panel discussion on the role the Interstate Insurance Compact has in shaping insurance products. What is it, how does it work, and who is currently a part of it?	**Federal Health Care Reform and the Consumer Assistance Grants Status Update** How are states using the funds? How are call centers affected by the increase in calls? Attend this session to learn about the innovative ways states are using the grant funds to provide enhanced services to consumers and how states are responding to consumer questions about federal health care reform.	**The Latest Buzz in Complaint Software & Technology** Panel discussion on what state regulators are doing to track and maintain complaint records within their state. The discussion will include the new NYICIS system in New York, SBS from the NAIC, and others.	**Do You Know Your C-M-S When It Comes to Consumer Protection?** Hear from representatives from Centers for Medicare/Medicaid Services on the Pre-Existing Condition Insurance Plan (PCIP) created under PPACA and the implementation of a Marketplace Surveillance program designed to determine producer compliance with Medicare regulations and plan contracts.
REGULATORY COMPLIANCE	**What Information Will/Can Regulators Share?** Regulators collect a ton of information about insurance companies and store it in various databases. Find out what regulators collect and what is/is not available for them to share with insurance companies. Better yet, find out why regulators will not share the information!	**How to Run a Less Costly and More Efficient Market Conduct Exam!** Learn from a panel of industry veterans how you can decrease both the hard costs (examiner fees, planning fees, and expenses) and the soft costs (internal administrative expenses) of market conduct exams while still providing the states with everything they need in facilitating the best outcomes for Market Conduct Exams.	**How Are You Being Targeted for Market Analysis Actions and Market Conduct Exams—and Why?** Hear from a panel of state regulators what tools they use to survey their markets and learn what the reasons are for further regulatory scrutiny.	**Regulatory Modernization: Market Analysis, the Continuum, Target Exams – What Is Really Happening Out There?** Hear from a panel of industry and regulatory experts about what is really happening in the world of market regulation. Are states really embracing market analysis to determine industry outliers? If the states are employing market analysis, are they using the continuum rather than going straight to target exams? Why are there still comprehensive exams being performed? Find out what is going on out there and why!
LIFE AND HEALTH	**General Health: The Good, The Bad and The Truth** A panel of regulators and industry will discuss general health insurance concerns with a focus on limited health plans	**Health Care Reform: Current Coordinates** A panel of regulators will discuss: 1. "Breaking Down the Details," including the top five changes that will have the most impact on state regulators. 2. How the reform is changing issues such as denials and policy recessions (a long-standing consumer protection problem), especially as these issues relate to short term health benefits. 3. Mental health parity (see how state statutes stacked up with the Federal Behavioral Health provisions).	**The Exchanges: What's It All About?** State regulators will discuss the possible options of how Exchanges will affect the marketplace.	**Annuity Academy Redux: Let's Discuss the Facts** A panel of regulators and industry will discuss: 1. Suitability 2. Equity indexed products 3. Stranger owned annuities
PROPERTY AND CASUALTY	**Some Call It NIMA, Some Call It SLIMPACT-LITE: What's Your Favorite Diet Drink?** Learn about requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act as they relate to the surplus lines markets. The Dodd-Frank Act has a section that dramatically changes the way in which surplus lines transactions are taxed and regulated. Join our panel of experts as they walk you through these important changes. These experts will also discuss various legislative proposals to allow states to comply with the sweeping changes required by the new Federal law.	**It's 78° Outside. Do You Know What Your CBIS Is?** Learn about Credit-Based Insurance Scores (CBIS) and why the insurance industry believes CBIS are important risk management tools. Discover why the personal lines property and casualty industry uses CBIS for marketing, underwriting, pricing and book management. Find out about the key pieces of consumer credit data behind CBIS and how actions you take can positively and negatively impact not only your CBIS but also your credit score used by lenders. Understand the history behind the development of credit scores and credit-based insurance and the differences between these scores. See why how crazy you just might drive your bank can also impact the cost of driving your car.	**Claim Investigation and Evaluation Software** Insurers have increasingly come to rely on the use of technology in many areas of their operations. This session will inform attendees about the use of technology to modernize and improve the claim settlement process. The presenters will describe some of the software available for claim representatives to use to assure that claimants receive prompt and fair settlements that are consistent with the policy terms and conditions. The speakers will specifically address their company's use of Colossus and implications related to the Unfair Trade Practices Act and the Unfair Claim Settlement Practices Act.	**Reinsurance Modernization** The Dodd-Frank Wall Street Reform and Consumer Protection Act changes the way that reinsurers are regulated in the U.S. Join our experts to learn about reinsurance, how it is used, and how the changes specified in the Dodd-Frank Reform Act will change the way business is done. This session is a must for financial regulators and those working on compliance and market regulatory issues.
FINANCIAL REGULATION	**IRFS/Solvency II: Like It or Not, International Accounting Standards Are Just Around The Corner** The session is an update to last year's "Sell Out" session and hosts Thomas Hampton for a repeat performance. What has happened over the past year? How is the U.S. doing with its compliance efforts? How may the new Congress affect the process?	**Practical Considerations for Managing Coordinated Examinations** This session explores some of the practical steps that can be taken to address the unique logistical problems of conducting a multi-state coordinated examination from the perspectives of both the lead state and participating state.	**Risk Focused Examination Panel: Ask the Questions You Always Wanted to Know About the Examination Process** This panel will be hosted by a member of the NAIC and several financial examiners. Following some discussion, the panel will entertain questions from the audience on questions, thoughts, or comments on the risk-focused examination process.	**Holding Companies and Their Impact on the Examination** The risk focused approach to examinations has revolutionized the way examinations are conducted and goes beyond the separate entity approach. Through the NAIC's Solvency Modernization Initiative, the examination scope now focuses on the group level. The presentation will explore these new initiatives and issues that regulators now face.
INFORMATION TECHNOLOGY (SEMINAR)	**Living with your head in the Clouds** The Cloud, Internet Applications & Social Media Impact to the organization, key risks that the organization should be aware of, an auditor should look for, and what controls should be implemented to mitigate those risks.	**Rubber meets the road** Is your data and information protected from STDs - {Snow White, Trojan Horses and Dark Avenger}? Is your laptop safe from prying eyes? Learn how to use proper encryption and data security techniques to protect yourself from being fully liable and legally blamed for lost or stolen data.	**ComplianceWare** A closer look at market conduct compliance software	**Tools in the Toolbox or Junk in the Trunk** Panel Discussion on market analysis and technology
INFORMATION TECHNOLOGY (HANDS-ON)*	**ACL** ACL beginning level—learn how ACL works! (hands-on)	**ACL** ACL beginning level—learn how ACL works! (hands-on)	**ACL** ACL intermediate—Now that you know the basics, let's see what else ACL can do.	**TeamMate** A practical course on the mechanics of TeamMate.
IR201*	**IR201** This will be an intense review of the Insurance Regulation Course offered by The Institutes. Testing will be Tuesday afternoon.	**IR201** This will be an intense review of the Insurance Regulation Course offered by The Institutes. Testing will be Tuesday afternoon.	**IR201** In-depth review of the subject matter contained on the AIE and CIE tests.	**IR201** Insurance Regulation Course (IR201) Test

* Preregistration is required. Participation in IT Hands-On and IR201 is limited to the first 25 attendees who sign up for each program. Attendees for both sessions will be in their respective classes during the Tuesday morning general session. If you desire to attend one of these tracks please email IRES office at info@go-ires.org as soon as possible. Seats will be allocated on a first come/first serve basis.