Sunday, July 19
IRES Past President’s Breakfast .................................................................8:30–10:00AM
CRYSTAL BALLROOM B
IRES Executive Committee Meeting ...........................................................12:00–1:00PM
MCM Sub-Committee Meeting .................................................................1:00–2:00PM
CRYSTAL BALLROOM F
IRES Section Chairs Meeting .................................................................2:00–3:00PM
CRYSTAL BALLROOM D
IRES State Chairs Meeting .................................................................2:00–4:00PM
CRYSTAL BALLROOM A
Registration Open .................................................................2:00–6:00PM
PROMENADE A
IRES Board Meeting .............................................................3:00–5:00PM
CRYSTAL BALLROOM C
Welcome Reception (Open to Everyone) ......................................................6:00–8:00PM
COURTYARD

Monday, July 20
Registration Desk Opens ........................................................................................7:00AM
PROMENADE A
Breakfast ....................................................................................................... 7:00–8:30AM
CRYSTAL BALLROOM PRE-FUNCTION
General Session and New Designees ...........................................................8:30–9:45AM
CRYSTAL BALLROOM A, B & C
Break ............................................................................................................9:45–10:00AM
PROMENADE A
Breakout Sessions ...................................................................................10:00–10:55AM
Cybersecurity: Are We Doing Enough? A Look at the New NAIC Initiatives TOPAZ BLUE

Pat McNaughton (WA)
A look at what the NAIC Cybersecurity working group is introducing to counter the cyber hacks. The initiatives include changes to the NAIC Handbook. Are we doing enough to counter the threat or is it something we all have to live with?

Recent Developments in LTC and Medigap OPAL ROOM

Pat Carmody (Senior Health Insurance Company of PA) Cindy Goff (AHIP), Ron Kotowski (Bankers Life/CNO)
The NAIC has been quite busy the last few years dealing with LTC rating issues for both new and existing business. Learn what they have done and what they are still working on. Find out why LTC Partnership Reporting has become an issue. Also, find out how the “Doc Fix,” H.R. 2, will soon impact Medigap plans.
Captives and Risk Retention Groups: Are They Keeping Regulators Up at Night?

Attending this session for an overview of captives and RRG’s and learn what they are as well as the current issues that are keeping regulators up at night. Discussion will include the following: lack of transparency and appropriate use of cost sharing.

Ingrid Franklin (Examination Resources), Andrea Routh (Consumer Advocate), Tanya Sherman (INS Companies), Susanna Stevens (INS Companies), Chuck Vanadaslan (NH), Kirk Yeager (INS Companies)

Breakout Sessions......................................................................................1:30–2:25PM

CRYSTAL BALLROOM A, B & C

Price Optimization

EMERALD BALLROOM 2

Mike Angelina (St. Joseph’s University), Birny Birnbaum (CEJ), Lisa Brown (AIA), Serhat Guven (Towers Watson)

Every story has many twists and turns. Find out whether price optimization is a good thing or a bad thing. Our panel of experts will help you understand what price optimization is, how insurers use it, what consumers think about it and what issues are being debated at the NAIC.

Regulatory Staff Safety Policy (An Economical and Effective Insurance Policy)

EMERALD BALLROOM 3

Betty M. Bates (DC), Shane Guyant (NC)

The speaker will address the importance of personal safety as well as precautionary measures to be taken by on-site examiners, investigators, and all personnel who conduct off-site insurance business. The ABC’s—Always Be Careful and key warning signs will be discussed.

Breakout Sessions......................................................................................2:45–3:40PM

TOPAZ BLUE

Exhibit Z and What is Expected by States in a Coordinated Examination

Pat McNaughton (WA)

A look at the changes to exhibit Z, what section each state should complete, and how a well coordinated examination should be conducted. Will the new exhibit Z create efficiencies in the examination process or create more work for the participating states?

Minimum Essential Benefits

OPAL ROOM

Mary Nugent (CMS/CCIO), LaChelle Simmons (Examination Resources)

Want to learn what it takes to obtain a minimum essential benefit plan? Learn about the differences between ACA health benefit plans and minimum essential benefit plans.

Planning the Health Examination – “Honoring Your Focus – it’s not Hocus Pocus”

EMERALD BALLROOM 1

Jo-Anne Fameree (Risk & Regulatory Consulting), Jennifer Halle (MO), Amy Liston (MO), Jim Mealer (MO)

Using data requests in health examinations - A detailed discussion on how to assess available data and then request, analyze and use it effectively. Session will include compliance with mandated benefits and appropriate use of cost sharing.

Price Optimization (cont.)

EMERALD BALLROOM 2

Regulatory Staff Safety Policy (An Economical and Effective Insurance Policy) (cont.)

EMERALD BALLROOM 3

Lunch & Keynote with Director Farmer (SC) ....................................................12:00–1:15PM

CRYSRALL BALLROOM A, B & C

Breakout Sessions......................................................................................1:30–2:25PM

TOPAZ BLUE

Captives and Risk Retention Groups: Are They Keeping Regulators Up at Night?

Jeff Kehler (SC)

Attend this session for an overview of captives and RRG’s and learn what they are as well as the current issues that are keeping regulators up at night. Discussion will include the following: lack of transparency with respect to confidentially laws; perception that captives are not properly regulated; life insurers using reinsurance captives; RRG’s and poor governance concerns; perception of tax abuse and micro-captives using the 831(b) tax election; and amendments to the AP&I manual preamble, to name a few.

Exempted Benefit Plans

EMERALD BALLROOM 1

Cindy Goff (AHP), Ron Kotowski (Bankers Life/CNO), Rebecca Hill (NC), Pieter Williams (Unum)

Hear about how the ACA has impacted Exempted Benefit Plans, how DOI’s are implementing it, what is happening at the NAIC with Models 170 and 171, and what are “wrap-around” plans.

Implementing Chapter 20A Examination Standards

EMERALD BALLROOM 2

Holly Blanchard (Examination Resources), Ingrid Franklin (Examination Resources), Mark Hooker (WV), Mary Nugent (CMS/CCIO), Andrea Routh (Consumer Advocate)

A discussion of the new Chapter 20A Examinations geared towards market wide ACA compliance and how to integrate with other applicable Chapter 20 and Chapter 16 standards.

Cybersecurity

EMERALD BALLROOM 3

Director Ray Farmer (SC), Michael Morrissey (Examination Resources), Parker Stevens (Examination Resources)

With recent data breaches at major health insurers, insurance regulators have stepped up regulatory efforts to address this major consumer concern. Learn about the most recent developments at the NAIC, including work on guiding principles, a consumer bill of rights, enhanced data reporting and changes to examination protocols.

Three Different Approaches to Educate Teens and Their Families About Safe Driving and the Potential Safety and Financial Consequences of Unsafe Driving Behavior

EMERALD BALLROOM 4

Tracy Biehn (NC), Yvaryn Klimchak (MO), Carla Oblo (NC), Ann Roberson (SC), Kathy Short (NC)

Representatives from the South Carolina Department of Insurance, the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP), and the North Carolina Department of Insurance talk about three very different ways they are educating teens and their parents about the consequences of unsafe driving.

Break .................................2:25–2:45PM

PROMENADE A

Breakout Sessions......................................................................................2:45–3:40PM

TOPAZ BLUE

Forensic Examinations: Trust but Verify

Jerry Link (INS Companies)

With all the data hacks that have taken place recently, this presentation will demonstrate the necessity of including forensics and cybersecurity in all financial and market conduct examinations.

Health Hot Topics (Session 1)

OPAL ROOM

Mary Nugent (CMS/CCIO), Sharon Shipp (DC), Cindy Wood (Risk & Regulatory Consulting)

What health insurance topics have you been talking about lately? Get information on the hottest topics in the health insurance arena. Come discuss some of your health insurance issues with others experiencing similar issues. This session will focus on Basics and Benefits of Risk & Control Analysis, and Network Adequacy.

Into the Accident and Health Exams

EMERALD BALLROOM 1

Holly Blanchard (Examination Resources), Pieter Williams (Unum)

A broad discussion on conducting an accident and health examination. This session will focus on Accident and Health examinations such as Disability Income and Long Term Care.

Title Insurance – Affiliated Business Issues

EMERALD BALLROOM 2

Justin Ailes (ALTA), Birny Birnbaum (CEJ), Susan Johnson (RESPRO), David LeClere (NAILTA)

Use of affiliated business arrangements in the title insurance market has been very controversial. Find out why there is a controversy and what it means to you. You will learn from our panel of experts why some feel affiliated business arrangements are perfectly fine while others believe affiliated business arrangements are detrimental to competition for title insurance and bad for consumers.
Navigating the World of Complaints  
EMERALD BALLROOM 3  
Tracy Blehn (NC), Cathy Burton (UT), LeAnn Crow (KS), Kent Dover (Risk & Regulatory Consulting), Angela Hatchell (NC), Susan Jannette (DE), Kathy Shortt (NC)  
An open discussion on handling Consumer Services Complaints and Agent Services Complaints. A description of what representatives from the North Carolina, Kansas, Utah, and Delaware Departments of Insurance, are seeing in their respective states and a representative from Risk & Regulatory Consulting, LLC will discuss how complaint data may be used for market conduct purposes.

Breakout Sessions  
3:45–4:45PM  
The Pros and Cons of ORSA Reviews. What is ORSA, Anyway?  
TOPAZ BLUE  
Timothy Nauheimer (AM Trust), Danny Saentz (TX)  
What are the regulator’s expectations for the new ORSA requirements? How is industry reacting? How are financial analysts adjusting? A look from a regulatory and industry perspective. Is ORSA a game changer?

Health Hot Topics (Session 2)  
OPAL ROOM  
Holly Blanchard (Examination Resources), Mary Nugent (CMS/CCIIO)  
What health insurance topics have you been talking about lately? Get information on the hottest topics in the health insurance arena. Come discuss some of your health insurance issues with others experiencing similar issues. This session will focus on ACA: Uniform Modification and ACA: Non-Discrimination.

Lessons Learned from Recent Accident and Health Examinations (Lines Other Than Major Med)  
EMERALD BALLROOM 1  
Jim Mealer (MO), Wendy NeSmith (Colonial Life), Andrea Routh (Consumer Advocate)  
A continuation of the previous session with emphasis on actual lessons learned from health exams.

FIO Interest in Studying Availability and Affordability for Auto and Homeowners  
EMERALD BALLROOM 2  
Eric Nordman (NAIC), David Snyder (PCI)  
The Federal Insurance Office is charged with monitoring insurance markets and has a specific charge “to monitor the extent to which traditionally under-served communities and consumers, minorities, and low- and moderate-income persons have access to affordable insurance products regarding all lines of insurance, except health insurance.” Experts will discuss recent FIO activities and get you up to speed on FIO activities.

Navigating the World of Complaints (cont.)  
EMERALD BALLROOM 3  
New Designees Reception (By Invitation Only)  
CRYSTAL BALLROOM B  
Walking Tour: Dark Side of Charleston (Pre-Registered)  
AROUND CHARLESTON  
5:00–6:00PM  
7:00–9:30PM

Tuesday, July 21 • IRES Pride Day!  
Breakfast  
CRYSTAL BALLROOM PRE-FUNCTION  
Commissioner’s Roundtable  
CRYSTAL BALLROOM A, B & C  
In this session, Insurance Commissioners will discuss some of the major issues facing their states and provide their departments’ perspective on important insurance related matters. Topics will include recent national and international developments and their effects on the insurance industry. Questions from the audience are welcome.

Break  
PROMENADE A  
9:45–10:00AM

Corporate Governance Annual Disclosure Model Act: What Will Be the Effect on Future Examinations?  
TOPAZ BLUE  
Marge Spencer (Risk & Regulatory Consulting)  
The implications of the new NAIC model Act on Corporate Governance on examinations, How are the companies reacting, Will we now be able to place more reliance on companies financials?

ACA for Dummies (Part 1)  
TOPAZ BLUE  
Jo-Anne Famerre (Risk & Regulatory Consulting), Shelly Schuman (INS Companies), LaChelle Simmons (Examination Resources)  
Just the basics of ACA. Would you like a high level overview of some of the ACA requirements? These two sessions will provide information on a couple of the requirements under ACA for beginners. Session 1: presentations on Medical Loss Ratio (MLR) and Essential Health Benefits (EHBs).

Using Data Requests in P&C Continuum Actions  
EMERALD BALLROOM 1  
Jim Mealer (MO), Rob Reichart (MO)  
A detailed discussion on how to assess the available data, how to request the data, analyze the data and use it effectively in continuum actions.

Emerging Regulatory Issues and International Issues  
EMERALD BALLROOM 2  
Kelsey Brunette (MI), David Snyder (PCI)  
What happens in Vegas stays in Vegas, but what happens in Europe might not stay in Europe. From financial regulation to autonomous vehicles, the impact of the global insurance industry has never been closer to home. From unraveling the mysteries of acronyms like IAIS, IMF, EU, OFR, and G-20 to discussions about how 55% of insurance executives believe regulators will impede the adoption of autonomous vehicles, subject matter experts will explain why you should be paying attention.

Understanding Bail Bond Complaints  
EMERALD BALLROOM 3  
Tracy Blehn (NC), Cathy Burton (UT), Angela Ford (NC), Angela Hatchell (NC)  
An open discussion on handling Bail Bond Complaints. A description of what representatives from the North Carolina and Utah Departments of Insurance are seeing in their respective states.

TeamMate - Latest Version, Updates and Tricks  
TOPAZ YELLOW  
Jerry Link (INS Companies)  
The NAIC has recommended Teammate Version 11 for all states. What can you expect from the latest & greatest version of Teammate and how can you utilize the new features to increase Market Examination efficiencies.

Breakout Sessions  
11:00–11:55AM  
Group Supervision and Group Capital Requirements: How Does the US Supervision Model Fit in with the Global Framework?  
TOPAZ BLUE  
Bryan Fuller (Examination Resources)  
Group supervision and group capital requirements. How does the US supervision model fit in with the Global framework? Can we expect changes to the US supervision model? How does IAIS ComFrame for internationally active insurance groups and G-SIIs affect the companies we regulate? What is the driving factor in going to an insurance group concept?

ACA for Dummies (Part 2)  
TOPAZ BLUE  
Andrea Routh (Consumer Advocate), Shelly Schuman (INS Companies), Sharon Shipp (DC)  
Just the basics of ACA. Would you like a high level overview of some of the ACA requirements? These two sessions will provide information on several of the requirements under ACA for beginners. Session 2: Presentations on Network Adequacy and Preventive Care Services.
Looking to the Past for the Future of Market Regulation

IRES Career Development Seminar & Regulatory Skills Workshop
### Price Optimization – What is Price Optimization?

**Jerry Link (INS Companies)**

What can we, as Regulators, do to protect the policyholder? With the use of new IT tools such as IT Forensics, Data Analytics and Trend Analysis we can accurately review this practice. This session will provide guidance on how to conduct a Price Optimization Examination.

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<thead>
<tr>
<th>Event</th>
<th>Details</th>
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<tbody>
<tr>
<td>Certificate Pick-up</td>
<td>3:00–3:30PM</td>
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<tr>
<td>IRES Board Meeting</td>
<td>4:00–6:00PM</td>
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<tr>
<td>Appreciation Reception</td>
<td>6:00–8:00PM</td>
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### Wednesday, July 22

#### Breakout Sessions

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<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tbody>
<tr>
<td>8:30–9:25AM</td>
<td>No (Mis) Understanding Insurance Fraud – It is a Felony/Crime</td>
<td>EMERALD BALLROOM 3</td>
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**Betty M. Bates (DC), Shane Guyant (NC)**

The speaker will present on the seriousness of stakeholders, players/perpetrators, losses, types and common schemes, and the resources to combat insurance fraud. No longer is it considered just an “Uptown Fraud.”

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<tr>
<td>9:30–10:25AM</td>
<td>ACL Training</td>
<td>EMERALD BALLROOM 3</td>
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**Frances Stuart (NAIC)**

Basic training in the use of ACL and how this powerful audit tool may be used in the conduct of market conduct examinations and investigations. **Attendees must bring laptops with ACL installed.**

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<tr>
<td>10:25–10:45AM</td>
<td>Break</td>
<td>PROMENADE A</td>
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<tr>
<td>10:45–11:45AM</td>
<td>Breakout Sessions</td>
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<tr>
<td>11:45–12:45PM</td>
<td>Breakout Sessions</td>
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#### Regulatory Skills Workshop: Think Tank

**Tanya Sherman (DE), Tim Mullen (NAIC), Commissioner Stephen W. Robertson (IN), Kirk Yeager (INS Companies)**

The Regulatory/Industry Think Tank is back by popular demand! Following updates on the current regulatory environment by Commissioner Robertson and Tim Mullen (NAIC), this group will openly discuss issues that are facing our industry including market regulation accreditation and related best practices. Recommendations for improvement will be compiled and shared with the appropriate NAIC committees. And companies, have no fear! The only person who is allowed to take notes will be the moderator AND companies/people will not be identified in any of the comments/documentation. Please send your suggestions for discussion topics, in advance, to Kirk Yeager at kirkyeager1@msn.com or Tanya Sherman at tsherman@risdelaware.com.

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