Market conduct and the states

*Oregon mulls hi-tech analysis vs. face-to-face examination*

by Scott Hoober
special to The Regulator

Oregon has only recently spun off market conduct, moving it from financial to consumer protection and looking at expanding its staff. At the same time, the state’s regulators have their eyes firmly fixed on the road ahead, where they see more desk exams, more computerized surveys and the rest of the cybernetic future that so many others also predict as part of the examiner’s future.

Yet Jann Goodpaster, Oregon’s supervising market conduct examiner, doesn’t think we’ll ever rely 100% on electronic data exchange, video conferencing and the like.

“A large part of the exam process for me is understanding the environment of the company,” she said, “and I don’t feel you can do that unless you actually set foot in the company for a few hours.

“It’s nothing you can measure, but it gives me a sense of an understanding of what’s going on at the company, and how open the company is, how happy the employees are,” Goodpaster added. “It kind of gives me a sense of what I’m going to find when I start looking at the files. You sure don’t do that over a network.”

Joel Ario, who as manager of consumer protection is Goodpaster’s new boss, agrees that while remote access may be good for getting specific data, it has its limitations.

“Think of it this way,” Ario said. “I’d never want to take a job without having gone there and gotten a feel for the place.”

Wave of the future
At the same time, though, Goodpaster sees her world — and the world of market conduct exams in general — as one that involves getting more and more information ahead of time, in electronic formats, then going on-site for no more than two or three weeks or so, to do the actual testing.

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President’s Forum

Christel L. Szczesniak, CIE

IRES President

Dear IRES Members,

Just a reminder: If you hold the designation of CIE or AIE, you have until Oct. 1, 1998 to report your Continuing Education hours to IRES. If you attend the upcoming Career Development Seminar in Oak Brook, Ill., you will be granted 15 credit hours.

Now is the time to find out if your employer has the funds to send you to the CDS this August. If not, you need to plan to get to the CDS on your own. In the last issue of THE REGULATOR you were provided with an official registration for the seminar. Because the CDS in Oak Brook was planned far in advance, sufficient hotel accommodations might not be available for all those who wish to attend. Space will be limited. If you desire to be in the same hotel as the seminar, please register early.

I encourage your participation in the Career Development Seminar. Please review the CDS agenda and decide in advance which breakout sessions you would like to attend. If you have any specific issues or special requests, contact the speaker, moderator or panel members of a particular session ahead of time about those issues to ensure that they are covered during the program. All speakers, moderators and panel members have a wealth of knowledge and information available and generally can address your specific concerns. The CDS is your conference and it is up to you to make the most of it.

I also encourage you to provide us with feedback about the conference. Please be kind by keeping in mind that all presenters are volunteers.

Additionally, IRES members, please read your...
**MEET YOUR BOARD MEMBERS**

**Gary W. Meyer, CIE, FLMI, ALHC, AIC, CFE**  
President-Elect

A regulator for 24 years, currently Audit Manager, Missouri Department of Insurance.

If I weren’t a regulator, I’d be: “Starving to death.”

The biggest issue facing insurance regulation today: “The constantly changing environment of insurance and regulation, including the constant change in information management and document destruction in the name of efficiency.”

My proudest accomplishment: “Having two children who have successfully made it through college and graduate school.”

If I could do one thing over, it would be: “Read the books I was supposed to read in high school and college.”

Tell us about your family: “My wife Georgia is the home- and husband-manager. I have a son who is an attorney with a local firm and a daughter who is a copywriter and graphic designer with a local publishing company.”

Hobbies: “Reading, automobiles, and generally loafing (I’m beginning to really enjoy this one).”

Most recent book that you’ve read: “I’m reading three at this time: Skunkworks by Ben Rich, The Icon by Frederick Forsythe and CPCU 3 by various authors. (Anyone who favors federal insurance regulation might benefit from reading Skunkworks.)”

Favorite Quotes: “Friends come and go, enemies accumulate.”

**Stephen M. Martuscello, CIE, CLU, CPCU**  
IRES Vice President

A regulator for 27 years, currently serves as a Principal Insurance Examiner, New York Insurance Department.

If I weren’t a regulator, I’d be: “A professional golfer or owner of a retail golf equipment store.”

The biggest issue facing insurance regulation today: “The encroachment of the federal government into the regulation of insurance and the emergence of a financial services industry instead of separate banking, insurance and securities entities.”

My proudest accomplishment: “Helping consumers receive proper reimbursement for their claims and reinstatement of coverages when improperly canceled. Revoking the licenses of the ‘bad’ agents and assisting law enforcement personnel in obtaining convictions. Training other employees to continue giving insurance regulation a meaningful and proud standard of treatment to both the public and the industry.”

If I could do one thing over, it would be: “I would have taken computer courses in college.”

Tell us about your family: “Wife Sherry, married for 18 years. Step-children — Mia and Paul — four grandchildren.”

Hobbies: “Golf, reading, cooking and walking.”

Most recent book you’ve read: “The Perfect Husband by Lisa Gardner. It wasn’t given to me by my wife. It concerns a serial killer.”

Favorite Quote: “Take time to smell the roses, you only go by once.” — Walter Hagen, professional golfer.

*More Board Member profiles — page 12*
Oregon mulls the future of market conduct exams

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“I just see that as the wave of the future,” she said.

In the past, market conduct exams in Oregon were scheduled to match financial exams, with every domestic insurer slated for a lengthy visit every three years, come rain or come shine.

Unfortunately, schedules never seemed to mesh. Goodpaster and the other market conduct examiners conducted their own exams, and the two exams weren’t seen as well coordinated.

Ario foresees a gradual shift in priorities.

“The biggest change is that up until now, our program has focused on domestic insurers,” he said. “While we still want to keep a baseline focus on domestic insurers, at this point we feel comfortable doing much more focused and shorter examinations on most of our domestics, most of the time.”

If a domestic came out well the first time around — and in some cases the second time around — in the future they might receive only a complaints and claims type of exam, Ario said. “Unless we have some specific reason to do more,” he added, “we’re not going to automatically perform comprehensive exams on domestics on a three-year schedule. What that does is free up time — and that’s really the big change in the program.

“We now have the time and resources to look at targeted examinations of foreign insurers,” Ario said. “That opens up the whole range of opportunities, from comprehensive examinations of a small number of foreigns, to more targeted exams of a larger number of companies, to using strategies like desk audits or even annual statements.”

FINDING THE MAGIC FORMULA

Targeted exams are increasingly popular, but the problem is deciding just what to target.

“One of the things our administrator’s charged Joel and me with is trying to find the best criteria for selecting,” Goodpaster said. “We have such limited resources, we have to be careful about how we choose companies so that we cover as many of the situations as we can with a very small number of examiners.

“The two factors that emerge when asking other states is the complaint database and the market share. Other criteria such as past exam experience also play important roles.”

The next question of course is how to weigh complaints vs. market share.

“I’ve been asking several states how do you pick, how do you pick, how do you pick,” Goodpaster said. “Nobody has come up with a magic formula.”

Oregon has also been talking with other states about things that work. Whether and how to use contracted examiners is one issue that’s come up.

“I know of a couple of states that have said they’re starting to use contractors for target projects,” Goodpaster said.

“For instance, they want to look at life sales illustrations but they have a small crew, so they’re going to hire contractors to just look at that one aspect at maybe 10 companies. That’s a good use for contractors, I think.”

In general, Goodpaster has found that talking to her peers in other states, whether one-on-one or during IRES conferences, is an effective way to sort through other people’s innovations and pick and choose which to adopt back home.

Ario agrees: “I’ve always liked Brandeis’s phrase, ‘The states are the laboratories of democ-
Oregon mulls the future of market conduct exams

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racy.’ They’re the places where we test out ideas.

“I think there are some real challenges coming, in terms of financial modernization and the need to have some more flexibility across insurance, banking and securities,” he added.

“I see the long-term future there to be one in which it’s easy for companies to move across those lines, and that creates another whole series of regulatory issues for us.”

OTHER INNOVATIONS

One change coming up in Oregon is a revised format for exam reports.

They’ve found that if the report lists every standard, it gets awfully lengthy. Yet when they tried issuing reports based solely on exceptions, they got complaints that any problems seemed out of context.

To make it easier for consumers and companies alike to draw comparisons, Oregon is looking at focusing the text on exceptions, then listing all the other items in an appendix. Also in the interest of public access, the department is planning to put final reports on its Web site.

Another use for the Web: nearly instantaneous communication with the companies regarding regulatory changes.

“I think another one of the unique things we do is meet with the board of directors afterwards and share our findings with them,” Goodpaster said.

“Companies actually know what’s going to be in our report as we’re writing it, and they can have impact on the report to a certain degree.”

In addition, the examiner-in-charge who signs the report is the final authority.

“Even the commissioner himself can’t tell us to change the report,” she said. “They can certainly suggest, and we can take that suggestion, but there cannot be a change in a report without the EIC’s consent.

“[Continued on page 7]
The Al Greer Award was conceived in 1997 and will annually honor an examiner who not only embodies the dedication, knowledge and tenacity of a professional regulator but exceeds those standards. Current members of IRES Board of Directors are not eligible for nomination.

A basic requirement for nominees include the following:
1. Five (5) years as an IRES regulator member and a current member
2. Ten (10) years regulatory experience

Nomination procedure requirements:
1. Completed nomination form
2. Validation of nomination must be signed by at least three (3) current IRES regulatory members
3. Attach a nomination letter of not less than 50 words or more than 100 words
4. Send completed form and nomination letter to IRES by no later than April 30, 1998

NOMINEE INFORMATION:
Name: _________________________________________________________________
Address: _______________________________________________________________
Telephone: Work:  __________________ Home: ______________________
FAX: ___________________

Education / Designations: _______________________________________________

Insurance Regulatory Examination Experience:
_______________________________________________________________________
_______________________________________________________________________

Current Position and Employer:
(make note if nominee is a contract examiner and jurisdiction currently contracted with)
___________________________________________________________________
___________________________________________________________________

NOMINATION VALIDATION:
(signature/name of three current members making nomination)
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Signature/Name

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Signature/Name

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Signature/Name

Selection Process
Nominations will be accepted from the date the nomination form is placed in The Regulator through April 30, 1998. All nominations must be postmarked no later than April 30, 1998.

The Al Greer Award Sub-committee will then determine nominees who meet the basic requirements and nomination requirements.

Nominees making it through the sub-committee process will be voted on by the members of the Membership and Benefits Committee with the nominee receiving the most votes being the recipient of the award. In case of a tie the entire Board of Directors will vote to determine the winner. (In either instance, only one vote per committee member or board member.)

The counting of votes will be conducted by the chair and vice-chair of the Membership and Benefits Committee along with the executive secretary of IRES. The winner will be kept confidential until announced at the 1998 CDS.

All nominees meeting the basic requirements and nomination requirements will be acknowledged at the CDS prior to the presentation of the 1998 Al Greer Award.

Please return completed form and nomination letter by no later than April 30, 1998 to: IRES (Al Greer Award Committee), 130 Cherry Street, Suite 202, Olathe, KS 66061

6 The Regulator®
— say the health care marketplace today — looking back three years is almost ancient history.”

The solution? A more proactive approach that involves working with companies to ensure future compliance with new laws and regulations, rather than a retrospective checkup on whether they have been.

Recent health reform, passed in the 1997 legislative session and in effect only since Jan. 1 of this year, is a good example.

“What we’re planning to do this time is to go out and look at some of the major carriers later this year. The focus will be less on sampling records and more on talking to the company about what it is doing to comply, and identifying any misinterpretations or omissions in their compliance program early on, so that we can get a good start on the law.”

Interestingly, the rapidly changing health market is one area where Goodpaster feels the department has really had an impact in recent years.

Exams really do work

A few years ago, Goodpaster and her colleagues noticed that HMOs and other health providers were denying many emergency room claims, then paying only those that came back on appeal — in clear violation of the Unfair Claims Settlement Practices Act and the widely accepted “prudent layperson” standard.

In some companies, as many as 75% of claims were ultimately paid, but only after an appeal and further investigation. Some of the companies were proud of that record, Goodpaster recalled, and seemed to have a hard time understanding that they had an obligation to investigate claims before denying them — until the department filed two enforcement actions.

“Almost as if by magic,” Goodpaster recalls, “all the other companies started calling up and saying, ‘We’ve come up with this plan, are you still going to fine us if you come in?’”

“A lot of times, the companies’ ears will prick up [after a peer company has been critiqued during an exam] and they’ll say, ‘Oh, you mean we’re supposed to be doing that!’ After all, it’s such a small state, and we have been focusing on our domestics, and they all talk.”

“We’ll walk in the door of a company and find out that in the past year they’ve developed policies and procedures to be in compliance, probably because they talked to somebody who’d had their exam a year ago,” Goodpaster said.

“It’s been rewarding concentrating on the domestics, because you can see how you’re affecting change.”

Oregon weighs the future of electronic regulation

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President’s Message

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last Regulator in which there was a 1998 Al Greer Award Nomination Form (reprinted on page 6 of this issue.) Does someone you know qualify? If so, nominate that individual! It is quite an honor to receive this award.

Also, Board members should submit your profiles with a picture to The Regulator. The membership would like to meet you.

Just for a brief update: On March 27, the faculty for the IRES/NAIC Regulation the Marketplace School will meet in Kansas City to plan for the upcoming school which runs April 20-23. This school is designed for experienced market regulators, not for beginners. Please send your experienced market regulators to the school. Attendees also can receive IRES continuing ed credits.

Also, the IRES Foundation will hold its annual Market Conduct School for the insurance industry April 5-7 in San Diego. Please spread the word to the industry to attend. I will be there.
Those attending the 1998 IRES Career Development Seminar and Annual Meeting in Oak Brook, Illinois, have much to look forward to — the splendor and open spaces of Oak Brook and the excitement of Chicago itself. In other words, the best of all possible worlds.

The wonders of the Windy City await you, not to mention some of the most incredible shopping you’ve ever seen (see “Oakbrook Center” story, page 14). But you’d better register now because CDS accommodations are limited!
Where to eat in the Windy City

Between meals and breaks, those attending the ‘98 edition of IRES’s Career Development Seminar won’t have to leave the hotel to get a good meal.

We’re not bragging, we’re complaining. That’s because Oak Brook is in suburban Chicago, and Chicago has to be one of the best places in the world to eat. It’s probably illegal to visit Chicago and not try at least one of its fine restaurants.

Here’s a partial list, in concentric circles.

Easy. You can always take the elevator to the lobby and eat in one of the Hyatt’s three in-house spots: Anthony’s Chop House, the Horseradish Cafe and Foxes Bar.

Or you can walk a few steps further, to the Oakbrook Center Mall, right next door to the hotel, whose 100-plus tenants include more than half a dozen eateries. Besides McDonald’s and Houlihan’s, the choices include seafood (Braxton Seafood Grill), Italian (Zarrosta Grill and Maggiano’s) and Thai (Baisi Thai), as well as Stir Crazy, Papagus and California Pizza.

In the neighborhood. If you’re willing to drive (or cab it), the selection in the immediate vicinity of the hotel is even more impressive.

There’s the usual selection of chain outlets (Bennigan’s, Olive Garden, Benihaha, Lone Star and Outback — plus Denny’s, Burger King and Brown’s Chicken).

But there’s also Spanish (Emilio’s Tapas Bar), Greek (Greek Islands and Chi-Chi’s), Italian (Sylviano’s, Cucina Roma and Tuscany), French (Fond de la Tour, Zealous and Bistro Banlieue), continental (Venditti’s, Gianotti and the Melting Pot), another Thai place, three Japanese sushi bars, three more seafood choices and two rib joints, Carson’s (a branch of the famous downtown location) and K.C. Masterpiece (the original is in Kansas City, so the IRES staff can safety recommend it).

In the city. Oh, boy. Where to start?

One food writer’s list of his favorite Chicago area restaurants featured four Asian places, all of them downtown — Jia’s (Chinese), Dao (Thai), Woo Lae Oak (Korean — you may have eaten at their other outlets, in New York, Washington, Beverly Hills, Seoul or Jakarta) and Jaipur Palace (Indian).

Steaks? Try Harry Caray’s, a sports bar on steroids. German? Several near north, although the Berghoff, downtown on Adams, is still a favorite. Italian? Don’t get us started (you think Al Capone was part of the Croatian Mafia?).

So here’s the deal. If you want a recommendation, or if you know the town and would like to make a recommendation, meet every afternoon at the IRES registration desk.
CHICAGO — It was a shock when I realized it had been more than a year since my last trip to Chicago. How could that be? For several years I made two or three trips a year into the Windy City to catch one of the free music festivals in Grant Park, shop along the Magnificent Mile, see a Cubs game at Wrigley Field, watch a horse race at Arlington International, take in an art exhibition or dine in one of scores of wonderful restaurants.

What had changed?

After a couple of minutes, I realized the answer was simple: My daughter was growing up and her ever-busier schedule made it difficult for us to schedule even a weekend getaway to one of her favorite spots.

Chicago is a great place to visit with kids. As they grow up, more and more of the city offers something new for them to see, to do, to experience.

So with a little help from the girl who asked for and got a trip to Chicago for her 8th birthday, here’s our combined list of the top kid-friendly things to see and do. (Phone numbers are area code 312 unless otherwise noted.)

• **THE MUSEUM OF SCIENCE AND INDUSTRY** (57th Street and Lake Shore Drive) has a dizzying assortment of permanent and special exhibits. My daughter still talks about the museum’s reproduced coal mine and the German submarine — nearly 10 years after the birthday trip. There’s a 727 airliner hanging there now. Phone: 684-1414.

• Apparently you’re never too old to stop by **FAO SCHWARZ**, (840 N. Michigan) where adults and kids sample the latest toys and things in a multistory outlet across Michigan Avenue from the Water Tower Place. Daughter Amanda says this is a must stop for anyone under 21, parents and grandparents. Phone 597-5000

• **SIX FLAGS GREAT AMERICA** is in Gurnee, north of Chicago along I-94 (take the Grand Avenue East exit). More than 100 rides, shows and attractions allow you to add a theme park visit to your Chicago trip. A nice assortment of amusement park rides, with what Amanda rated as “pretty good” variety of roller coasters. It may be a fluke, but we’ve found Fourth of July to be a relatively uncrowded day at the park, provided the holiday falls during the week. Phone: (706) 249-2133.

• **THE WENDELLA SIGHTSEEING BOATS** at the northwest corner of the Michigan

Reprinted from the KALAMAZOO TRIBUNE

continued next page
Avenue Bridge over the Chicago River (right next to the Wrigley Building) has 1-, 11/2- and 2-hour guided cruises on Lake Michigan and along the river, allowing you to take in a lot of the sights in a brief time. Phone: 337-1446.

• The small fry may not appreciate the Art Institute of Chicago, Michigan Avenue at Adams Street, but they’ll probably enjoy frolicking on the bronze lions at the Michigan Avenue entrance. Slightly older children should head to the education center on the lower level for a sheet of games that will help entertain them during their visit. Teens and adults will find many items to hold their interest throughout the facility, often a stop for some of the biggest touring exhibits. Phone: 443-3600

• The Adler Planetarium, 1300 S. Lake Shore, has a number of exhibits in addition to its main feature, the Sky Show. Call for show times, because a stop here really isn’t worth it without the main attraction. Phone: 922-STAR.

• The Field Museum is a must-see if any of the youngsters in your group are fans of dinosaurs, mummies or gems. This collection of natural history items is not the best place for those youngsters who need a lot of interactive exhibits or high-energy materials to hold their attention. Phone: 922-9410

• Our first visit to the Shedd Aquarium, 1200 S. Lake Shore Drive, several years ago was a little disappointing. It has a terrific collection of fish, but there are other aquariums that are almost in the same league.

• But when the Oceanarium, featuring a Northwest Pacific coastline, opened a few years ago, the entire complex moved to a new level. This has become a very popular attraction and advance tickets through Ticketmaster, 559-0200, are recommended — and almost mandatory between Memorial Day and Labor Day. Phone: 939-2488.

• Most people make their trips to the Sears Tower skydeck, 233 S. Wacker, on their first visits to Chicago. But it wasn’t until our third trip that we had a free day with clear weather. There is probably a child somewhere who doesn’t want to go to the top of the world’s tallest building, but I’ve yet to meet him or her. Phone: 875-9696.

(An alternative is the John Hancock Center Observatory. At 875 N. Michigan, this skyscraper is right along the main shopping area of the Magnificent Mile and often has briefer waits than those at the Sears Tower. Phone 751-3681.)

• Grant Park is home to a number of music festivals, the Taste of Chicago urban picnic and Buckingham Fountain. It is also the best place from which to watch the annual July 3 fireworks show. But be sure to carry a jacket or sweatshirt, because the waterfront park will be several degrees cooler on a summer night than the streets just a couple of blocks to the west.
MEET YOUR BOARD MEMBERS

R. Weldon Hazlewood, AIE, ACS
IRES Board of Directors

A regulator for 10 years, currently Principal Insurance Market Examiner, Bureau of Insurance, Virginia State Corporation Commission.

If I weren’t a regulator, I’d be: “A ‘Regulatee.’ I just enjoy the ever-changing and never-understanding insurance industry.”

The biggest issue facing insurance regulation today: “Keeping up with the ever changing industry and trying to understand how the changes relate to insureds and the insurers.”

My proudest accomplishment: “It’s not what I have accomplished, but what my ‘kids’ accomplished. They are all college graduates and are successful and concerned citizens of our world.”

Tell us about your family: “Married 35 years to Brenda, a crafty quilter, three children: Gina, VPI graduate and a great medical lab manager, Jeff, Air force Academy graduate and a great C-17 flight commander, and Jill, Radford graduate and a great kindergarten teacher.”

Hobbies: “Gardening, NASCAR, walking in the woods and just having fun.”


Favorite quotes: “When you call upon a thoroughbred, you get all the speed, strength of heart and sinew possible. When you call upon a jackass, you get kicked.” And: “Oh well!”

Shirley A. Robertson, AIE, CFE
IRES Board of Directors

A regulator since 1988, currently serves as a Market Conduct Examiner, Nevada Division of Insurance.

If I weren’t a regulator, I’d be: “Attorney or perhaps a writer.”

The biggest issue facing insurance regulation today: “HMOs, Managed Care — affordable and obtainable health care for all.”

My proudest accomplishment: “To be a part of the IRES family, as well as part of the Certified Fraud Examiners.”

If I could do one thing over, it would be: “To have entered regulation sooner.”

Tell us about your family: “I’ve been married to Mac for 33 years. We have 2 grown daughters. One daughter has triplets (2 boys 1 girl) and the other daughter has 2 girls.”

Hobbies: “Reading, skiing, travel and the Internet.”

Most recent books you’ve read: Midnight In The Garden of Good & Evil and Crime and Punishment

Favorite quote: “Be careful what you ask for, you might get it.”

More Board Member profiles — page 3
NAIC 1998 Education Programs

To receive more information about any of these NAIC programs, contact the NAIC Education & Training department at 816-374-7192, or visit the NAIC web page at www.naic.org. The 1998 Education & Training catalog information can be found under “Products & Services” on the web page.

**Regulator-Only Programs**  
*Location: Kansas City, Missouri*

**SOLVENCY**  
*Demystifying the Capital Markets*  
June 1-2

*Financial Examiners*  
Aug. 3-6

*Regulating for Solvency*  
October 26-29

*Managed Care Organization Risk-Based Capital Seminar*  
November 9-10

**MARKET**  
*NAIC/IRES Regulating the Marketplace School*  
April 20-23

**GENERAL**  
*Commissioners Education Program*  
July 20-24

*Surplus Lines*  
October 12-14

**INFORMATION TECHNOLOGY**  
*Auditing Interconnected networks*  
August 24-26

*Best Practices: Automating Exam Workpapers*  
November 2-4

**Public Programs**  

**ANNUAL STATEMENT**  
*Annual Statement Changes Seminar*  
July 13-14, Indianapolis  
July 16-17, Atlanta

*HMO Annual Statement Preparation*  
August 17-19, Boston  
August 31 - September 2, Dallas

*P&C Annual Statement Preparation*  
October 19-23, Atlanta

*Life Annual Statement Preparation*  
November 16-20, Dallas

**CURRENT ISSUES**  
*Future of Financial Services Regulation Forum*  
April 27-29, Baltimore

*CLE Seminar: Privileged Communication and FOI Laws*  
September 11, New York

*Symposium*  
September 24-25, Washington, D.C.

**SPECIAL TOPICS**  
*Reinsurance Seminar*  
April 1-3, Chicago

*Fraud Investigation Seminar: The War Against Insurance Fraud/Battles We Can Win*  
May 11-13, Washington, D.C.

*Life/Health Valuation Actuary Seminar*  
May 21-22, Kansas City

**IRES/NAIC School**

The next IRES/NAIC Regulating the Marketplace School will be April 20-23 at the NAIC headquarters in Kansas City. This is the Society’s annual in-depth training program for experienced regulators working in such areas as market conduct, rate and form review (property & casualty and life & health), enforcement, consumer services, agent licensing and more. We examine the latest issues that face these areas of regulation and how each unit within the department can better coordinate with each other.

For registration forms call the NAIC Education Department at 816-374-7192.
The Oakbrook Mall beckons

A rare shopping and dining treat awaits IRES members who attend the Career Development Seminar in Oak Brook, Illinois this summer. It’s called Oakbrook Center and it’s just across the road from our Hyatt headquarters hotel.

Located near the intersection of I-294 and I-88, Oakbrook Center is one of the country’s great upscale shopping centers, featuring such grand stores as Lord & Taylor, Marshall Field’s, Neiman Marcus, Nordstrom and Saks Fifth Avenue.

It doesn’t stop there. At Oakbrook Center you’ll find specialty shops like Brookstone, Natural Wonders, The Sharper Image and Crabtree & Evelyn and home furnishings outlets such as The Bombay Company, Laura Ashley, Pottery Barn and Crate & Barrel. For the kids there’s F.A.O. Schwarz, Galt Toys and a half-dozen sporting good stores.

Apparel stores you’ll find at Oakbrook include Abercrombie & Fitch, Brooks Brothers, Burberrys, Eddie Bauer, Mark Shale, Banana Republic, Liz Claiborne, Talbots, Victoria’s Secret, Cache and Lane Bryant and many, many more.

Oakbrook Center also includes more than a dozen restaurants, bakeries, casual dining cafes and gourmet coffee shops.
IRES 1998 Career Development Seminar
AUGUST 2-4, 1998 Oak Brook, Ill. (Chicago)
Hyatt Regency Oak Brook

Official Registration Form

Fill out and mail to The Insurance Regulatory Examiners Society
130 N. Cherry, Suite 202 Olathe, KS 66061

Yes! Sign me up for the 1998 IRES Career Development Seminar. My check payable to IRES is enclosed.

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Insurance department or organization

Your mailing address Indicate: ☐Home ☐Business

City, State, ZIP

Area code and phone Amount enclosed

List professional designations that you would like shown on your name badge

Hotel Rooms: You must book your hotel room directly with the Hyatt Regency in Oak Brook. The room rate for IRES guests is $99 per night for single-double rooms. Please call group reservations at 800-233-1234, or 630-573-1234. The IRES convention rate is available until July 3, 1998 and on a space-available basis thereafter.

Seminar Fees
(includes lunch, cont. breakfast and snack breaks for both days)

Check box that applies
☐ IRES Member (regulator) .......... $190
☐ Industry Sustaining Member ... $345
☐ Non-Member Regulator ............ $290
☐ Retired IRES Member ............... $85
☐ Industry, Non-Sustaining Member ................................ $550
☐ Spouse/guest meal fee ............. $60

If registering after July 3, add $40.00. No registration is guaranteed until payment is received by IRES.

SPECIAL NEEDS: If you have special needs addressed by the Americans with Disabilities Act, please notify us at 913-768-4700 at least five working days before the seminar. The Hyatt Regency’s facilities comply with all ADA requirements.

SPECIAL DIETS: If you have special dietary needs, please circle: Diabetic shKo Low salt Vegetarian

Seating for all events is limited. IRES reserves the right to decline registration for late registrants due to seating limitations.

Call for more details:
913-768-4700. Or see IRES web site: www.go-ires.org
Welcome to these new IRES regulator members: Jeffrey C. Ball, Virginia; Glenn R. Jourdan, AIE, Nevada; Gregory C. Lee, Virginia; Mel Mohs, Arizona; Lonnie L. Suggs, Pennsylvania; Carol Bondy, Maine; Shannon Leary, Maine; Debbie Lafirira, Vermont; William J. Young, Illinois.

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