



Kathy Donovan

COVID-19

A Brief Look at the Regulatory Environment

Insurance department notices, bulletins, orders, directives and emergency rules, along with gubernatorial emergency declarations and executive orders, have dominated the regulatory environment across all lines of business addressing multiple aspects of the industry as it responds to the COVID-19 pandemic crisis. From claims, coverages, terminations, cost-sharing, audits, telehealth, compensable occupational disease and licensing to reporting, product filings and business continuity, both the regulators and the regulated have dealt with significant operational changes and challenges over the past several weeks.

State legislatures have also introduced COVID-19 initiatives focused on specific statutory responses to this pandemic, with some legislative bills already enacted. Some bills seek to establish additional or revised insurance requirements including business interruption coverage. Louisiana, Michigan,

Massachusetts, New Jersey, New York, Ohio, Pennsylvania and South Carolina currently have business interruption coverage proposals pending. This group of introduced bills generally focuses on requiring that applicable insurance policies are to include—among the covered perils for business interruption—those perils that are due to global virus transmission or pandemic. Among other legislative proposals are

bills seeking to establish rebuttable presumptions concerning COVID-19 as an injury in the course of specific employment situations.

The following lists include some COVID-19 regulatory topics that have been addressed by some states. There is little doubt that these lists will increase in number and specificity as regulators and insurers continue to deal with the impact of this global pandemic.



WHAT'S INSIDE

Covid-19	1
President's Remarks	4
Accreditation & Ethics Committee Update	5
Education Committee Update	7
Zoning In	8
New Members & Designees	10
Education Corner	11
IRES Featured Member	13

MARK YOUR CALENDAR

Event

The in person CDS 2020 has been canceled. The CDS Committee is investigating the possibility of hosting a virtual CDS. Stay tuned for more information Please visit go-ires.org/events for more upcoming events.

Education Virtual Round Table Webinar May 28, 2020 @ 2pm EST, 11am PST

Visit go-ires.org/events for details and more upcoming events.

CONTINUED ON PAGE 2



All Lines

- Implementing restrictions on policy cancellations/ nonrenewals and establishing grace periods for payments;
- Requiring notices to policyholders who have failed to pay premium during the current disaster emergency, with information of the accommodations available to them as a result of state regulatory directives;
- Modifying producer licensing and testing requirements; and
- Offering immediate and expedited reviews for products that are critical due to the COVID-19 outbreak or its effects.

- their personal auto policies if such policies already include motorcycle coverage for the insured driver;
- Allowing policyholders to self-audit and self-report changes in their exposure or risk profile and adjust premiums accordingly;
- Complying with contractual, statutory, regulatory, and other legal obligations concerning the investigation of business interruption claims caused by COVID-19;
- Prohibiting insurers from reporting negative data regarding late payments to credit reporting agencies or referring policyholders to a debt collection agency; and
- Providing immunity from suit for civil liability for any injury or death alleged to have been sustained because of the individual's or healthcare facility's acts or omissions undertaken in good faith while providing healthcare services in support of the COVID-19 response (subject to standard exclusions).

PROPERTY & CASUALTY COVID-19 MANDATES

Property & Casualty

- Prohibiting denial of a claim under a personal auto policy solely because the insured was engaged in providing delivery service on behalf of an essential business and while the delivery driver was operating within the course and scope of their duties on behalf of such essential business;
- Returning automobile insurance premium and/or other lines of business premium as a result of the COVID-19 pandemic;
- Filing for reductions in premium or the retroactive return of premium via special state filing procedures established by insurance departments;
- Declaring that COVID-19-related changes in exposure or risk profile will not be considered a rebate or unfair discrimination;
- Prohibiting the cancellation/nonrenewal/declination of auto policies solely because the driver license of a named insured or other covered family member has expired;
- Requiring that premium amounts charged for new or renewal automobile insurance policies not be calculated in a manner that will adversely impact the policyholder due to an insured driver's inability to renew his or her license;
- Prohibiting enforcement of any exclusions for commercial delivery activity under personal automobile policies;
- Allowing essential businesses to add retroactively additional drivers not previously named under such businesses' commercial automobile policy if a driver is operating a vehicle covered by the policy within the scope of their duties for the specific essential business;
- Allowing delivery coverage for drivers who utilize a personal motorcycle motor scooter, and/or bicycle to engage in delivery services on behalf of essential businesses under

Workers Compensation

- Establishing specific COVID-19 reporting codes to track claims;
- Addressing occupational exposure/injury due to COVID-19;
- Using telehealth and telemedicine;
- Conducting audits by virtual means when possible; and
- Permitting postponement of audit or loss control survey for insureds under certain circumstances.



Health

- Using telemedicine and telehealth to respond to COVID-19, including waivers of law or regulation as may be necessary to facilitate the provision of healthcare services;

- Waiving of cost-sharing for laboratory diagnostic testing for respiratory syncytial virus (RSV), influenza, and COVID-19;
- Waiving of cost-sharing for office visits, urgent care center visits, and an emergency room visits with such testing — in-network and out-of-network providers, facilities, and laboratories;
- Providing early refills or replacements of lost or damaged medications during the public health disaster emergency;
- Allowing affected consumers to obtain emergency supplies or refills without applying additional authorization requirements;
- Allowing consumers, without penalty, to access necessary prescriptions from a local retail pharmacy—even if their prescription supply is normally provided by mail order;
- Suspending deadlines for claim filing and appeals, including deadlines for any claims/appeals backlogs once emergency is lifted;
- Covering off-formulary prescription drugs if there is no formulary drug to treat a covered condition due to supply shortages related to COVID-19;
- Reducing prior authorization requirements to ensure that consumers have access to the medications they need; and

- Expediting network credentialing for healthcare practitioners seeking to be newly credentialed by a carrier or seeking to update an existing credentialing file.

Life

- Prohibiting questions on life insurance applications concerning medical or other questions related to COVID-19; and
- Accepting temporary death certificates or other lawful evidence providing equivalent information as due proof of death, and proof of the claimant's interest in the proceeds, regardless of whether the death was COVID-19 related. ■

ABOUT THE AUTHOR:

Kathy Donovan is Senior Compliance Counsel, Insurance with Wolters Kluwer Financial Services. Kathy has more than two decades of experience in insurance compliance. Her expert commentary on legal and regulatory issues affecting the insurance industry is widely published and she is a regular presenter at various industry events.



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President's Remarks



Randy A. Helder

Like nearly all of you I have been working from home for over one month now. The first week was a new experience for me and the idea of working from home on a permanent basis was enticing. As the weeks dragged on, though, not so much. I'm finding I miss the daily interactions with my co-workers and friends. WebEx and Zoom are great for keeping up with the work and non-work activities of everyone, but it's not the same. A choppy webcam picture of somebody doesn't convey the same immediate feedback that speaking face to face with the person provides. Group meetings on a conference call can be a painful experience. By now, I am sure we all are experiencing the travails of working remotely.

Remote learning is a tremendous benefit of today's technology, but it cannot match the effectiveness of a live seminar with an engaged audience. Networking telephonically is almost impossible. For these reasons, but mostly with the health of our membership and CDS attendees in mind, the IRES Board of Directors made the decision to cancel the 2020 IRES Career Development Seminar (CDS) which was scheduled for August in beautiful Englewood, Colorado. The CDS Committee, chaired by Shelly Schuman, is busy considering alternatives for a live, in-person CDS. Every year, the CDS Committee has the very difficult job of organizing every detail of CDS. The uncertainty for 2020 has multiplied the already immense task they have taken on. If you have an opportunity to communicate with Shelly Schuman, Sheri Marston, or Barry Wells, let them know how much their work is appreciated.

It is clear, however, that with the cancellation of the Foundation School, the MCM class and other events in recent months and probably into the next few months, opportunities of holders of IRES designations may struggle to attain enough Continuing Education (CE) credits to maintain their designation for the 2019/2020 year. The Accreditation and Ethics Committee, led by Mary Nugent, worked overtime in April to develop additional opportunities for CE credits this year. They solicited thoughts from the membership, put together proposals, and the Board of Directors voted via email to approve these temporary measurements as quickly as possible. You should have received an email outlining these flexibilities. If you did not receive the email, the A&E Committee wrote an article for this issue of The Regulator with full details. We are all very thankful for the extra time and effort put in by the A&E Committee, Mary Nugent and Jo LeDuc.

Finally, I look forward to being able to see and speak with co-workers and colleagues face-to-face. I'm sure that will be soon. But until then, we have WebEx, Skype, Zoom, Slack, and many other ways to stay connected. This includes IRES' own networking portal, YM.

Take advantage of the technology and keep in touch. ■



584
general members



136
sustaining members



720
total members

Accreditation & Ethics Committee Update

Mary Nugent

During its March meeting, the A&E Committee began discussing possible flexibilities that IRES may offer AIE, CIE, and CICS designees for obtaining CE credits for this compliance period. At that time the IRES Foundation School had been canceled and the NAIC Spring meeting was being moved to webinar meetings. Since that time additional in-person conferences have been canceled, including most of the NAIC Spring webinar meetings. In addition, people have had significant changes in their daily routines and priorities.

Immediately following the March meeting, the A&E Committee set up a community forum for IRES designee holders on the IRES website to collect ideas for providing flexibilities for CE credits for IRES designees due to the cancellations. We sent out an email to IRES members that hold designations that require CE, letting them know that we want their ideas for CE flexibilities that we should consider and to provide those ideas to us through the new forum.

During the April meeting, the A&E Committee continued its discussion which resulted in the passage of several temporary flexibility options to the NICE requirements to obtain CE credits for the current compliance period (September 1, 2019, through August 31, 2020) due to the national COVID-19 emergency. These recommendations were sent to the full Board of Directors for consideration.



CONTINUED ON PAGE 6

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Accreditation & Ethics Committee Update *(continued)*

After due consideration, the Board voted unanimously to implement the following temporary flexibilities for the 2019 – 2020 compliance period.

Summary of Temporary Change	Current NICE Manual Requirement	Proposed Addition to Nice Manual
Temporarily increase the maximum credits earned from any single course/ seminar at least 50% insurance related from 12 to 15 for courses taken during this compliance period.	A maximum of 12 hours will be granted for courses, most seminars, and NAIC meetings.	For the 2019-2020 compliance period, the maximum number of credit hours per educational event taken during the compliance period that otherwise qualifies for credit is increased to 15.
Temporarily suspend the requirement that a member must pre-register and participate in the live webinar in order to qualify for credit. In lieu of this, members will be required to self-certify attendance or completion of qualifying online courses and webinars.	Online Courses & Webinars: Online courses and webinars, which are more than 50% insurance related, qualify for up to 12 credit hours. Members seeking CE credit should retain the certificate, or other documentation verifying proof of attendance for two years. A webinar is eligible for IRES Continuing Education Credits for the individuals who have preregistered for and participate in the live webinar.	For the 2019-2020 compliance period, the requirement to pre-register and participate in the live webinar is suspended. Members seeking credit for participating in non-live online courses or webinars must include with their CE submission: <ul style="list-style-type: none"> • A copy of the course/webinar description and/or outline detailing the event's content • A completed IRES CE Education Attestation of Personal Responsibility form.
For courses taken during the compliance period, increase the credit cap for relevant computer information technology courses from 5 to 10 credits.	As of September 2011, up to 5 hours of computer Information Technology (IT) courses attended are credits as long as it relates to the work of the regulator (i.e. "Fundamentals of Windows," "Word Processing", "Using Excel Spreadsheets").	For the 2019-2020 compliance period, the number of credits for computer Information Technology (IT) courses taken the compliance period is increased to 10 credits.
Educational events about COVID-19 that have a direct effect on the insurance industry to qualify for CE credit, even if the content doesn't meet the 50% insurance related threshold.	Qualifying courses must be more than 50% insurance related.	For the 2019-2020 compliance period, education events regarding COVID-19 that have a direct effect on the insurance industry qualify for CE credit, even if the content of the course is less than 50% insurance related.
Increase the number of reach back credits from 3 to 6 credits.	May I carry over excess credit hours? NICE is a continuing education program. You are encouraged to complete 15 hours (or more) of qualifying insurance continuing education every September 1 through August 31 period. If towards the end of the period, you find yourself short 1 to 3 hours, you may "reach back" and use up to three excess hours from the prior year that were not previously used. You may reach back only one year. This is not an "automatic" program. Members will need to certify the reach back CE credits on the IRES website and retain the appropriate documentation.	May I carry over excess credit hours? NICE is a continuing education program. You are encouraged to complete 15 hours (or more) of qualifying insurance continuing education every September 1 through August 31 period. If towards the end of the period, you find yourself short one (1) to six (6) hours, you may "reach back" and use up to six (6) excess hours from the prior year that were not previously used. You may reach back only one year. This is not an "automatic" program. Members will need to certify the reach back CE credits on the IRES website and retain the appropriate documentation For the 2019-2020 compliance period, course completion and documentation standards for the 2018-2019 compliance year apply.

For the increase in reach back credits, you can still upload additional CE credits for compliance year 2018 – 2019. In addition, the IRES CE Education Attestation of Personal Responsibility form for non-live courses and webinars is available for download in the Members area of the website under the professional development tab.

We trust that these flexibilities will meet the needs of our IRES designation holders. However, if you find yourself in a special situation, please reach out to the IRES Office at info@go-ires.org. Please take care of yourself and stay safe. ■

Education Committee

Hello Everyone,

As Chair of the Education Committee, I would like to invite you to bring forward your ideas for future webinars and... an upcoming Round Table webinar! As you are aware, with sadness IRES announced the cancellation of the in-person 2020 Career Development Seminar (CDS). Many of you rely on attending the CDS to learn more about the insurance industry, and to obtain continuing education credits required for your designation. While the CDS Committee is looking for ways to host a virtual CDS, a final decision has not yet been made. Short of virtual CDS, many of us will fall short.

We want to provide opportunities to learn, expand your horizons, and to earn continuing education credits through webinars. That is where you come in!

We are scheduling a Round Table webinar for May 28th @ 2:00 PM EST (11:00 AM PST). Yes! A Round Table for open discussion. **However, prior to the event, we need to hear from you!**

Your mission, should you choose to accept it (and we sure hope you do):

- Submit ideas for The Roundtable webinar on 5/28, and ideas for future webinars (even better, suggest a presenter or a resource the committee can consult with). Mark Plesha has volunteered to be the Moderator. [Submit your ideas here](#). You do not need a member login to submit.
- What you would like to learn about and discuss during the May 28th webinar?? What future webinar topics would you like to hear about? The ideas are endless, but here are a few: Chapters in the Handbook you'd like to discuss; Expanding on something you learned in MCM class; How to leverage Excel for exams; Recent trends in insurance; Adjuster Personal Liability Post-Keodalah, Social Media Complaints that never make it to the DOI or the company; Etc. You get the idea.

We need to hear from you, and the sooner we hear from you, the sooner we can provide more opportunities for learning and earning continuing education credits!

On your mark, get set, go! ■



Lisa Brandt

UPCOMING WEBINARS

May 28, 2020 | 2:00 pm EST | 11:00 am PST

Virtual Round Table

Please join us for a Webinar that offers opportunities to learn, expand your horizons, and to earn continuing education credits.

MODERATOR: Mark Plesha

REGISTRATION: [Click Here](#)

Keep an eye out for updates with details in your email and on IRES website.



Kathy Donovan

Zoning In

NORTHEAST ZONE

Maryland

Effective March 23, 2020, multiple regulations were adopted by the Maryland Insurance Administration regarding pharmacy benefits managers (PBMs), PBM contracts with pharmacies and the appeal process for pharmacies to use when there is a dispute over cost pricing with the PBMs. Requirements established in COMAR 31.10.46 (PBM and maximum

allowable cost), COMAR 31.10.47 (cost pricing and reimbursement other than Maximum Allowable Cost) and COMAR 31.10.48 (filing of contracts and amendments) include:

- Disclosures to a contracted pharmacy;
- Internal appeal procedures;
- Complaint processes;
- Submission requirements for contracts and amendments;
- Noncompliant contract terms; and
- Use of noncompliant contract or amendment.

New Jersey

Bulletin 20-02, issued Mar. 9, 2020, addresses firearm self-defense insurance and states that: "Firearm self defense insurance violates the public policy against insuring intentional injury in that the insurance generally pays defense costs without a judicial determination that the covered person acted in self-defense, without a reservation of rights, and without a provision for recoupment of defense costs in the event of conviction or guilty plea. The Department will therefore not approve firearm self-defense insurance policies submitted by admitted carriers." However, Bulletin 20-02 further provides that "subject to the insurance policy otherwise being compliant with New Jersey law, the Department will approve firearm self-defense insurance officer" set forth in subsection (c) of 18 U.S.C. § 926B or individuals in New Jersey who meet the criteria of "qualified retired law enforcement officer" set forth in subsection (c) of 18 U.S.C. § 926C."

Vermont

Bulletin 212, issued Mar. 25, 2020, clarifies the "Department of Financial Regulation's position regarding the underwriting of individuals who seek to acquire auto insurance coverage after cancelling or suspending their coverage during a military deployment or overseas assignment." Key elements and requirements are as follows:

- The Department considers it an act of unfair discrimination for an insurer to charge a higher premium, or to deny coverage, to an individual who has cancelled or suspended their auto

insurance coverage during a military deployment or overseas assignment ordered by the United States Armed Forces, United States Armed Forces Reserve, or the National Guard.

- When an individual who was subject to a military deployment or overseas assignment, or who accompanied their spouse or domestic partner on an overseas assignment, seeks to renew or reinstate their auto insurance coverage following a gap in coverage during the deployment or overseas assignment, insurers shall rate them in the same class and risk as they would have been rated had they maintained continuous coverage throughout the deployment or overseas assignment.
- When any question on an application for auto insurance coverage results in an affirmative response from an applicant identifying a lapse in coverage, the insurer must further inquire as to whether such lapse was due to a military deployment or overseas assignment.
- Insurers will be expected to demonstrate compliance with this Bulletin by revising their forms and policies, as necessary, and certifying compliance in all subsequent rate and form filings.

SOUTHEAST ZONE

South Carolina

Bulletin 2020-04, issued Apr. 17, 2020, provides guidance for licensees relating to certain responsibilities applicable to the use of third-party service providers under the South Carolina Insurance Data Security Act (SCIDSA). Licensees not exempt from SCIDSA's information security program requirements are required to establish additional oversight of third-party service providers on or before July 1, 2020. Non-exempt licensees must exercise due diligence in selecting third-party service providers and ensure selected third-party service providers implement appropriate administrative, technical and physical measures to protect and secure the information system and nonpublic information (NPI) that are accessible to, or held by, the third-party service provider.

Virginia

Effective July 1, 2020, HB 1290 enacts various provisions governing Pharmacy Benefits Managers (PBMs) including:

- Specific license requirements applicable to providing pharmacy benefits management services;
- Prohibited conduct by carriers and pharmacy benefits managers;
- Carrier requirements, on its own or through its contract for pharmacy benefits, which ensure that the commissioner of insurance may examine or audit the books and records of a pharmacy benefits manager providing claims processing services or other prescription drug or device services; and
- Quarterly reporting requirements for carriers.

Zoning In *(continued)*

MIDWEST ZONE

Indiana

HB 1372, effective July 1, 2020, enacts multiple insurance data security provisions including the following insurer requirements:

- Develop, implement, and maintain a comprehensive, written information security program that complies with specific conditions;
- Conduct a risk assessment of information systems and treatment of nonpublic information, in accordance with the designated steps;
- Design an information security program to mitigate the identified risks, based on the results of the risk assessment, in accordance with the designated steps;
- Determine and implement appropriate security measures;
- Include cybersecurity risks in the licensee’s enterprise risk management process;
- Include a written incident response plan designed to promptly respond to, and recover from, any cybersecurity event.

The bill also provides for various standards and requirements applicable to critical tasks such as cybersecurity event notifications, investigations and records retention.

Kentucky

Effective Jan. 1, 2021, HB 313 revises §304.20-410 as follows: “Motor vehicle insurance companies shall give an appropriate discount, based on sound actuarial principles, on comprehensive coverage for insured motor vehicles with an antitheft device or mechanism. If two or more antitheft devices or mechanisms are attached to a motor vehicle, the total discount shall be that applicable to the device or mechanism that meets the insurer’s standards for the highest discount.” Existing statutory sections setting forth specific provisions for various specific levels and/or number of discounts for anti-theft devices are repealed effective Jan. 1, 2021.

WESTERN ZONE

Oregon

Bulletin 2020-4, issued Feb. 18, 2020, addresses “Unfair Claim Settlement Practices Related to the Use of Virtual Claim Adjustment Systems and Mobile Applications,” specifically providing guidance to auto insurers that use such systems on how to avoid unfair claim settlement practices:

- Insurers may use virtual claim adjustment systems as long as they comply with requirements under the Insurance Code for prompt and equitable claim settlement.

- Insurers must provide an in-person adjuster in a reasonable amount of time when requested by the claimant. Insurers may not deny the claimant’s request for an in-person adjuster because a claimant initially elected to use a virtual system.
- Insurers have an affirmative duty to have adequate systems in place to promptly conduct adequate investigations in order to make good faith, equitable claim settlement offers and payments. It is an unfair claim settlement practice, in violation of ORS 746.230, to systematically make initial settlement offers that are substantially lower than the cost of making covered repairs and to rely on the insureds to dispute the initial offers.
- Insurers may require that policyholders submit claims via a mobile application if such a requirement is disclosed to the consumers when they apply for coverage and in the policy. Insurers may not require third-party claimants to use their mobile applications to submit claims.

Utah

HB 37, effective May 12, 2020, enacts provisions related to the designation of a third party to receive notification of lapse or cancellation of an individual life insurance policy for nonpayment of premium. Provisions include:

- An insurer shall notify the applicant, in writing at the time of application, of an applicant’s right to designate a third party to receive notice of lapse or cancellation of the policy based on nonpayment of premium;
- An applicant may make a designation at the time of application, or at any time the policy is in force, by submitting a written notice to the insurer containing the name and address of the third-party designee;
- An insurer shall transmit a copy of the notice of lapse or cancellation to the designated third party in addition to the transmission of the notice to the policyholder; and
- Designation of a third party does not constitute acceptance of any liability on the part of the third party or insurer for a service provided to the policyholder.

CONTINUED ON PAGE 10



Zoning In *(continued)*

Washington

SB 6052 revised statutory provisions addressing noninsurance benefits, rebates and prohibited inducements applicable to certain life insurance policies. Specifically excluded from the prohibitions on inducements — and allowed as noninsurance benefits — are products and services related to any policy of individual life insurance that are intended to incent behavioral changes that improve the health and reduce the risk of death of the insured. These changes are effective July 1, 2020. ■

ABOUT THE AUTHOR:

Kathy Donovan is Senior Compliance Counsel, Insurance with Wolters Kluwer Financial Services. Kathy has more than two decades of experience in insurance compliance. Her expert commentary on legal and regulatory issues affecting the insurance industry is widely published and she is a regular presenter at various industry events.

CONGRATULATIONS TO OUR NEW MEMBERS

General Members

- Sarah Cahn, New Hampshire

Individual Sustaining Members

- Kandelle Snipes, *Central States Health & Life Co. of Omaha*

Firm Sustaining Members

- 5 Star Life Insurance Company

CONGRATULATIONS TO THE NEWEST IRES DESIGNEES

David A. Dachs Jr.	CIE
Miryam Ramirez	AIE
Brett Bache	AIE

Education Corner

As a result of the COVID-19, many of the educational providers IRES members rely on for continuing education credit have made temporary changes to their educational programs. In this issue of the Education Corner, we will highlight some of the more important changes made by these providers and provide information on potential sources of continuing education (CE). We will continue our series of articles about the National IRES Continuing Education (NICE) Program in the next issue of The Regulator.

News from The Institutes

In light of the COVID-19 pandemic, The Institutes:

- Will be offering virtual non-proctored exams during the second quarter testing window of 2020.
- Have extended the second quarter 2020 testing window until June 30th.
- Is waiving all transfer fees for any exam transfer from the second to third quarter testing window.

Registration for non-proctored virtual exams began on May 4, 2020. Once you are registered, you can complete your exam any time before the testing window closes on June 30th. The virtual exams are timed (65-minute exams) and include 50 application-based multiple-choice questions. Virtual exams are designed to The Institutes' standards and will give the same designation credit as a proctored exam.

If you are registered for an onsite exam for the second quarter testing window, you can complete your exam at the testing center if the testing center is open. However, you should check with the testing center in advance for the most accurate information as dates and hours may change, and many sites are limiting appointments to comply with social distancing.

As events related to COVID 19 continue to evolve, The Institutes response is also evolving. Please visit The Institutes at www.theinstitutes.org for the most current information. You can also contact their Customer Success team at 800-644-2101.

News from LOMA

To assist LOMA learners, LOMA has made it possible for learners whose course enrollments would have expired between February 1st and June 30th of 2020 to extend their course access at no charge. In addition, many of the LOMA courses with proctored examinations have an equivalent course offering that allow self-proctored testing. LOMA is also offering free transfers from a proctored designation course to an equivalent course with integrated testing if one is available.

If you are enrolled in one of these courses and have not yet received an extension code, or would like to transfer your proctored enrollment to a self-proctored equivalent, please contact LOMA at education@loma.org for assistance.

As events related to COVID 19 continue to evolve, LOMA's response to the situation may also evolve. Please visit LOMA at www.loma.org for the most current information.



Jo LeDuc

Education Corner *(continued)*

CE Opportunities

The following is a partial listing of CE opportunities. When selecting a course or webinar, remember that in order to qualify for CE credit under the NICE Program, the course must be at least 50% insurance related. That means at least 50% of the course content must be related to insurance.

America’s Health Insurance Plans (AHIP)	AHIP offers a variety of learning options ranging from self-study courses to on-demand webinars. Visit the AHIP website, www.ahip.org , for more information.
CEU Insurance Continuing Education	CEU partners with IRES to support our continuing education requirements required to maintain your IRES designations. The courses are delivered online, available 24/7 and have a mobile-friendly delivery format. For more information visit www.ceu.com .
LOMA	LOMA courses related to the pursuit of a designation often qualify for CE under the NICE Program. In addition, LOMA offers other learning opportunities that also may qualify for CE. Visit www.loma.org for more information.
NAIC	The Education & Training Department of the NAIC has many on-demand and internet-based courses available to regulators and industry members. Visit the Education & Training Department page (www.naic.org/education_home.htm) on the NAIC website for more information.
The American College	The American College is the sponsor of the Chartered Life Underwriter® or CLU designation. Many of the courses used to earn this designation meet the 50% insurance related rule and would therefore qualify for CE under the NICE Program. Visit the American College (www.theamericancollege.edu) for more information.
The Institutes	Institute courses related to the pursuit of a designation often qualify for CE under the NICE Program. Visit The Institutes at www.theinstitutes.org for more information.
Producer Licensing CE Providers	The NICE Program provides that most all continuing education courses approved individual state insurance departments also qualify for CE. Using the State Based Systems (SBS) online Lookup tool at https://sbs.naic.org/solar-external-lookup/ , you can search for and find approved CE courses for many states. If your state isn’t an SBS state, check your insurance department’s website for information on how to locate approved CE courses.

General members of IRES also have access to discounts or member pricing for many education providers listed above. Visit the [IRES website](#) or contact the IRES office for more information on the discounts and whether or not you are eligible for the discount.

Finally, if you know of other sources of CE, please share them with you fellow members in the Non-IRES Online CE Resources forum of the [IRES Designation Holders Group](#) on the IRES website. Help on how to navigate the forum is also available online at <https://go-ires.site-ym.com/page/ForumHelp> ■



IRES Featured Member

Dr. Colette Hittner, AIE, MCM

Who do you work for?

What is your job title and role?

My journey into insurance regulation is not a traditional one, as some may say. In fact, if I had a dollar every time someone heard my background and asked "how did you end up in insurance?", I could have a nice sized college fund set aside for my 2 year old daughter. Let me start from the beginning. My professional career began around 2009 as a chiropractic physician. Over the next five years, I was contracted by various clinics and had the opportunity to work beside medical doctors, orthopedic surgeons, physician assistants, chiropractic physicians, physical therapists, and massage therapists. Additionally during this time, I became a utilization review clinical reviewer for workers' compensation cases. In late 2014, I accepted a Compliance Specialist position with the State of Oregon Workers' Compensation Division. During my time as a Compliance Specialist, I learned about alternative dispute resolution, interpretation and applicability of Oregon Revised Statutes and Administrative Rules, and wrote administrative orders on a wide variety of subject matter. In early 2017, I accepted a limited duration position as a Mental Health Parity insurance examiner. This is where my eyes were truly "opened" to the intricacies of the world of insurance as we know it. A year later, I accepted my current position as a health and life insurance examiner for the State of Oregon Division of Financial Regulation.

My current role involves a mix of market analyst compliance casework, onsite exam work, and various special projects. Additionally, I am the designated TeamMate champion for market conduct. I have been living in Oregon for approximately 6 years now and previously resided in Wisconsin, Missouri, Indiana, and Illinois.

Tell us about your involvement with IRES?

I've been an IRES member for almost 3 years and decided to join to gain industry knowledge and build relationships with other insurance regulators and professionals.

Tell us why you find involvement with IRES to be valuable?

As an IRES member, I've developed my knowledge and training of the insurance industry thru achieving an AIE and MCM designation. Additionally, I've had the opportunity to attend a few Career Development Seminars that provide "building blocks" on a variety of information to newcomers like me, as well as touch on advancements, changes, or hot topics in the insurance industry.

Do you have any wise words/tips for new IRES members or those that are new to insurance regulation?

Ask questions, ask questions, ask questions. Your fellow insurance regulators and IRES members have various backgrounds and expertise. Each person can provide you with a unique perspective on the information you are asking about. Also, speak up. Being new allows you to bring a fresh outlook to the environment you are in.

When you are not working, what are your passions/hobbies?

I enjoy spending time with my family and friends, traveling, hiking, biking, cooking, and attending a wide array of concerts. Also, we are an avid soccer family (Timbers FC in Oregon) and enjoy attending games as often as possible.

What do you see as your biggest accomplishments? Personal or professional.

Professional – receiving my Doctorate of Chiropractic degree from Logan College of Chiropractic in 2009. ■



Dr. Colette Hittner

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Stephanie Duchene is a partner in Mayer Brown's Los Angeles office and a member of the Insurance group. She focuses her practice on representing insurance companies, producers and other insurance licensees and insurance-related service providers in complex and sensitive regulatory matters, including negotiating and resolving significant single and multi-state examinations and investigations, counseling clients on compliance with licensing, claims handling, marketing and advertising rules, and advising clients on the development of new insurance products from initial concept through regulatory approval and into the market. She advises clients on all lines of insurance, including accident, life and health, property and casualty, as well as surplus and excess lines. Additionally, she regularly counsels insurtech companies, traditional carriers and non-insurance entities on the intersection of insurance law and innovation in the industry.



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