



4/28/2013

**Registration Open .....4:00 PM – 7:00 PM**

*location:* Grand Ballroom Foyer

**Faculty Review Meeting.....5:00 PM – 5:30 PM**

*location:* Grand Ballroom A

**First Timer Orientation and Reception ....5:30 PM – 6:30 PM**

*location:* Grand Ballroom B

*sponsored by:* SNR Denton

**Welcome Reception .....6:30 PM – 8:00 PM**

*location:* Harbor Lawn

*sponsored by:* SNR Denton + Nelson Levine de Luca & Hamilton, LLC

4/29/2013

**Registration Open .....7:30 AM – 5:00 PM**

*location:* Grand Ballroom Foyer

**Continental Breakfast ..... 7:30 AM – 8:00 AM**

*location:* Grand Ballroom Foyer

**OPENING SESSION 8:00 AM – 9:00 AM**

**Opening Session and Welcome**

*location:* Grand Ballroom CDEF

*with* Georgia Commissioner Ralph Hudgens

*moderator:* Ron Kotowski

**SESSION #1 9:00 AM – 10:15 AM**

**Emerging Issues in Market Regulation**

*location:* Grand Ballroom CDEF

*with* Lisa Brown, Jon Brynga, Steve Foster, and Tim Mullen

*moderator:* Damian Sepanik

Get the inside scoop on the latest trends and developments in regulation and enforcement impacting the insurance industry. A panel comprised of seasoned compliance, trade association, and consulting professionals tackle the big issues and peer into their crystal balls.

**Business Break ..... 10:15 AM – 10:30 AM**

*location:* Grand Ballroom Foyer

**SESSION #2 10:30 AM – 12:00 PM**

**Commissioners Forum**

*location:* Grand Ballroom CDEF

*with* Kentucky Commissioner Sharon Clark, Louisiana

Commissioner James Donelon, Georgia Commissioner Ralph

Hudgens, Missouri Director John Huff, New Jersey

Commissioner Ken Kobylowski, and New Hampshire

Commissioner Roger Sevigny

*moderator:* Bennett Katz

Insurance commissioners will discuss emerging developments in regulation, what keeps them up at night, and will answer your questions.

**LUNCHEON 12:00 PM – 1:30 PM**

**Luncheon, Speaker, and DeAngelo and Hernandez Award Presentations**

*location:* Grand Ballroom AB

*with* Louisiana Commissioner and NAIC President James

Donelon

*moderator:* Jim Fryer and Fred Karlinsky

**SESSION #3 1:30 PM – 2:45 PM**

**What's Up in Washington?**

*location:* Grand Ballroom AB

*with* Birny Birnbaum, Missouri Director John Huff, and David

Snyder

*moderator:* Sue Stead

What happens in Washington does not stay in Washington. Get the latest on the FIO's work and initiatives, the new HUD rule, changes to the NFIP, and other developments in Washington that affect the insurance industry. Insiders and industry leaders will provide insights you and your company need to know.

**Business Break ..... 2:45 PM – 3:15 PM**

*location:* Grand Ballroom Foyer

**VENDOR SESSION: WOLTERS KLUWER 2:45 PM – 3:15 PM**

**Complaint Handling Got YOU Down? We have the Cure!**

*location:* Grand Ballroom F

*with* Steve Taylor

This session will provide aggregated market information on complaints, summarize the challenges of the insurer, and demonstrate a solution for your complaint management headaches!

**SESSION #4** 3:15 PM – 4:15 PM**Self-Audit Track (Part 1): Best Practices for Self Audit Programs***location:* Grand Ballroom DE*with* Kara Baysinger, Jon Brynga, and C. J. Rathbun*moderator:* Tracy Arney

Hear tips from a panel of industry experts on designing an effective self audit program.

**SESSION #5** 3:15 PM – 4:15 PM**ORSA and ERM - The Tie-In***location:* Grand Ballroom C*with* Brett Barratt, Michael Conover, William C. Harrington, and David Meister*moderator:* Sue Stead

Senior regulators will explain the importance of ORSA and ERM and regulators' expectations. Industry representatives who have prepared an ORSA will explain the process companies will go through and how it fits with ERM.

**PRIVATE APPOINTMENTS** 3:15 PM – 4:15 PM**Private Appointments with Regulators***location:* Moorings*moderator:* David Abel

Get ten minutes of face time with a regulator of your choice! A chance to get to know a regulator one-on-one before you HAVE to know a regulator. Sign up at the registration desk in advance. Note that due to the potential of a conflict with state ethics, the Faculty and IRES Foundation would appreciate if attendees would refrain from discussions of vendor contracting matters with regulators.

**SESSION #6** 4:30 PM – 5:15 PM**Self-Audit Track (Part 2): What Do You Do With Self-Audit Findings***location:* Grand Ballroom DE*with* Towanda David, Cara Gressen, Jeff Olson, and Chris Palmieri*moderator:* Kara Baysinger

You've done or are thinking of doing self-audits—now what? Hear advice from a panel of experts on how to handle self-audit findings, reporting, and remediation.

**SESSION #7** 4:30 PM – 5:15 PM**All Things Georgia***location:* Grand Ballroom C*with* Justin Durrance, Georgia Commissioner Ralph Hudgens, and Mark Ossi*moderator:* Fred Karlinsky

Georgia Commissioner Hudgens and other regulators from the GA DOI discuss current Georgia specific topics.

**SESSION #8** 4:30 PM – 5:15 PM**Uniformity: The Illusion or the Reality***location:* Grand Ballroom F*with* Lisa Brown, Mark Hooker, Kelly Ireland, Craig Leonard, Deirdre Manna, and Rosanne Mead*moderator:* Beth Mack

Enjoy a fun exchange of dialogue between industry trade association representatives and regulators regarding real or imagined achievements in uniformity among the states over the past twenty years. Has there been substantive progress toward uniformity or just a window dressing?

**PRIVATE APPOINTMENTS** 4:30 PM – 5:15 PM**Private Appointments with Regulators***location:* Moorings*moderator:* Bill McDonald

Get ten minutes of face time with a regulator of your choice! A chance to get to know a regulator one-on-one before you HAVE to know a regulator. Sign up at the registration desk in advance. Note that due to the potential of a conflict with state ethics, the Faculty and IRES Foundation would appreciate if attendees would refrain from discussions of vendor contracting matters with regulators.

**Exhibitor Showcase Reception..... 5:15 PM – 6:00 PM***location:* Grand Ballroom Foyer

4/30/2013

**Registration Open** .....8:30 AM – 4:00 PM  
*location:* Grand Ballroom Foyer

**REGULATOR ROUNDTABLES** 9:00 AM – 10:00 AM

**Breakfast with our Regulators**

*location:* Grand Ballroom AB

Enjoy breakfast with the regulator of your choice.

**SESSION #9** 10:00 AM – 10:50 AM

**E-everything**

*location:* Grand Ballroom C

*with* Wes Bissett, Kathy Donovan, Joy Morton, and Sue Stead

*moderator:* Lew Melahn

As electronic communication expands between carriers, agents, and consumers, we'll cover your pressing questions: How is it regulated, what is permitted, how is it secured and by whom, what consents are necessary, who absorbs the costs, and where is all that data?

**SESSION #10** 10:00 AM – 10:50 AM

**Looking for a Little Company Privacy? Fuhgeddaboutit**

*location:* Harbor Ballroom

*with* Tim Cercelle, Stephanie Duchene, and Rich Fidei

*moderator:* Eric Berger

This session will include a discussion of activities at the NAIC affecting company privacy including the Model Holding Company Act (and ensuing MHC Regulation(s)), the Solvency Modernization Initiative, the NAIC "Windows and Walls" approach, and the treatment of controlling persons and non-insurer affiliates.

**PRIVATE APPOINTMENTS** 10:00 AM – 10:50 AM

**Private Appointments with Regulators**

*location:* Grand Ballroom D

*moderator:* Bill McDonald

Get ten minutes of face time with a regulator of your choice! A chance to get to know a regulator one-on-one before you HAVE to know a regulator. Sign up at the registration desk in advance. Note that due to the potential of a conflict with state ethics, the Faculty and IRES Foundation would appreciate if attendees would refrain from discussions of vendor contracting matters with regulators.

**SESSION #11** 11:00 AM – 11:50 AM

**MCAS: A State's View (Life and Annuity)**

*location:* Grand Ballroom C

*with* Angela Dingus, Randy Helder, and Jo LeDuc

*moderator:* Cara Gressen

A look inside the Black Box—What are regulators doing with MCAS data and what do they find of interest. (We recommend you also attend session #18 to learn more about MCAS Scorecards).

**SESSION #12** 11:00 AM – 11:50 AM

**MCAS: A State's View (P&C)**

*location:* Harbor Ballroom

*with* Cheryl Davis, Craig Leonard, and Chuck Vanasdalan

*moderator:* Robin Clover

A look inside the Black Box—What are regulators doing with MCAS data and what do they find of interest. (We recommend you also attend session #18 to learn more about MCAS Scorecards).

**PRIVATE APPOINTMENTS** 11:00 AM – 11:50 AM

**Private Appointments with Regulators**

*location:* Grand Ballroom D

*moderator:* Cheryl Brunette

Get ten minutes of face time with a regulator of your choice! A chance to get to know a regulator one-on-one before you HAVE to know a regulator. Sign up at the registration desk in advance. Note that due to the potential of a conflict with state ethics, the Faculty and IRES Foundation would appreciate if attendees would refrain from discussions of vendor contracting matters with regulators.

**Lunch on your own** ..... 11:50 AM – 1:30 PM

**SESSION #13** 1:30 PM – 2:20 PM

**How to Handle a Multi-State Market Action**

*location:* Grand Ballroom C

*with* Kara Baysinger, Cara Gressen, Leslie Krier, Rosanne Mead, and Jim Mealer

*moderator:* Kara Baysinger

When states collaborate to examine a company, it can feel like heading into uncharted territory. This panel of experts share with you some guideposts and best practices for responding to, managing, and resolving a multi-state market conduct examination.

**SESSION #14****1:30 PM – 2:20 PM****All Things Florida**

*location:* Grand Ballroom AB  
*with* Rich Fedei and Jim Pafford  
*moderator:* Mike Hailer

If you are writing in Florida, you need to be here! This session will provide you the opportunity to ask questions and get answers on the Florida market conduct process, as well as insights on the current legislative session and an update on the latest market regulation issues emerging in Florida.

**PRIVATE APPOINTMENTS****1:30 PM – 2:20 PM****Private Appointments with Regulators**

*location:* Grand Ballroom D  
*moderator:* Cindy Davidson

Get ten minutes of face time with a regulator of your choice! A chance to get to know a regulator one-on-one before you HAVE to know a regulator. Sign up at the registration desk in advance. Note that due to the potential of a conflict with state ethics, the Faculty and IRES Foundation would appreciate if attendees would refrain from discussions of vendor contracting matters with regulators.

**SESSION #15****2:30 PM – 3:20 PM****To Report or Not to Report**

*location:* Grand Ballroom C  
*with* Constance Arnold, Lisa Brown, Stephanie Duchene, and Anne Marie Narcini  
*moderator:* Chris Palmieri

To report or not to report...If you've contemplated this question when addressing self audit findings that have resulted in policyholder or claimant restitution, this session is for you. Listen to a panel of regulator and legal experts discuss the potential implications of reporting or not reporting.

**SESSION #16****2:30 PM – 3:20 PM****Hot Topics (Life)**

*location:* Grand Ballroom AB  
*with* Kathy Donovan, Regan Johnson, and Yonise Paige  
*moderator:* Pam Bishop

If you can't stand the heat....Join the panel for discussion on unclaimed property, retained asset accounts, unsuitable replacements, recent legislative activity, and market conduct findings related to life insurance.

**SESSION #17****2:30 PM – 3:20 PM****Hot Topics (P&C)**

*location:* Harbor Ballroom A  
*with* Kelly Cruz-Brown, David Deal, Jim Mealer, Eric Nordman, and Ignatius Wheeler  
*moderator:* John Mancini

Global warming advocates would have you believe that's the most important "HOT" topic in Property & Casualty insurance! In this session we will discuss the P&C hot topics of the day, covering issues from catastrophes to insurance-to-value in an open discussion forum with regulator and industry experts.

**PRIVATE APPOINTMENTS****2:30 PM – 3:20 PM****Private Appointments with Regulators**

*location:* Grand Ballroom D  
*moderator:* Bill McDonald

Get ten minutes of face time with a regulator of your choice! A chance to get to know a regulator one-on-one before you HAVE to know a regulator. Sign up at the registration desk in advance. Note that due to the potential of a conflict with state ethics, the Faculty and IRES Foundation would appreciate if attendees would refrain from discussions of vendor contracting matters with regulators.

**SESSION #18****3:30 PM – 4:20 PM****MCAS Scorecards - Now What?**

*location:* Grand Ballroom C  
*with* Cheryl Davis, Randy Helder, Jo LeDuc, Kate Radebaugh, and Chuck Vanasdalan  
*moderator:* Joe Bieniek

Come and hear an update on MCAS Data Collection from the NAIC and a panel discussion on the MCAS Scorecard. You'll hear from regulators on what they think insurance companies should be doing with the Scorecards. You'll also hear from a P&C carrier and a Life carrier on using the Scorecards.

**SESSION #19****3:30 PM – 4:20 PM****Hot Topics (Health)**

*location:* Harbor Ballroom A  
*with* Tracy Arney, Kara Baysinger, and Holly Blanchard  
*moderator:* David Abel

Everything you ever wanted to know about health insurance! Hear from regulatory, legal, and industry representatives regarding topics such as essential health insurance benefits, Affordable Health Care Act, and who really is the regulator.

**SESSION #20****3:30 PM – 4:20 PM****The Collision You Do Not Want: Mitigating Risks of Vendor Services and Software in Claims and Underwriting***location:* Harbor Ballroom B*with* Jon Brynga and Mike Nelson*moderator:* Sue Stead

Two industry experts discuss compliance and litigation risks associated with service providers, especially when insurers have limited information about the data and methodology used by the vendor. What do insurers need to know about these "black box" relationships and how can they deal with the regulatory issues and risks?

**PRIVATE APPOINTMENTS****3:30 PM – 4:20 PM****Private Appointments with Regulators***location:* Grand Ballroom D*moderator:* Ron Kotowski

Get ten minutes of face time with a regulator of your choice! A chance to get to know a regulator one-on-one before you HAVE to know a regulator. Sign up at the registration desk in advance. Note that due to the potential of a conflict with state ethics, the Faculty and IRES Foundation would appreciate if attendees would refrain from discussions of vendor contracting matters with regulators.

**SESSION #21****4:30 PM – 5:30 PM****Let's Play "The Family Feud"***location:* Grand Ballroom AB*moderator:* "Richard Awesome"

It's The Regulators vs The Industry. We polled the school registrants and faculty and the top 100 responses are on the board. Join us at this session to hear what the Survey Says Come join in the fun—come play the Family Feud.

**NETWORKING EVENT****6:00 PM – 9:00 PM****Celebrate the 20th year of the School***location:* Harbor Ballroom*sponsored by:* Wolters Kluwer

Help us celebrate the 20th year of the National School on Market Regulation. Kick back and enjoy some lawn games, a photo booth, your favorite foods, and some great live music.