

# 2021 Annual Conference Agenda

**All sessions marked with (\*) will be live streamed and recorded. All other sessions will only be recorded. Recorded sessions will be available the day following presentation for viewing.**

Sunday, October 3

9:00am – 5:00pm

**Registration**

1:00pm – 2:00pm

**1. Life, Annuity & Health Q&A (\*) - L/A/H**

**Speaker:**

**Ginny McHugh, Milliman**

Everyone in the room is an expert and willing to assist you by sharing their knowledge and expertise. Whether you are a company employee, a regulator, or you support an industry organization - your involvement is important! Submit your questions prior to the conference through the website so that the session leaders can prepare for a thorough discussion. Session leaders will facilitate the discussion as your fellow compliance professionals share solutions and discuss important issues in an open forum. This Q&A is the proof that there are truly no silly questions; only answers that you haven't heard yet. Extra time has been built into this session so that everyone's questions can be answered.

**2. Property & Casualty Q&A - P&C**

**Speakers:**

**Terri Hitchcock, Thimble Insurance**

**Jan Vitus, Oregon Insurance Division**

Everyone in the room is an expert and willing to assist you by sharing their knowledge and expertise. Whether you are a company employee, a regulator, or you support an industry organization - your involvement is important! Submit your questions prior to the conference through the website so that the session leaders can prepare for a thorough discussion. Session leaders will facilitate the discussion as your fellow compliance professionals share solutions and discuss important issues in an open forum. This Q&A is the proof that there are truly no silly questions; only answers that you haven't heard yet. Extra time has been built into this session so that everyone's questions can be answered.

2:15pm – 3:30pm

**3. Trade Hot Topics (\*) – All**

**Speakers:**

**Geoff Baker, National Association of Mutual Insurance Companies (NAMIC)**

**John Mangan, American Council of Life Insurers (ACLI)**

**Tim Tucker, National Council on Compensation Insurance (NCCI)**

Find out what's hot and what's new for this lively panel discussion with several Trade organizations. Both LAH and P&C issues will be discussed, so there is something for everyone!

- 2:15pm – 4:15pm      **Chapter Officer Training**  
Taking on the responsibilities of a chapter officer can be a daunting challenge. This session is a general overview help you excel in your new role or provide a refresher to those volunteering again!
- 3:45pm – 5:00pm      **First Timers Session**  
Never been to an AICP conference? We promise, you're not alone. This session is designed just for you. How do you connect with people you're most interested in meeting? How do you choose between so many great sessions? How can you best manage your energy? We'll make sure you're equipped to get the most out of your AICP experience.
- 5:00pm – 7:00pm      **Industry Partner Welcome Reception**  
Join us for our Industry Partner Welcome Reception. Take this time to expand your contacts, strengthen connections, and learn about new products while enjoying cocktails and appetizers.

## Monday, October 4

- 7:00am – 5:00pm      **Registration**
- 7:00am – 7:45am      **Peer-to-Peer Breakfast**  
We look forward to seeing you at our Peer-to-Peer breakfast. Look for the conversation starters at the center of each table which we hope sparks a productive conversation amongst your peers.
- 7:45am – 8:00am      **Morning Chat**
- 8:00am – 9:00am      **Keynote Presentation by Doug Dvorak, Speaker, Author, Consultant (\*)**  
  
"Everything Starts & Stops with Motivation; How to Develop the Inner Sales Motivator Within"  
  
Forget tough. Today, competition is fierce! It takes more to succeed in business than just having a smart competitive strategy, good reputation, and a top-notch product or service. In reality, a company's human capital holds the key to sustainable, long-term growth. Businesses don't do business – people do. They create the force that ensures an organization's successful future. These individuals hold the solutions to problems, the ways to improve motivation, productivity, the creativity to enhance products and services, and the insight that the company needs to move forward.  
  
These goals become a reality if dynamic motivation is displayed, and every executive and manager treat their employees as well as they treat their most important customers. Smart business owners and managers know that without the full support of their employees, no initiative can succeed, nor can any individual leader achieve their goals.
- 9:00am – 5:00pm      **Industry Partner Showcase**

9:00am – 10:30am

**4. View From The Top (\*) – All**

**Moderator: Elizabeth Tosaris, Locke Lord LLP**

**Speakers:**

**TK Keen, Administrator, Oregon Division of Financial Regulation**

**Chlora Lindley-Meyers, Director, Missouri Department of Insurance, Financial Institutions and Professional Registration**

**Andrew N. Mais, Commissioner, Connecticut Insurance Department**

Back by popular demand are the View From The Top sessions where you will hear insurance commissioners discuss what they feel is important in today's regulatory environment.

10:30am – 10:45am

**Refreshment Break and Industry Partner Time**

10:45 – 12:00pm

**5. Diversity & Inclusion – Hear from the NAIC (\*) – All**

**Moderator: Elizabeth Tosaris, Locke Lord LLP**

**Speakers:**

**Chlora Lindley-Myers, Director, Missouri Department of Insurance, Financial Institutions and Professional Registration**

**Andrew N. Mais, Commissioner, Connecticut Insurance Department**

Attend this timely session to hear about the NAIC's new 4 strategic goals for Diversity and Inclusion, and how this initiative may impact companies in the very near future. At a high level, the committee's charges are to:

A. Conduct research and analyze the level of diversity and inclusion within the insurance sector.

B. Engage with a broad group of stakeholders on issues related to race, diversity and inclusion in, and access to the insurance sector and insurance products.

C. Examine and determine which current practices or barriers exist in the insurance sector that potentially disadvantage people of color and/or historically underrepresented groups.

D. Make recommendations to the Executive (EX) Committee and membership by year-end regarding steps: 1) both state insurance regulators and the insurance industry can take to increase diversity and inclusion within the sector; 2) that should be taken to address practices that potentially disadvantage people of color and/or historically underrepresented groups; and 3) to ensure ongoing engagement of the NAIC on these issues through charges to its committees, task forces and working group.

**6. COVID-19 – How it Continues to Have Impact on Insurance Regulations - P&C**

**Speakers:**

**Terri Hitchcock, Thimble Insurance**

**Joseph Keller, Westmont Law**

Covid information is constantly evolving and being updated. Let's receive a booster shot of the latest greatest information that has an impact for us and the industry.

**7. Cannabis Insurance – Pitfalls & Opportunities - P&C**

**Moderator: Kellee da Roza, Allianz Global Corporate & Specialty**

**Speakers:**

**Peg Brown, Colorado Department of Insurance**

**Raven Collins, Oregon Insurance Division**

Pitfalls and opportunities as state regulators encourage admitted insurance for insurance in states that have legalized marijuana, whether for medicinal or personal use.

#### **8. Standards of Conduct – What is in a consumer’s best interest? - L/A**

**Speakers:**

**Birny Birnbaum, Center for Economic Justice**

**Eric Vieweg, State of Connecticut Insurance Department**

A look at the history and implementation of 3 related, yet very different standards of conduct – NAIC Model #275 (Suitability/Best Interest), SEC’s Reg BI and the Department of Labor’s Investment Fiduciary Standard – how are they alike? How do they differ? When do they apply? What is the current status of all three and how will they impact how our products are developed, marketed and sold in the future?

#### **9. Non-employer Group Filings and ET Requirements - L/A/H**

**Speaker:**

**Ginny McHugh, Milliman**

What are non-employer group filings and what do companies need to take into consideration when filing their non-employer group filings? What are the requirements in various states, and how do companies keep on top of these requirements? This session will dive into the construction and consideration of the non-employer group filings. Blanket Insurance will also be covered.

12:00pm – 1:30pm

#### **Lunch and Industry Partner Time**

1:45pm – 3:00pm

#### **10. Market Conduct and Independent Distribution Models - L/A/H**

**Speakers:**

**Roger Hayashi, Summit Compliance Group**

**Maureen James, Summit Compliance Group**

This session will focus on strategies and tactics insurance carriers can utilize for supervision and oversight of independent distribution. Independent distribution models present unique and significant risk for insurance carriers. A multi-faceted approach generally provides greater compliance risk mitigation, and the session will introduce and discuss:

1. The need for "buy-in" from the top and a partnership between home office sales/distribution and compliance;
2. Accumulation of relevant data points for trending and identification of exceptions requiring resolution;
3. Approaches for consistency in decision-making;
4. Training of home office employees;
5. Leveraging intermediaries;
6. The value of having various resolution methods to deal with producers with compliance issues (as opposed to just a binary option of doing nothing or terminating the producer);
7. The need to empower and provide adequate funding for SIU/compliance.

### **11. Everybody Wins? - L/A/H**

#### **Speakers:**

**Vince Bodner, Bain Capital Insurance**

**Nolan Tully, Faegre Drinker**

Recently, long term care insurers have invested considerably in exploring programs aimed at helping their insureds remain healthier as they age and/or remain in more desirable care settings as they get older. There is great optimism around the prospects for these programs, and their application to both traditional stand-alone long-term care insurance as well as combination or hybrid life and long-term care insurance policies. This panel will discuss the actuarial, compliance and regulatory components of wellness programs, and evaluate their promise and any potential pitfalls.

### **12. I Forgot to Include What? - P&C**

#### **Speakers:**

**George Bradner, State of Connecticut Insurance Department**

**Sandra Starnes, Florida Office of Insurance Regulation**

**Jan Vitus, Oregon Insurance Division**

Objection letters. We have all seen them. Nobody likes them. Let's learn from each other's mistakes and work with the regulators to focus on eliminating some of the common causes that prompt objections for rate, rule, and form filings. Let's also discuss how to submit your Multistate Policies.

### **13. Privacy & Data Security (\*) - P&C**

#### **Speakers:**

**Matt Brasch, Buckle Insurance**

**Fred Karlinsky, Greenberg Traurig LLP**

Evolving requirements and considerations for insurers. This could focus on either (or both) (a) industry regulation such as NY and other states requiring financial institution data security or following the NAIC Insurance Data Security Model Law or (b) developments in state data privacy such as the California Consumer Protection Act and other state laws.

### **14. Regulator Round Table (in-person and virtual attendance) - L/A/H**

#### **Regulators by State:**

##### **Arkansas**

- **Russ Galbraith – In Person**

##### **California**

- **Andrea Toth – Virtual**
- **Leslie Tick – Virtual**

##### **Colorado**

- **Jason Lapham – Virtual**

##### **Connecticut**

- **Eric Vieweg – In Person**

##### **Florida Office of Insurance Regulation**

- **James Dunn – In Person**

##### **Georgia**

- **Tom Carswell – In Person**

**Insurance Compact Commission**

- Karen Givens – *In Person*
- Aimee Lawson – *In Person*
- Maureen Perry – *In Person*

**Mississippi**

- Ryan Blakeney – *In Person*
- Andy Case – *In Person*

**Nebraska**

- Maryana Grodnova-Ware – *In Person*

**North Carolina**

- Ted Hamby – *Virtual*

**Oregon**

- Tashia Sizemore – *Virtual*

**Texas**

- Blake Davenport - *Virtual*

**Virginia**

- Elise Andy – *In Person*

**Washington**

- John Haworth – *In Person*

3:00pm – 3:30pm

**Refreshment Break and Industry Partner Time**

3:30pm – 4:45pm

**15. Regulator Round Table (in-person and virtual attendance) - P&C**

**Arkansas**

- Russ Galbraith – *In Person*

**California**

- Pam O’Connell – *Virtual*
- Adam Gammell – *Virtual*

**Colorado**

- Bobbie Baca – *Virtual*
- Peg Brown – *Virtual*
- Tracy Garceau – *Virtual*

**Connecticut**

- George Bradner – *In Person*

**Florida Office of Insurance Regulation**

- Sandra Starnes – *In Person*

**Georgia**

- Steve Manders – *In Person*

**Mississippi**

- Ryan Blakeney – *In Person*
- Andy Case – *In Person*

**Nevada**

- Gennady Stolyarov – *Virtual*

**New York**

- Gerry Scattaglia – *In Person*

**North Carolina**

- Fred Fuller – *Virtual*

- **Sharon Thornton-Hall** – *Virtual*

#### **Oregon**

- **Jan Vitus** – *In Person*

#### **Virginia**

- **Phyllis Oates** – *In Person*
- **Lee Ann Robertson** – *In Person*
- **Michael Smith** – *In Person*

#### **Washington**

- **John Haworth** – *In Person*

### **16. The Secure Act 2.0 – New Ways to Save for Retirement - L/A**

#### **Speakers:**

**Becky Criswell, America Financial Life & Annuity Company**

**Pete Rock, Oceanview Life**

Congress passed the Secure Act in 2019 and it provided a slew of improvements to the way private retirement savings plans operated. In 2021, Congress is looking to further develop new opportunities to assist consumers with preparing for retirement, including new savings methods, increases in “catch-up” amounts; QLACs; increased age for Required Distributions. How could these changes impact our industry? Find out the implications and opportunities in this timely session.

### **17. Telemedicine & Regulating Remote Care (\*) - H**

**Moderator: Stacy Koron, Milliman**

#### **Speaker:**

**Jason Bray, VMware Healthcare**

Telehealth was a reality before 2020 but became a necessity in many cases last year. We will explore the ways consumers used telehealth services in the past year and what we expect to see in the future. We will also examine the variety of ways telehealth services are regulated and changes to expect in future regulation.

### **18. Proactive Not Reactive! - P&C**

**Moderator: Renata Wright, OneBeacon Insurance**

#### **Speakers:**

**Cheryl Davis, Nationwide Insurance**

**Chris Palmieri, Travelers Insurance**

**Lori Seitz, Intact Insurance Specialty Solutions**

Are you looking to help your organization avoid regulatory compliance issues? A panel of industry experts will open up their compliance toolbox and share best practices in managing underwriting and rating market conduct exposure through effective communication, accountability, self-audits and understanding root causes of compliance issues.

### **19. The Regulatory Side of Personal & Commercial Auto - P&C**

**Moderator: Terri Hitchcock, Thimble Insurance**

#### **Speaker:**

**Alex Hageli, American Property Casualty Insurance Association (APCI)**

Auto insurance is a heavily regulated line of business, and the requirements are constantly changing. How do compliance professionals keep up with changes in uninsured/underinsured motorists' coverage, vehicle reporting to the DMV, interstate filings, rate regulation, etc. This session will review the various regulatory minefields for personal and commercial auto and suggestions on keeping your company up to date and compliant.

5:00pm – 8:00pm

### **Food Truck Extravaganza**

Tacos, bread and cheese, barbeque, and even donuts. Don't miss this chance to meet up with both new and old friends!

Tuesday, October 5

7:15am – 8:00am

### **Chapter Breakfast**

Join fellow members of your chapter for breakfast and networking.

8:00am – 8:15am

### **Morning Chat**

8:00am – 4:00pm

### **Industry Partner Showcase**

8:15am – 9:15am

### **20. Innovations, Digital Platforms, and the Gig Economy (\*) - All**

#### **Speakers:**

**Russ Galbraith, Arkansas Insurance Department**

**Brett Wilson, Ethos Life**

**Scott Wollney, Atlas Financial Holdings, Inc.**

Innovations in linking insurance to digital platforms, the gig economy, and other services continue to grow. Insurance providers are developing new products to be integrated into platforms developed for the provision of other services and new ways of meeting the insurance needs of participants in the modern economy. Come hear about innovative offerings and the lessons learned about staying compliant in a rapidly evolving marketplace.

### **21. What is Compliance Risk All About? What to do NOW? - P&C**

**Moderator: Barbara Panzer, Wolters Kluwer**

#### **Speakers:**

**Robin Bogdanich, USAA**

**Christina Boudreau, AMICA**

**Scott Whitaker, Perr&Knight**

Learn all about the nuts & bolts of knowing and managing your compliance risk. Let's make sure your toolbox is complete!

### **22. Paid Family Medical Leave: Preparing for 2022 and Beyond - L/A/H**

#### **Speakers:**

**Jason Barrett, Employment Security Department, Washington State**

**Jennifer Pepin, Cigna**

**Patricia Zuniga, Lincoln Financial Group**



Two knowledgeable PFML company compliance professionals will share the obligations for compliant in state plans, and you will hear from the Lead Policy Analyst from the WA state PFML program.

9:15am – 9:30am

**Refreshment Break and Industry Partner Time**

9:30am – 10:30am

**23. Must Know for Cyber Security – Threats, Regulations & Best Practices (\*) - All Speakers:**

**Alexander Koskey, Baker Donelson**

**Matt White, Baker Donelson**

Cyber-attacks have dominated the headlines this year. As these attacks have become more frequent, sophisticated, and costly, they have also become more harmful than ever due to the increased propensity of cybercriminals to steal the sensitive information of your company or your insured. This presentation will provide an overview of the current cyber threat landscape, including a discussion on the recent proliferation of ransomware attacks, along with an example tabletop exercise simulating several incident response scenarios. We will also discuss key considerations for responding to cyber threats and best practices to help you and your insureds mitigate the legal and reputational risks of these threats.

**24. Flood Insurance 2.0 - P&C**

**Moderator: Peter Strauss, Montana Self Insurers Association**

**Speaker:**

**Paul Huang, Federal Emergency Management Agency (FEMA)**

Floods can happen anywhere – just one inch of floodwater can result in significant monetary damage. Thus, it's essential to understand the cause of flooding and how to mitigate this hazard, as well as protecting your most important assets. In the Flood 2.0 session, you'll hear about the challenges posed by climate change, such as more intense storms, frequent heavy precipitation, extreme flooding, and higher sea levels, which could significantly alter the types and magnitudes of flooding faced by communities. You'll also learn more about the FEMA Flood Mitigation Program, which helps fund projects that reduce or eliminate the risk of repetitive flood damage. Finally, this session will provide an overview of FEMA's management and administration of the National Flood Insurance Program (NFIP) and their partnership between the federal government, the property and casualty insurance industry, states, local officials, lending institution, and property owners.

**25. Regulator Hot Topics - P&C**

**Moderator: Jeff Nash, The Nash Group LLC**

**Speakers:**

**George Bradner, State of Connecticut Insurance Department**

**Andy Case, Mississippi Insurance Department**

**Sandra Starnes, Florida Office of Insurance Regulation**

**Mark Worman, Texas Department of Insurance**

What's HOT in the P&C world? Hear from these Regulator Partners about what's hot in their states and around the country.

**26. Look, Listen & Give Us a Smile – H**

**Speakers:**

**Charles Burton, Cigna**

**Tom Carswell, Georgia Department of Insurance**

Dental, vision & hearing products can stand on their own, but frequently are also combined to provide for services that supplement medical coverage. Our panel will discuss the challenges these products face as standalone entities as well as combined products.

**27. Staying off the Radar - L/A/H**

**Speakers:**

**Jen Crutchfield, Clearcover**

**Anita Dulmes, First Consulting and Administration**

Advertising compliance is emerging as an area of focus for regulators. Ensuring a high level of compliance for your company will help to avoid potential fines and an increased chance of market conducts exams. Our panel will provide you with a deeper understanding of those areas of advertising compliance that will help to keep you off a regulators radar including monitoring your producers.

10:30am – 11:15 am

**Annual Business Meeting (\*)**

Presentation of awards, including educational designees.

11:15am – 12:15pm

**28. Building & Maintaining a Successful Compliance Unit (\*) - All**

**Moderator: Kellee da Roza, Allianz Global Corporate & Specialty**

**Speakers:**

**Matt Brasch, Buckle Insurance**

**Adrienne Lewis, Perr&Knight**

**Scott Whitaker, Perr&Knight**

Are you new to a leadership or management role in a legal or compliance department? Are you an experienced compliance leader looking for new ideas? Or are you new to compliance and wondering how the function is managed? This engaging session features a panel of experienced leaders in legal and compliance roles in a variety of lines of business who will offer practical tips on how to create and sustain a successful and efficient compliance program. Topics will include staffing compliance roles both on-site and remote employees, structuring departmental and organizational compliance functions, budgeting for inside and outside compliance resources, best practices for staying on top of the never-ending flow of new compliance obligations, and ways to ensure that your company maintains and follows the existing policies and procedures you've already established.

**29. The state of the Insurance Industry and COVID 19 in 2021 - L/A/H**

**Moderator: Rebecca Latham, Americo**

**Speakers:**

**George Cash, Compliance Protective Life**

**Merlinda Johnson, RegEd**

**Sonja Rodebaugh, Martin & Company**

**Margie Webber, RegEd**

In 2020, COVID-19 brought about drastic and lasting changes to the Insurance industry. As compliance related to COVID-19 continues to evolve, our industry must continue to adapt. In this session, our panel of experts will provide insight into the past and current state of our industry in the wake of COVID-19, what changes have taken place in 2021 and what may be coming in the future.

### **30. New Technology – New Compliance Considerations - P&C**

**Moderator: Christine O'Brien, Milliman**

**Speakers:**

**Terri Hitchcock, Thimble Insurance**

**Margo Tank, DLA Piper LLP**

Isn't technology wonderful? It makes life faster, easier, and... more complicated! Explore the ways that digital simplification of the insurance process has created a minefield of complexities for the compliance professional. Learn how Insurer/Insured interactions are impacted, what is meant by "portal underwriting," and how automation affects the underwriting, claims, and policy issuance processes.

### **31. Mining the NAIC & Other Websites for Gold - P&C**

**Speakers:**

**Lori Dreaver Munn, AAIS**

**Randy Helder, NAIC**

**Elizabeth Tosaris, Locke Lord LLP**

Most people do not realize how much time saving content there is on the NAIC website and other websites that can really save time in preparing filings or responding to issues. Examples include:

- 50 State Maps for: DOI websites, SERFF Public Access, Market Conduct Exams, State Rate, Rule and Form Checklists
- Product Requirements Locator
- CIS to look up company information and complaint information to benchmark against.
- Committee sites to look up hot topics, lists of market conduct coordinators, draft model laws, etc.
- CIPR: Center for Insurance Policy Research
- NAIC Coronavirus Research Center
- NAIC Market Share Data
- MCAS Report Cards

Other helpful websites with content include:

- IICMVA - DMV Reporting requirements
- IAABC - Workers Comp POC requirements
- ICAE - Insurance Complaint Information

The session will highlight these free resources and more and how they can help in filing and compliance efforts.

### **32. Regulator Hot Topics - L/A/H**

**Moderator: Maryana Grodnova-Ware, Nebraska Department of Insurance**

**Speakers:**

**Elise Andy, Virginia Department of Insurance**

**James Dunn, Florida Office of Insurance Regulation**

**John Haworth, Washington State Office of Insurance**  
**Eric Vieweg, State of Connecticut Insurance Department**

What's HOT in the LHA world? Hear from these Regulator Partners about what's hot in their states and around the country.

12:15pm – 1:45pm

**Peer-to-Peer Lunch**

Missed our Peer-to-Peer breakfast or couldn't decide on which topic to choose? Look for the conversation starters at the center of each table which we hope sparks a productive conversation amongst your peers.

1:15pm – 1:45pm

**Vendor Demonstration Presented by Perr&Knight**

Please come join Patrick Light, Principal & Director of Enterprise Software Solutions at Perr&Knight, at 1:15 PM Tuesday in Pacific Jewel Ballroom B&C for an overview of how we are combining consulting services with our innovative software to provide our clients with secure, integrated, and efficient solutions. Featuring State Filings Services/[StateFilings.com](http://StateFilings.com) software, Bureau Monitoring/Maintenance, and Licensing/[LicenseReporter.com](http://LicenseReporter.com). Existing customers and prospects are both encouraged to attend."

2:00pm – 3:15pm

**33. The Actuarial Mysteries of Telematics, Advanced Modeling and Much More! (\*) - P&C**

**Moderator: Courtney Burke, Milliman**

**Speakers:**

**Nickolas Alvarado, Milliman**

**Denise Farnan, Perr&Knight**

There are a lot of interesting things happening in the ratemaking world. This session will probe the actuarial mysteries we all need to understand - put in terms for the non-actuary!

**34. Race and Insurance - P&C**

**Moderator: Scott Whitaker, Perr&Knight**

**Speakers:**

**Birny Birnbaum, Center for Economic Justice**

**George Bradner, State of Connecticut Insurance Department**

**Janet Jordan-Foster, AXIS Insurance**

**Jan Vitus, Oregon Insurance Division**

Updates, current status, and potential impact on the industry from the NAIC Special (EX) Committee on Race and Insurance. The committee is working to develop recommendations to address practices or barriers that exist and potentially disadvantage people of color and historically underrepresented groups in P&C and LAH.

**35. COVID and Workers' Compensation – We Changed the Law to Cover WHAT?!? - P&C**

**Speaker:**

**Peter Strauss, Montana Self Insurers Association**

Workers' Comp has survived for over 100 years in this country and has responded fairly well to the COVID pandemic. This line of business, perhaps more than any other is subject to the whims of individual state legislatures and political winds because benefits

are determined by statute instead of contract. How has COVID – the presumption of contracting the disease, guaranteed benefits, prohibitions on vaccination mandates by employers, telemedicine, working from home arrangements and everything else we think we know, or don't know about COVID – impacted the Workers' Compensation markets? COVID is the big story, but changes enacted and brought to us by the courts for workers' compensation coverage, marijuana and other drugs, claim frequency and severity changes, the impact on business, injured workers and other minor issues such as the impact on our society, will also be discussed. What will happen next? Since I have been batting about 50% with my predictions, attendees might want to bring a coin to flip, rather than bank on my knowledge about the American workers' compensation systems.

**36. Never a Dull Moment in New York - L/A/H**

**Moderator: Shirley Grossman, Londen Insurance**

**Speakers:**

**Thomas Hartman, Currin Compliance Services, Inc.**

**Suzanne Seay, Currin Compliance Services, Inc.**

If your company does business in NY, you have no doubt struggled with a variety of new regulatory issues in NY this year. Many companies have continued to hear from DFS on their illustration certifications. Some companies just want e-signatures on their applications. Can't get there? You are not alone! We will address a variety of NY issues and share some recent filing experience (i.e. new desk drawer rules) with you.

**37. Interstate Compact Updates - L/A/H**

**Speakers:**

**Karen Givens, Insurance Compact Commission**

**Karen Schutter, Insurance Compact Commission**

The Interstate Insurance Product Regulation Commission (IIPRC) is an invaluable speed-to-market initiative that has provided the opportunity for companies to file their products through the Compact for approval in multiple states in one filing, with one review. This session will provide updates on key initiatives and new filer guidance in 2021.

3:15pm – 3:45pm

**Refreshment Break and Industry Partner Time**

3:45pm – 5:00pm

**38. InsurTechs & Electronic Business - P&C**

**Speakers:**

**Matt Brasch, Buckle Insurance**

**Jeff Nash, The Nash Group LLC**

**Lakshmi Shalini, CMT**

The changing landscape of personal and commercial insurance.

**39. California Privacy Rights Act (CPRA) - P&C**

**Moderator: Renata Wright, OneBeacon Insurance**

**Speaker:**

**Daniel Cotter, Howard & Howard Law**

The California landmark state privacy law, The California Consumer Privacy Act of 2018 (CCPA) was effective on January 1, 2020. While CCPA doesn't get away, the CPRA is now

in the forefront, including the establishment of the California Privacy Protection Agency (CPPA). Come to this CPRA privacy session and learn from legal professionals on the implementation and what's to come in CA on privacy. We'll discuss the history behind it, the law, and how the insurance industry has responded.

**40. Challenges in Disability Income Insurance—L/A CANCELLED**

We apologize, this session is no longer taking place.

**41. Navigating the Complexities of Gifting, Rebates, Inducements and Value-Added Services - L/A/H**

**Speaker:**

**Lori Carter, Currin Compliance Services, Inc.**

Gifts and Rebating is a complex matrix of various state interpretations and limitations that have the potential to cause problems for even the most diligent among us. We will look at the existing rules as well as the new developments on value added services with an eye towards "safe" harbors and oversight in order to prevent inadvertent compliance errors.

**42. Understanding Actuarial - It's All Greek to Me! (\*) - L/A/H**

**Moderator: Sean Cox, First Consulting**

**Speaker:**

**Chris Conklin, Miller & Newberg, Inc.**

Ever wonder what those Greek letters mean within the calculations of actuarial memos? Or maybe you've wanted a better understanding of reserving and cash values? Join our panel of actuaries who will pull back the curtain and help you to better understand the role that they play in product development and the materials that they produce.

5:00pm – 5:30pm

**Chapter Gathering**

Meet up with your chapter to meet someone new, say hello to an old acquaintance, ask a question, or make plans for the evening!

6:30pm – 10:30pm

**Compliance After-Hours**

Shuttle to Gaslamp District:

- 6:30pm – Arrive at Sheraton to pick up curbside Marina Tower
- 7:00pm – Dropoff at loading curb on Market Street in front of Saltwater Restaurant on 5<sup>th</sup>
- 7:30pm – Dropoff/Pickup @ Sheraton
- 8:00pm – Dropoff/Pickup at loading curb on Market Street in front of Saltwater Restaurant on 5<sup>th</sup>
- 8:30pm – Dropoff/Pickup @ Sheraton
- 9:00pm – Dropoff/Pickup at loading curb on Market Street in front of Saltwater Restaurant on 5<sup>th</sup>
- 9:30pm – Dropoff/Pickup @ Sheraton
- 10:00pm – Last Pickup at loading curb on Market Street in front of Saltwater Restaurant on 5<sup>th</sup>
- 10:30pm – Last Dropoff @ Sheraton

Wednesday, October 6

7:00am – 12:00pm      **Registration**

7:15am – 8:15am      **Breakfast**

8:15am-8:30am      **Morning Chat**

8:30am – 9:30am      **43. InsurTech and the Internet of Things (IoT) (\*) - All**  
**Moderator: Sean Cox, First Consulting and Administration**  
**Speakers:**

**Ann Delaney, John Hancock Life Insurance Company**  
**Geoff Werner, Werner Advisory**

InsurTech and the Internet of Things (IoT) are providing consumers with new opportunities to gather data that can provide a more personalized approach to their insurance needs. From smartphone apps that track your driving habits, to toothbrushes that monitor your dental hygiene, all of this is playing a role in the future of insurance. However, these innovations also come with compliance challenges. This panel will describe their experiences and solutions to successfully navigate the use of their innovative products within today's regulatory requirements on compliance issues

9:30am – 9:45am      **Break**

9:45am – 10:45am      **44. SERFF – What's up at the NAIC these days? (\*) - All**  
**Moderator: Sean Cox, First Consulting and Administration**  
**Speaker:**

**Bridget Kieras, NAIC**

Renew, Refresh, Refocus – Spotlight on SERFF! We are excited to announce that SERFF is getting a makeover! We have heard from many of you regarding features and enhancements you would like to see, and we listened! The NAIC is currently in the beginning stages of a multi-year SERFF Modernization project. The focus of this project is catering to the needs of our state and industry users through updated architecture, improvements to current features, as well as many new and innovative features and capabilities. We have made significant progress, so please join us for a demonstration showcasing some of our new features available now and a sneak peek as to what is yet to come!

**45. Regulation in New Virtual Reality of Business - P&C**

**Moderator: Kellee da Roza, Allianz Global Corporate & Specialty**

**Speakers:**

**Ryan Blakeney, Mississippi Insurance Department**

**George Bradner, State of Connecticut Insurance Department**

How has regulation adapted and changed to people working remotely – both in the regulators' office and with the carriers and agents? What can we expect from regulators in terms of requiring more or different data requests to be provided electronically versus the traditional desk audit? How has the concept of consumer

protection changed since we stopped actually sitting down to review policies and file with each other?

**46. Change Management after the Pandemic - P&C**

**Moderator: Peter Strauss, Montana Self Insurers Association**

**Speakers:**

**Kathy Donovan, Wolters Kluwer Financial Services**

**Sam Garro, Philadelphia Insurance Companies**

**Lori Seitz, Intact Insurance Specialty Solutions**

"Selling" Regulatory Change Management to the "rest of your company" -- convincing others of the need and obtaining buy-in from resistant sectors of your organization is always a challenging task. And the pandemic only brought more of this to the surface with the many requirements from the states impacting a number of areas of an insurance company. In this session we will discuss the impact of the pandemic on compliance during and after the pandemic with a focus on sharing best practices on managing change and how it might be different with lessons learned from the pandemic.

**47. Combination Life Insurance Products - L/A/H**

**Moderator: Rebecca Latham, Americo**

**Speakers:**

**Maureen Perry, Insurance Compact Commission**

**Karen Schutter, Insurance Compact Commission**

In this session, the Compact team will define and explain how the Uniform Standards address combination LTC/life or annuity products from form and rate perspectives. The presentation will address key requirements that enable products to work uniformly across the Compacting States. The presenters will also cover ways to avoid common objections on form, rate, and advertising requirements.

**48. What's Sup? Hot Topics in Supplemental Health Regulation - H**

**Speakers:**

**Stacy Koron, Milliman**

**Eric Vieweg, State of Connecticut Insurance Department**

With new Model Regulation, lots of state activity, and charges of "junk insurance" being tossed around, it's a challenge to keep up with what is going on in supplemental health insurance. Fortunately, our expert panel will help navigate these challenges and discuss some bright spots that are facilitating innovation in this market.

10:45am – 11:00am

**Refreshment Break**

11:00am – 12:00pm

**49. Managing the Complaint Process – Mining Complaints for Audits (\*) - All**

**Speakers:**

**Chris Palmieri, Travelers Insurance**

**Cara St. Martin, Ladder Life Insurance**

Complaints are a major cause of Market Conduct issues. So smart companies regularly mine, review, and self-audit their claims to stay ahead of the Market Conduct curve.



## **50. Diversity and Inclusion - P&C**

### **Speakers:**

**Lori Dreaver Munn, AAIS**

**Christine O'Brien, Milliman**

Come learn about property insurance roadblocks that have historically existed for minorities. We'll discuss what is being done in the industry to address the historical inequities and how building a diverse team can help.

## **51. Catastrophe Handling - P&C**

### **Speakers:**

**Andy Case, Mississippi Insurance Department**

**Joel Laucher, Regulatory Insurance Advisors and United Policyholders**

The U.S. has seen many plenty for wildfires, floods, and hurricanes lately. What needs to and should be done when one of these disasters strikes? We'll discuss mandatory items like moratoriums and complaint responses as well as best practices. Is there a way for claims be handled to reduce or avoid complaints? And can proactive actions be taken to avoid or reduce losses to begin with?

## **52. Gig. Side-Hustle. It's not Trendy, it's the Future! - L/A/H**

**Jennifer Hammer, JWHammer LLC**

**Christin Kuretich, Milliman**

If the Gig Economy was growing prior to 2020, the pandemic and subsequent changing landscape of the working world gave it a shot of adrenaline. Instead of 'solution-ing' around this method of working, or waiting for it to shift back a bit – why not lean in and figure out how to meet Gig employees where they are? Regulations are catching up but haven't completely clarified the labor laws to accommodate gig workers. Find out what the industry is seeing and hearing, what's working and what's not, and where companies can be most effective serving this growing slice of the economy pie.

## **53. Valuation and Nonforfeiture Rate Changes – the Impact - L/A**

### **Speakers:**

**Chris Conklin, Miller & Newberg, Inc.**

**Karen Givens, Insurance Compact Commission**

Changes in Valuation and Nonforfeiture Rates - Impact on Life Insurance Products - Revisions to IRS code section 7702 impacting pricing, financial challenges and filing issues for life products.