

insurance **SUMMIT**

May 22-26, 2017

Sheraton Kansas City at Crown Center

2345 McGee Street, Kansas City, MO

Onsite Registration hours and packet pickup

Grand Ballroom Foyer – Ballroom Level

Sunday, May 21	1:00 p.m. – 5:00 p.m.
Monday, May 22	7:00 a.m. – 5:00 p.m.
Tuesday, May 23	7:00 a.m. – 5:00 p.m.
Wednesday, May 24	7:00 a.m. – 5:00 p.m.
Thursday, May 25	7:30 a.m. – 5:00 p.m.
Friday, May 26	7:30 a.m. – 12:00 p.m.

Exhibitor Welcome Reception

Sheraton Exhibit Hall

Monday, May 22 5:00 p.m. – 7:00 p.m.

Innovation Reception

Kauffman Center for the Performing Arts

1601 Broadway, Kansas City, MO

Tuesday, May 23 6:00 p.m. – 8:00 p.m.

AGENDA (FINANCIAL)

Monday, May 22

Insurance Policy Disruptors in the U.S. (GENERAL SESSION)

8:00 a.m. – 8:50 a.m., New York

Join us for a fast-paced discussion on the potential game changers for domestic and international (re)insurance players doing business in the U.S. and the likely impact to (re)insurers, the market and, most importantly, consumers. Topics include the ambiguous covered agreement, proposed border adjustment tax reform, private flood insurance and insurer opportunities in retirement security.

Presenter: John Huff (former Missouri Director of Insurance and Immediate Past President of the NAIC)



Financial Exam Update

9:00 a.m. – 9:50 a.m., Atlanta

During this session, examiners will learn about the recent updates to the *Financial Condition Examiners Handbook*. Specific changes to be discussed include updated documentation requirements for corporate governance procedures, sampling guidance and enhancements to information technology (IT) review procedures.

Presenters: Bailey Henning (NAIC) and Jacob Steilen (NAIC)



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Designation Renewal Credit | R* – Regulator Only

Best Practices in Utilizing Insurer/Group Profile Summaries (R*)



9:00 a.m. – 9:50 a.m., New York

This session will cover best practices identified through recent peer review sessions on utilizing the Insurer Profile Summary (IPS) and Group Profile Summary (GPS) tools. This session will include the use of examples and exercises to illustrate lessons learned in maintaining the IPS/GPS.

Presenters: Bruce Jenson (NAIC) and Jane Koenigsman (NAIC)

Financial Reporting Updates & Issues



10:10 a.m. – 11:00 a.m., Atlanta

Included in this section are significant recent or proposed changes to the NAIC annual statement blanks and instructions.

Presenter: Mary Caswell (NAIC) and Linda Hunsucker (NAIC)

Accreditation Q&A Panel (R*)



10:10 a.m. – 11:00 a.m., New York

Accreditation team members will answer questions about what happens in interviews, what happens in the room during the week-long review, what is recommendation B really, why do teams ask the questions they do, and what states need to know or do to prepare for a review. This will also give states a chance to ask the team more specific questions about the new accreditation process.

Presenters: Ed Dinkel (Rector & Associates, Inc.), Jim Hattaway (Noble Consulting Services, Inc.), Bruce Schowengerdt (Schowengerdt Consulting LLC), Becky Meyer (NAIC) and Sara Franson (NAIC)

Key SAP Investment Updates



11:10 a.m. – Noon, Atlanta

This session will focus on statutory accounting revisions that are investment related. Examples include surplus notes, SCAs (subsidiary, controlled and affiliated entities), bond accounting and reporting revisions, short sales and money market mutual funds.

Presenters: Julie Gann (NAIC), Robin Marcotte (NAIC), Fatima Sediqzad (NAIC) and Jake Stultz (NAIC)

Use of ORSA in Exams and Analysis (R*)



11:10 a.m. – Noon, New York

This session looks at how Own Risk and Solvency Assessment (ORSA) information can be used to gain efficiencies in the exam and how it can assist in the movement toward risk-focused financial analysis. NAIC staff involved in ORSA reviews also will provide a preview of how the ORSA accreditation requirements may look when they come into effect next year.

Presenters: Sherry Flippo (NAIC) and Elisabetta Russo (NAIC)

Reinsurance for Regulators



1:00 p.m. – 1:50 p.m., Atlanta

How do you know if a company is highly leveraged via reinsurance? What are the signs that a company is using reinsurance for enhancing its surplus? To what extent does a company rely on unauthorized reinsurers? Is the company ceding to certified reinsurers? What are the types of collateral a company may be utilizing?

This presentation will consist of a review of primarily property/casualty (P/C) annual statement schedules and interrogatories that pertain to a company's reinsurance program. The focus will be on signs that a company is heavily relying on reinsurance, and pinpointing where in the annual statement schedules to look. The presentation will assist field and financial examiners in understanding a company's reinsurance program and the level of risk associated with it from the standpoint of the annual statement and other available documents.

Following the presentation will be a light-hearted game of "Reinsurance Jeopardy" for the review and emphasis of key topics and concepts.

Presenter: Don Carbone (The INS Companies)

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Risk-Focused Financial Analysis – Efficiencies in Transition



1:00 p.m. – 1:50 p.m., New York

This session will provide a high-level overview of risk-focused changes coming to the financial analysis process for Dec. 31, 2017, with a focus on how to achieve efficiencies in transitioning to the new approach. This session will provide helpful hints and suggestions from both a regulatory and industry perspective.

Presenters: Jeff Martin (UnitedHealthcare)
Joe Zolecki (Blue Cross and Blue Shield Association– BCBSA), Bruce Jenson (NAIC) and
Jane Koenigsman (NAIC)

Use of CPA Workpapers in Financial Exams



2:00 p.m. – 2:50 p.m., New York

This session will explain how to efficiently and effectively utilize the certified public accountant (CPA) workpapers on an exam.

Presenters: Rachelle Gowins (Examination Resources, LLC) and Steven Sigler (Examination Resources, LLC)

Accreditation Hot Topics & Issues



2:00 p.m. – 2:50 p.m., Atlanta

This session will provide a brief history and overview of the NAIC financial regulation standards and accreditation program. It also will include a discussion of recent developments in the accreditation program as a result of the work of the Financial Regulation Standards and Accreditation (F) Committee.

Presenter: Becky Meyer (NAIC)

Risk Transfer



3:10 p.m. – 4:00 p.m., Atlanta

This session will cover reinsurance risk transfer issues and note some red flags that can identify reinsurance contracts that need additional review by a specialist. This session will provide practical considerations from the perspective of regulatory consultants experienced in reviewing life, health and property/casualty (P/C) reinsurance contracts.

Presenters: Mike Berman (Merlinos), Dave Shepherd (Merlinos) and Robin Marcotte (NAIC)

Capital Markets Update



3:10 p.m. – 4:00 p.m., New York

The financial crisis of 2008 highlighted the importance of tracking investment markets from a macro-prudential standpoint. Extreme levels of volatility exposed risks in even conservatively managed portfolios. Volatility is continuing – with commodity prices, currency exchange rates and capital flows. This requires both insurance company investment professionals and insurance regulators to think differently, and to engage more. Insurers need to understand more where regulator concerns may lie and how to resolve those concerns. Insurance regulators need to be focused more on what the real risks to solvency are.

Presenter: Ed Toy (NAIC)

The Forensics of Failed Promises



4:10 p.m. – 5:00 p.m., Atlanta

Learning from Past Insolvencies – What Every Examiner/Analyst Should Know.

In this session, presenters will discuss past insolvencies of insurers to identify the root cause of the failure and how examiners/analysts can identify similar issues today in order to prevent the next failure. This session will have a strong emphasis on the role of reinsurance and actuarial issues. More experienced examiners/analysts are encouraged to attend and share their experiences and less experienced examiners/analysts will benefit from seeing how real-world insolvencies occurred.

Presenters: Bob Quigley (Quigley & Associates) and John Humphries (Risk and Regulatory Consulting)

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Group Capital Calculation

4:10 p.m. – 5:00 p.m., New York

During this session the presenter will discuss the progress of the Group Capital Calculation (E) Working Group as it develops a group capital calculation as an additional regulatory analysis tool. The presentation will describe the key decisions made to date, as well as the general timeline for implementation.

Presenter: Commissioner David Altmaier (Florida Office of Insurance Regulation)



Coaching for Success

4:10 p.m. – 5:00 p.m., San Francisco

This session will share insights into how regulators can coach team members to enhance the effectiveness of solvency monitoring efforts.

Presenters: Miguel Romero (NAIC) and Bailey Henning (NAIC)



Tuesday, May 23

Emerging Risks for Solvency Monitoring of Health Insurers

8:00 a.m. – 8:50 a.m., New York

With the many changes to healthcare under the federal Affordable Care Act (ACA), this session will focus on emerging or pre-emergent risks that financial analysts and examiners should consider for health insurers.

Presenter: Lewis D. Bivona (The INS Companies)



Industry Results and Their Impact on Solvency Monitoring

8:00 a.m. – 8:50 a.m., San Francisco

This session will highlight the 2016 annual insurance industry financial results to discuss trends and recent events, with a focus on how recent results should impact ongoing solvency monitoring efforts.

Presenters: Andy Daleo (NAIC) and Jane Koenigsman (NAIC)



Multistate Coordination as a Valued Resource

9:00 a.m. – 9:50 a.m., San Francisco

Oversight of multiple states and vendors on large examinations can be merely stressful and obligatory, or looked forward to as opportunities to improve exams through strategic planning of them. This session will explore techniques for ramping up successes when the number of variables to manage increases.

Presenter: George Lentini (INS Services, Inc.)



Emerging Investment Issues and Concerns for Insurance Regulators (R*)

9:00 a.m. – 9:50 a.m., New York

To be competitive, insurance companies are increasingly investing in more complex instruments where credit is not the primary risk and the real risk is not readily apparent. Additionally, insurance companies are engaging in more complex investment strategies. Regulators today need to pay closer attention to the investment practices of regulated entities and the potential for adverse impact on portfolios by volatile market conditions. However, financial analysis and examination needs to be more focused on real risks to solvency. Where are the pitfalls today?

Presenter: Ed Toy (NAIC)



Risk-Based Capital Update

10:10 a.m. – 11:00 a.m., New York

This session will discuss significant changes that have been adopted and any current proposals that are being considered for the 2017 NAIC Risk-Based Capital (RBC) filing for the life, health and property/casualty (P/C) formulas. This session also will include an update on the work of the Investment Risk-Based Capital (E) Working Group and its consideration of the various RBC formulas in regard to investments.

Presenters: Ronald A. Dahlquist (CA), Crystal Brown (NAIC) and Julie Garber (NAIC)



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TeamMate+ (R*)

10:10 a.m. – 11:00 a.m., San Francisco

This session will cover the new features recently added to TeamMate+ version 2. This session will discuss benefits and challenges. Join us to see what is on the horizon for the next generation of TeamMate.

Presenters: James Portuguese (NAIC) and Jacob Steilen (NAIC)



Improve Efficiency, Accuracy and Productivity in the Regulatory Reporting Process

10:10 a.m. – 11:00 a.m., Van Horn

Although vital to business agility, regulatory financial reporting is often hobbled by outdated manual processes that are a poor match for today's complex, high-volume demands. Insurance regulators and insurers alike recognize that existing technology can significantly increase the efficiency and accuracy of the regulatory reporting process for both accounting and compliance teams as well as regulators. In order to meet regulatory requirements in a timely, low cost and quality manner, innovation is no longer a nice-to-have; it's a must-have. This presentation will cover actionable steps insurers can take to improve efficiency and accuracy in regulatory reporting processes and how technology can be leveraged to assist in these initiatives. A regulator can be confident in filings made by insurers using these tools and methods. Come see why!

Presenter: Lisa Benoit (Workiva)



Cybersecurity – What Companies Are Doing and How to Evaluate

11:10 a.m. – Noon, New York

A peek behind the curtain at what insurance companies and/or their security firms do in order to protect their systems and data. This session also will discuss how regulators can evaluate a company's cyber program.

Presenters: Daniel Ford (Rook Security), David Gunkel (Rook Security) and Miguel Romero (NAIC)



The Accreditation Program and Examination Tips (R*)

11:10 a.m. – Noon, Chouteau

This session will provide regulators with a brief history of the accreditation program. Focus will be on what is expected during accreditation reviews, specifically discussing each examination standard and what the review teams look for.

Presenters: Sara Franson (NAIC) and John Humphries (Risk & Regulatory Consulting, LLC–RRC)



Key SAP Updates

11:10 a.m. – Noon, San Francisco

This session will focus on statutory accounting revisions that are not investment related. Example topics include PBR, discounting of guaranty fund reserves, receivables of government plans, etc.

Presenters: Julie Gann (NAIC), Robin Marcotte (NAIC), Fatima Sediqzad (NAIC) and Jake Stultz (NAIC)



Conducting and Coordinating Interim Examination Work

1:00 p.m. – 1:50 p.m., San Francisco

Participants will be given an overview of interim examination work from the perspective of both the financial analyst and the financial examiner. Discussion will focus on sharing real-life scenarios as to the importance of upfront planning, coordination, and communication. Providing examples and offering suggestions to consider in this important process, the presenters will discuss how ongoing dialogue between the department's financial analysts, examiners and actuaries helped chart the course early on as to specific areas of focus, which in turn paved the way for succinct planning and timely execution of particular interim work streams. Key objectives, such as avoiding the duplication of work and communicating effectively with all important constituents on an ongoing basis, will be highlighted throughout the discussion. For any attendees who may be considering upcoming interim work, this session will provide a forum for exchanging thoughts, suggestions, and open dialogue to get the process started.

Presenters: LeeAnne Creevy (Risk & Regulatory Consulting, LLC–RRC) and Nakia Reid (New Jersey Department of Banking and Insurance)



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Financial Regulatory Interests: Finding Utility in Information



1:00 p.m. – 1:50 p.m., Chicago

Take Own Risk and Solvency Assessment (ORSA) filings to the next level: streamlined for time, cost efficiency and freshly revealed analyses of risks for both sides of the balance sheet. This unique risk measurement toolset adapts to individual risk views, providing enhanced understanding of “the quality and quantity of risk data records” and enables new generations of risk predictive tools and comparative analytics that value all risks. It creates “Living Contracts” with continuously updated data sourced in near/ real-time.

Presenters: Michael Erlanger (Marketcore) and Constance Erlanger (Marketcore)

The Accreditation Program and Analysis Tips (R*)



1:00 p.m. – 1:50 p.m., Chouteau

Regulators will be given a brief history of the accreditation program. Focus will be on what is expected during accreditation reviews, specifically discussing each analysis standard and what the review teams look for.

Presenters: Sara Franson (NAIC) and Bill O’Connell (Noble Consulting Services, Inc.)

Ethics for the New Generation of Leadership



2:00 p.m. – 2:50 p.m., Chicago

This session will explore ethical behaviors displayed by big business through an analysis of corporate and personal responsibilities, employee and consumer rights, and practices in making rationally defensible moral judgements in accordance with sound moral principles.

Presenter: John Roberts (Dixon Hughes Goodman–DHG)

International Capital Standards and General Update



2:00 p.m. – 2:50 p.m., San Francisco

This session will focus on the group capital standards with a brief update on various international topics.

Presenters: Ani Verma (NAIC) and Ryan Workman (NAIC)

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AGENDA (PRODUCER LICENSING)

Monday, May 22

Producer Licensing Regulator Focus Group (R*)

9:00 a.m. – Noon, Chicago

This session is an opportunity for producer licensing regulators and NAIC/NIPR staff to interact and discuss current state issues, the importance of uniformity and reciprocity, and how daily licensing functions influence public policy decisions and impact state insurance regulation. This is also a chance for regulators to provide feedback on current products and services.

Presenters: NAIC/NIPR Staff

The Impact of Innovation on Producers

1:00 p.m. – 1:50 p.m., Chicago

Mobile applications, cloud-based infrastructure, and the use of emerging robo-advice are becoming the latest innovations for connecting insurance companies and producers to consumers. Attend this session to discuss the challenges and successes of these innovations on producers.

Presenters: Niji Sabharwal (Zenefits)

NIPR Products & Services

2:00 p.m. – 2:50 p.m., Chicago

NIPR currently provides several products and services to assist in your electronic producer licensing navigation. Attend this session to hear about some of the enhancements and new initiatives being created to move toward NIPR's vision of being the one-stop shop for all aspects of electronic producer licensing.

Presenters: NIPR Staff



Continuing Education Panel Discussion

3:10 p.m. – 4:00 p.m., Chicago

This interactive panel will cover how different vendors and back offices streamline the tracking of continuing education (CE) to better assist their users. Hear how technology has helped improve these services and what you can do to benefit from them.

Presenters: Roger Graves (State Based Systems–SBS), Tim Owen (Vertafore), Barb Gavitt (A.D. Banker) and Trevor Barnard (NIPR)

Cybersecurity Panel Discussion

4:10 p.m. – 5:00 p.m., Chicago

Cybersecurity continues to be a hot topic. Attend this session to hear what NAIC and NIPR have done to minimize access to personally identifiable information (PII) on the State Producer Licensing Database (SPLD) and Producer Database (PDB).

Presenters: Superintendent Elizabeth Kelleher Dwyer (Rhode Island Division of Insurance) and Sarah Heidenreich (NIPR)



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Federal Initiatives - Industry Perspective

8:00 a.m. – 8:50 a.m., Chicago

This session will provide an overview of federal initiatives impacting state insurance regulators and industry.

Presenters: Wes Bissett (Independent Insurance Agents and Brokers of America–IIABA)
David Leifer (American Council of Life Insurers-ACLI)
John Fielding (Council of Insurance Agents and Brokers-CIAB)

FINRA Licensing Process

9:00 a.m. – 9:50 a.m., Chicago

This session will enlighten the audience on the relationship between the NAIC and the Financial Industry Regulator Authority (FINRA). A FINRA representative will discuss the importance of collaboration and maintaining open lines of communication to achieve consumer protection.

Presenter: Jeff Weinstein (FINRA)



Industry Perspective on Producer Licensing

10:10 a.m. – 11:00 a.m., Chicago

Attend this highly interactive discussion of industry best practices and discover how companies and agencies handle certain processes, deal with day-to-day licensing issues and other industry-related hot topics.

Facilitator: Jeff Lehman (Nationwide)

Market Disruptors

11:10 a.m. – Noon, Chicago

Agents and Brokers: Market Disruptors

Insurance as an industry, as well as in the distribution channel, is undergoing evolutionary change with the introduction of the Internet and proliferation of on demand services. Technology is compelling changes in all sectors, radically transforming the role of agent and broker. In this session you will learn how to use a new technology for improved customer acquisition and retention, while reducing your operating costs and creating entirely new channels for prospective profit.

Presenters: Michael Erlanger (Marketcore) and Constance Erlanger (Marketcore)

Producer Licensing (D) Task Force Interim Meeting (Open Session)

12:30 p.m. – 1:30 p.m., Empire

This open session will be a formal NAIC Producer Licensing (D) Task Force meeting for regulators and interested parties to address current issues and the 2017 charges. The agenda and materials will be available on the Task Force's webpage and at the meeting.

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AGENDA (INNOVATION - CIPR)

Tuesday, May 23

Innovation Introduction and Keynotes

3:30 p.m. – 5:00 p.m., Atlanta/New York

Innovation requires a different strategic approach and mindset to overcome the hurdles and obstacles encountered in business today. This keynote speaker is a recognized expert in innovation and business strategy. Discussion will include the need to think differently about old paradigms to arrive at new and creative solutions.

Nick Gerhart, former Iowa Insurance Commissioner, will present on the innovation gap between the insurance sector and other sectors and the need to close it. As a former insurance commissioner heavily involved in innovation, he will share his thoughts on how insurance regulators fit into the innovation paradigm and what is driving innovation in the insurance sector.

Presenters: Andrew Beal, NAIC Chief Legal Officer and Chief Operations Officer
Kaihan Krippendorff, Business Strategist, Best-Selling Author and Consultant
Nick Gerhart, Chief Administrative Officer, FBL Financial and former Iowa Insurance Commissioner

Wednesday, May 24

NAIC Officer Panel and Breakfast

8:00 a.m. – 9:50 a.m., Atlanta/New York/San Francisco

Moderator: Michael F. Consedine, NAIC Chief Executive Officer

Presenters: Ted Nickel, NAIC President, Commissioner, Wisconsin Office of the Insurance Commissioner
Julie Mix McPeak, NAIC President-Elect, Commissioner, Tennessee Department of Commerce and Insurance
Eric A. Cioppa, NAIC Vice-President, Superintendent, Maine Bureau of Insurance
Raymond G. Farmer, NAIC Secretary-Treasurer, Director, South Carolina Department of Insurance
Ken Selzer, Commissioner, Kansas Insurance Department

“D’Bet(t)a Bowl – Innovation Showcase” (Interactive Session)



10:10 a.m. – Noon, Atlanta/New York/San Francisco

Is it D’Beta or D’Beta Bowl? This interactive session is a take-off from the entrepreneur-themed reality TV show “Shark Tank” where entrepreneurs pitch their ideas to a set of investors. These hopeful ‘entrepreneurs’ will be InsurTech start-ups, who will be given just minutes to ‘pitch’ their preliminary ‘beta version’ ideas live in front of a panel. Although InsurTechs often must fight each other like betta fish for funding in true ‘pitch’ competitions, this session is a purely educational exercise. During this session, you will likely hear new innovative ideas with the potential to change how the insurance industry does business. Through audience participation, you will get to voice your opinion on ideas that could be the next great thing!

Moderator: Bill Hartnett (Hartnett Advisors)

Judges: Jeff Shackelford (Digital Sandbox)
Terri Vaughan (Drake University)
Mikel Berger (Little Engine Ventures)
Scott Hoekman (Next Level Ventures)

Start-Ups: Marketcore
Infinitelytics
RE-Sure
Tyche
Gain Compliance

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Insurance Innovation Ecosystem



1:00 p.m. – 1:50 p.m., Atlanta/New York/San Francisco

Accelerator, incubator, think-tank, regulatory sandbox...What do all these terms have in common? Together they combine to help create the insurance innovation ecosystem. This ecosystem provides a streamlined connection between innovators and insurers. This session will feature panelists representing several facets of the innovation ecosystem to provide attendees with an understanding of each component's role. Each panelist will host a breakout session on Thursday which will allow attendees to gain a deeper understanding of their function or proposed function.

Moderator: Nick Gerhart (FBL Financial)

Panelists: Brian Hemesath (Global Insurance Accelerator)
Matteo Carbone (Connected Insurance Observatory)
Wayne Allen (Insurance Thought Leadership–ITL Innovators Edge)
Kelsey Brunette (Munich Re Incubator and FITLab Proposal)

Track 1: Can Artificial Intelligence Replace Humans in the Insurance Workforce?



2:30 p.m. – 3:20 p.m., Chicago

The insurance industry historically has relied heavily on human expertise to navigate the complexities of insurance products and services. However, artificial intelligence may change this. This session will provide a deeper understanding of how artificial intelligence and machine learning are being applied in the insurance industry.

Presenter: Ellen Yoon (IBM Global Business Services)

Track 2: The Insurance Professional of the Future



2:30 p.m. – 3:20 p.m., San Francisco

Technological innovation has made sweeping changes in the financial and banking sector. The millennial generation is a key driving force for this change. Their expectations and behaviors as consumers are shaped by their digital experiences. In the last few years, the insurance industry has begun to embrace innovation, creating the need for a workforce with new talents and skills. This session will explore what the insurance professional of tomorrow will need to know. It also will discuss how the insurance industry can attract employees with these new skill sets.

Presenter: Tom Gay (Refer.com)

Track 3: Evolution of Auto Carriers in an Era of Autonomous Vehicles



2:30 p.m. – 3:20 p.m., Chouteau

Much has been said of the disruption autonomous vehicles will bring to the auto insurance market. Many predict autonomous vehicles will threaten the viability of auto carriers. This session explores why auto insurance carriers will still be relevant as autonomous vehicles make their way onto the road.

Presenter: Guy Fraker (Cre8tfutures, LLC)

Keynote: Big Data and Its Use in Predictive Analytics



3:30 p.m. – 4:20 p.m., Atlanta/New York

Learn about how big data, derived from next generation data sources including social, web, IoT, adtech, and other non-traditional areas, can be used to deliver predictive and scoring products in the insurance space.

Presenters: Max Drucker (Carpe Data)
Dr. Jennifer Golbeck (Maryland University)

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Keynote: Transforming Business Models Through Innovation



4:30 p.m. – 5:30 p.m., Atlanta/New York

The insurance industry remains primed for disruptive change as a combination of technological advances and demographic shifts create an environment where “experiences” are created outside of the industry and customer expectations around the very definition of good service have been fundamentally altered. Many carriers have talked about innovation as being a key element in their response plans to prepare for the future, but this is far easier to say than it is to actually execute on. Learn from two companies operating on the cutting edge about how they are leveraging technology to meet customer needs in new innovative ways. Scott Walchek will discuss Trov’s experience and lessons learned from launching its on-demand, micro-duration insurance in Australia and the United Kingdom in 2016. He will also discuss current trends in the market, as the company prepares to enter the U.S. Rob Mclsaac will share some key insights around what innovation is, how organizations can prepare to execute on the promise and what key lessons carriers can glean from other industries that can increase the probability of turning challenges into opportunities.

Presenters: Scott Walchek (Trov)
Rob Mclsaac (Novarica)

Thursday, May 25

InsurTechs on the Move



9:00 a.m. – 10:50 a.m., Gillham Hall

In this session, you will hear from up-and-coming InsurTechs who have been through the gauntlet and are moving the insurance market. Start-ups will discuss what their companies do, how they serve the insurance market and lessons they’ve learned along the way.

Moderator: Wayne Allen (Insurance Thought Leadership)
Presenters: Kenneth Knoll (WeGoLook), Donna Peebles (Pypestream), Chris Cheatham (Risk Genius) and Herb Gibson (GAPro)

Blockchain and Its Potential Use in Insurance



11:30 a.m. – 12:20 p.m., Gillham Hall

Blockchain is most commonly associated as the distributed ledger for Bitcoin’s digital currency transactions. However, insurers have begun to invest in blockchain applications to help automate their services, product underwriting and claims practices, pricing and fraud detection. This session will explore the many potential uses of blockchain in the insurance industry as well the benefits and risk of its use.

Presenters: Angus Champion de Crespigny (EY)
Thomas A. Cranley (EY)

Regulating in the Digital World



1:15 p.m. – 2:05 p.m., Gillham Hall

The insurance industry will look quite different in the near future. The industry is entering what some are calling the Cognitive Era where technology will enable insurers to operate in a paperless environment. However, the insurance sector lags behind other sectors in adopting innovations that will meet the expectations of their clients. This session will explore how insurance regulators can foster innovation and where they fit in the digital world.

Moderator: Wayne Allen (Insurance Thought Leadership)
Panelists: Commissioner Laura Cali Robison (Oregon Division of Financial Regulation)
Nick Gerhart (FBL Financial)

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Track 1: FITLab Concepts - Regulatory Participation



2:10 p.m. – 3:00 p.m., Gillham Hall

This session will take an in-depth look at a proposal for a U.S. regulatory sandbox, The FITLab. The FITLab is designed to provide a “safe space” for open communication between industry and insurance regulators surrounding new innovative efforts. It is uniquely structured to accommodate the U.S. state system of insurance regulation. Discussion will include the need for a regulatory sandbox solution, the goals of such a sandbox and similar sandbox concepts in other sectors and countries.

Presenter: Kelsey Brunette (Munich RE)

Track 2: Global Insurance Accelerator



2:10 p.m. – 3:00 p.m., Benton

The Global Insurance Accelerator (GIA) is a mentor-driven business accelerator designed to foster innovation in the insurance industry through startups targeting the global insurance industry. This session will focus on how the GIA works and its function as part of the insurance innovation ecosystem.

Presenter: Brian Hemesath (GIA)

Track 1: Insurance Thought Leadership’s Innovators Edge and IEx



3:20 p.m. – 4:10 p.m., Gillham Hall

Insurance Thought Leadership’s (ITL) Innovator’s Edge is the top destination for 800 InsurTech startups. It is a community where members can explore a comprehensive, continually updated list of startup profiles—learning about new ideas and following developments across the whole range of companies and categories of innovation. Members can contribute to discussions as we all build relationships with peers, customers, investors and supporters. This session will provide an in-depth look at how this platform works and how insurance regulators can participate in the platform to assist start-ups in identifying regulatory considerations earlier in their development.

Presenter: Wayne Allen (Insurance Thought Leadership)

Track 2: The Connected Insurance Observatory’s View of the Internet of Things (IoT) Adoption in the Insurance Sector



3:20 p.m. – 4:10 p.m., Benton

This session will provide a rationalization of the Internet of Things (IoT) opportunity for the insurance sector. It will include facts and figures from international best practices and key evidences from the North American Connected Insurance Observatory.

Presenter: Matteo Carbone (Connected Insurance Observatory)

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AGENDA (COMMUNICATIONS)

Wednesday, May 24

Improv Hour (R*)

1:00 p.m. – 1:50 p.m., *Empire*

Public speaking isn't easy. Neither is speaking publicly off-the-cuff. Improve your speaking, listening, collaborative and idea-building skills with a training exercise led by the Kansas City Improv Co.

Presenters: Kansas City Improv Co.

Post-Truth & Consequences (Is Journalism Dead?)

2:30 p.m. – 3:20 p.m., *Empire*

Facts don't matter and truth is dead. Oxford Dictionaries selected "post-truth" as its 2016 international word of the year, following Brexit and a contentious U.S. presidential election. Yael Abouhalkah is a former editorial writer for the *Kansas City Star* and founder of the blog "Yael on the Trail." A true defender of the first amendment and courageous commentator, Yael will address the state of the media and how to navigate it.

Presenter: Yael Abouhalkah

A Dickens of a Dichotomy (Crisis Communications) (R*)

3:30 p.m. – 4:20 p.m., *Empire*

"It was the best of times, it was the worst of times." The famous line in Charles Dickens' classic, *A Tale of Two Cities* could easily describe today's political climate. We see more disagreement than deal-making. When managing your message in times of crisis and confusion, learn how to cut through the clutter and communicate with certainty. Our speaker Lars Anderson is a former Federal Emergency Management Agency (FEMA) Deputy Chief of Staff and a partner at BlueDot Strategies. He has led communications efforts in crisis on a global scale that resulted in positive impressions in the U.S.

Presenter: Lars Anderson (BlueDot Strategies)



Thursday, May 25

NAIC Government Relations and Health Care Update

9:00 a.m. – 9:50 a.m., *Empire*

Delve into the pertinent NAIC government relations and healthcare initiatives with our DC office staff. NAIC Government Relations Director Ethan Sonnichsen will give an update.

Presenter: Ethan Sonnichsen (NAIC)

Idea Exchange (R*)

10:00 a.m. – 10:50 a.m., *Empire*

Learn about special projects that are producing positive results from some of your public information officer (PIO) colleagues.

Implementing the NAIC's Life Insurance Policy Locator

11:30 a.m. – 12:20 p.m., *Empire*

The Life Insurance Policy Locator is an NAIC tool with the potential to return millions of dollars to consumers. It's already proven valuable in its brief run. NAIC Market Regulation Director Tim Mullen and Application Development Manager Chris Witt are joined by Georgia Communications Director Glenn Allen to discuss the tool's value and how to promote it in your state.

Presenters: Tim Mullen (NAIC), Chris Witt (NAIC) and Glenn Allen (Georgia Office of Insurance & Safety Fire Commissioner)



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Media & Messaging with Diana Carlin (R*)



1:15 p.m. – 3:00 p.m., Empire

Communications Professor Diana Carlin is a national expert in political debates. She has been a member of the Commission on Presidential Debates since its inception in 1987. Ms. Carlin understands the art of messaging and will share tips on improving communications with the media.

Presenter: Dr. Diana Carlin, Professor Emerita of Communication, Saint Louis University

Consumer Engagement from an Industry Perspective

3:20 p.m. – 4:10 p.m., Empire

Consumer Education: We're all in this together. What can we learn from how the industry communicates with consumer audiences? Representatives of the Insurance Information Institute share how they disseminate consumer-facing information and data.

Presenters: Insurance Information Institute

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AGENDA (MARKET REGULATION)

Thursday, May 25

Emerging Life and Health Insurance Products



9:00 a.m. – 9:50 a.m., Chicago

The insurance marketplace is always evolving to meet the needs of consumers. This session will explore the development, pricing, regulatory approval, and delivery of new life and health insurance products from contingent deferred annuities (CDAs) to innovative long-term care (LTC) products. This interactive session will provide participants an opportunity to hear the perspectives of industry, regulators, and consumers on what is working well and what opportunities exist for improvement.

Presenters: Kelly Rabin (Milliman), Brendan Bridgeland (Center for Insurance Research) and Karen Schutter (IIPRC)

Making the Most of Data: Business Intelligence & Data Analytics



10:00 a.m. – 10:50 a.m., Chicago

In the age of big data, new tools are available to aggregate, analyze and display data to assist users in identifying opportunities and understanding the information. The NAIC has an immense repository of data used to support state-based insurance regulation. This session showcases a proof-of-concept alternative for state insurance regulators to access and analyze this data while keeping it secure.

Presenters: Tony Regier (Sirius), Teresa Cooper (NAIC), Tressa Smith (NAIC) and Rupert Klein (NAIC)

Understanding the NAIC



11:30 a.m. – 12:20 p.m., Chicago

During its 150-year history, the NAIC has more than fulfilled, and continues to pursue, its mission to protect consumers, facilitate state regulation and promote competitive markets. But in the thick of the process, have you found yourself asking “How do things get done?” or “The Working Group just adopted this. What’s next?” This session will clarify how the NAIC is organized, how an idea moves from just an idea to a charge and finally to adoption, and how you can contribute.

Presenters: Trish Schoettger (NAIC) and Randy Helder (NAIC)

Demystification of Data Usage in Insurance



1:15 p.m. – 2:05 p.m., Chicago

Insurance companies have moved from using traditional data provided to them by consumers during the rating, underwriting and claims process to using non-traditional data from multiple data sources. Insurers may now be using data on a consumer’s Internet browsing history, personal interests, the purchase of consumer goods, driving habits, and physical activity. This session will explore what data is collected, how it is used, and the consumer benefits and concerns arising for these innovations in the marketplace.

Presenters: Ryan Purdy (Merlinos & Associates, Inc) and Robert Curry (ISO)

Cybersecurity: There’s Been a Breach, Now What?



2:10 p.m. – 3:00 p.m., Chicago

You’ve taken all the right preventative steps, you’ve completed an audit, and you’ve done all you can, but you still encounter a breach. We’re going to discuss the ramifications and regulatory response.

Presenters: Scott Harrison, Neil Miller and Richard Nelson (Alvarez & Marsal Insurance and Risk Advisory Services) and Art Ehuan (Alvarez & Marsal Disputes and Investigations, LLC)

Consumer Perspective on Innovation and Technology

3:20 p.m. – 4:10 p.m., Chicago

Innovation and technology are impacting all facets of insurance transactions from rating, underwriting, marketing to claims. Will these changes lead to greater consumer empowerment, promote loss prevention, or lead privacy concerns, and availability and affordability issues? This session will provide a forum to hear the consumer perspective on how innovation and technology, such as the use of complex data models, telematics, and accelerated underwriting, are impacting consumers.

Presenters: Birny Birnbaum (Center for Economic Justice), Brendan Bridgeland (Center for Economic Justice) and Andrea Routh (MetroCARE of Greater Kansas City)

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Friday, May 26 (Market Regulation)

Market Conduct Annual Statement (MCAS): New Line of Business Discussion (R*)

8:30 a.m. – 10:20 a.m., Chicago A

Presenter(s): TBD

Chief Market Regulator Forum (R*)

10:30 a.m. – 11:50 a.m., Chicago A

Presenter(s): TBD

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AGENDA (TECHNOLOGY)

Thursday, May 25

InsurTechs on the Move

9:00 a.m. – 9:50 a.m., Gillham Hall

In this session, you will hear from up-and-coming InsurTechs who have been through the gauntlet and are moving the insurance market. Start-ups will discuss what their companies do, how they serve the insurance market and lessons they've learned along the way.

Moderator: Wayne Allen (Insurance Thought Leadership)

Presenters: Kenneth Knoll (WeGoLook), Donna Peebles (Pypestream), Chris Cheatham (Risk Genius), Herb Gibson (GAPro)

Making the Most of Data: Business Intelligence & Data Analytics

10:00 a.m. – 10:50 a.m., Chicago

In the age of big data, new tools are available to aggregate, analyze and display data to assist users in identifying opportunities and understanding the information. The NAIC has an immense repository of data used to support state-based insurance regulation. This session showcases a proof-of-concept alternative for state insurance regulators to access and analyze this data while keeping it secure.

Presenters: Tony Regier (Sirius), Teresa Cooper (NAIC), Tressa Smith (NAIC) and Rupert Klein (NAIC)

Cloud Adoption: Is it in Your Technology Forecast?

11:30 a.m. – 12:20, San Francisco

Is the cloud in your technology forecast? Chances are good that a cloud solution will be in the future for your organization, if it isn't already in use. As more states are outsourcing applications to cloud solutions there are a variety of options including Software as a Service (SaaS), Platform as a Service (PaaS), and Infrastructure as a Service (IaaS). This panel discussion will provide an overview of current cloud technology options and the reasons driving the move to the cloud.

Moderator: Joy Morrison (NAIC)

Panelists: David Noronha (California Department of Insurance), Tavis Westphal (NAIC), Tony Snook (NAIC) and Tony Regier (Sirius)

Data Analytics Live: Fighting Insurance Fraud (R*)

1:15 p.m. – 2:05 p.m., San Francisco

State Technology Session: Imagine using data analytics to fight insurance fraud, improve operational efficiencies, and increase officer safety by leveraging historical data and commercially available big data interfaces. California recently completed a proof-of-concept (POC) designed to leverage data analytics for these purposes. A project to enhance functionality and take the solution to production will start this summer, with a final rollout later this year.

Presenters: David Noronha (California Department of Insurance) and Martin Gonzalez (California Department of Insurance)

NAIC Technology Overview

2:10 p.m. – 3:00 p.m., San Francisco

Get a sneak peek into some of the key technologies being implemented or investigated by the NAIC to help meet state regulatory needs and provide more innovative approaches to how we support our members, the industry and consumers.

Presenters: Scott Morris (NAIC)

State Regulation "To Go": Leveraging Mobile Technology for Consumer Connections (R*)

3:20 p.m. – 4:10 p.m., San Francisco

State Technology Session: Creating mobile applications is one of the latest innovations for connecting consumers to insurance resources and insurance regulators. But, is it for you? Before you start down the path of delivering information and services to consumers at their mobile devices, you need to consider exactly what all that includes and where there may be potential challenges.

Moderator: Sherry Stevens (NAIC)

Panelists: Steve Tackett (Missouri Department of Insurance), Tim Li (Delaware Department of Insurance)

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Cybersecurity Breach Trends and Recommendations from an Incident Responder



8:30 a.m. – 9:20 a.m., Chicago BC

Cybersecurity continues to be a hot topic, not only from a technology perspective but also from a business perspective. As cyberattacks, technical controls, compliance requirements and complexity increase, companies are overwhelmed with where to focus their security efforts. Join this informative session to understand the current cybersecurity landscape and learn actionable next steps to mature your security to the next level. You'll get the latest on cybersecurity breach trends and recommendations from a Mandiant Consulting incident responder.

Presenter: Joe Rood (Mandiant Consulting)

Making Websites Accessible: ADA Compliance



9:30 a.m. – 10:20 a.m., Chicago BC

Are you concerned about making your website more accessible? Some states have a mandate to become more accessible. The federal Americans with Disabilities Act (ADA) has recently been updated to cover electronic and information technology, including web applications. This panel will share tips and approaches to achieving accessibility objectives.

Moderator: Teresa Rhodes (NAIC)

Panelists: Bill Curtis-Davidson (SSB BART Group), Jenni Mitchell (Useagility) and Justin Eddings (Sprint)

TeamMate+: Technical Considerations (R*)



9:30 a.m. – 10:20 a.m., Van Horn

TeamMate+, the next generation of TeamMate, is expected to be available to states as early as August 2017 and is exclusively a web-based application. As states anticipate moving to this new version of TeamMate, there are technical considerations for states hosting their own servers and also for states using the NAIC for TeamMate hosting. This session will cover the technical aspects of migrating to the TeamMate+ environment, including requirements for an SQL database and the use of Cognos for reporting.

Presenters: Brad Lowry (Wolters Kluwer) and James Portuguese (NAIC)

Tech Exchange Roundtable and Wrap-Up (R*)

10:30 a.m. – 11:50 a.m., Liberty – Westin Crown Center

Do you want to hear from your counterparts in other states about technology and technology-related topics? This session provides an open forum roundtable to ask questions, share information across states and participate in a discussion about technology topics of interest as we wrap up the tech segment of the conference.

State Roundtable Discussion

Moderator: Jan Huff Soper (NAIC)

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AGENDA (PREDICTIVE MODELING – CASUALTY ACTUARIAL AND STATISTICAL (C) TASK FORCE)

Thursday, May 25

Predictive Modeling - Introduction

8:30 a.m. – Noon, Chouteau

This half-day session will introduce attendees to predictive modeling. Topics of presentation by the American Academy of Actuaries (Academy) will include uses of predictive modeling, data sources, and a high level description of how predictive modeling works. A panel discussion will complete this half-day discussion.



Predictive Modeling – P/C Rate Filing Development and Regulatory Review

1:00 p.m. – 4:00 p.m., Chouteau

The Academy will discuss how property/casualty (P/C) insurance companies use predictive modeling and how the overall rate level need determination interacts with predictive modeling. Topics of presentation will include the process for building and testing the model, data sources, confidential (trade secret) information, use of particular variables in the model and much more.

The Academy will also discuss the regulatory review of property/casualty (P/C) rate filings including predictive modeling. Topics of presentation will include discussion of key vendor models, measurement of the rate level effect, and evaluation of whether prohibited variables are used and more.



Friday, May 26

Predictive Modeling Training for P/C Actuaries (R*)

8:30 a.m. – Noon, Chouteau

Regulatory actuaries will discuss specific predictive modeling vendor and insurance company products.



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