

2014 Director's Regulatory Summit Agenda Descriptions

UNDERSTANDING TODAY'S INSURANCE CONSUMER

BRENDA CUDE, PHD, THE UNIVERSITY OF GEORGIA, ANDREA ROUTH, EXECUTIVE DIRECTOR OF THE MISSOURI HEALTH ADVOCACY ALLIANCE, AND LOIS ALEXANDER, MARKET REGULATION MANAGER WITH THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS.

MODERATED BY ANGELA NELSON, MARKET REGULATION DIRECTOR.

Have you thought about consumer perceptions about insurance products or insurance companies? Do you know what consumers think about when they are buying insurance and what their challenges are? Listen to a panel of consumer experts discuss current consumer trends, learn about the opportunities these present to the industry and what consumer initiatives insurance regulators are focusing on.

THE GATEWAY TO SUCCESSFUL PROPERTY AND CASUALTY FILINGS

JOAN DUTILL, PROPERTY AND CASUALTY MANAGER

Want to learn more about the property and casualty product filing review process? Have your filing reviews stalled and you want to know how to kick-start the process again? Joan Dutill will discuss how to better manage the product review process, avoid common pitfalls and get your property and casualty insurance products out to the market faster and more efficiently.

THE GATEWAY TO SUCCESSFUL LIFE AND HEALTH FILINGS

MARY MEALER, LIFE AND HEALTH MANAGER

Want to learn more about the life and health product filing review process? Have your filing reviews stalled and you want to know how to kick-start the process again? Mary Mealer will discuss how to better manage the product review process, avoid common pitfalls and get your life and health insurance products out to the market faster and more efficiently.

HOW TO NAVIGATE THROUGH THE MARKET CONDUCT FRONTIER

JIM MEALER, CHIEF MARKET CONDUCT EXAMINER, AND STEWART FREILICH, SENIOR REGULATORY COUNSEL

Your Missouri block of business is humming along smoothly and then you get a notice from DIFP's Market Conduct Section. What happened and how did you wind up with a market conduct action? In this session, you will hear from Jim Mealer and Stewart Freilich as they explain the market analysis process and how your company can manage its market conduct risk more effectively. And, if your company undergoes an investigation or examination, learn important tips on how you can efficiently move the process towards conclusion.

INTRO TO CONSUMER SERVICES

JEANA THOMAS, PROPERTY AND CASUALTY MANAGER, AND JESSICA SCHRIMPF, CONSUMER COMPLAINT SPECIALIST III

In this session you will learn about commonly denied claims, additional benefits, adjuster issues and replacement costs. In order to help complaint verification, Missouri consumer service experts will also assist in ways to keep company contact information updated and getting that additional information from companies.

INVESTIGATIONS AND FRAUD

DANA WHALEY AND DENNIS FITZPATRICK, SPECIAL INVESTIGATORS, CONSUMER AFFAIRS DIVISION, AND WALT WAGGONER, SENIOR SPECIAL AGENT, NATIONAL INSURANCE CRIME BUREAU.

MODERATED BY CARRIE COUCH, ACTING CONSUMER AFFAIRS DIRECTOR.

Learn more about agent investigations. Topics include types of complaints received, authority and grounds for discipline. What happens during an open investigation, what might lead to a possible enforcement action and what resources are available to remain compliant? Also, hear from industry and department experts on current insurance fraud trends and resources.

DIFP COMMUNICATION EFFORTS & CONSUMER OUTREACH

CHRIS CLINE, DIRECTOR OF COMMUNICATIONS, AND JEANA THOMAS, PROPERTY AND CASUALTY MANAGER

Technology is ever expanding and the Missouri Department of Insurance is right there with new apps and podcasts, online resources and videos – all intended to reach out to today's insurance consumer. Come explore the various avenues the Department has been using to reach consumers and the insurance industry.

THE FUTURE OF FINANCIAL REGULATION

JOHN REHAGEN, ACTING COMPANY REGULATION DIRECTOR, TOM CUNNINGHAM, EXAMINER-IN-CHARGE, AND DEBBIE DOGGETT, CHIEF FINANCIAL ANALYST

Learn how Corporate Governance, ORSA, ERM, Critical Risk Assessment and other strategic solvency modernization initiatives are being implemented and utilized as part of the examination and analysis of insurers in Missouri. Tom Cunningham and Debbie Doggett will walk you through the exam and analysis processes and how they converge into one continuous cycle of solvency monitoring. John Rehagen will delve into the sea of acronyms utilized on the international regulatory front and explain how IAIS efforts will continue to impact Missouri.

LEARN WHY MISSOURI IS A GREAT PLACE FOR REINSURANCE

JOHN REHAGEN, ACTING COMPANY REGULATION DIRECTOR, LAURIE PLEUS, REINSURANCE EXAMINER, MATT FILLO, RGA REINSURANCE COMPANY, AND SCOTT PULIDO, SWISS REINSURANCE COMPANY

Learn why Missouri is a great place for reinsurance from a panel of regulators and representative from some of the largest international life and P&C reinsurers who operate from Missouri. Panelists will discuss the reinsurance market in Missouri, NAIC activities, certified reinsurers and other recent regulatory developments. Learn the impact of these important topics for life and health and P&C ceding companies from the perspective of the regulators and the reinsurers.

COMPANY ADMISSIONS AND FINANCIAL FILINGS

DEBBIE DOGGETT, CHIEF FINANCIAL ANALYST, AND CINDY MONROE, ADMISSIONS SPECIALIST

This session will highlight new developments with the UCAA application process in Missouri, qualifications to become a domestic surplus lines insurer and other filing hot topics applicable to insurers as well as non-risk bearing companies licensed by the department. Learn about common errors that can delay approval of your filings and where to find answers to your questions.

THE POWER OF ONE - HOW CONSUMER COMPLAINTS DRIVE REGULATORY ACTIONS

CARRIE COUCH, ACTING CONSUMER AFFAIRS DIRECTOR, ANGELA NELSON, MARKET REGULATION DIRECTOR, AND MARK NANCE, ASSISTANT CHIEF FINANCIAL EXAMINER.

MODERATED BY CHRIS CLINE, DIRECTOR OF COMMUNICATIONS.

The DIFP consumer complaint file you've been working on for some time has finally been closed. That issue has been resolved and won't come up again – or will it? Consumer complaint data is regularly utilized by state insurance regulators and can often lead to other regulatory actions within the Department. Learn how the DIFP Consumer Affairs Division, through consumer complaints, identifies potential regulatory issues and how that information is utilized by the other divisions to monitor the insurance marketplace and ensure consumer protection.

DEPARTMENT LEADERSHIP ROUNDTABLE: EMERGING INSURANCE TRENDS AND HOT ISSUES

ANGELA NELSON, MARKET REGULATION DIRECTOR, JOHN REHAGEN, ACTING COMPANY REGULATION DIRECTOR, CARRIE COUCH, ACTING CONSUMER AFFAIRS DIRECTOR, AND GRADY MARTIN, ADMINISTRATION DIRECTOR.

MODERATED BY DIRECTOR JOHN HUFF.

How often do you have an opportunity to participate in high-level discussions with an insurance commissioner or senior department leadership about important issues facing the insurance industry? Director Huff will lead a roundtable discussion among the Department's four division directors on emerging trends facing the insurance industry. Topics will include unclaimed property, the Holding Company and ORSA Model Acts, market conduct trends and issues and drivers of consumer complaints.