Session Descriptions
Time will be allotted for Q&A for all courses.

**Record Retention**
*Michael Gooding, Deputy General Counsel, Fidelity Life Association*

This session will address the regulatory rules and timeframes for policy forms, claims, advertising and other issues that pertain to the maintenance of annuity, life and health records. Discussion will include compliance requirements that must be satisfied, best practices for encrypting sensitive data when archiving, and the differences in these requirements across product lines.

**Flood and Wind Resilience**
*Gregg Sheiowitz, AVP of Federal Affairs, Zurich North America*
*Seema Taneja, Director of State Affairs, Zurich North America*

When used in the insurance context, the term ‘resilience’ means the ability of a community to deal with natural disasters such as floods and wind storms in a way that is sustainable in the long-term.

Every year, disastrous weather events pose new challenges for individuals, businesses, insurers, and insurance regulators.

This session will address how states, the federal government, businesses and the insurance industry coordinate to deal with natural disasters to maximize rebuilding efforts. We will explore the concept of “environmental intelligence”—timely, actionable information developed from reliable and authoritative science. We will discuss methods used to reduce risk and increase community resilience, while decreasing the social and economic costs of extreme weather events.

**E-Delivery, E-Signature and Cross Border Sales**
*Margo Tank, Partner, BuckleySandler LLP*

How do you stay in compliance in today’s cybernated world? This session will address that question as it covers the state regulations and a range of digital topics—including e-signatures, e-delivery, e-applications—that are altering the landscape for life, annuity and health products.

**Transportation Network Companies (TNCs)**
*Curtis Scott, Senior Counsel, Insurance at Uber*
*Jim Stephens, Acting Director, Illinois Department of Insurance*

Transportation network companies provide transportation services using an online-enabled platform to connect passengers with drivers using their personal vehicles. TNCs Uber and Lyft operate in most major cities of the United States.

Historically, personal automobile insurance was not intended to provide insurance coverage to people who use their personal vehicles for commercial purposes. Is this changing as a result of this new business model?

Attend this session to learn the latest information about how regulators and insurers are responding to this new paradigm.

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**View From the Top**

*Jaclyn M de Medicci, Chief of the Property & Casualty Section, Bureau of Market Regulation, Wisconsin Office of the Commissioner of Insurance*

*Damian Sepanik, Chief Compliance Officer, Zurich North America*

*Jim Stephens, Acting Director, Illinois Department of Insurance*

This industry and regulator panel will discuss issues that are important in their respective states as well as in our industry.

- Insurance commissioner changes
- NAIC Commercial Lines Interstate Compact
- Use of drones, both personally and commercially and insurance coverage
- Federal regulation of insurance
- FIO report made 16 recommendations for state regulators - how are states responding?
- How to work with regulators

**Regulatory Panel**

*Lisa Brandt, Insurance Examiner, Life and Health Section, Bureau of Market Regulation, Wisconsin Office of the Commissioner of Insurance*

*Mary Mealer, AIE, FAHM, Life and Health Manager, Market Regulation Division, Missouri Department of Insurance, Financial Institutions and Professional Registration*

*Anne Marie Skallerup, Deputy General Counsel, Illinois Department of Insurance*

Regulators will cover some hot topics brewing in their states and at the federal level in the life, annuity and health arenas. The panelists will leave time for audience questions, but attendees are encouraged to submit items they would like our regulators to address prior to E-Day.

**Predictive Analytics**

*David Carlson, Risk Insights Manager, Predictive Analytics, Zurich North America*

*Javier Porras, Data Scientist, Predictive Analytics, Zurich North America*

Predictive Analytics covers a wide set of analytical techniques which can be applied to a broad set of data sources in order to make predictions and inform decisions about future events or behaviors.

Businesses that want to gain a significant advantage over their competitors should fully exploit the potential of predictive analytics.

In this session, representatives from Zurich’s Predictive Analytics Department will discuss how Zurich uses predictive analytics, and some of the resources the company uses to accomplish its efforts.

**The New NAIC Corporate Governance Models**

*Kristine Pecoraro, Director, Enterprise Risk Management, Global Corporate in North America, Zurich North America*

*Carol Stern, Senior Consultant, First Consulting*

The NAIC adopted the Corporate Governance Annual Disclosure Model Act and its corresponding model regulations (“CGAD”) in November, 2014. This new model act contains a new annual disclosure requirement for all insurers that is scheduled to begin in 2016. As states adopt the model act, all U.S. insurers will be required to provide a detailed narrative describing their corporate governance practices to their lead state or domestic regulator by June 1st of each year.

There are NO exemptions from this new reporting requirement. Even small insurers will need to comply. The details of the new reporting requirement may surprise you, so be sure to attend this session and help your company be prepared.