

**AICP 24th Annual Conference**  
September 25-28, 2011  
Held at the Peabody Hotel in Orlando, Florida  
Home of the Famous Peabody Ducks

**aicp**  
Association  
of Insurance  
Compliance  
Professionals



# Getting Your Regulatory and Compliance



## Ducks in a Row

*Final Program*

# Welcome!

The AICP Conference Planning Committee welcomes you to our 24th Annual Conference. Our theme for this year's conference is "Getting Your Regulatory and Compliance Ducks in a Row". The phrase "get your ducks in a row" is familiar but what does it really mean in a compliance context? For this conference, it means giving you the information you will need to align all the phases of your compliance program. A key challenge facing our industry today is the increasingly complicated and diverse compliance regulations resulting from both state and federal oversight. The result is that any successful compliance plan will need both balance and direction, exactly what you need when trying to keep ducks in a row. With over 70 sessions covering the majority of compliance areas, and networking opportunities with both industry peers and regulators, we welcome you to a program that will help you "get and keep your regulatory and compliance ducks in a row".

## Highlights

### Chapter Events:

Whether you are an AICP member or just thinking about joining, this year's Chapter events will offer you networking opportunities in the light-hearted and fun atmosphere that only Orlando can offer. Chapter events will be held during the evening on Monday, September 26th. Be sure to visit the Chapter Relations Table by the AICP registration desk for more information about your chapter events, meetings, and other chapter information.

Look for your Chapter's lanyard design to network easily with fellow Chapter members all during the conference and especially at the Chapter Breakfast on Monday morning. During Monday's breakfast, you will have the option to sit with members of specific chapters. Watch for the signs identifying areas of the ballroom by regional chapter. And remember, you don't have to be a chapter member to meet and dine with compliance professionals from specific chapters. Take advantage of this special networking opportunity.

### AICP First Timer's Meet and Greet Session:

Is this your first AICP annual Conference? Then you should not miss this Sunday afternoon session on September 25th! In an informal and

fun way, you will learn how to take full advantage of both the professional education, and the networking opportunities that the conference offers. Join your "first timer" peers and enjoy fun networking activities. You'll learn how to make the best use of your time at conference and find your way around like a pro. Come with questions and we'll provide the answers. To get your conference off to the right start, don't skip this important session!

### AICP Annual Business Meeting:

During the luncheon on Tuesday September 27th, the AICP will hold a business meeting. This is a real opportunity for you to learn more about the Association, its leaders and what is planned for the future. The AICP is a member driven organization. Your thoughts and opinions are important to help give the AICP direction. So listen, and then let your voice be heard.

### Area Attractions:

Orlando is one of the most popular vacation destinations in the world and it's no wonder with so many places in Orlando geared toward family fun. From theme parks and thrill parks to dinner shows there are so many things to do. The World of Walt Disney Parks, Universal Orlando, The Wizarding World of Harry Potter, Sea World,

and The NASA Space Center at Cape Canaveral, just to mention a few of the possible area attractions. So whether your choice is an exciting evening at a thrill park or a quiet dinner in a great restaurant, you can find it here! Tuesday evening, September 27th, has been left open so that even the busiest schedule can fit in some time to enjoy Orlando. Be sure to visit the Local Attractions area on the AICP registration website or the Welcome Table for information on the local attractions including discount tickets, maps, transportation tips and more.

### Exhibitor Events:

Join us on Sunday, 5:30 – 7:00 pm, for the Exhibitors Showcase, where you will have the opportunity to visit with third party providers and learn about the products and services they offer to help you do your job more effectively and efficiently. Be sure to complete the Door Prize card to ensure your eligibility for valuable door prizes at Monday evenings Exhibitor Showcase. Information on Monday's prize schedule will be posted so you won't miss the excitement. The Sunday Exhibitors Showcase is also the grand opening for the Silent Auction. Come join the fun and enjoy light refreshments, as you prepare for the festivities to follow at the Welcome Reception, "Twilight on the Terrace", to

be held directly after the Showcase. Be sure to stop by the Exhibitor Hall throughout the conference. The Exhibitor Hall will be open on Monday from 9:00 am to 5:00 pm, and from 9:00 am to 3:15 pm on Tuesday. All coffee breaks will be held in the Exhibitor Hall.

Plan to attend the Exhibitor showcase special Door Prize event on Monday, from 5:00 – 6:00 pm. Enjoy light refreshments and a chance to talk more with our exhibitors! Photos of conference attendees will be posted and updated throughout the conference in the Exhibitor Hall.

### **Silent Auction and Charity:**

Where can you find a chance to bid on Adult Park Hopper tickets for Disney's parks, a unique opportunity to become the Peabody Honorary Duck Master and many more interesting items? Why at the AICP Silent Auction of course! The items go on display on Sunday evening at the opening of the Exhibitor Showcase. The auction bidding continues through Tuesday morning break and the winning bidders can pick-up their treasures on Tuesday between noon and 5pm. All proceeds from the Silent Auction will go to support Camp Boggy Creek.

Camp Boggy Creek is a permanent, year-round facility where children between the ages of 7 to 16 with chronic or life-threatening illnesses can come at no charge to them or their families. The cost of staffing and operating the camp is covered by contributions from individuals, healthcare partnerships, foundations and corporations. Located on 232 acres of beautiful wooded land just 45 minutes north of Orlando in Lake County, Florida, Camp Boggy Creek serves children from across Florida.

Camp Boggy Creek gives campers a chance to normalize their lives by being with children battling the same illness. "Everyone is just the same as me!" The camp also offers critical support to parents, guardians and siblings of these amazing campers.

Also, be sure to vote on our Duck Trivia Contest Entries displayed in the Exhibitor Hall. Every dollar donated will count as a vote for your favorite trivia. Voting is open from Sunday through the Tuesday morning break. The winner will be announced at lunch on Tuesday. We also have a donation bowl at the AICP registration desk. Let's make this another record year for our charity drive. Together we can make a real difference in the life of a child.

### **"Twilight on the Terrace" Welcome Reception:**

On Sunday, September 25th, please join us on the terrace for a cool and relaxing evening of contemporary jazz, and delicious fare. From 7:00 pm to 9:00 pm, you can choose to use the friendly and easy environment to network with regulators and industry peers or just relax with great food and good friends while listening to the smooth sounds of the Eddie Marshall trio. Either way, the evening's event will give you a tranquil transition from your travels.

## Plan to visit the Exhibitor Hall often.

Whether you're there for the exciting Exhibitor Showcase Event in hopes of winning a great prize or a quick coffee break, the Exhibitor Hall is the place to be while learning about the latest compliance related products and services!

## Things to Do Places to See:

Visit the conference website at [www.aicp.com](http://www.aicp.com) as well as the welcome table in the AICP registration area for information on local events and attractions.



© 2011 Visit Orlando

### **Continued Regulator Participation:**

One of the greatest benefits of the AICP Annual Conference, is the opportunity to hear from and network with numerous regulators from many different states. They will join the panels in many of our sessions so that you can learn from their expertise on important state regulatory issues. They will also be available for more personal interaction in our Regulator Roundtables. You will also hear about current issues from regulatory leaders in our View from the Top sessions.

Interaction with regulators can be of enormous benefit to your company. Come and meet the people who are responsible for approving your filings!

### **View from the Top:**

Get ready to hear about the latest insurance trends and vital issues from leaders in insurance regulation. We will have one session that addresses life, health and annuity topics and one that addresses property and casualty topics. Hear about the newest bills and directives from the leaders behind the legislation. Listen to those with their fingers on the pulse of the insurance industry as they talk about the pressing insurance issues impacting you, your company and your state. If you have a particular topic you'd like to hear about or burning questions that you'd like answered, you will have the opportunity to submit them in advance, via our on-line Conference Registration module once you register for the conference. You cannot afford to miss this session!

### **Regulator Roundtable Session:**

The Regulator Roundtable session has been developed for attendees to have one-on-one contact with regulators. You will have the opportunity to meet and speak with regulators from a variety of states on a rotating basis. This is an absolutely "can't miss" event for anyone who works directly with regulators and regulatory filings.

### **Conference Fees:**

All members attending the AICP Conference are expected to register to participate in the meeting. Tickets for meal functions may be purchased for friends and family accompanying you but not interested in attending the sessions. To be eligible for early registration fees, AICP must receive your completed registration form and payment on or before August 26, 2011. Fees received after August 26, 2011 will be charged a late fee of \$100. Telephone and e-mail registrations will not be accepted. Changes must be made in writing either via fax to 703-435-4390 or by e-mail to [aicp@aicp.net](mailto:aicp@aicp.net).

### **What's Included in the Conference Fee:**

The full registration fee includes admission to all educational sessions, meal functions, the Twilight on the Terrace Welcome Reception and access to handout materials via the website at [www.aicp.net](http://www.aicp.net) (provided by the speakers in advance of the meeting).

### **Cancellation Policy:**

Registration fees will be refunded in full for cancellations received in writing, via fax or mail, on your company letterhead no later than September 2, 2011. No refunds will be made for cancellations received after September 2, 2011; however, personnel substitutions will be accepted. All substitutions must be sent in writing, via fax to 703-435-4390, or via e-mail to [aicp@aicp.net](mailto:aicp@aicp.net) by September 2, 2011. After that date, substitutions must be made at the Conference.

### **Session Handout Materials:**

All handout materials are available for downloading from our AICP website ([www.aicp.net](http://www.aicp.net)) so you have an opportunity to know in advance of Conference what each session will be covering and to give you some time to prepare for those sessions you have chosen. It also greatly reduces AICP costs associated with printing and administering the distribution of these materials at Conference. No handout material will be printed and available at Conference. Please make sure you download and print those materials applicable to your sessions and bring them to Conference. You will receive instructions on how to download this information after your registration is received.

### **Guest/Spouse Program:**

Planning on bringing a Guest/Spouse with you to Orlando? Why not include them in some of the AICP activities. A Guest/Spouse registration program is available that will provide the Guest/Spouse access to all food and beverage functions, including the Welcome Reception. Alternatively, tickets may be purchased for individual meal functions.

In addition, we are offering a special outing for Guests/Spouses on Monday, September 26th to Kennedy Space Center. Visit the Mears Transportation Desk to purchase your shuttle pass and ticket to Kennedy. We will meet in the lobby at 8am. Your Guest/Spouse will not want to miss this special event, which promises to be a great time for all. For more information please visit the Welcome Table or contact Doug Simino at (501) 326-3909.

# Special Keynote Speakers

## Monday September 26, 2011

### **Roger A. Sevigny** **New Hampshire Insurance Commissioner**



In New Hampshire, Commissioner Sevigny leads a staff of 81 employees. He is an NAIC Past President and is a very active member of the NAIC Committees and task forces. He is Chair of the Life Insurance Interstate Compact as well as the Producer Licensing Task Force. He is also a member of the SERFF Board of Directors, the Health Insurance and Managed Care (B) Committee, the NAIC/ State Government Liaison Committee and Vice-Chair of the Antifraud Task Force. Additionally, he is a member of the International Insurance Relations Leadership Group, the Professional Health Insurance Advisors (EX) Task Force, the Accounting Practices and Procedures (E) Task Force, the Examination Oversight (E) Task Force, the Reinsurance (E) Task Force and the Valuation of Securities (E) Task Force.

Prior to his appointment as Commissioner he held the position of Assistant Commissioner of New Hampshire's Insurance Department. Before joining the Insurance Department, he was an employee of Travelers Insurance for more than 30 years, serving in a variety of technical and management positions.

Commissioner Sevigny holds a Bachelor of Arts in biology from St. Anselm College in Manchester, New Hampshire. He is also a commissioned officer in the United States Army, having retired at the rank of Colonel.

Term of Office: Five years  
Appointed: August 2003  
Reappointed: June 9, 2008

## Tuesday September 27, 2011

### **Lou Heckler** **Internationally-Known Motivational Speaker**



People who reach the top of their profession do so by following tried-and-true practices of the great performers who have gone before them. In this keynote speech, Certified Speaking Professional Lou Heckler will help us look at five key steps that all high achievers take routinely in their line of work. Lou has interviewed over two

thousand people to research this presentation and you will find his session useful, fast-paced and a lot of fun.

Lou Heckler is a peak performance specialist and leadership speaker who has studied high achievers for more than 35 years. Lou combines 14 years in public and commercial television with 31 years as a professional speaker and trainer to bring his audiences fresh, usable, practical ideas to enhance their lives at work or at home. He has served in a number of leadership and training positions: as a training director for a large multi-state broadcasting company...as a Defense Department trainer during his U. S. Army active duty in the early 70's...as in his 19 years on the adjunct faculty at the University of Michigan's Executive Education Center. He has spoken to many insurance organizations and was a main-stage presenter at Million Dollar Round Table in 1995 in Toronto. Lou is a member of the National Speakers Association's Speaker Hall of Fame and in 2010, readers of Meetings and Conventions Magazine named him one of their favorite keynote speakers.

# View from the Top

## **Mary M. Bannister**

**Virginia Deputy Commissioner of Insurance  
Property and Casualty Market Regulation Division**

Mary Bannister joined the Virginia State Corporation Commission's Bureau of Insurance as an Insurance Technician in May 1980. She progressed through the ranks, eventually supervising the Property and Casualty Rules, Rates and Forms Section. In 1992, Mary was named to the position of Deputy Commissioner in charge of the Property and Casualty Market Regulation Division of the Bureau. Mary's responsibilities include directing and supervising the activities of the Property and Casualty Division. Before joining the Bureau, Mary was an underwriter, as well as an independent insurance agent.

## **Mike Chaney**

**Commissioner of Insurance**

Vicksburg resident Mike Chaney is Mississippi's Commissioner of Insurance. Prior to his election in 2007, Commissioner Chaney served seven years in the Mississippi House of Representatives and eight years in the Mississippi Senate.

Since taking office in January, 2008, Commissioner Chaney has

brought a style of openness and accessibility to the office, including opening a Mississippi Insurance Department office on the Gulf Coast. He has also spearheaded a wind mitigation program for the Mississippi Gulf Coast region to strengthen homes against hurricane-force winds and help homeowners realize discounts on their wind insurance premiums.

Among the accomplishments listed by the Mississippi Insurance Department under Chaney's leadership is an on-going effort to modernize the way business is done in the department, digitizing voluminous paper files and reworking the department's web site to be more consumer friendly. Since January, 2008, the department has recovered a total of over \$10 million for insurance consumers in the state.

He was recently selected by his peers at the National Association of Insurance Commissioners to chair the prestigious Property and Casualty "C" Committee.

He is a 1966 graduate of Mississippi State University with B.S. in Business and Finance and is a veteran of the United States Army, serving in Vietnam in 1968-69. He is married to Mary Thurmond Chaney and they have three children and eight grandchildren.



## **Eric Cioppa**

**Maine Acting Superintendent  
of Insurance**

Eric Cioppa was the Deputy Superintendent of the Bureau of Insurance, Department of Professional and Financial Regulation for the state of Maine, before being appointed Acting Superintendent. He joined the Bureau in 1988 as a statistician III and served as the Supervisor of the Worker's

Compensation Section prior to becoming the Deputy in 1998. He is responsible for the Examination, Market Conduct, Financial Analysis, Alternative Risk Markets, Producer Licensing, Administrative Support Unit, and Research and

© 2011 Visit Orlando

Statistics Units of the Bureau. He currently serves as co-chair of the National Association of Insurance Commissioners and International Association of Industrial Accident Boards and Commissioners joint working group. He also is currently the co-chair of the National Association of Insurance Commissioners Advisory Organization Exam Oversight Group. Eric received his BA from Potsdam State University and his MBA from Clarkson.



**Roger A. Sevigny**  
Commissioner  
New Hampshire  
Insurance Department

In New Hampshire, Commissioner Sevigny leads a staff of 81 employees. He is an NAIC Past President and is a very active member of the NAIC Committees and task forces. He is Chair of the Life Insurance Interstate Compact as well as the Producer Licensing Task

Force. He is also a member of the SERFF Board of Directors, the Health Insurance and Managed Care (B) Committee, the NAIC/State Government Liaison Committee and Vice-Chair of the Antifraud Task Force. Additionally, he is a member of the International Insurance Relations Leadership Group, the Professional Health Insurance Advisors (EX) Task Force, the Accounting Practices and Procedures (E) Task Force, the Examination Oversight (E) Task Force, the Reinsurance (E) Task Force and the Valuation of Securities (E) Task Force.

Prior to his appointment as Commissioner he held the position of Assistant Commissioner of New Hampshire's Insurance Department. Before joining the Insurance Department, he was an employee of Travelers Insurance for more than 30 years, serving in a variety of technical and management positions.

Commissioner Sevigny holds a Bachelor of Arts in biology from St. Anselm College in Manchester, New Hampshire. He is also a commissioned officer in the United States Army, having retired at the rank of Colonel.

Term of Office: Five years  
Appointed: August 2003  
Reappointed: June 9, 2008



**Danny Saenz**  
Senior Associate Commissioner  
Texas Department of Insurance

The Financial Program is responsible for incorporation and licensing of insurers, financial analysis and examinations, market conduct examinations, actuarial reviews and examinations, rehabilitation, and receiverships/liquidation.

Danny began his career with the Texas Department of Insurance in May 1988 as an Examiner Trainee in the Examinations Division. In August, 1996, he became Assistant Chief Examiner for the Market Conduct Examinations Division, which included the administration and conducting of statutory market conduct examinations of insurance companies, premium finance companies, managing general agents, and local recording agents.

In January, 1999, Danny became Director of the Financial Monitoring Division responsible for monitoring, through various regulatory tools, the financial condition of insurance companies. In January, 2000, the Financial Monitoring Division and the Examinations Division were combined into the Financial Analysis and Examinations Division. Danny was appointed Financial Analysis/Examinations - Chief of the newly created division. In August, 2007, Danny was promoted by the Commissioner of Insurance to his current position over the Financial Program.

Danny has been actively involved in various National Association of Insurance Commissioners (NAIC) committees and working groups, is currently co-chairing the Group Solvency Issues Working Group and actively involved in various solvency oversight modernization efforts at an international level.

Danny holds a Bachelor's of Business Administration in Accounting from The University of Texas – Pan American, in Edinburg, TX. He has a Certified Financial Examiner's designation from the Society of Financial Examiners (SOFE) and has been an active member since 1988 as well as a member of the Insurance Regulatory Examiners Society (IRES) since 1996.

# *Plan Ahead for* Future AICP Annual Conferences

---

**Sep 30–Oct 3, 2012**  
Marriott Rivercenter  
San Antonio, Texas

**October 6–9, 2013**  
Westin Harbour Castle  
Toronto, Ont., Canada

**September 14–17, 2014**  
JW Marriott Desert Ridge  
Phoenix, AZ



## **AAIS (American Association of Insurance Services)**

1745 S. Naperville Road  
Wheaton, IL 60130  
630-681-8347  
Fax: 630-681-8356  
E-mail: joycet@aaionline.com

**Products / Services:** More than 600 carriers nationwide use AAIS policy forms and manuals. Product support includes compliance, actuarial, product development, and statistical reporting. For AAIS members, our staff will make SERFF filings of AAIS-based or independently developed programs or audit a company's state filings. AAIS is the only advisory organization to file forms on behalf of members for the non-filed inland marine classes. AAIS has recently expanded services for compliance professionals who are not AAIS affiliates, to include SERFF filings of independently developed forms, rules and rates. AAIS will also review programs and update them to meet state requirements. The State Filings Guide, a comprehensive resource of the latest filing requirements, is free to AAIS members and available to non-members for a nominal charge. AAIS makes nearly 2,000 filings each year. Rely on the expertise of the AAIS staff to make your filings using SERFF and get your products to market faster.

## **AHIP**

601 Pennsylvania Avenue, NW, Suite 500  
Washington, DC 20004  
202-861-1465  
Fax: 202-861-6354  
E-mail: lmirandacanaley@ahip.org

**Products / Services:** AHIP's Center for Insurance Education and Professional Development—Where Professionals Learn the Industry. America's Health Insurance Plans (AHIP) is a national association representing nearly 1,300 member companies providing health insurance coverage to more than 200 million Americans. Our member companies offer medical insurance, long-term care insurance, disability income insurance, dental insurance, supplemental insurance, stop-loss insurance and reinsurance to consumers, employers and public purchasers. The AHIP Center for Insurance Education and Professional

Development has offered educational programs to tens of thousands of professional for more than 50 years. Whether you're just entering the field or brushing up on your skills, the Center offers educational programs to meet your needs. With more contact online and expanded course offerings, the Center will help you learn, achieve, and succeed.

## **ATTUS Technologies, Inc.**

13860 Ballantyne Corporate Place, Suite 200  
Charlotte, NC 28277  
888-494-8449 ext. 17281  
Fax: 704-542-8788  
E-mail: tsharpe@attustech.com

**Products / Services:** ATTUS Technologies, Inc. is an industry leader in software and services for regulatory compliance, homeland security and fraud prevention. Over 4,500 clients nationwide use ATTUS solutions for compliance with the requirements of BIS, OFAC, USA PATRIOT Act and more. ATTUS' watch list screening solutions include: WatchDOG® Pro (ATTUS or client-hosted) which facilitates list checking against restricted party lists via a web-browser and WatchDOG® WinPro—client-installed, Windows-based solution. For denied party screening, call ATTUS. [www.attustech.com](http://www.attustech.com)

## **CEDAR Document Technologies, Inc.**

One Ravinia Drive, Suite 200  
Atlanta, GA 30346  
770-395-5064  
Fax: 770-522-9883  
E-mail: lnagel@cedardoc.com

**Products/Services:** CEDAR is a solution for the creation, delivery and response management of all your customer communications. Tackling today's compliance challenges requires the ability to rapidly put compliant forms into production without lengthy IT projects. It requires workflows and template based communications that allow compliance to easily review, modify, and approve communications sent to customers and agents. Whether your compliant forms originate internally or from a third party, CEDAR makes implementing and managing them easier. CEDAR Document Technologies, Inc. is a service provider that simplifies forms

compliance while enabling all parts of the business to achieve their communications goals, regardless of where the data is coming from, or how it needs to be delivered (print, electronic, Fax, SMS, and IVR).

## **Clear Market Practices, LLC**

P.O. Box 1251  
Brighton, MI 48116  
877-474-3664  
Fax: 810-220-7988  
E-mail: kincontro@clearreport.net

Products / Services: Publisher of the CLEAR Report, reporting the latest laws and regulations for the financial services industry.

## **Compliance 360, Inc.**

3780 Monsell Road #200  
Alpharetta, GA 30022  
678-527-2471  
Fax: 678-992-0266  
E-mail: nikki.porter@compliance360.com

Products / Services: Compliance 360 is the leading provider of enterprise governance, risk management and compliance solutions for insurance companies that operate in highly regulated environments. With these solutions, insurance companies reduce risks, improve efficiencies and protect their brands using a single platform to address their comprehensive GRC requirements. Compliance 360 helps insurance companies address accreditation with NCQA and URAC, State and Federal regulatory mandates including Medicare Part D, OIG corporate integrity agreements, 3rd-party "delegated entity" compliance and State-specific market conduct exams, as well as audits of medical claims and medical records including Medicaid MIC audits and Medicare claims audits. Industry-leading insurance companies that depend on Compliance 360 include AMERIGROUP, Centene, Health Net, Health Markets, The Regence Group, The Travelers Companies, WellPoint, and more than 31 Blue Cross Blue Shield organizations. To learn more about the Compliance 360 solution for insurance, visit [www.compliance360.com/insurance](http://www.compliance360.com/insurance).

## **Compliance Assurance Corporation**

622 Second Avenue  
Pittsburgh, PA 15219  
412-690-6201  
E-mail: anovicki@complyfast.com

Products / Services: Compliance Assurance Corporation provides the most comprehensive enterprise governance risk and compliance software designed specifically for the insurance industry: Comply On Demand Enterprise™ (CODE™). CODE™ is the next generation of regulatory compliance solutions. No other solution provides this level of value. CODE™ is more than just a description or highlighted copy of the regulatory change, CODE™ also informs how and when to comply.

## **Compliance Research Services, LLC**

10921 Reed Hartman Highway, Suite 334  
Cincinnati, OH 45242  
513-984-6050  
Fax: 513-984-7412  
E-mail: nfrench@crssolutionsgroup.com

Products / Services: Compliance Research Services, LLC. provides drafting and filing services for a wide range of Life & Health and P & C product lines. We also provide training services as well as custom research on issues related to filing requirements and policy compliance.

## **Coulter & Associates, Inc.**

379 Princeton-Hightstown Road, Suite 15  
Cranbury, NJ 08512  
609-443-1555  
Fax: 609-443-4103  
E-mail: debra@coulter-and-associates.com

Products / Services: Coulter & Associates has provided comprehensive expert compliance and actuarial consulting services nationwide since 1988. Coulter's compliance professionals provide the precise level of support you need for product development, form, rate and advertising filings, state admissions, ongoing compliance and regulatory review. Coulter's professional consultants are experienced in a wide range of product areas including managed care, senior market, life, accident & health, and property & casualty lines of business.

A single source solution to the large and small insurance company, count on Coulter to expand your marketplace and bring innovative products to market, anticipate and respond to changing regulatory requirements. Coulter's contract and compliance consultants work seamlessly with your company to help on a single project basis or in a longer-term consultative capacity. We also have substantial experience with international medical insurance programs and offshore reinsurance. Contact Coulter for a no obligation one hour consultation. <http://www.coulter-and-associates.com>

### **Currin Compliance Services, LLC**

14 Main Street, Suite 200  
Greenwich, NY 12834  
518-692-2494  
Fax: 866-549-2059  
E-mail: [ccurrin@currincompliance.com](mailto:ccurrin@currincompliance.com)

Products/Services: Currin Compliance Services, LLC is your insurance compliance resource. We provide guidance and expertise in all facets of compliance (e.g., advertising reviews, product filings, research projects, NY and other one-state submissions, market conduct exam preparation, etc.). We provide the highest quality of service together with a level of personal attention, versatility, and fee flexibility that larger firms cannot match. Cailie Currin is an attorney admitted in New York State and has been a New York State Insurance Department regulator, an in-house compliance attorney at a major life insurer, and a law firm partner with a practice focused exclusively on insurance compliance issues. Currin Compliance Services, LLC understands the demands of the industry and has the skills and commitment to meet them. We consistently exceed our clients' expectations.

### **Edwards Angell Palmer & Dodge**

20 Church Street  
Hartford, CT 06103  
860-541-7733  
Fax: 860-527-4198  
E-mail: [eadorno@eapdlaw.com](mailto:eadorno@eapdlaw.com)

Products / Services: Law Firm – marketing materials available.

### **First Consulting & Administration, Inc.**

1020 Central, Suite 201  
Kansas City, MO 64105  
816-391-2744  
Fax: 816-391-2755  
E-mail: [john.palmer@firstconsulting.com](mailto:john.palmer@firstconsulting.com)

Products / Services: First Consulting & Administration has served the insurance industry since 1969. We Co-Source the drafting and filing of products including all types of life, annuity, long-term care, critical illness, health, property, casualty, and other insurance. First Consulting can assist in a wide range of services including product development, SERFF filings, IIPRC filings, business expansion, TPA licensing, and advertising review. First Consultings' clients include multi-national insurers to small regional insurers, and insurance companies. Ask us about Co-Sourcing.

### **FSLSO / Florida Surplus Lines Service Office**

1441 Maclay Commerce Drive, Suite 200  
Tallahassee, FL 32312  
800-562-4496  
Fax: 850-513-9624  
E-mail: [bbogner@fslso.com](mailto:bbogner@fslso.com)

Products / Services: The Florida Surplus Lines Service Office (FSLSO) was created by the Florida Legislature as a self-regulating, not-for-profit association formed to oversee and provide order to the surplus lines industry in the state. The purposes of the FSLSO are to protect consumers seeking insurance in this state; permit surplus lines insurance to be placed with approved surplus lines insurers; establish a self-regulating organization which will promote and permit orderly access to surplus lines insurance in this state; enhance the number and types of insurance products available to consumers in this state; provide a source of advice and counsel for the benefit of consumers, surplus lines agents, insurers and government agencies concerning the operation of the surplus lines insurance market; and protect the revenues of this state. All Florida surplus lines agents are recognized as members of the FSLSO as a condition of holding a surplus lines agent's license. The FSLSO is charged with collecting the 5% surplus lines premium receipt tax on behalf of the Florida Department

# Exhibitors

of Financial Services along with applicable assessments for the Florida Hurricane Catastrophe Fund, Citizens Property Insurance Corporation, the Department of Community Affairs.

## **ISO**

545 Washington Boulevard  
Jersey City, NJ 07310  
201-469-2394  
Fax: 201-469-4216  
E-mail: [vconti@iso.com](mailto:vconti@iso.com)

**Products / Services:** For more than 25 years, insurers have relied on the State Filing Handbook from ISO for compliance details on filing rates, rules, and forms in all jurisdictions. The handbook tells you how to make independent filings in every state and what to do in response to ISO filings. Now, ISO's online State Filing Handbook has a new, easy-to-use format that delivers just the information you need for a particular filing.

## **LexisNexis**

125 Park Avenue, 22nd Floor  
New York, NY 10017  
212-309-7880  
E-mail: [fran.nanni@lexisnexis.com](mailto:fran.nanni@lexisnexis.com)

**Products / Services:** LexisNexis ([www.lexisnexis.com](http://www.lexisnexis.com)) is a leading global provider of content-enabled workflow solutions designed specifically for professionals in the legal, risk management, corporate, government, law enforcement, accounting and academic markets.

## **Madison Consulting Group, Inc.**

200 N. Second Street  
Madison, GA 30650  
706-342-7750  
Fax: 706-342-7775  
E-mail: [tina@madisoninc.com](mailto:tina@madisoninc.com)

**Products / Services:** Madison Consulting Group has experience in all major property/casualty lines. We provide consulting services to a wide variety of entities, including state governments, insurance departments, municipalities, insurance companies, and other public entities. Madison

Consulting Group has also been involved in the determination of self-insured reserve and budget studies for various municipalities and public entities in many states. In addition, the firm maintains a statistical data collection and reporting operation that is designed to provide regulatory reporting services as well as management reporting and underwriting analysis to insurance companies and managing general agencies. Our staff has extensive experience in electronic policy issuance and statistical compliance reporting as well as accelerated data collection and reporting for companies in delinquent status.

## **Martin & Company**

P.O. Box 70  
Edgemont, PA 19028  
610-325-4455  
E-mail: [pmartin@filingsdirect.com](mailto:pmartin@filingsdirect.com)

**Products / Services:** Martin & Company offers an extensive suite of services that provide our Insurance Clients information and solutions to address their everyday business needs. Built on solid principals, with an effective and efficient staff, Martin & Company has become a unique and diversified insurance solutions company. Since 1993 we have provided expert summaries on over 300,000 property and casualty filings, all available through FilingsDirect. We also reach over 1,000 readers with publications that are well-recognized throughout the industry. Our experienced staff can assist property and casualty insurers with: Rate, Rule, and Form Filing Submissions countrywide, Compliance Issues, Product Development, Research, and Bureau Monitoring.

## **McHugh Consulting Resources, Inc.**

350 S. Main Street, Suite 103  
Doylestown, PA 18901  
215-230-7960  
Fax: 215-230-7961  
E-mail: [gmchugh@mchughconsulting.com](mailto:gmchugh@mchughconsulting.com)

**Products / Services:** McHugh Consulting Resources, Inc. offers insurance compliance expertise for life and health products. We provide regulatory research, state filing, product development and company licensing services. Together with state of the art research and compliance tools, McHugh Consulting Resources can be a key resource to servicing a variety of your insurance needs.

**NAIC**

2301 McGee, Suite 800  
Kansas City, MO 64108  
816-783-8470  
Fax: 816-783-8470  
E-mail: kmccumbe@naic.org

Products / Services: SERFF – System for Electronic Rate and Form Filing

**North American Training Group**

1293 Beacon Circle  
Wellington, FL 33414  
561-889-9969  
Fax: 561-282-6969  
E-mail: fwharton@fraudeducation.com

Products / Services: Provider of Anti Fraud Compliance Training. NATG offers customized annual and new hire on-line anti fraud courses designed for your line of business and individual departments. Our courses qualify for the 19 states mandating annual and new hire fraud training. Our training is provided through our on-line training centers which allow for employees to take the training at their leisure, stopping and starting as frequently as needed. Each company receives administrative access to track employees progress, print records & completions and run compliance reports on demand. Please stop by booth 19 to learn more.

**Perr & Knight, Inc.**

3 Second Street, Plaza 10, Suite 802  
Jersey City, NJ 02311  
201-963-1550  
Fax: 201-963-1558  
E-mail: dferdico@perrknight.com

Products / Services: Perr & Knight offers a complete array of actuarial consulting, regulatory compliance, competitive intelligence, and BPO services in all states and for all lines of business.

**R&Q Reinsurance Solutions LLC**

Two Logan Square, Suite 600  
Philadelphia, PA 19103  
267-675-3348  
Fax: 267-675-3411  
E-mail: desiree.r.mecca@rsl-solutions.com

Products / Services: R&Q Reinsurance Solutions specializes in providing comprehensive outsourcing and run-off administration, exit solutions, technology and consulting services to the worldwide insurance market.

**Sandra K. Meltzer & Associates, Inc.**

1925 Century Boulevard, Suite #1  
Atlanta, GA 30345  
404-633-5353  
Fax: 404-633-6301  
E-mail: sandy@skminc.com

Products / Services: SKM provides a complete compliance package, which includes drafting contracts, form and rate filing (SERFF, I-File, etc.), responding and negotiating with state DOIs researching compliance topics, as well as providing ad compliance.

**Society of Corporate Compliance and Ethics**

6500 Barrie Road, Suite 250  
Minneapolis, MN 55435  
952-933-4977  
Fax: 952-988-0146  
E-mail: adam@corporatecompliance.com

Products/Services: The Society of Corporate Compliance & Ethics (SCCE) is a non-profit, cross-industry association dedicated to improving the quality of corporate governance, compliance and ethics. We serve our more than 2400 members by providing a magazine and enewsletter to help you manage the latest issues. Our conferences and social network (community.corporatecompliance.org) will enable you to build out your network and learn best practices. And, the SCCE Compliance Academies provide intensive training in the essentials of managing a compliance and ethics program. They are also excellent training for obtaining the Certified Compliance and Ethics Professional (CCEP) designation. To learn more about the SCCE and how we can help, visit us at [www.corporatecompliance.org](http://www.corporatecompliance.org).

## **Strait & Associates, LLC**

P.O. Box 7418  
Bloomfield, MI 48302  
517-490-4928  
Fax: 517-538-8504  
E-mail: kodonohue@straitassoc.com

Products / Services: Strait & Associates is a records and information management consulting firm focused on providing clients with the means to integrate and improve the management of information regardless of where it resides. Our consultants rapidly diagnose issues and define realistic people, process and technology solutions that enable clients to achieve reductions in cost and complexity while maintaining compliance.

## **Thomson Reuters Accelus**

610 Opperman Drive  
Eagan, MN 55123  
651-687-4282  
Fax: 651-687-5642  
E-mail: melinda.arora@thomsonreuters.com

Products / Services: West is the leading provider of integrated information solutions, law practice and firm management software and services to the legal profession. Its products and services, including WestLaw, are used by the world's most successful law firms. West is a business of Thomson Reuters, the world's leading source of intelligent information for businesses and professionals.

## **Thomson Reuters ONESOURCE Unclaimed Property**

7500 N. Dobson Road, Suite 300  
Scottsdale, AZ 85256  
480-657-6510  
Fax: 480-657-6555  
E-mail: Roxanna.hollabaugh@thomsonreuters.com

Products / Services: Thomson Reuters is the world's leading source of intelligent information for businesses and professionals. Serving accounting, tax and corporate finance professionals, the Tax & Accounting business of Thomson Reuters is the leading provider of technology, information and integrated tax solutions. ONESOURCE Property Tax provides consulting, software and services for commercial real estate, complex, personal and unclaimed property.

## **Westmont Associates, Inc.**

25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
856-216-0220  
Fax: 856-216-0303  
E-mail: joe@westmontlaw.com

Products / Services: Westmont Associates is an insurance regulatory consulting firm providing Property & Casualty, Life & Health & Company licensing compliance .

## **Wolters Kluwer Financial Services**

130 Turner Street, 4th Floor  
Waltham, MA 02453  
603-889-7850  
Fax: 978-263-1824  
E-mail: Melinda.babin@wolterskluwer.com

Products / Services: Wolters Kluwer Financial Services helps banking, securities, and insurance firms meet their risk and compliance needs. We enable organizations to manage regulations impacting their business and offer insightful analysis that helps them understand, comply, and reduce risks. To learn more about insurance compliance solutions we offer, please visit [www.Insurance.WoltersKluwerFS.com](http://www.Insurance.WoltersKluwerFS.com).

## **World-Check**

90 High Holborn  
London, UK WC1V 6XX  
214-887-1906  
Fax: 214-593-4714  
E-mail: krynes@world-check.com

Products/Services: A Thomson Reuters business, World-Check offers a program of integrated services and solutions, effective at revealing risk that can be difficult to find. Our risk and remediation program is used by more than 5,400 organizations in over 150 countries to find the risk hiding in their business relationships. Our solutions enable organizations everywhere to meet their compliance obligations, including Anti – Money Laundering (AML), Know Your Customer (KYC), Politically Exposed Person (PEP) screening and Enhanced Due Diligence (EDD). World-Check solutions also facilitate fraud prevention, government intelligence and enforcement, identity authentication, background screening and risk-prevention practices. Since 2000, World-Check has helped thousands of organizations to reveal and resolve hidden risk. [www.world-check.com](http://www.world-check.com)

# Concurrent Sessions

Here are the dynamic concurrent sessions that will be presented in Orlando. We are sure you will agree that the program team has been hard at work lining up great speakers and relevant, timely sessions. All sessions are scheduled to allow maximum use of your time. Since it is impossible to attend all the sessions, please refer to the schedule to determine which sessions you wish to attend. Sessions are identified by primary interest in Property & Casualty, Life & Health, Life, Health or All. Time will be allotted for questions and answer in all sessions.

## 1. LHA Q&A (Part I—Life & Annuities)

*Charles Lynch, Compliance Consultant;*  
*David Milligan, American Equity Investment Life Insurance Company;*  
*June Stracener, Mitchell, Williams, Selig, Gates & Woodyard, PLLC*  
Questions answered, problems solved, issues discussed.

LHA Q&A is an interactive session that allows you to access exactly the information you need. The Conference website makes it easy to submit specific questions\* and get specific answers. Questions will be grouped by category. The session will be split into two parts—1) life & annuities; 2) health—to allow participants to most effectively manage their time.

*\*All questions must be submitted in advance through the website for anti-trust review.*

## 2. P&C Q&A (Part I—Personal)

*Cynthia Burlison, American Management Corporation;*  
*Rich Fidei, Colodny, Fass, Talenfeld, Karlinsky & Abate, P.A.*  
Questions answered, problems solved, issues discussed.

P&C Q&A is an interactive session that allows you to access exactly the information you need. The Conference website makes it easy to submit specific questions\* and get specific answers. Questions will be grouped by category. The session will be split into two parts—personal lines & commercial lines—to allow participants to most effectively manage their time.

*\*All questions must be submitted in advance through the website for anti-trust review.*

## 3. Variable Language—Friend or Foe?

*Ed Charbonnier, Massachusetts Division of Insurance;*  
*Rebecca Hill, North Carolina Department of Insurance;*  
*Tanji Northrup, Utah Insurance Department;*  
*Ralph Spaulding, Hinman Straub P.C.*

Do variable brackets give you Freedom or Headaches? “It’s bracketed so we can change it to whatever we want”—a common misconception by those outside of the compliance department. Join our panel of regulators and industry representatives as they discuss variable bracketing, common errors and misunderstandings, and acceptable variability statements.

## 4. Basic Rate Filings

*Mark Brannon, Merlinos & Associates;*  
*Jan Vitus, Insurance Expert*

New to rate filing? This session will give you a basic understanding of rates and the process for getting them approved with the state departments of insurance. A must for anyone new to rates and rate filing!

## 5. The Power of Networking

*William Douglas, Standard Insurance Company;*  
*Katie Gurnett, Physicians Mutual Insurance Company*

Networking is more than just shaking hands and taking names. Learn how networking should be integrated into your business and personal life, how to keep relationships fresh and what it takes to use the real power of networking! Make sure to bring lots of business cards to share!

# Concurrent Sessions

## 6. LHA Q&A (Part II—Health)

*Charles Lynch, Compliance Consultant;*

*David Milligan, American Equity Investment Life Insurance Company;*

*June Stracener, Mitchell, Williams, Selig, Gates & Woodyard, PLLC*

Questions answered, problems solved, issues discussed.

LHA Q&A is an interactive session that allows you to access exactly the information you need. The Conference website makes it easy to submit specific questions\* and get specific answers. Questions will be grouped by category. The session will be split into two parts—1) life & annuities; 2) health—to allow participants to most effectively manage their time.

*\* All questions must be submitted in advance through the website for anti-trust review.*

## 7. P&C Q&A (Part II—Commercial)

*Cynthia Burlison, American Management Corporation;*

*Rich Fidei, Colodny, Fass, Talenfeld, Karlinsky & Abate, P.A.*

Questions answered, problems solved, issues discussed.

P&C Q&A is an interactive session that allows you to access exactly the information you need. The Conference website makes it easy to submit specific questions\* and get specific answers. Questions will be grouped by category. The session will be split into two parts—personal lines & commercial lines—to allow participants to most effectively manage their time.

*\* All questions must be submitted in advance through the website for anti-trust review.*

## 8. Keeping the Message Clear—Advertising Life and Annuity

*Randa Zalman, Redstone Communications*

This session will cover what text can and should be used and how to stay compliant while keeping your marketing areas happy. After a quick overview of the basics, this session will move on to more advanced material on to how to create compliant advertising that sells.

## 9. An Introduction to Excess & Surplus Lines Insurance

*Brian Bogner, Florida Surplus Lines Service Office (FSLSO);*

*Fred Karlinsky, Colodny, Fass, Talenfeld, Karlinsky & Abate, P.A.;*

*Felicia Meredith, Florida Surplus Lines Service Office (FSLSO)*

Ever wonder if it would be possible for a celebrity to insure his hair? Or to find insurance to cover the possibility that the Superbowl was cancelled? The answers may surprise you! Back by popular demand, this session will provide you with an introduction to the fascinating world of excess and surplus lines.

## 10. Intergenerational Communications: Baby Boomers, Generation X and Generation Y

*Margaret Milkint, The Jacobson Group*

Baby Boomer—GenX—GenY? What does it mean?

A lot if you're trying to communicate with each other.

Some prefer face to face communication, while others prefer email. Some need instant feedback, others don't. If you are looking for answers on communicating effectively in the management role, or being managed by different generational groups, then this session is for you!

## 11. View from the Top—P&C

*Mary Bannister, Virginia Bureau of Insurance;*

*Mike Chaney, Mississippi Insurance Department;*

*Eric Cioppa, Maine Bureau of Insurance;*

*Danny Saenz, Texas Department of Insurance;*

*Roger Sevigny, New Hampshire Insurance Department*

This session brings together a panel of Insurance Commissioners and other senior insurance department regulators to discuss recent changes at the state level and the trends on both the state and federal level that will shape the future of insurance. Topics of great interest to our attendees will be discussed by the panel.

*\*Specific topics that you would like to see addressed may be submitted through the Conference website.*

## 12. Compliance Connections for L&H

Building a resource such as a network of peers takes time and effort, but this session will make the task easier. Attendees are grouped by type of insurance so that you can meet others in your field with whom you can share issues and solutions. Whether starting to build a network or adding new connections, this session is your professional network resource.

## 13. Excepted Benefits under HIPAA/Affordable Care Act's Market

*Betsy Pelovitz, AHIP*

Do you wonder if your product is clearly an excepted benefit product or not under the HIPAA regulations or the fairly new Affordable Care Act (ACA)? This session will explore the world of supplemental products and some of the do's and don'ts in complying with state and federal regulations.

## 14. Filing Strategies

*Kevin Gaffney, Vermont Department of Banking, Insurance, Securities & Health Care Administration;*  
*Robert Grissom, Virginia Bureau of Insurance;*  
*June Stracener, Mitchell, Williams, Selig, Gates & Woodyard, PLLC;*  
*Garlinda Taylor, North Carolina Department of Insurance*  
So You've Hit the Wall! You've pre-compiled your forms, completed checklists, attached certifications, and submitted a SERFF filing. Does today's electronic world create a "new normal" for establishing and maintaining contact with regulators? This session will look at ways to get a dialogue started, or open one, keeping it focused on your core issues.

## 15. View from the Top—L&H

*Mary Bannister, Virginia Bureau of Insurance;*  
*Mike Chaney, Mississippi Insurance Department;*  
*Eric Cioppa, Maine Bureau of Insurance;*  
*Danny Saenz, Texas Department of Insurance;*  
*Roger Sevigny, New Hampshire Insurance Department*  
This session brings together a panel of Insurance Commissioners and other senior insurance department regulators discuss recent changes at the state level and the trends on both the state and federal level that will shape the future of insurance. Topics of great interest to our attendees will be presented to the panel for discussion.  
*\*Specific topics that you would like to see addressed may be submitted through the Conference website.*

## 16. Compliance Connections for P&C

Building a resource such as a network of peers takes time and effort—this session will make the task easier! Attendees are grouped by type of insurance so that you can meet others in your field with whom you share issues and solutions. Whether starting to build a network or adding new connections, this session is your professional network resource.

## 17. Company Licensing

*Cindy Donovan, Indiana Department of Insurance;*  
*Fred Karlinsky, Colodny, Fass, Talenfeld, Karlinsky & Abate, P.A.*  
This session will provide you with tips to facilitate the process of company licensing. The session will focus on the discussion of the various licensing application forms, what the regulators are looking for in connection with various applications, how they review and evaluate the information submitted to them, and ways the company can assure a smooth and quick filing process.

## 18. Survey of State Privacy Laws—There's More to Compliance Than Just Federal Standards

*Jodi Hoss, SNR Denton*  
It's been years since many of the privacy laws were enacted. Is your company ready for an all state audit? Find out what is required to comply with all those privacy laws and regulations from experts in the field.

## 19. Disability Income

*Tom Hampton, SNR Denton;*  
*Mark Murphy, Custom Disability Solutions*  
Whether your company specializes in disability income insurance or whether it writes it as an adjunct to other lines, recent developments may affect its products. Join this session to learn what the emerging issues are and how they will impact your products.

# Concurrent Sessions

## **20. AML: What Every Insurer Needs to Know**

*Patrick Lightcap, FinCEN*

Your program is in place, the risks have been assessed, the training is completed; but are you really ready for an examination? Can you finally say: Program is implemented. Issues are clarified and resolved. Audit is Completed! This session will give you the latest updates in the world of AML.

## **21. Fostering an Innovative Environment**

*Terry Long, Lewis & Ellis;*

*John Palmer, First Consulting and Administration;*

*Ralph Spaulding, Hinman Straub P.C.*

Ever had a great idea for a new product, but just didn't know how to get it moving forward? How about submitting a really new and unique product to a state for review and having it returned because it doesn't fit into the predetermined category for products in that state? Find out ways to foster the creative side of product development and then how to guide that new, unique and innovative idea through the regulatory process and get it to the field before it becomes yesterday's news.

## **22. In Plain Language**

*Eric Nordman, NAIC;*

*Mark Smith, ISO*

A regulator and industry expert will discuss Consumer Information and Policyholder Notice/Communication laws and regulations. Learn which types of contracts are most impacted; discuss readability and Flesch scoring requirements and policy drafting. Learn about the latest in NAIC consumer communications.

## **23. Current & Future Impact of the 2011 Florida Property Insurance Law**

*Kelly Cruz-Brown, Carlton Fields*

On May 17, 2011, Florida Governor Rick Scott signed SB 408 which created significant reforms to property insurance in Florida, including expansion of exclusions from losses covered by the Florida Hurricane Catastrophe Fund and the continuation of the file-and-use process for rate change requests through May 1, 2012. Attend this session to learn how the 2011 Florida Property Insurance Law has impacted the property and casualty industry in Florida since its enactment, and how it will continue to affect the industry through 2012.

## **24. Identifying Fraud Through Analytics**

*Donnie Kearns, Nationwide*

DOES YOUR COMPANY HAVE A MOST WANTED LIST?? The use of analytics to detect and investigate fraud is a growing tactic in the insurance industry. This session will focus on how intelligence and analytics can be used to identify and investigate fraud in insurance companies.

## **25. Unclaimed Property**

*Marlys Bergstrom, Sutherland Asbill & Brennan, LLP;*

*Cindy Donovan, Indiana Department of Insurance;*

*Kathy Moyer, Thomson Reuters*

As states are struggling to find additional resources for generating revenues, we are seeing more and more states aggressively enforce these laws. Every insurance company has the potential to generate an unclaimed property liability and needs to understand the requirements, as well as to proactively establish effective processes to ensure that they are in compliance or face a potentially costly audit. Are you ready for the auditor? This session will describe potential types of unclaimed property, US Supreme Court rulings, where to report, myth vs reality, state enforcement efforts, and suggested best practices.

## **26. Social Media 101—Get in the Game**

*Rich Fidei, Colodny, Fass, Talenfeld, Karlinsky & Abate, P.A.;*

*Karen Yotis, Communications Consultant;*

*Randa Zalman, Redstone Communications*

Many companies are venturing into the social media arena and are not sure of the legalities or how to best set up and manage their media sites. Our expert panelists will cover these items and much more so you can 'get in the game'!

## **27. Hot Topics for Life & Annuity**

*Tom Carswell, Georgia Office of Insurance and Safety Fire Commissioner;*

*Dan Honey, Arkansas Insurance Department;*

*Barbara Price, ACLI; Charles Rapacciuolo, IIPRC*

What do regulators anticipate seeing in the future as the hot-button issues facing the life insurance industry? Come hear directly from regulators what issues keep them up at night!

## **28. Market Conduct Issues From a Regulator Perspective**

*Craig Leonard, NAIC;*

*Jim Mealer, Missouri Department of Insurance;*

*Kurt Swan, Connecticut Insurance Department*

A regulator panel will discuss their perspective on the top 10 problems underlying the market conduct fines levied on companies that are not in compliance. This session is a “must attend” for industry folks that want to be prepared for a market conduct examination.

## **29. Association Groups—The Good, the Bad, and the Fraudulent**

*Tim Schott, Maine Bureau of Insurance;*

*Tanji Northrup, Utah Insurance Department;*

*Ralph Spaulding, Hinman Straub P.C.;*

*Rebecca Hill, North Carolina Department of Insurance*

Air breathers need insurance too, right? Anyone can create an association, but which associations really qualify as an eligible group? States are taking a closer look at associations and implementing tighter controls. Come listen as our experts discuss association groups, special requirements and pitfalls to avoid.

## **30. Current Topics in Excess & Surplus Lines (Advanced)**

*Fred Karlinsky, Colodny, Fass, Talenfeld, Karlinsky & Abate, P.A.;*

*Gary Pullen, Florida Surplus Lines Service Office (FSLSO)*

This session is a “can’t miss” for the Surplus lines professional. It will provide an advanced discussion on the present state of the Surplus Lines market, including a discussion on the effects of the “Nonadmitted and Reinsurance Reform Act” enacted last year as part of the Dodd-Frank Act.

## **31. Internal Audit Best Practices**

*Greg Jordan, Nationwide*

An organization’s Compliance and Internal Audit functions serve two very important, but different roles related to risk management. This session will cover the roles and responsibilities of the Internal Audit Department. In addition, we’ll discuss how Compliance and Audit should work together to add value to and improve an organization’s operations and risk management processes.

## **32. Coordinating Market Conduct Exams of Every Size**

*Kelly Armstrong, Canal Insurance Company;*

*Cheryl Davis, Nationwide;*

*Lucinda Woods, Liberty Mutual*

Industry market conduct coordinators from various sized companies will discuss their opinions about the current state of market conduct exams and the impact of the market analysis process. Have the number of exams been increasing? Is the focus different? How does this impact the role of the market conduct coordinator? Learn how the coordinators face the challenges and some tips to try to get the best results.

## **33. How to Get Rid of Stress Without Punching a Hole in the Wall**

*Katie Gurnett, Physicians Mutual Insurance Company;*

*Dave Milligan, American Equity Investment Life Insurance Company*

Stress causes us to do crazy things impacting our work, personal relationships and our health. Learn how to identify the stressors in your life and ways to counteract their affects. You can’t avoid stress, but we can help you find ways to minimize its effects and keep you healthy and sane—both at home and at work.

## **34. Ethical Dilemmas—What IS the Right Thing to Do?**

*Dan Cotter, Lindemann LLC*

We are all faced with situations which test our ethical backbone. Some things are easy, but then there are the grey areas which are not so easily handled. How can we approach these situations, solve the problem and still live by our company’s and our own Code of Ethics? This presentation will address Ethical Dilemmas and how you can do the right thing.

# Concurrent Sessions

## **35. A How-To Guide for the Florida I-File System**

*Miranda Duguid, Florida Office of Insurance Regulation*

The Florida Office of Insurance Regulation will show some tips regarding the use of their I-File system for submission of rate, rule, and form filings. Learn how to better navigate the system and meet filing requirements with your initial submission. Submission requirements will be reflected as a sample filing is constructed including requirements for the RCS (Rate Collection System). A Question & Answer session will be available at the end of the presentation.

## **36. Hot Topics in Health (State News)**

*Eric Fader, Edwards Angell Palmer & Dodge;*

*Page Waters, SNR Denton*

What is currently going on in the health industry? As new federal regulations begin to become effective, what will the current issues for various health products be? Let this session bring you up to date in both federal and state regulation.

## **37. Fraud Detection and Prevention**

*Ralph Burnham, Pennsylvania Insurance Fraud*

*Prevention Authority*

Each state defines insurance fraud differently. But fraud generally happens when someone intentionally deceives another about an insurance matter to receive money or other benefits not rightfully theirs. Join this discussion on the impact of Fraud on the insurance industry and learn the latest prevention initiatives to strengthen your company's fraud compliance efforts.

## **38. Regulator Roundtable—P&C**

*CT, GA, ID, LA, MA, NM, NY, VA*

This unique session allows you to meet the regulators and ask questions in a group setting. There are multiple regulators in the room and you will be able to rotate to each regulator. This is a great opportunity to talk about issues within the state and share ideas in a small setting with various regulators.

## **39. Dealing with Multi-location Risks**

*Kevin Ross, AAIS;*

*Tim Stalker, Stalker | Vogrin | Bracken | Frimet*

How should insurers handle policies issued to insureds who operate in multiple states and are subject to varying state laws? Are amendatory endorsements the only answer? What about cancellation procedures? This discussion will include both a product developer and a legal expert who will shed some light into this common compliance issue. This session will appeal to those who work in the commercial P&C industry.

## **40. Emerging Technologies and Contemporary Compliance Challenges**

*Ellen M. Carney, Forrester Research, Inc.;*

*Lee Nagel, Cedar Document Technologies*

The Internet, Social Media, Mobile Applications, Email, and interactive PDFs provide new opportunities for marketing and potential challenges for compliance professionals. Learn how emerging technologies are solving compliance issues with forms, documents, multi-channel interactions and address data needs, while providing marketers the ability to improve the customer and agent experience.

## **41. So You Want to do a SERFF Filing—and do it the EASY way!**

*Kelly McCumber, NAIC-SERFF;*

*Brandy Woltkamp, NAIC-SERFF*

Are you just learning to use SERFF or do you want to find out if there is an easier way to do things on SERFF? A SERFF representative will show you some tips and tricks that will make filing in SERFF a breeze!

## **42. Regulator Roundtable—L&H**

*AR, ID, IIPRC, MA, NC, VA, WV, WI*

This unique session allows you to meet the regulators and ask questions in a group setting. There are multiple regulators in the room and you will be able to rotate to each regulator. This is a great opportunity to talk about issues within the state and share ideas in a small setting with various regulators.

### **43. Federal Healthcare Reform—1 Year Later (Implementation Challenges)**

*Eric Fader, Edwards Angell Palmer & Dodge;  
Susan Kalmus, Axis Insurance Company*

It's been almost a year since the initial requirements of federal health care reform went into effect. Industry and regulators have struggled with implementation, particularly compliance with the new regulations. Come hear our expert discuss the emerging issues. You will get some answers. And for those of you who work on student health plans, a special segment of the session will be devoted to that topic.

### **44. The Florida Regulatory Environment & Getting Filings Approved (P&C)**

*Richard Koon, Florida Office of Insurance Regulation*

The Florida Office of Insurance Regulation will discuss the current regulatory environment, recent changes, and the history of how we arrived where we all find ourselves today. Learn the areas of importance when making an I-File submission in order to satisfy filing requirements and get your filings approved. Topics will include filing strategies and commercial deregulation. A Question & Answer session will be available at the end of the presentation.

### **45. Credit Scoring—Still an Issue**

*Peg Ising, Nelson Levine De Luca & Horst LLC  
Eric Nordman, NAIC*

Although other issues seem to be dominating "hot topics" lists, the use of credit score as a rating factor in personal lines policies is still being addressed at the state and federal level. This session will address where the debate on credit scoring stands and where it is expected to go in the future.

### **46. Introduction to the Surety/Fidelity Line of Business**

*Rob Duke, Surety & Fidelity Association of America*

Curious about fidelity and surety bonds? This session will provide an overview of the basics of fidelity and surety bond products, including the types of bonds and general principals of suretyship. It will also address the unique filing and regulatory issues for these products.

### **47. Leadership by CHOICE**

*Lou Heckler, Internationally-Known Motivational Speaker*

Great leaders choose to be highly skilled at what they do and they do so whether they are in traditional leadership positions or not. This session will reveal six important choices we all need to make if we are to grow our leadership role in the insurance industry. Speaker Lou Heckler has spent more than 40 years in business and spent 19 years on the adjunct faculty of the University of Michigan's Executive Education Center in the 80s and 90s. You'll love his ideas and his stories and leave with lots of I-can-do-this-tomorrow action steps.

### **48. To Blog or Not to Blog—That is the Question**

*Leslie Krier, Washington Office of the Insurance Commissioner;  
Jim Mealer, Missouri Department of Insurance;  
James Mumford, Iowa Insurance Division;  
Randa Zalman, Redstone Communications*

If it's on the net is it really forever? What is the etiquette for Facebook? How do you define your personal profile versus your professional profile? Should you link-in? How connected is your company, your state? How many friends do you need to "friend"? How does it fit into my company's overall compliance program? This session will help you and your company understand the do's and don'ts of Social Network sites.

### **49. Senior Issues—Under the Magnifying Glass: How Are You Faring?**

*Donna Benard, New York Life Insurance Company;  
Patrick Reeder, Stradley Ronon Stevens & Young, LLP*

Take an energetic, lively and interactive tour through the highly charged regulatory and public relations environment of senior issues as they relate to the compliance professional. Today's compliance professionals find themselves under the heat of the magnifying glass more often than not. This session will help equip you with practical skills to more effectively deal with the compliance and regulatory issues that arise from the frenzy and will help you adapt your current compliance life (personal and professional) to reduce the burn.

# Concurrent Sessions

## **50. IIPRC: All It's Quacked Up To Be?**

*Sean Cox, First Consulting and Administration;*  
*David Morris, IIPRC;*  
*Karen Schutter, IIPRC*

Learn the ins and outs of the IIPRC from basic to intermediate. You are new to compliance and heard about the Interstate Compact (Interstate Insurance Product Regulation Commission) but don't have the slightest idea on how it can help you! This session will cover the basics, helpful tips on filing submissions, and updates on individual and group standards all to make your filing life stress-free, even for those with more experience.

## **51. Market Conduct Issues from an Industry Perspective**

*Kathleen Donovan, Wolters Kluwer Financial Services*

Kathy Donovan will present the industry's perspective on the top 10 problem areas that are viewed by the regulators in market conduct fines. The implications of these fines and the magnitude of what these fines can entail for the insurance company will be discussed. Suggestions on how to be prepared for a market conduct, and common dos and don'ts will also be part of this presentation.

## **52. Regulator Roundtable—P&C**

*CT, GA, ID, LA, MA, NM, NY, VA*

This unique session allows you to meet the regulators and ask questions in a group setting. There are multiple regulators in the room and you will be able to rotate to each regulator. This is a great opportunity to talk about issues within the state and share ideas in a small setting with various regulators.

## **53. Going Green for Insureds and Insurers**

*Steve Clarke, ISO;*  
*Sam Garro, OneBeacon Insurance Company;*  
*Tim Stalker, Stalker | Vogrin | Bracken | Frimet*

More insureds are "going green" using energy efficient building materials, building equipment, appliances, etc. Or in the event of loss, they want to rebuild "going green." What states are considering green initiatives? This session will discuss available coverages and underwriting concerns about green technology and possible state action in this exciting new area.

## **54. How To Address Consumer Complaints**

*Katie Gurnett, Physicians Mutual Insurance Company;*  
*Nick Marrangoni, Liberty Mutual Group;*  
*Beth O'Quin, Louisiana Department of Insurance;*  
*Anne Marie Narcini, New Jersey Department of Banking and Insurance*

Does your company have the right controls in place for receiving and addressing consumer complaints? Learn the common practices that companies utilize to ensure they are addressing the concerns of their customers as well as meeting the stringent regulatory requirements for responding to complaints.

## **55. Seguros En Puerto Rico**

*Ruben Gely Rodriguez, Oficina del Comisionado de Seguros de Puerto Rico*

You don't have to speak Spanish to know having Puerto Rico represented at Conference is magnífico! Meet Ruben Gely Rodriguez of the Puerto Rico Office of the Commissioner of Insurance for Classroom 101 to learn [in English] the best filing practices for getting approvals in Puerto Rico.

## **56. Regulator Roundtable—L&H**

*AR, GA, ID, IIPRC, LA, VA, WV*

This unique session allows you to meet the regulators and ask questions in a group setting. There are multiple regulators in the room and you will be able to rotate to each regulator. This is a great opportunity to talk about issues within the state and share ideas in a small setting with various regulators.

## **57. New Annuity Disclosure & Illustration Model Act**

*David Milligan, American Equity Investment Life Insurance Company;*  
*James Mumford, Iowa Insurance Division;*  
*Don Walters, CEFLI*

The new/revised model and what it means. How does it impact my company? How is it being implemented by other companies? What are regulators looking for to demonstrate compliance with monitoring and supervision?

## **58. Commercial Inland Marine Insurance**

*Robert Guevara, AAIS*

Bob Guevara, VP of Inland Marine for AAIS, will discuss the definition of inland marine insurance and distinguish between the commercial inland marine (Filed) classes and the “Nonfiled” commercial inland marine classes. Bob will address the filing status of both the Filed and Nonfiled inland marine classes. He will also provide insight into the interpretation of state insurance laws and will discuss the states that require form and/or rate and rule filings for the Nonfiled inland marine classes. Bob will also touch on data reporting, wet marine and combination coverages.

## **59. Auditing—Case Scenarios**

*Scott Whitaker, Nationwide*

Attend this fun, interactive auditing session, where you will have the opportunity to both learn and share. During this session, a high overview of auditing principals will be provided. However, most of the time will be used to share sample documents used in auditing. Some of these documents include: communications, best ways to format data, comparison tools, reporting samples (both tables as well as graphs), report terminology, as well as action plan and follow up templates. You will also have the opportunity to share success and learning from your own auditing experience.

## **60. P&C Hot Topics—Current and What To Expect!**

*George Bradner, Connecticut Insurance Department;*

*Betty Branum, Virginia Bureau of Insurance;*

*Ed Charbonnier, Massachusetts Division of Insurance;*

*John Gatlin, Illinois Department of Insurance;*

*Linda Gonzales, Louisiana Department of Insurance;*

*Bill Lacy, Arkansas Insurance Department*

This panel of knowledgeable regulators will share with you the issues that are currently affecting the P&C industry and issues that could be on the horizon! Attend this session to find out what to expect!

## **61. Consistencies/Inconsistencies Among Reviewers**

*Denise Engle, Oklahoma Insurance Department;*

*Isidro Esquibel, New Mexico Department of Insurance;*

*Kevin Gaffney, Vermont Dept. of Banking, Insurance, Securities & Health Care Administration;*

*Tonya Gillespie, West Virginia Insurance Commission;*

*David Isaacs, Kansas Insurance Department*

CONSISTENCY & TRANSPARENCY. With budget constraints, retirements, layoffs, new staff coming on board, how are state regulators ensuring consistent review of filings? What forces affect interpretation of laws and regulations? How are new interpretations being communicated to industry—bulletins, notices, SERFF? Join in a lively discussion of these challenges.

## **62. The Future of MCAS**

*Randy Helder, NAIC;*

*Craig Leonard, NAIC;*

*Mike Honeck, Wisconsin Office of the Commissioner of Insurance;*

*Jim Mealer, Missouri Department of Insurance*

2011 brings new and exciting developments for the Market Conduct Annual Statement (MCAS). The collection of the MCAS data is now centralized under the NAIC. What changes will this bring and how will it impact future market analysis efforts? This session will address centralization of MCAS data and the future of MCAS.

## **63. Long Term Care—Recent Developments**

*Bob Glowacki, Transamerica;*

*Patrick Reeder, Stradley Ronon Stevens & Young, LLP;*

*Karen Schutter, IIPRC*

Long-Term Care—it's come a long way, baby! Since its infancy thirty years ago, long-term care coverage has evolved. It's no longer a novelty and it's fairly heavily regulated. If you're in the business or just thinking of entering it, this session will give you the basics and bring you up to speed in today's market.

# Concurrent Sessions

## 64. Suitability—It's a New Era

*David Milligan, American Equity Investment Life Insurance Company;*

*James Mumford, Iowa Insurance Division*

We are now a year into a new era in suitability regulation. The new Model Regulation has been adopted in many states and others are in the process of implementing. What are the pit-falls companies have faced in meeting the requirements of the new Model Regulation? What are regulators seeing based on the new processes being put in place? Is the marketplace changing? Have the issues that this regulation was supposed to address been removed from the marketplace? We'll take a look at lessons learned from the company and the regulatory perspective and how to make your suitability program even stronger.

## 65. Commercial Regulatory Modernization & Scheduled Rating

*John Gatlin, Illinois Department of Insurance;*

*Leslie Krier, Washington Office of the Insurance Commissioner;*

*William Lacy, Arkansas Insurance Department*

Learn about regulatory compliance issues related to writing commercial lines accounts from a panel of experts. The panelists will discuss regulatory re-engineering efforts that have led to some relaxation of regulatory requirements over the last decade. Learn about the pitfalls for the compliance professional when a commercial account coverage multiple states with differing definitions of what constitutes an exempt commercial policy. Learn about how to use and document schedule rating credits and debits to avoid any unforeseen consequences to your or your client. The panel will also discuss current market conditions for commercial lines coverages.

## 66. Federal Oversight

*Barry Goldwater, Jr., The Goldwater Taplin Group;*

*Adam Noah, AIA;*

*Eric Nordman, NAIC*

Changes in the federal laws and regulations applicable to the insurance industry are well underway. The Federal Insurance Office is in existence and has a leader. The Financial Stability Oversight Committee has been working away. More changes are likely to follow. This session will provide an overview of areas of current and pending federal oversight, including a status report on federal issues.

## 67. Operations Compliance

*Cara Gressen, Allianz Life Insurance Company of North America;*

*Mark Hooker, West Virginia Insurance Commission*

Super Glue or Paint Thinner??? You work with Operations to implement a change needed due to Compliance audits and guess what, the same thing shows up again! This session will explore how to build a partnership with your operations area and ensure processes and procedures are up-to-date and changes stick – you know SUPER GLUE!! Avoid repeat market conduct findings and internal self assessment findings and learn the best way to meet regulatory expectations.

## 68. Document Retention

*Martin Susec, Nationwide*

TO SHRED or NOT TO SHRED. Generally Accepted Recordkeeping Principles® (GARP®) as an industry standard for the development, maintenance and measurement of records & information management programs is being used across the country. Insurance compliance associates and regulators will be able to use GARP® to regulate and benchmark insurance company records retention programs. GARP® also includes a first generation maturity model that helps companies and regulators identify gaps in records management programs and helps then develop strategies for improvement. Learn the basic of GARP® and how it can assist insurance companies in tackling difficult records management issues presented by the use of new technologies.

## 69. PPACA Update—New Reporting Requirements and Filing Issues

*Betty Dabrowski, McHugh Consulting Resources, Inc.;*

*Tom Carswell, Georgia Office of Insurance and Safety Fire Commissioner*

As PPACA regulations come to the forefront, more and more companies are finding themselves having to file endorsements or submit new filings to comply with these new regulations. Come find out some of the ways these new filings are being handled. Also, some new filings do not fall under PPACA, but require PPACA TOIs. Come find out how to work around those tricky issues – saving your company time and money!

## **70. A to Z Best Practices for Tracking and Implementing Regulatory Changes**

*Lisa Cooper, Nationwide;*

*Kathleen Donovan, Wolters Kluwer Financial Services;*

*Katie Gurnett, Physicians Mutual Insurance Company;*

*Barbara Price, ACLI*

We live in a dynamic world of legislation. The volume of legislative activity continues to increase and the chances of missing something important is high. Successful management of legislation is key to mitigating risk in any organization. This session will evaluate some best practices for building a framework around monitoring, disseminating and implementing new laws and regulations into your company. Come join the fun as we take an adventure into the fascinating world of legislation.

## **71. Product Development—Best Practices**

*Kyle Hales, Perr & Knight*

Does your company have a great concept that needs to be turned into a profitable reality? Learn how to take these insurance innovations from filed to approved. Learn the best practices and tips that will get your new product filing through the department and into the market.

## **72. Not Your Parents' Market Conduct**

*Leslie Krier, Washington Office of the Insurance Commissioner;*

*Anne Marie Narcini, New Jersey Department of Banking and Insurance;*

*Susan Stead, Nelson Levine De Luca & Horst LLC*

This presentation will discuss how market regulation has been changing over the past decade. From full Market Examinations to Market Continuum analysis—this will give you an understanding of where Market Regulation came from and where it is going—and what you as a company need to do meet the new expectations!

## **73. Call Center Compliance: Best Practices**

*Dennis Goebel, Liberty Mutual Insurance;*

*Mike Honeck, Wisconsin Office of the Commissioner of Insurance;*

*Mike Pouliot, RegEd*

What happens when insurers use call centers for the solicitation and sale of insurance? How is this corner of the insurance world regulated? What are industry best practices that insurers should follow when using call centers? What do market conduct examiners look for when evaluating insurance call center operations? This session will address these questions and more, with time allotted for audience questions and answers.

## **74 Adjusting to the New World: The Implications of the Dodd-Frank Law and Federal Insurance Office**

*John Emmanuel, Edwards Angell Palmer & Dodge;*

*Eric Nordman, NAIC*

With the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act, change is the watchword of the day. Learn about changes affecting compliance professionals that are brought about by the new Federal Insurance Office, the Financial Stability Oversight Council, the Office of Financial Research, the Bureau of Consumer Financial Protection and the Office of Credit Rating Agencies. Join in an open discussion about how these changes will affect insurer activities in the future, including a discussion of systemic risk oversight, resolution authority and state-federal interaction.

© 2011 Visit Orlando

# Sponsors

AICP greatly appreciates the support of our Sponsor organizations:

## Platinum Level

Thomson Reuters Accelus  
Wolters Kluwer Financial Services

## Silver Level

Perr & Knight  
Thomson Reuters ONESOURCE Unclaimed Property  
World-Check

## Bronze Level

AAIS	First Consulting and Administration
CEDAR Document Technologies	Martin & Company
Compliance 360	NorthStar Exams, LLC
Compliance Research Services	Sandra K. Meltzer & Associates
Coulter & Associates, Inc.	Westmont Associates
Custom Disability Solutions	

## Patron Level

Clear Market Practices, LLC  
Currin Compliance Services, LLC  
Great Lakes Chapter of the AICP  
Heartland Chapter of the AICP  
Insurance Compliance Insight  
Korey Cotter Heather & Richardson LLC  
Mid-Atlantic Chapter of the AICP  
New England Chapter of the AICP  
Northwest Chapter of the AICP  
Strait & Associates, LLC

## Honoree Level

Christian & Small LLP  
Gulf States Chapter of the AICP  
Interstate Insurance Product  
Regulation Commission  
Midwest Chapter of the AICP  
South Central Chapter of the AICP  
Stalker Vogrin Bracken Frimet



# About This Year's Charity

This year, AICP has selected Camp Boggy Creek as the recipient of its annual charity drive.



Camp Boggy Creek is a permanent, year-round facility where children between the ages of 7 to 16 with chronic or life-threatening illnesses can come at no charge to them or their families. The cost of staffing and

operating the camp is covered by contributions from individuals, healthcare partnerships, foundations and corporations.

Located on 232 acres of beautiful wooded land just 45 minutes north of Orlando in Lake County, Florida, Camp Boggy Creek serves children from across Florida.

The camp provides a safe and exciting camp experience for children with Asthma, Cancer and blood-related disorders, Craniofacial disorders, Diabetes, Epilepsy, Heart disease, Hemophilia, Immunology, Inflammatory Bowel Disease, Kidney disease, Rheumatic disease, Sickle Cell Anemia, Spina Bifida, Transplants, and disorders requiring ventilator assistance.

Camp Boggy Creek gives campers a chance to normalize their lives by being with children battling the same illness. "Everyone is just the same as me!"

The camp also offers critical support to parents, guardians and siblings of these amazing campers.

All proceeds from our Silent Auction will be donated to Camp Boggy Creek this year. We will also have a donation bowl located at the registration desk for those who want to donate, so please plan to participate in this effort.

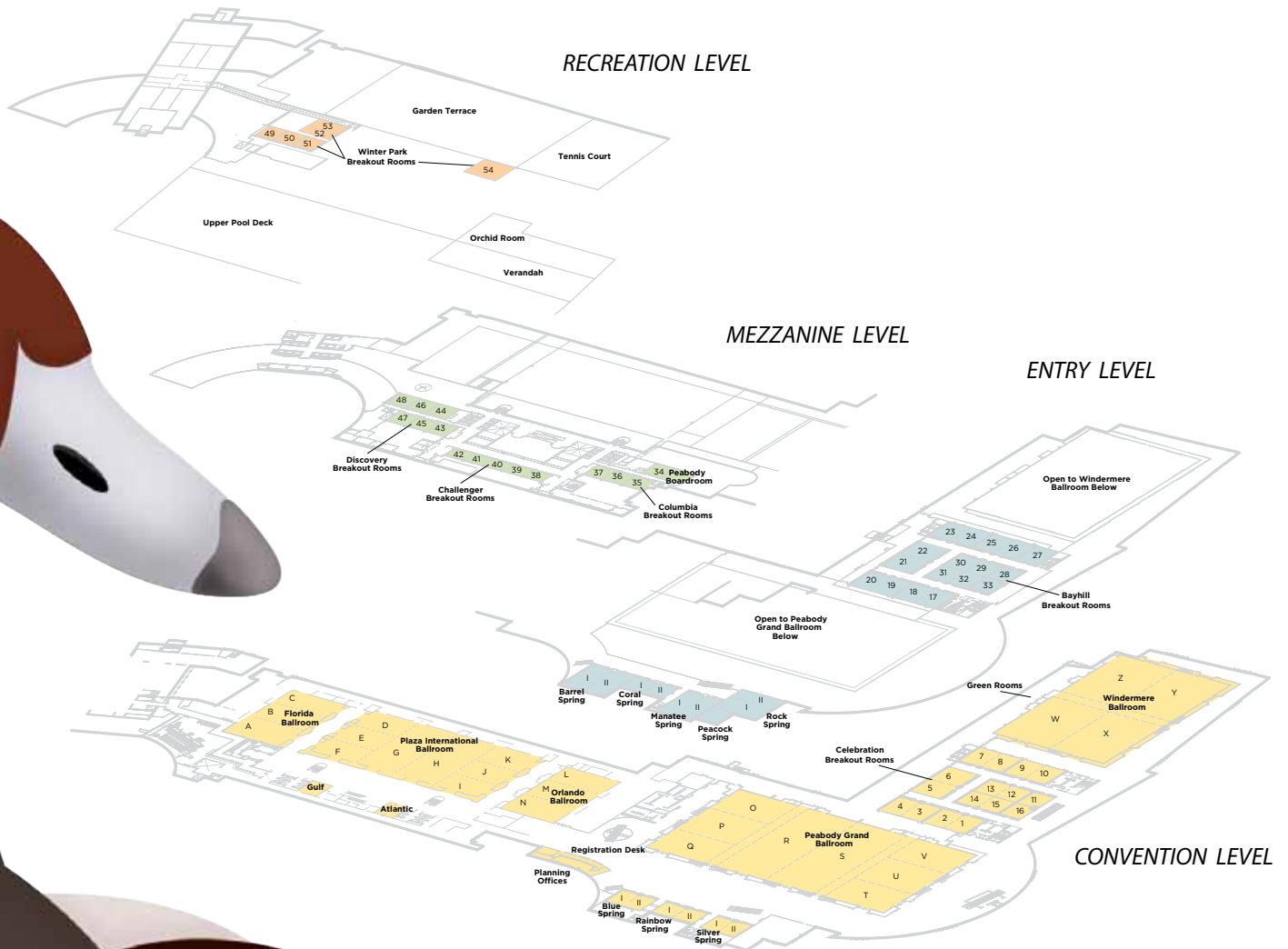
*Regarding Camp Boggy Creek:* A copy of the official registration and financial information may be obtained from the division of consumer services by calling toll free 1-800-435-7352 within the state. Registration does not imply endorsement, approval or recommendation by the state. The Boggy Creek Gang, Inc.'s registration number is CH991. One hundred percent of the contributions received are for the benefit of Camp Boggy Creek.

## Get Your Regulatory and Compliance Ducks in a Row!



# Floor Plan

Peabody Hotel — Orlando, FL



## AICP Annual Conference

September 25–28, 2011

Held at the Peabody Hotel  
in Orlando, Florida

Home of the Famous Peabody Ducks

### Questions/Concerns

If you would like additional information on the AICP Annual Conference or if you have any questions about participating, please contact:

Association of Insurance Compliance Professionals  
12100 Sunset Hills Road, Suite 130, Reston, VA 20190  
Phone: 703-234-4074, ext. 4070, 4071, or 4085  
Fax: 703-435-4390 E-mail: [aicp@aicp.net](mailto:aicp@aicp.net)