

Texas Department of Insurance
LIFE, HEALTH, AND LICENSING
2010 COMPLIANCE CONFERENCE

The Texas Department of Insurance (TDI) strives to be the best insurance regulatory agency in the nation. To assist life, accident and health insurers, health maintenance organizations (HMOs), and agents in understanding and meeting Texas' regulatory requirements, TDI will hold a Compliance Conference May 12, 2010, at the Doubletree Hotel, 6505 N. IH-35, Austin. **The registration fee is \$100.00 per person.**

The general session will include presentations on the following topics:

- **Who's Who at TDI** - An opportunity to learn about senior management staff along with their role and responsibilities
- **A Look Back: Addressing TDI's Challenges** - Learn about what happened in the 81st Legislative session and TDI's Sunset Review; including administrative rule implementation updates
- **A Look Forward: Emerging Issues** - Gain insight on activities at the NAIC, the Federal level, and internationally. Get an overview of issues likely to be considered by the 82nd Texas Legislature. Learn how these issues and activities affect regulation in Texas.
- **Buffet Luncheon**
Speakers: Interstate Insurance Compact – Panel Discussion
The Interstate Insurance Compact ("Compact") is an important modernization initiative that benefits state insurance regulators, consumers and the insurance industry.

After the general session, attendees may attend the following breakout sessions:

- **Filings Made Easy: Form and Actuarial A&H, Life, Annuity and Credit Products – The Review Process: An Insiders Guide**
 - Key Points to Improving the Speed of the Form Review Process
 - Types of Filings
 - Product Checklist
 - SERFF Filings
- **Compliance with Texas Agent Licensing Laws and Regulations**
The presentation will include the following:
 - clarification about new legislation from the 81st Legislative Session (Annuity and Medicare Related Product Certification Training and CE and Small Employer Benefit Plan Certification);
 - updates on continuing education roster reporting;
 - information of online processing; and
 - details on fingerprinting and criminal history evaluation letters
- **Reporting Suspected Insurance Fraud** - Learn more about Insurance Fraud Reporting, the Anti-Fraud Statute, Fraud Report Review Processes, Elements of a Comprehensive Fraud Report, and the Investigation Process.

- **Advertising Requirements** - What is/is not an advertisement, what must be filed for review, how to file an ad for review, and the annual certificate of compliance filing. In addition, “hot topics” including Internet advertising reviews, identification of the insurer, co-branding, worksite and associate ads, and non-contractual benefits will be covered.
- **Required Checklists for Life/Health & HMO Form Filings** - In this session, you will learn how to complete the Transmittal Checklist for Life/Health and HMO form filings, and the Transmittal Checklist for filing Miscellaneous Documents. There will also be a discussion of the types of HMO filings that are submitted to different areas within the agency.
- **Financial Examinations and Market Regulation** - An overview of the Financial Examinations Division, and the new Risk Focused examination approach. An overview of the market examination and analysis of insurers licensed to do business in Texas.
- **Form and Actuarial Filing Issues for A&H, Life, Annuity and Credit Products** - An overview of changes to the standard non-forfeiture law regarding maturity dates and the application of the 70/10 standard as a result of passage of HB1919; the procedures for determining whether or not a long-term care related rider(s)/ endorsement attached to an annuity or life contract must comply with the Long Term Care (LTC) rule, common omissions that companies leave out when filing LTC related riders and endorsements, Medicare supplement rules and Long Term Care Partnership and non Partnership rules, and actuarial requirements for initial LTC filings.
- **TDI Complaints Process** - An overview of how TDI handles complaints about insurers, how TDI determines what is a “justified” complaint, the most frequent reasons for complaints, and the complaint information provided to the public via TDI’s website and customer assistance call center. Includes a review of the requirement for carriers to maintain a complaint record/log and discussion about best practices for using the complaint record/log and other tips for companies who may receive complaints.
- **Model Audit Rule** - Hear a summary of the new independent CPA audit and corporate governance requirements for insurers that are being adopted across the nation in 2010. Learn about the new requirements for (i) audit committees, (ii) auditor qualifications, and (iii) reports on internal controls. Understand which provisions may apply to your company, and those that may not. Learn about the effective dates for the various new requirements.
- **Enforcement Hot Topic: Life Settlement** - In this session you will learn about fraudulent activities including misleading and deceptive acts and practices.
- **Disaster Planning** - How prepared is your company to continue to provide services to Texas policyholders in the event of a disaster? In Texas, there is no longer a “disaster season” as ice and hail storms, wildfire, and floods can occur throughout the year, and pandemics are a new disaster threat. Includes information about TDI’s annual disaster plan survey about carriers’ plans to pay large numbers of claims following a disaster and their business continuity/recovery plans should a disaster affect their business operations. Learn more about the recommended elements these plans should include and how TDI monitors disaster plans.

- **L&H Insurance Corporation and Licensing Activities/Transactions** - A summary of corporate and licensing activities/transactions that are required to be filed with the Company Licensing and Registration Division. Learn where to find filing requirements on TDI's website, understand the administrative and technical nature of these activities and transactions, with some focus on those transactions that can directly impact the Texas insurance market, i.e. market withdrawal plans.

TDI staff members from the Property & Casualty, Consumer Protection, Legal and Regulatory Affairs, Enforcement, Financial, and Insurance Fraud Programs will make presentations and answer questions at these sessions.

Hotel Reservations: The Doubletree Hotel is offering a special rate of \$115/single and \$135/double for attendees of the compliance conference. Please call the hotel directly at **1-800-347-0330** to make your reservations. Refer to the TDI Compliance Conference to get the special rate. The website address is www.austin.doubletree.com

***Registration information coming soon.**