

## 2018 IAdCA Conference Agenda\*

Start	End	
<b>Wednesday, April 4th</b>		
4:00p	6:00p	<b>Early Registration</b> <i>Foyer</i>
6:00p	6:30p	<b>Attendee Informational Meeting</b> <i>IAdCA Board Introductions - Conference Information</i> <i>Atrium</i>
6:30p	7:30p	<b>Welcome Reception</b> <i>Atrium</i>
7:30p		<b>Dinner On Your Own</b> <i>(Find an old or new friend or a group for Dinner On Your Own )</i>
<b>Thursday, April 5th</b>		
7:00a	8:15a	<b>Registration and Breakfast</b> <i>Atrium</i>
8:15	8:30a	<b>Welcome and Opening Remarks</b> <b>Cailie Currin – Currin Compliance, IAdCA President</b> <i>Lonestar</i>
8:30a	9:45a	<b>Regulator Panel</b> <b>John Reilly, Florida; Tom Carswell, Georgia; Paul Hanson, Minnesota; David Bolton, Oregon; Philip Reyna, Texas</b> <b>Moderated by Fred Karlinsky – Greenberg Traurig</b> <i>Lonestar</i>
9:45a	10:00a	<b>Break and Vendor Visit</b> <i>Foyer</i>
10:00a	12:00a	<b>Regulator Round Robin</b> <b>John Reilly, Florida; Tom Carswell, Georgia; Paul Hanson, Minnesota; David Bolton, Oregon; Philip Reyna, Texas</b> <i>Lonestar, Liberty Boardroom, Bouquets, and Executive Boardroom</i>
12:00	12:15p	<b>Break and Vendor Visit</b> <i>Foyer</i>
12:15	1:30p	<b>Lunch</b> <i>Atrium</i>

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		Breakout Sessions			
1:30p	2:30p	<b>Breakout Session (Lonestar)</b> <b>Insurance Advertising 101</b>  <i>Sande Chaffin – Texas Life</i> <i>CJ Rathbun - First Consulting</i>	<b>Breakout Session (Liberty Boardroom)</b> <b>FINRA Variable Product Advertising</b>  <i>Anthony Maher - FINRA</i>	<b>Breakout Session (Bouquets)</b> <b>Field Generated Advertising</b>  <i>Heidi Gabel – GamePlan Financial</i> <i>Maureen James – Summit Compliance Group</i>	<b>Breakout Session (Executive Boardroom)</b> <b>Brand Reputation</b>  <i>Melanie Worth – Mutual of Omaha</i>
2:30p	2:45p	<b>Break and Vendor Visit</b> <i>Foyer</i>			
2:45p	3:45p	<b>Breakout Session (Liberty Boardroom)</b> <b>Index Products and Indices</b>  <i>Maureen James – Summit Compliance Group</i> <i>Gary Romo - Allianz</i>	<b>Breakout Session (Lonestar)</b> <b>Advertising Compliance in the Digital Age</b>  <i>Sarah Patton – Allianz</i> <i>Ted Newton – MassMutual</i>	<b>Breakout Session (Bouquets)</b> <b>Marketing to Seniors: Medicare Advantage and Prescription Drug Plans</b>  <i>Helaine Fingold – Epstein Becker &amp; Green</i> <i>Toya Werkheiser – CIGNA-HealthSpring</i> <i>Jennifer Kehm – AETNA</i> <i>Laurie Poulos - TRANZACT</i>	<b>Breakout Session (Executive Boardroom)</b> <b>Compliance, Marketing and Sales – A True Partnership</b>  <i>Heidi Gabel – GamePlan Financial</i> <i>Mike Delaune – GamePlan Financial</i> <i>Chad Gough – GamePlan Financial</i>
3:45p	4:00p	<b>Break and Vendor Visit</b> <i>Foyer</i>			
4:00p	5:00p	<b>Breakout Session</b> <i>Liberty Boardroom</i> <b>Cybersecurity</b>  <i>Spencer Elg – Kelley Drye</i>	<b>Breakout Session</b> <i>Bouquets</i> <b>FINRA Variable Product Advertising</b>  <i>Anthony Maher - FINRA</i>	<b>Breakout Session (Lonestar)</b> <b>Impartial Conduct Standards &amp; the NAIC Advertising Model – How to Avoid Misleading Statements</b>  <i>Ted Newton – MassMutual</i> <i>Roger Hayashi – Summit Compliance Group</i>	<b>Breakout Session (Executive Boardroom)</b> <b>Hands-On Advertising</b>  <i>Glenda Bean – Currin Consulting</i> <i>Debby Paris – First Consulting</i>
5:30p		<b>Thursday Dinners</b> <i>(Meet in TBD)</i>			

Start	End	
<b>Friday, April 6th</b>		
6:30a	8:00a	<b>Breakfast</b> <i>Atrium</i>
8:00a	8:05a	<b>Welcome Back</b> <b>Chairs of Education and Conference Committees</b> <i>Lonestar</i>
8:05a	9:15a	<b>Key Note</b> <b>Mary Jo Hudson – Squire Patton Boggs</b> <b>The Future of State Insurance Regulation</b> <i>Lonestar</i>
9:15a	9:30a	<b>Break and Vendor Visit</b> <i>Foyer</i>
9:30a	10:30	<b>General Session Speakers</b> <b>Alysa Hutnik (Moderator) – Kelley Drye</b> <b>Paul Singer -Deputy Attorney General, State of Texas</b> <b>Dama Brown - FTC</b> <b>FTC – Beyond State DOI Regulation</b> <i>Lonestar</i>
10:30	10:45	<b>Break and Vendor Visit</b> <i>Foyer</i>
10:45	11:45	<b>Questions and Answers</b> <i>Lonestar</i>
11:45	Noon	<b>Closing</b> <i>Lonestar</i>

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# 2018 IAdCA Annual Conference

## Session Descriptions

### Thursday, April 5th - General Sessions:

**Regulator Panel:** Questions submitted in advance are answered by our regulator panel. This is a wonderful opportunity to hear directly from regulators on the issues that are important to you! Submit questions to <mailto:help@iadca.org> by March 2nd!

**Regulator Round-Robin:** Attendees will break into 4 small groups with 1-2 regulators per group. There will be 3 rotations with each rotation lasting approximately 25 minutes. Each regulator will be assigned to a breakout room and provide a brief introduction and then open up the remainder of the session to questions from the group. The individuals will be able to choose which state regulator(s) sessions they want to attend and at the end of a rotation the group will move onto another state regulator. This will allow a more personal setting for you to be able to interact with the regulators in attendance.

### Thursday, April 5th - Breakouts:

**Insurance Advertising 101:** New to Insurance Advertising? We'll start with the basics - the definition of advertising and how it applies to your line of business. Then we'll discuss a practical approach to your responsibilities. This session will also give attendees information on additional resources - what you need to know and where to go if you don't know. Professional organizations have many resources to increase your knowledge of the industry and of the role of advertising. We'll talk about some of the most common organizations and trainings they offer.

**FINRA Variable Product Advertising:** *TBD*

**Field Generated Advertising:** Do you know what materials your contracted producers are using in their lead generation efforts, which can ultimately lead to the sale of insurance products offered by/through your company? From turn-key third-party seminar vendors, to insurance



marketing organizations who offer a variety of sales and marketing strategies, and even business practices that may include inappropriate lead generation activities to generate insurance sales by the producer himself, learn what to look for to help protect your producers and company from regulatory scrutiny and consumer complaints.

**Brand Reputation - Risks, Controls, Brand Protection:** Learn about the controls you can put in place to protect your brand, while also engaging in a discussion of real-life issues that have come up within our personal experience as well as nationwide.

**Index Products and Indices – Marketing Compliance Do’s and Don’ts:** Fixed Index Life Insurance and Annuities can be complicated products, and thus discussing them in advertising materials is often subject to regulatory scrutiny. This session will focus on the unique features of these products and the variety of index allocation choices available. We'll will discuss how to make the concept understandable to consumers while avoid potential regulatory landmines around the indexing feature.

**Advertising Compliance in the Digital Age:** The digital age is moving fast. As industry attempts to keep up with evolving technology, this session will address best practices in advertising compliance and how to navigate challenges presented by digital marketing, including lead generation and social media, in the current regulatory environment.

**Marketing to Seniors: Medicare Advantage & Prescription Drug Plans:** Managing compliant creation and use of marketing material for the advertisement of Medicare Advantage, Part D and Medicare Supplement Insurance – Panel will discuss best practices and address common issues/questions relating to compliance with Chapter 3 of the Medicare Managed Care Manual/ Medicare Marketing Guidelines, as well as applicable state and federal laws. Discuss how to create compliant content for such marketing materials, including required disclaimers and prohibited content, and ensuring that the use of Medicare marketing materials complies with CMS guidance.

**Hands-On Advertising:** An interactive session on how to frame feedback and have productive reviews! We kick-off by discussing key elements of a successful review, tips to make a persuasive argument for changes, and basic compliance requirements for advertising. From there, we break into small groups to practice using the techniques we discussed. We'll come



together to speak about the pieces we had, issues flagged, and proposed resolutions to wrap up!

**FINRA Variable Product Advertising:** *TBD*

**Compliance, Marketing, and Sales - A True Partnership:** Compliance, Marketing and Sales... 3 Specialties, 1 Goal - Producer success. This session is designed to be an open forum for all to participate. Hear the secrets of how this dynamic threesome works together to create compliant, effective marketing platforms and strategies. Learn how to address challenges head-on, which can facilitate a healthier Sales/Marketing/Compliance environment. You will also be encouraged to share your role within your organization and team success as well!

**Impartial Conduct Standards & the NAIC Advertising Model:** The NAIC model life insurance advertising regulation, FINRA's advertising rule and the Impartial Conduct Standards all prohibit misleading statements and omissions. What does that mean for your company, your intermediaries or your agents? This panel will review these standards and how to avoid missteps in your advertising.

**Data Security & Privacy: What You Say (or Don't Say) Can and Will Be Used Against You:** We will explore the state and federal privacy and data security landscape, with a focus on the importance of being careful about what companies say about how information is collected, stored, and shared. The discussion will also cover some basic steps that companies can take to reduce their risk of making statements that could be used against them.

## **Friday, April 6th - Keynote & General Sessions:**

**The Future of State Insurance Regulation:** Come hear from a former Ohio state insurance commissioner's insightful information regarding trends in state insurance regulation. You will learn some of the NAIC's priorities for 2018, including review of the Suitability Rule and issues for the future with RegTech. We will also discuss topics such as Big Data, Data Security & Privacy, and "Free Lunch" seminar marketing. You won't want to miss this session!



**Beyond NAIC and DOI:** How other laws, enforcement agencies and consumer complaints can influence your advertising practices: During this session we will explore how insurance advertisements can be subject to scrutiny and enforcement beyond state insurance advertising laws and beyond state Insurance Commissioners. Specifically, we will discuss how State and Federal consumer protection laws, and each of the State AGs, the FTC, the BBB and consumer litigation could play a role

**Questions & Answers:** This industry Q&A session wrap-ups our event. This is a chance to open questions to the entire group, share experiences, insights, and tips. Questions can also be submitted in advance by sending them to <mailto:help@iadca.org> by March 30th.

