

Hyatt Regency
Scottsdale

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Annual Meeting of the Insurance Regulatory Examiners Society

July 27-29, 2003 Scottsdale, Arizona



Insurance Regulatory
Examiners Society

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Olathe, Kansas 66061

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2003

IRES CDS

Advance Program



The Hyatt Gainey Ranch is not only an efficient, well organized meeting space, but a wonderland of pools and fountains — a true oasis in the Sonoran Desert of northern Arizona. In keeping with summer in the desert, arrive prepared to dress casually at CDS.

What is IRES?

The Insurance Regulatory Examiners Society is an educational and professional development association for all professional insurance regulators.

Our members represent the full range of insurance regulatory specialists, including those working in market conduct examinations, complaint handling, financial analysis, fraud investigation, agent licensing, property/casualty analysis and life/health analysis.

Our mission is to make insurance regulators as well educated and well trained as they can be.

IRES administers the nationally recognized Accredited Insurance Examiner (AIE) and Certified Insurance Examiner (CIE) designation program to identify those professionals who have reached a high level of insurance education and training.

See you in Scottsdale

The primary professional development activity of the Insurance Regulatory Examiners Society is its Career Development Seminar. The Society has established a tradition of excellence, with each CDS exceeding the previous one in quality, usefulness — and attendance.



Mailen



LeDuc



Bicica

I would like to thank Ed Mailen of Kansas, chair of this year's IRES Education Committee, and Jo LeDuc of Wisconsin, our 2003 CDS chair, for all their planning and hard work.

I urge you to leaf through this publication and make note of the workshop topics that interest you the most. Then fill out the enclosed application, send in your check and get set to join your peers this July in Scottsdale.

Paul J. Bicica
Paul J. Bicica, CIE
President, Insurance Regulatory Examiners Society

To Register

To register, fill out the enclosed registration form and mail it with your check in the envelope provided. Complete a separate form for each person attending (photocopies of the form are fine, or you can download one from our Web site, www.go-ires.org). Registration is not guaranteed until your registration fee is received. Seating is limited, so late registrants can't be guaranteed space in the hotel or the sessions. No refunds after June 30; other refund requests will not be processed until 30 days after the seminar.

When you Check In

You can pick up your seminar packet and name badge at the IRES registration desk beginning at 2 p.m. Sunday. The desk will close at 6:30 p.m. and reopen Monday morning. In your packet you'll find all the final details — including an updated schedule and program, complete with presenters' names and room map.

If you arrive on Sunday, you will also be able to join your fellow attendees at a welcome reception, beginning at 6:30 p.m. See you there!

Sunday, 2-3 p.m.

Preconference Meeting

All Section Chairs are urged to attend this important session.

Sunday, 4-5:30 p.m.

Board Meeting

The current Board of Directors will be meeting Sunday afternoon. All interested members are welcome to attend.

Sunday, 6:30-8:30 p.m.

Welcome Reception

Paid attendees, invited guests and their families are invited to attend the welcome reception.

This event, sponsored by IRES, will feature a cash bar, hors d'oeuvres, music and plenty of fellowship and conversation.

About the Workshop Sessions

Besides general sessions, CDS consists of breakout sessions that are planned and hosted by our seven standing IRES Sections. You're free to pick and choose the sessions you wish to attend, whether you prefer to attend all the sessions sponsored by the same section or to move from one to another. (Also check out the Round Robin Discussions on Tuesday morning, where we'll offer a number of mini-discussion focusing on the NAIC's Market Conduct Examiners Handbook.)

You can tell which Section is responsible for which sessions by the labels: **MC** for market conduct, **CS** for consumer services, **LH** for life and health, **PC** for property and casualty, **Fin** for financial, **EC** for enforcement and compliance and **PL** for producer licensing.

We hope you'll stay until the end of CDS, on Tuesday afternoon, because we save some of our best programs for last. That's when the seven Sections team up to provide three powerful joint sessions on three of the hottest issues facing insurance regulators today.

NOTE: At this point, there's still a chance that a few sessions might change. To keep up to date with the latest information on both sessions and social activities, check the IRES Web site. The final program that you'll receive when you arrive in Scottsdale will contain complete, final information about all sessions, including speakers, maps showing how to get to meeting rooms and other details.

www.go-ires.org

Getting to Scottsdale

Phoenix Sky Harbor International Airport is served by 21 airlines which provide non-stop service from 104 cities in the U.S. and around the world. America West Airlines and Southwest Airlines have major hubs there. (Nonstop service is also provided by Aeromexico, British Airways, Lufthansa and Air Canada.)

It's about 19 miles from the airport to the hotel. We'll mail you discount coupons for the airport shuttle when you register. If you rent a car, look for the signs to North Scottsdale via East Exit: Sky Harbor Boulevard, to SR 202 East, to SR 101 North.



Whether you get out and take in the local color or simply sit poolside, you're bound to have a terrific time between CDS sessions.



Monday, 8-10 a.m.

Monday General Session

The 2003 IRES Career Development Seminar will jump right into it, with an intense discussion of the topics of the day during the traditional Commissioners Roundtable.

Among the panelists taking part in this always lively session will be Charles R. Cohen, Director of Insurance for our host state of Arizona; Mike Pickens, Commissioner of Insurance in Arkansas and this year's NAIC president; and Sandy Praeger, newly elected Commissioner of Insurance in Kansas.



Bailey

This always-lively session will once again be moderated by Bill Bailey, an outspoken authority on insurance issues who promises to keep things interesting and informative.

Plan now to grab yourself a cup of coffee and start your day with this one-of-a-kind session.



Cohen



Pickens



Praeger

Arrive early to get a good seat for the Commissioners Roundtable.



Monday, 10:30-11:45 a.m.

Morning Sessions

MC Uniformity — What do we Need to do Now?
A review of the efforts of the NAIC Uniformity Group to date, including the Market Conduct Uniform Report Card, the pre-examination checklist and how to use the new data call lists.

[Target audience: All Lines]

CS Complaint Ranking
An analysis of the formulas used to compile the complaint rankings for various lines of insurance. What's fair, what's not. A review of the newer rankings such as external review reversals and coordinated rankings with other state agencies.

[Target audience: Property & Casualty, Health]

PC Title Insurance vs. Mortgage Impairment/Lien Protection Insurance
A discussion of the pros and cons of this new coverage as opposed to traditional title insurance, and a discussion of the regulatory actions taken on this matter in various states.

[Target audience: Property & Casualty]

LH Independent Review Organizations
A review of how states are implementing Independent Review Organizations (IRO) statutes. Regulators will discuss how they are utilized and the effect of IROs for managed care.

[Target audience: Health]

Fin Narrowing Your Focus
Do risk focused financial examinations get more bang for the regulatory buck? What are the trends driving regulatory change? What is the current status of risk focused examinations? Should we adopt this process?

[Target audience: All Lines]

EC Can't We All Get Along?
How state fraud investigation units work in cooperation with the Federal Bureau of Investigation, the U.S. Postal Inspection Service and insurance company special investigation units.

[Target audience: All Lines]

PL Electronic Licensing — Why Not?
Now that the ground has been broken, shouldn't there be a push to utilize whatever electronic options there are for the regulatory industry. e.g. Producers Database (PDB), Producer Information Network (PIN), National Insurance Producer Registry (NIPR)?

[Target audience: All Lines]

Monday, noon to 1 p.m.

AIE/CIE, Keynote

The luncheon general session will kick off with a ceremony honoring those Society members who have completed their **AIE** or **CIE** designation during the past year.

Following the conferment ceremony will be presentation of the prestigious **President's Award**. This award is given annually by the Society's president to a person of his or her choice who has made a significant contribution to IRES and the regulatory profession.



Pickens

Monday's **luncheon speaker**, Arkansas Commissioner of Insurance Mike Pickens, was elected last December to serve as president of the National Association of Insurance Commissioners.

Since being appointed to the office in 1997, Pickens has led the Arkansas Insurance Department to a rating by A.M. Best Co. as one of the nation's most progressive insurance regulatory agencies.

Before his appointment (and his reappointment to a second four-year term in 2001), he was a partner in a Little Rock law firm, representing policyholders in personal injury and workers' compensation lawsuits. He is a graduate of Ole Miss, with a law degree from the University of Arkansas at Little Rock, where he was associate survey editor of the school's law journal.



Besides informative general sessions and break-outs on specific topics, CDS is a chance to meet your peers in a casual setting.

Monday, 1:30-3 p.m.

Afternoon Sessions

- MC Banking and Insurance Regulators Working Together — More than Privacy?**
Is the need for cooperation between these two groups greater than ever? How did the multi-state exam of Household Finance by banking regulators make the need for cooperation even clearer? What other issues face insurance examiners looking at the insurance practices of lending institutions?
[Target audience: All Lines]
- CS Mold Awareness**
Learn the basics of the different types of mold and the effect that mold has on indoor air quality. How do professionals assess and test for mold and how do they control and remediate mold problems?
[Target audience: Property & Casualty]
- PC Market Madness — Part 1**
Many states have experienced automobile, homeowner and commercial lines carriers looking to pull out of the market or reduce coverage. This session will discuss the reasons for this exodus.
[Target audience: Property & Casualty]
- LH XY&Z of Medicare Supplement Coverage**
An advanced look at Medicare and Medicare Supplement issues. An advanced format covering issues such as guarantee issue rights, non-renewal and enrollment periods.
[Target audience: Health]
- Fin Targeting Market Conduct Exams to an Insurer's Management Style**
A new kind of baseline examination is designed to help examiners determine, prior to a full-blown market conduct exam, whether an insurer is "proactive" or "reactive." Can determining whether a company is proactive help prioritize work schedules and set parameters for market conduct exams?
[Target audience: All Lines]
- EC Have Gun, Will Travel**
A statistical comparison of the effectiveness of state fraud units that have law enforcement personnel, those that carry guns and have arrest powers, to state fraud units that do not have enforcement personnel.
[Target audience: All Lines]
- PL Has NARAB Been Forestalled?**
What is the future of licensing? Does meeting the National Association of Registered Agents and Brokers (NARAB) deadline in the Gramm, Leach, Bliley Act mean it's over?
[Target audience: All Lines]

Monday, 3:30-5 p.m.

Afternoon Sessions

- MC** **Are We All Going in Different Directions?**
A presentation from several states on how they have successfully conducted privacy examinations, including things that work and things that do not.
[Target audience: All Lines]
- CS** **Improving Consumer Services and Complaint Handling**
A look at the best practices for use in the resolution of consumer complaints, as elaborated in the recently published NAIC white paper.
[Target audience: All Lines]
- PC** **Market Madness — Part 2**
Many states have experienced problems with availability and affordability in the property and casualty insurance market. This session looks at what states are doing to make these coverages available and affordable, including a discussion of tier rating and alternate forms of coverage such as FAIR plans, reciprocals and captives.
[Target audience: Property & Casualty]
- LH** **Surviving with Disability Coverage**
Exploring disability insurance, affordability, underwriting and claims management. Regulator and industry representatives will discuss these matters.
[Target audience: Life & Health]
- Fin** **Terrorism Insurance Bill**
Is this the federal government's entry into the business of insurance? Understanding the federal government implications as well as the states' role in enforcing the bill.
[Target audience: All Lines]
- EC** **Follow the Money**
An overview of the federal anti-money laundering requirements for the insurance industry and their implications for state insurance regulators.
[Target audience: All Lines]
- PL** **Producer Licensing from the Non-Regulator Perspective**
What kind of efficiencies and functions does the industry expect from the regulators?
[Target audience: All Lines]



There's plenty to do right in town, but if you're a fan of the outdoors, Scottsdale has plenty of that as well.

How about a guided desert biking adventure? Or a 4-wheel-drive tour of parts of the nearby Sonoran Desert? Or a little horseback riding?

Then there are the Arizona Science Center, Cosanti (a historical site with studios, foundries and galleries, plus concrete structures designed by Paolo Soleri), Frank Lloyd Wright's Taliesin West, the world-famous Heard Museum and a zoo and wildlife park.

For the kids, there's Camp Hyatt Kachina, with fun, educational, interactive programs for children aged 2-5 and 6-12.

New Designees' Reception

All new AIE and CIE designees and their spouses are invited to a special cocktail reception at 6 p.m. Monday.

Monday

	Market Conduct	Consumer Services	Property/Casualty	Life/Health	Financial	Enforcement & Compliance	Producer Licensing
8-10 a.m.	Opening General Session			Commissioners Roundtable			
10:30-11:45 a.m.	Uniformity — What do we Need to do Now?	Complaint Ranking	Title Insurance vs. Mortgage Impairment/ Lien Protection Insurance	Independent Review Organizations	Narrowing Your Focus	Can't We All Get Along?	Electronic Licensing — Why Not?
Noon	Luncheon General Session			AIE/CIE Conferment, NAIC Keynote Address, Luncheon			
1:30-3 p.m.	Banking and Insurance Regulators Working Together — More than Privacy	Mold Awareness	Market Madness — Part 1	XY&Z of Medicare Supplemental Coverage	Targeting Market Conduct Exams to Insurer's Management Style	Have Gun, Will Travel	Has NARAB Been Forestalled?
3:30-5 p.m.	Are We All Going in Different Directions?	Improving Consumer Services and Complaint Handling	Market Madness — Part 2	Surviving with Disability Coverage	Terrorism Insurance Bill	Follow the Money	Producer Licensing from the Non-Regulator Perspective

Tuesday

8:30-10a.m.	Morning General Session			Insurers' Use of Third-Party Vendors			
10:30-11:45 a.m.	Market Analysis — What Is it and How Will it Help Market Conduct Examiners?	Disaster Preparedness	Medical Malpractice Meltdown	Life Insurance and Securities	Is Your Insurer Clean?	E-Commerce, Security and Piracy	Round Robin Discussions <i>Focus on market conduct</i>
Noon	Luncheon General Session			Membership Meeting, Results of Annual Board Election			
1:30-3 p.m.	Joint Sessions						
	Sponsored by Consumer Services and Life & Health Sections Suitability		Sponsored by Property & Casualty, Market Conduct and Financial Sections Use of Credit Scoring in Insurance		Sponsored by Enforcement & Compliance and Producer Licensing Sections New Horizons		

ALSO ON SUNDAY

Section Chairs' Preconference, 2 p.m.*
IRES Board Meeting, 4 p.m.
Welcome Reception, 6:30 p.m.

ALSO ON MONDAY

New Designee Reception, 6 p.m.*

*By invitation only

ALSO ON TUESDAY

IRES Foundation Breakfast, 7:30 a.m.*
Section Chairs' Postconference, 3 p.m.*
IRES Board Meeting, 4 p.m.
Appreciation Dinner*



Whether you're looking for someplace to go for the evening, or you arrive early or stay late and would like to take in the local color, the Scottsdale area has a lot to offer — from a visit to Biosphere 2 or the Grand Canyon, to day trips to a turn-of-the-century mining town, pre-historic cliff dwellings or the most famous Western town of all — Tombstone.

And need we mention the plethora of top-notch golf courses?

If shopping is your thing, the hotel's shuttle will take you to one of four nearby shopping centers.



Tuesday, 7:30 a.m.

IRES Foundation Breakfast

All members of the IRES Foundation and all industry attendees are invited to take part in a breakfast meeting of the Foundation's Board of Directors. Come learn what the Foundation is doing on behalf of IRES members. If you plan to attend, please RSVP to the IRES office, 913-768-4700 or ireshq@swbell.net

The breakfast will end before the morning sessions begin.

Tuesday, 8:30-10 a.m.

Morning General Session

Tuesday morning kicks off with recognition of the **IRES section chairs**. Be sure to grab a cup of coffee and head into the room to take part in the recognition ceremony.

After that, stay for an exciting new session on a topic of growing interest to regulators everywhere — **Insurers' Use of Third-Party Vendors**.

The use of third-party vendors to perform core functions traditionally done by insurers, such as claims, utilization review and customer service, continues to rise. This session will explore what is driving the trend.

Is it a wise business decision or an alarming trend that regulators need to be concerned about? Should insurers monitor vendor performance, and if so how and to what extent? Should insurers be allowed to contract out every aspect of their operations or should the regulators draw the line and prohibit the outsourcing of certain functions? What should regulators look for and expect during an examination of a company that uses third-party vendors? What access should regulators be given to the vendors' records? What lessons have been learned by insurers using third-party vendors? Who really benefits from these types of arrangements? Do they help or hurt the consumer?



Tuesday, 10:30-11:45 a.m.

Morning Sessions

MC Market Analysis — What Is it and How Will it Help Market Conduct Examiners?

What data and information are already available to regulators, how to review it and how these data could be used. This session will assist a state in locating existing data and provide examples of innovative ways to use it when conducting examinations and analyzing the marketplace.

[Target audience: All Lines]

CS Disaster Preparedness

With the importance of disaster preparedness and response rising, what should insurance departments look to include in their disaster response plans to better coordinate recovery efforts and insure a faster recovery via the claims process?

[Target audience: All Lines]

PC Medical Malpractice Meltdown

Many states are facing serious crises regarding health care — including the increasingly prohibitive cost of malpractice insurance for both doctors and health-care facilities. This session will focus on key reasons, including huge jury awards and lowered returns on investment, and will include a discussion of the search for legislative and other solutions.

[Target audience: Property & Casualty]

LH Life Insurance and Securities

Will the so-called marriage of these two products be breaking up? A look at how regulators and the industry are dealing with the fallout from the huge market declines, along with a review of suitability standards designed to protect consumers.

[Target audience: Life]

Fin Is Your Insurer Clean?

Understanding money laundering, terrorist financing and the USA Patriot Act. Tips and strategies for building an effective anti-money-laundering act.

[Target audience: All Lines]

EC E-Commerce, Security and Piracy

E-Commerce, security and piracy — a computer fraud update.

[Target audience: All Lines]

All Round Robin Discussions

An advanced discussion of various NAIC Market Conduct Examiners Handbook standards. Pick the standards you're interested in and ask your own questions during this breakout session. Here's your chance to get up close and personal with experts as you move from table to table in 15-minute time slots. Seating is first-come, first-served.

[Target audience: All Lines]

Tuesday, noon-1 p.m.

Luncheon General Session

Tuesday's luncheon and general session will feature the annual report from IRES President Paul Bicica, CIE, of Vermont, as well as announcement of the results of the election for slots on the Society's 2003-04 Board of Directors and remarks by incoming president Ed Mailen, CIE, of Kansas.

As in past years, this session represents an excellent opportunity for all IRES members to raise issues and ask questions about the Society and its activities.

In addition, Tuesday's luncheon will see presentation of two prestigious awards:

- The **Schrader-Nelson Publications Award**, honoring the most outstanding contribution to the Society's newsletter, *The Regulator*, over the past year.
- The **AI Greer Award**, presented annually to an examiner who not only meets, but exceeds, the standards of knowledge, dedication and tenacity for which the profession is renowned.



Mailen



Bicica

The Round Robin Discussions were popular last year in San Antonio, so we thought we'd repeat them this time around.



Tuesday, 1:30-3 p.m.

Joint Sessions

CS
LH**Suitability**

Is the insurance product being sold suitable for the purchaser? What should be the suitability standards?

[Target audience: Life]

PC
MC
Fin**Use of Credit Scoring in Insurance**

How is credit scoring used in insurance transactions? What effect does the use of credit score have on the availability and affordability of insurance? A discussion of regulatory problems and any solutions, including new laws and regulations that have been enacted.

[Target audience: Property & Casualty]

EC
PL**New Horizons**

A discussion about regulatory activity as a result of the Producer Licensing Model Act. How do we now enforce the proper licensing of sellers of insurance products under the new NAIC model regulation? What adjustments have become necessary as the implementation has become more nationwide?

[Target audience: All Lines]

CE Attendance Certificates

Certificates of attendance for full CE credits (15 hours) will not be handed out until 3 p.m. Tuesday, the last day of CDS.

Full 15-hour credit will be granted to those who stay for the entire CDS and pick up their certificate in person. All others must mail in a standard IRES C.E. reporting form requesting credit for actual class time attended, up to a maximum of 12 hours, per the instructions in the IRES continuing education program manual.

The entire NICE manual is available online at the IRES Web site . . .

www.go-ires.org

Tuesday, 3-3:45 p.m.

Postconference Review

All IRES Section Chairs are asked to participate in this important meeting.

Tuesday, 4-6 p.m.

IRES Board Meeting

All members of the Society are cordially invited to attend the meeting of the IRES Board of Directors.

One highlight of the meeting will be election of members of the Executive Committee for the coming year.

Appreciation Dinner

All section chairs, state chairs and members of the IRES Board of Directors have been invited to attend this special appreciation dinner. You must RSVP ahead of time to let us know whether you will be able to join us.

Continuing Education

All sessions of the Society's Career Development Seminar qualify for the National IRES Continuing Education program (NICE).

In addition, both the Society of Financial Examiners (SOFE) and the Society of Chartered Property and Casualty Underwriters (CPCU) grant continuing education credits to those who attend IRES workshops.

To receive proper credit from SOFE, you need to know that our provider number is 3071. For CPD credit, contact your CPCU chapter for more information.

N • I • C • E

About the Hyatt Scottsdale

The Hyatt Regency Scottsdale Resort at Gainey Ranch is a truly one-of-a-kind setting for CDS. The demands of our meeting dictate that the hotel itself have a variety of spacious meeting rooms. But between sessions, it's the hotel's surroundings that will get your attention.

For instance, the Hyatt's water playground, one of the largest of its type in the U.S., features 10 swimming pools, including a volleyball pool, a lap pool, a quiet pool just for adults — even a pool with a sandy bottom. Then there's the three-story water slide, a jacuzzi-style spa, plus a waterfall and a beach for sunbathing and building sand castles.

If you play golf, you'll want to check out the Gainey Ranch Golf Club, with 27 holes of championship play (plus a putting green, driving range and other amenities). The tennis pavilion has eight manicured courts, four of them lighted for night play.

The Sonwai Spa (named after the Hopi word for inner beauty, harmony and peace), offers facials, massages and other services — on top of fully equipped cardio and weight rooms.

Whatever your taste in leisure-time activities, this will be a CDS to remember!

Hotel phone: 480-991-3388

Hotel fax: 480-483-5550

The Hyatt Regency Scottsdale Resort at Gainey Ranch provides a one-of-a-kind setting for IRES' '03 CDS.



About IRES

The annual Career Development Seminar is the major professional-development program of the Insurance Regulatory Examiners Society.

Here is the IRES leadership, including both those who run the Society as a whole and those who are responsible for this year's CDS.

IRES OFFICERS/

EXECUTIVE COMMITTEE

President: Paul J. Bicica, CIE, Vermont

President-elect: Ed Mailen, CIE, Kansas

Vice president: Bruce R. Ramge, CIE, Nebraska

Secretary: Kirk R. Yeager, CIE, Colorado

Treasurer: Douglas A. Freeman, CIE, Missouri

Past president: Jann Goodpaster, CIE, Oregon

At-large: Shirley H. Jones, CIE, North Carolina

BOARD OF DIRECTORS

Paul J. Bicica, CIE, Vermont; Polly Chan, CIE, California; Gary L. Domer, CIE, Unaffiliated; Pamela Donnewald, CIE, Illinois; Dudley B. Ewen, AIE, Maryland; Angela K. Ford, CIE, North Carolina; Douglas A. Freeman, CIE, Missouri; Joseph Fritsch, CIE, New York; Jann Goodpaster, CIE, Oregon; Michael W. Hessler, CIE, Illinois; Katie C. Johnson, Virginia; Shirley H. Jones, CIE, North Carolina; Stephen E. King, CIE, unaffiliated; Jo LeDuc, CIE, Wisconsin; Howard L. Magill, CIE, Tennessee; Ed Mailen, CIE, Kansas; Stephen M. Martuscello, CIE, New York; Lee V. McLellan, AIE, District of Columbia; Gerald A. Milsky, CIE, Virginia; Bruce R. Ramge, CIE, Nebraska; Eugene T. Reed, Jr., Delaware; John H. Reimer, CIE, Kansas; Cynthia E. Smith-Campbell, CIE, Missouri; Christel Szczesniak, CIE, Colorado; Nancy S. Thomas, CIE, Delaware; Kirk R. Yeager, CIE, Colorado

COMMITTEE CHAIRS

Executive: Paul J. Bicica, CIE, Vermont

Accreditation & Ethics: Bruce R. Ramge, CIE, Nebraska, chair; Stephen King, CIE, unaffiliated, vice chair

Meetings & Elections: Kirk R. Yeager, CIE, Colorado, chair; Jann Goodpaster, CIE, Oregon, vice chair

Publications: Shirley H. Jones, CIE, North Carolina, chair; Pamela Donnewald, CIE, Illinois, vice chair

Education: Ed Mailen, CIE, Kansas, chair; 2003 Career Development Seminar chair: Jo LeDuc, CIE, Wisconsin

Membership & Benefits: Jann Goodpaster, CIE, Oregon, chair; Gene Reed, , vice chair

Finance & Budget: Douglas A. Freeman, CIE, Missouri, chair; Nancy Thomas, CIE, Delaware, vice chair

Continued on next page

About IRES (continued)

SECTION CHAIRS FOR 2002 CAREER DEVELOPMENT SEMINAR

Producer Licensing & Continuing Education: LeRoy F. Brungardt, CIE, Kansas

Consumer Services & Complaint Handling: Mitchel Gennaoui, CIE, New York

Market Conduct: Katie C. Johnson, Virginia

Property & Casualty: Barbara Fitzgerald, AIE, California

Enforcement & Compliance: Francis M. Smith, AIE, Missouri

Life & Health: John H. Reimer, CIE, Kansas, and Jamie Key, Wisconsin

Financial: Donald Carbone, CIE, New York

Round Robin: Donald P. Koch, CIE, unaffiliated

IRES STAFF

Executive Secretary: David Chartrand

Administrative Assistant: Susan Morrison

C.E. Coordinator: Joy Moore

Looking Ahead

As long as you've got your calendar out, please make note of these future Career Development Seminars — 2004 in Denver, '05 in Tampa and '06 in Chicago.

Market conduct, compliance and government relations personnel

THE National Insurance School on Market Regulation

Baltimore!

April 23-25, 2003

Hyatt Regency, Baltimore Inner Harbor

Two days of networking and classroom instruction. Discounted fee for registrants that are Sustaining Members of the Insurance Regulatory Examiners Society (IRES). All-day vendor exhibits available.

Registration for IRES Sustaining Members is \$495 and \$595 for all others. Room rates \$179/night. Plan to stay over for a Friday night networking event on the Baltimore harbor. Visit our web site for up-to-date information.

Make Plans for 2004!!

Marriott Water side Hotel
Tampa, FL



April 18-20, 2004



www.ires-foundation.org
913-768-4700