

The Evolution of Insurance Market Regulation

Presented by:

The Pennsylvania Insurance Department and Commissioner Joel Ario



October 22, 2009

8 a.m. to 4 p.m.

Life Center

411 S. 40th St., Harrisburg, PA 17111

(Life Center was previously AMP's Global Headquarters near the Harrisburg Mall)



The structure of insurance regulation is being discussed nationally as well as within the states. Likely if you ask an insurance company CEO, they might say when it comes to market regulation “less is more.” The Pennsylvania Insurance Department wants to show that effective and efficient regulation is the balancing act we want to achieve.

We have always used a combination of principles-based and rules-based regulation. More recently, we’ve been using the strategy of market regulatory responses developed through the NAIC to protect insurance consumers.



Schedule of Events:

8:00 Registration

8:30 Program Overview: Setting the Stage
Ron Gallagher, Deputy Commissioner for Market Regulation

9:00 Market Analysis as the Foundation for Effective Market Regulation
Joel Ario, Insurance Commissioner

9:30 What is Market Analysis About?
Cindy Fillman, Director, Insurance Consumer Liaison and Market Surveillance

10:00 How is MCAS Information used by the Regulator and the Company?
Chris Monahan, Supervisor, Market Analysis

10:30 Morning Break

10:45 How is Complaint Information Used by the Regulator and the Carrier?
Carolyn Morris, Director, Consumer Services

11:30 Lunch (on your own)

12:30 Market Regulation Continuum: What is it and How Does it Work?
Peter Camacci, Director, Market Conduct

1:00 Panel Discussion: Lessons Learned from the Continuum of Regulatory Responses
Jack Yanosky, Director, Licensing and Enforcement
Peter Camacci, Director, Market Conduct
Chris Monahan, Supervisor, Market Analysis

1:30 Improving Market Regulation Through NAIC Accreditation Standards
Joel Ario, Pennsylvania Insurance Commissioner
Ralph Tyler, Maryland Insurance Commissioner

2:30 Q&A with the Department
Commissioner Ario, Deputies and staff

3:30 Wrap up

See Page 2 for registration information.

To Register:

There is no registration fee, but registration is required by **October 19**.

Register online at
www.insurance.state.pa.us.

Registration questions? Please contact cdiep@state.pa.us or call (717) 787-1683.

Thank you!

Who should attend?

- Insurance Compliance Managers and Staff
- Insurance Regulatory Counsel
- Insurance Quality Assurance Staff

What you'll learn:

- The strategy behind department surveys
- How MCAS data impacts your bottom line
- Who's who in the department
- Case studies that apply to your company
- Our process for choosing exams

Dress is Business Casual



Places to Stay:

Hilton Garden Inn Harrisburg East: (717) 635-7299
3943 TecPort Drive Harrisburg, PA 17111
hiltongardeninn.hilton.com

Homewood Suites by Hilton: (717) 909-4663
3990 TecPort Drive Harrisburg, PA 17111
www.homewoodsuites.com

Wyndham Garden Hotel: (717) 558-9506
765 Eisenhower Blvd. Harrisburg, PA 17111
www.wyndham.com

Sheraton: (800) 325-3535
4650 Lindle Road Harrisburg, PA 17111
(Swatara-exit 1 off route 283)
www.starwoodhotels.com

Holiday Inn East: (800) 637-4817
4817 Lindle Road Harrisburg, PA 17111
(Swatara-exit 1 off route 283)
<http://www.hiharrisburg.com/>

Directions to Life Center:

411 S. 40th St. Harrisburg, PA 17111

From I-83 (From south and west):

Exit 45 (Paxtang) straight to light. Left onto Paxton Street, proceed 1 mile. Right onto S. 40th St. – .2 mile. Second right into the Life Center.

From I-283 (Lancaster, Airport, Turnpike):

Exit 2-Left onto Lindle Road for .1 mile. Right onto Eisenhower Blvd – .4 mile. Left at Chambers Hill sign and go to light. Left onto Chambers Hill Road – .1 mile. Right onto S. 40th St. Left into the Life Center.

From I-83 or Route 322 (From north and east):

Exit 45 – Left lane follow Swatara sign. Left at traffic light and proceed east .5 mile. Right at S. 40th St.– .2 mile. Second right into the Life Center.