2018 SILA National Education Conference Wrap Up

The 29th SILA National Education Conference was held on September 30 – October 3, 2018 at the JW Marriott Hotel in Indianapolis, Indiana. There were 688 attendees with 68 regulators (in addition to FINRA) and 38 exhibitor booths. A big thank you is extended to all who volunteered their time to lead, instruct, speak, volunteer, exhibit, sponsor and entertain us at the annual conference.

A brief look at this year's conference highlights is captured below.

Preconference Classes (hosted by the SILA Foundation): There were six preconference classes with a total of 115 students offered on Saturday and Sunday prior to the SILA conference. The successful completion of these classes can be used towards the SILA Certification and Designation programs. Following is a complete list of the classes offered, and the instructors who taught them (thank you to our wonderful instructors!)

SILA Producer Licensing Basics
Rebecca Boyd, Travelers

SILA Adjuster Licensing Advanced
Kathy Halverson, Farmers Insurance
Patricia Sullins, Sedgwick Claims

Surplus Lines Fundamentals Class
Julia Van Buren, MarketScout
Tina Wirtz, IMA Financial

Surplus Lines Advanced Class
Julia Van Buren, MarketScout
Paul Willis, AXIS
Steve Stephan, Ryan Specialty

Cybersecurity & Data Privacy
Julie Mendel, WebCE

Exceeding Customer Expectations
Renee Lawton, GEICO

- There were over 150 new attendees for this year's conference. A New Attendee Orientation session was held on Sunday where new conference attendees were welcomed and introduced to SILA, the Subgroups and the best ways to take advantage of the information available at the SILA National Education Conference.

- The SILA Education Conference officially kicked off with the **SILA Exhibitor Fair & Welcome Reception** with 38 vendor booths displaying products and services to new and seasoned conference attendees. The participating vendors were:

  - A.D. Banker & Company
  - AdjusterPro
  - Applicant Insight
  - Business Information Group (BIG)
  - CAPE
  - CEU
  - ClearCert
  - ExamFX
  - HireRight
  - Infosys McCamish Systems
  - InsCipher
  - Insurance Career Training
  - Insurance Licensing Services of America
  - Kaplan Financial Education
  - NAIC - SBS
  - National Association of Professional Agents (NAPA)
  - National Insurance Producer Registry (NIPR)
  - Optymyze
  - Outline Systems
  - Prometric
  - RegEd
  - Rhoads Online
  - Securities Training Corporation
  - Sterling Talent Solutions
  - Success Family of CE Companies
  - Supportive Insurance Services
  - SuranceBay
  - Training Consultants
  - Vector One
  - Vertafore
  - VUE Software
  - WebCE
  - Westmont Associates Inc.

MONDAY ACTIVITIES:

The Monday morning began with an opening video and an entertaining welcome from the Impromptu singers.

Brian Ferguson of Business Information Group was again this year's emcee and kept us all track and in line for the Monday and Tuesday General Session activities. Greg Kirsch was the off-stage announcer who did an excellent job introducing activities occurring during the General Session.

The attendees were welcomed by Randall Evans, Deputy Commissioner of Agency Services with the Indiana Department of Insurance. Randall was then followed by SILA President, Jeff Lehman.

Matt Havens was the keynote speaker who gave a presentation on how to **STOP ACTING YOUR AGE!** In this hysterical keynote, we learned a simpler way of looking at our own generational picture, and we also learned how to understand, recognize, and resolve every generational issue facing today's workforce. It was a perfect way to kick off SILA 2018.

After the morning break, the Regulatory Exchange sessions provided regulatory responses to pain points caused by the industry that can be changed for better efficiencies and processing.

As time allowed, the regulators responded to industry hot topic questions gathered from the industry prior to the conference. The Regulatory Exchange sessions were small groups of regulators. The Pain Points, Regulatory Updates and Hot Topic responses will be posted for members' review with the post-conference items.

Concurrent with the Regulator Exchange sessions, FINRA held a separate breakout session where Senior management from FINRA's Registration and Disclosure Department provided updates to FINRA's qualification and continuing education programs, including the restructuring of the representative level qualification examinations and the introduction of the Securities Industry Essentials exam. In addition, FINRA discussed potential changes to the securities industry continuing education program.

After lunch, there were five concurrent sessions offered during the 1:15-2:15 time frame that included:

Digitizing Your Distributor Experience	Digital transformation is proving to be a key driver of employee and customer satisfaction, as well as revenue. Yet the insurance industry still lags, with a continued focus on underwriting, claims and product development. Some, however, are choosing to innovate and are seeing firsthand how technology supported by better processes can enhance the distributor experience. Whether through independent or captive agents or direct, improving activities such as contracting, licensing and onboarding with more streamlined, strategic channel management can enhance the experience and drive profitable growth.
FINRA Session 2: CRD Enhancements, BrokerCheck and Disclosure Initiatives	Senior management from FINRA's Registration and Disclosure Department (RAD) provided an update on the 2018 Registration Systems Roadmap, industry requested CRD enhancements and new Financial Professional Gateway features. In addition, FINRA discussed proposed changes to Section 4 of Form U4 (SRO Registration) as well as provided guidance on protecting personal information and disclosure reporting requirements.
Open Forum - Carrier Topics	This open forum discussed current licensing and compliance topics and issues that are impacting insurance carriers. This was a great opportunity to interact with peers and receive suggestions and approaches to challenging issues.
Compliance and Adjuster Licensing	The SILA Adjuster Licensing Subgroup (SALS) discussed compliance challenges such as cross state claims handling, emergency licensing and grace periods. .
Avoiding the Surplus Lines Tax Filings Obstacles	The Surplus Lines session covered the State Surplus Lines Tax Survey and the regulatory requirements affecting tax filing and payments.

Beginning at 2:30 PM, the following concurrent sessions were offered:

Working with Vendors & Third Parties	While working with vendors is nothing new, the age of data security and cross border concerns is upon us. It is becoming less about whether a company can license an agent, run a background check, or provide a training course but rather more about what PII is collected, how is it stored, and where is it accessed. This session covered considerations when engaging a third-party vendor and how to manage that relationship throughout the partnership.
FINRA Session 3: New CRD System Capabilities, Firm Benefits and Registered Representative Interface	Senior management from FINRA's Registration and Disclosure Department (RAD) provided updates on the new CRD system and what they are working towards for users. They showed how the new CRD reduces the administrative burden, streamline interaction with representatives, manage data more efficiently, enhance reporting capabilities and introduce APIs to support more flexibility.

Open Forum - Agency Topics	This session was dedicated to sharing and receiving information regarding Agency topics in a variety of venues.
Navigating the Insurance Education Roadmap	There is no Finish Line when it comes to insurance education and it's easy to get lost when trying to maneuver all the requirements. This session discussed the education route and provided an overview of the requirements for prelicensing, product-specific training, continuing education, and what's on the radar as the next BIG thing.
Fees vs Commissions / (Consultants vs Producer Licensing)	This session covered whether states require more than just an insurance producer license to charge consulting fees.

The last session at 3:45 – 5:00 PM was the **Around the Country** that included all participating regulators, regulatory system vendors, Exam providers and the exhibitors. This informal session was designed to meet regulators and service providers to address any specific issues that affect members' operations.

TUESDAY ACTIVITIES

Brian Ferguson returned as the Tuesday emcee. Tuesday morning began with the SILA Awards and Designation Recognition program. This year's SILA Awards were given to:

1. **Licensing/Registration Administrator of the Year**: Deidre Birk, Stifel, Nicolaus & Co.
2. **Organization of the Year:** A.D. Banker & Co.
3. **Above & Beyond Award**: Jeff Lehman, Nationwide
4. **President's Award:** Barb Gavitt, A.D. Banker & Co.
5. **Robert Kennedy Appreciation Award:** Matt Braunbeck, BIG
6. **Warren Spruill Regulator Award**: Chris Murray, Alaska Insurance Dept.
7. **Bruce Saenger Education Award**: Kathy Halverson, Farmers Insurance

Congratulations to the 2018 Award recipients!

Following the Awards Ceremony, Barb Gavitt, SILA Education Director, recognized the preconference instructors. In addition, there was the announcement of the drawing winner for the complementary 2018 SILA membership from the preconference class students. The complementary 2019 SILA membership is awarded to Alan Slokan, Prometric. Congratulations, Alan!

Barb then recognized the SILA members who received the SILA Foundation Certification and the SILA Associate and Fellow designations since the last SILA Conference.

The Certification/Designation recipients were:

SILA Certification Recipients:

- Ethel Bailey, Asurion Protection Services
- Sintia Chowdhury, Starr Companies
- Dillon Dolejsi, WebCE
- Jean Filipiak, RBC Capital Markets
- Paula Jones, Asurion Protection Services

- Alyson Kellner, Vertafore
- Emma Sanjurjo, Insureon
- Khadijah Simmons, State Farm Insurance Company
- Ruebie Smith, Independent Planners Group

SILA Associate Designations:

- Emil Aminov, National Insurance Producer Registry (NIPR)
- Ethel Bailey, Asurion Protection Services
- Lesa Brown, AF Group
- Laurie Coe, A.D. Banker & Company
- Justin Comer, Holmes Murphy & Associates
- Diamantina Courson, National Western Life Insurance Company
- Dillon Dolejsi, WebCE
- Christy Edwards, BetterCE
- Loni Eichner, National Lloyds Insurance
- J. Gyelene Estes, Fidelity Security Life Insurance Company
- Karen Futrell, Gallagher Bassett Services
- Vanessa Galarza, XL Caitlin
- Terry Hembree, National Insurance Producer Registry (NIPR)
- Paula Jones, Asurion Protection Services
- Vickye Kelly, Asurion Protection Services
- Christy Lawson, Pilot Catastrophe Services
- Tammy Lee, Myron F. Steves & Company
- Rita Morris, Sagicor Life Insurance Company
- Laura Petentler, George K. Baum & Company
- Melissa Rogers, Liberty Mutual Insurance Company
- Margo Seyboldt, Grange Insurance Companies
- Khadijah Simmons, State Farm Insurance Company
- Dorothy Smoots, CBIZ Benefits and Insurance Services
- Linsie Watts, CRC Insurance Services

SILA Fellow Designations:

- Stacey Akers, Liberty Mutual Agency Corporation
- Deidre Birk, Stifel, Nicolaus & Company
- Bethany Costello, National Life Group
- Heather Coulter, Humana MarketPOINT
- Kelley Entrekin, CallidusCloud
- Sandy Garrison, Protective Insurance Services
- Jodi Goetsch, Thrivent Financial
- Stephanie Hosier, World Financial Group
- Mohammed Khan, Charles Schwab & Company
- Kimberly Kramm, LifeSecure Insurance Company
- Deb Leadbetter, A.D. Banker & Company
- Lesli Leakey, WebCE
- Tara Pappas, Liberty Mutual Insurance Company
- Corey Porter, Lincoln Financial Group
- Radha Ramsewak, Sagicor Life Insurance Company
- Karin Tejkl, ALLY Financial/Motors Insurance Corporation
- Sara Walsh, LifeSecure Insurance Company

Congratulations to those who obtained these designation and certification accomplishments!

Barb Gavitt then reviewed the SILA Designation Professional Development Program. The purpose of the Professional Development program is to lend more significance to the value of holding a SILA Designation, remain knowledgeable in the securities and insurance licensing and administration industry, and promote involvement in the organization. The program requirements and how to meet the requirements of the Professional Development program are:

Requirement

Complete 24 CEU's (credits) every 2 years

Designation Renewal Date

For current designees, the requirement took effect January 1, 2018 and credits must be completed by December 31, 2019. Credits are due every 2 years thereafter.

For designations earned after January 1, 2018, the renewal date is two years from the designation earned date.

Qualification Categories

A specific number of credits will be assigned for completion of certain activities or meeting specific criteria.

1. Conferences and Meetings – Includes industry-related conferences and meetings

2. Education – Industry-related classes, preconference classes, certification courses, webinars, NAIC designation courses, other CEU's that qualify for insurance and securities related licenses or designations

3. SILA Leadership – Committee steering members, task group chairs or participants, serving on education committee, etc.

The Keynote presentation of **Laugh more, Stress Less** followed the Awards/Designation ceremony and Lyndy Phillips shared the importance of reducing stress. Attendees learned how stress affects the body and mind, how dangerous it can be to one's health, and the importance of relaxing through laughter and other healthy ways.

After the morning break, the Regulatory Exchange session moved to the regulatory responses to the pain points and industry hot topic responses from the remaining states (facilitated by Jeff Baughman, Washington Insurance Department).

During the insurance regulatory updates, there was a separate Securities Open Forum breakout session that provided networking opportunities with securities professionals to share experiences and gain insight from peers. The second portion included FINRA representatives who were available to answer any regulatory and procedural questions.

After lunch, there were five concurrent sessions offered during the 1:15-2:15 time frame that included:

Too Much Work, Too Little Time: Time Management Essentials	Do you have problems getting it all done? Are you constantly pressed for time? This session taught skills for organizing and planning your time to create a better work/life balance.
NASAA - State Legislative and Regulatory Issues	NASAA addressed topics such as state enforcement trends in the BD/AG area; senior investor issues; state legislative and regulatory initiatives focused on registration and licensing; and disclosure and expungement.
Open Forum - Adjuster Session	The SILA Adjuster Licensing Subgroup (SALS) hosted its annual open forum to collaborate on current hot topics that impact adjuster licensing, provided 2018 Task Forces' progress, and identified ongoing adjuster licensing needs for future SALS Task Forces.
TPAs and MGAs - Licensing Overview	This session provided a basic understanding of what TPAs and MGAs are and what they do, as well as covered their unique licensing requirements.
Life Cycle of an Appointment	In this session, there was discussion about the events in the life cycle of an appointment and the best practices for handling those, with a focus on communicating changes between agencies and carriers.

Five additional concurrent sessions were offered at 2:30 PM that included:

Understanding Carrier Onboarding Rules, Forms and Processes	Distributors need to get (and keep) agents/advisors authorized to sell and service business with the carriers they represent, but how do they learn and stay current on the rules, forms, and processes for each carrier? Questions discussed in this session covered: what the responsibilities and best practices for the carrier and distributor are, what rules and procedures are different from carrier to carrier, and how can carriers help distributors keep track of it all and at the same time become easier to do business with.
Registration Jeopardy	Don't put your company or registered representatives in jeopardy! This session answered/shared questions that are on everyone's mind.
Open Forum - Agency Affiliations	This session addressed challenges and issues that both agencies and carriers face when trying to comply with state affiliation requirements and attempts to maintain them.
Limited Lines Roundtables	The Limited Lines Roundtables provided specialized focus on Limited Lines licenses. This year's focus was on Preneed Insurance, Travel, Self-Storage, Pet and RPG licenses.
Agency Financial Examinations: Stay on the track and out of the Pits	Your licensed agency is racing around the track, leading the pack. Problems may be looming as your state regulator waves the black flag, pointing at your agency. You leave the track, headed for the pits, wondering what happened. This is the situation your agency wants to avoid when being notified of an agency financial exam. In this session the WA State Office of the Insurance Commissioner gave insight on how selections are made, what to expect as you go through the process, and common findings resulting from an agency financial examination.

Again, the last session at 3:45 – 5:00 PM on Tuesday was the **Around the Country** that included all participating regulators, regulatory system vendors, Exam providers and the exhibitors for attendees to address any specific issues.

On Tuesday from 5:30-8:00 PM, the SILA Foundation hosted its first charity cornhole tournament as its 2018 fundraiser. The game featured brackets where only the best team moved to the next round. Champions received the title belt and awards were also given to the 2nd place team members and the best team name. Thank you to the Foundation sponsors who hosted this fun event!

WEDNESDAY ACTIVITIES

Breakfast was combined with the General Session while conference photos of the last three and one-half days were displayed. Jeff Lehman, Emcee, welcomed everyone and launched into the last two sessions:

Legislative Update	Proposed and recently enacted legislation and regulatory initiatives that could lead to regulatory change were discussed. The topics and panelists included: • **Jason Berkowitz with the Insured Retirement Institute (IRI)** - highlighted the standard of care landscape, including New York's Insurance Regulation 187 on Suitability in Life Insurance and Annuity Transactions among others. • **John Fielding with The Council of Insurance Agents & Brokers (CIAB)** shared hot legislative topics such as NARAB II, Claim Act, significant ACA/Healthcare updates, and an NFIP update. • **Fred Karlinsky with Greenberg Traurig** covered the cybersecurity landscape.
Regulatory System Updates	Recently released or planned enhancements to regulatory systems that benefit the industry by further streamlining processing and information were discussed. Systems highlighted in the discussion included SBS, NIPR, Sircon-for-States and FINRA.

The Closing Session included:

1. The final raffle drawing for the SILA Exhibit game was drawn. In addition, attendees were asked to complete feedback cards on the table. They were gathered and a

drawing was held from those who provided the feedback. The Foundation also held their raffle drawings for the 5 prizes sponsored by RegEd.

2. The passing of the gavel to the incoming 2019 SILA President, Tracy Sloan, along with the announcement of the 2019 SILA Board of Directors.

3. The announcement of the 30th SILA National Education Conference at the Sheraton San Diego Hotel and Marina on September 15-18, 2019 in San Diego, California. Mark your calendars to attend.

Before closing this Conference Wrap-up, there are two groups that need to be spotlighted for their role in the success of the 2018 SILA National Education Conference. They are:

1. **SILA's financial sponsors** who allow us to build a bigger and stronger conference venue:

   - A.D. Banker & Company
   - Allstate
   - Applicant Insight
   - Asurion
   - BIG
   - CEU.com
   - GEICO
   - Insurance Licensing Services of America
   - Kaplan
   - NAIC
   - Nationwide
   - NIPR
   - Pearson VUE
   - Primerica
   - Prometric
   - PSI Services
   - RegEd
   - Rhoads Online
   - Supportive Insurance Services
   - Tranzact
   - Vertafore
   - VUE Software
   - WebCE

2. **The 2018 Conference Planning Committee**: A special thanks is extended to the 2018 Conference Planning Committee who helped plan and guide the events experienced at this year's conference. The Conference Planning Committee, chaired by Tracy Sloan (incoming SILA President) included:

Vikki	Adams	IHC Carrier Solutions

Shira	Allen-Bounds	Charles Schwab
Julie	Ashton	Marsh USA, Inc.
Susan	Boles	RegEd
Cyndi	Burt	AXIS Insurance
Amy	Cain	Physicians Mutual
Sherri	Coleman	Nationwide
Bethany	Costello	National Life Group
Heather	Coulter	Humana MarketPOINT
Michelle	Covert	Vertafore
Kim	Englehart	Commerce Brokerage Services, Inc.
Kelley	Entrekin	CallidusCloud
Danielle	Fields-Damato	Marsh USA, Inc.
Jean	Filipiak	RBC Capital Markets LLC
Diane	Garvey	CBIZ Benefits and Insurance Services, Inc.
April	Gaskin	Commonwealth Financial Network
Brian	Gaudiose	Pearson VUE
Barbara	Gavitt	AD Banker & Company, L.L.C.
Kathleen	Halverson	Farmers Insurance Exchange (KS)
Brittani	Hanna	AssuredPartners, Inc.
Sherry	Harrell	Lockton Companies, LLC
Stephanie	Hosier	World Financial Group, Inc.
Karla	Kelly	Pilot Catastrophe Services, Inc.
Stephen	Lawrence	AssuredPartners, Inc.
Lesli	Leakey	WebCE, Inc.
Karen	Machamer	AAA Life
Laura	Petentler	George K. Baum & Company
Ericka	Richardson	Sedgwick Claims Management Srvs, Inc.
Melissa	Robinson	Alfa Insurance Company
Donna	Robinson	Physicians Mutual
Cassy	Rubis	WebCE, Inc.
Sabrina	Slater	Insurance Licensing Services of America
Tracy	Sloan	Waddell and Reed, Inc.
Melvin	Smith	Nationwide
Carolyn	Wehner	CBIZ Benefits and Insurance Services, Inc.
Michelle	Wilson	AIG

Many hours and a lot of energy was spent in planning this year’s conference. We applaud this hard-working group of SILA members for a job well done!

To the conference attendees and to all our participants and volunteers, thank you for a great 2018 SILA National Education conference. We hope to see you all in September 2019!