



NAIC 2023 INSURANCE SUMMIT

* Indicates a regulator-only session

Draft Date: 9/05/23

DATE	START	END	PRIMARY TRACK	SECONDARY TRACK	TITLE	DESCRIPTION
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PRE-CONFERENCE: Wednesday, September 6, 2023 (Virtual Only)

9/6	12:00	12:50	Producer Licensing	Cyber, Data and Tech	* State Based Systems Overview and Tableau Reporting Demo <i>Regulator-Only</i>	This session will include a broad overview of State Based Systems (SBS), including services offered, jurisdictions supported, 2023 accomplishments, and the 2024 road map, as well as an in-depth review of SBS report capabilities using Tableau.
9/6	1:00	1:50	Producer Licensing	Cyber, Data and Tech	* State Based Systems and the Enterprise Data Platform <i>Regulator-Only</i>	Attendees will learn more about the future of data analysis affecting State Based Systems (SBS) and all NAIC and NIPR databases.
9/6	2:00	2:50	Market Reg	Cyber, Data and Tech	An Update on OPTIns User Training and Modernization	Online Premium Tax for Insurance (OPTIns) is an electronic solution for seamless filing review and receipt of electronic payments for premium tax, surplus lines tax, assessments, and other state-specific tax filings. Attendees will learn how to use OPTIns, as well as what the OPTIns team plans to accomplish during the modernization of this seamless solution.

PRE-CONFERENCE: Thursday, September 7, 2023 (Virtual Only)

9/7	12:00	12:50	Market Reg	Cyber, Data and Tech	SERFF - Industry User Training and Hot Topics	Attendees will learn more about how to use the System for Electronic Rates & Forms Filing (SERFF) as an industry filer, as well as effective time-saving filing tips. SERFF provides form submittal, document management, and review access to accelerate the pace of market entry for new and renewing products while ensuring compliance with <u>consumer protection requirements</u> .
9/7	1:00	1:50	Market Reg	Cyber, Data and Tech	Creating and Collecting Data Within the Regulatory Data Collection System	Have you ever wondered how the NAIC creates a simple disaster call using the Regulatory Data Collection (RDC) system? Join this session to see more from a regulator and industry perspective.
9/7	2:00	2:50	Financial		* New NAIC BI Tool (ThoughtSpot) Demo <i>Regulator-Only</i>	This session will demonstrate the use of the Enterprise Data Platform's new business intelligence tool, ThoughtSpot, a self-service data analytics resource. This demo will highlight how easy ThoughtSpot is to understand and use when accessing Financial Data Repository (FDR) data for ad hoc and recurring reporting needs.

Monday, September 11, 2023 (Hybrid)

9/11	8:10	9:00	Financial		Welcome Remarks & Outlook on the U.S. Economy	This session will provide an outlook on the U.S. economy, as well as a discussion on the events and trends that have led to the current economic challenges impacting the country and financial regulation.
9/11	9:10	10:00	Financial		Welcome Remarks & IAIS Macroprudential Overview and Initiatives	The Macroprudential Monitoring Working Group and the Macroprudential Supervision Working Group of the International Association of Insurance Supervisors (IAIS) are primarily charged with implementing the Global Monitoring Exercise (GME) and monitoring potential systemic risks in the global insurance industry. This session will provide an overview of the key processes that go into the GME, how key risk themes are identified, and the supervisory course of <u>action taken on those risk themes</u> .
9/11	9:10	10:00	Financial		SAP Hot Topics	This session will provide the status and recent discussions on three key topics of the Statutory Accounting Principles (E) Working Group: 1) the principles-based bond project; 2) the accounting for negative interest maintenance reserve (IMR); and 3) the direction for the corporate alternative minimum tax (CAMT).
9/11	9:10	10:00	Producer Licensing		State Based Regulation Excellence in Producer Licensing	This session will discuss what factors influenced the state producer licensing structure and key uniformity initiatives, as well as the initial phases of electronic producer licensing.

9/11	10:30	11:20	Financial		Risks, Losses, and Insolvencies—Oh My!	Why have there been so many health insurer insolvencies and market withdrawals? Can we stop it from happening? This session will discuss early warning signs of insurance company insolvencies and provide a practical approach to application and tips on dealing with potential insolvencies.
9/11	10:30	11:20	Financial		Update and Overview of Group Analysis	AM Best will present an overview of its updated methodology on its Available Capital and Holding Company Analysis, as well as the new framework for evaluating the performance of managing general agents (MGAs) and other delegated underwriting authority enterprises (DUAEs).
9/11	10:30	11:20	Producer Licensing		NIPR Strategic Updates	This session will discuss the growth and opportunities at the National Insurance Producer Registry (NIPR), including what it has provided toward customer-focused excellence.
9/11	12:15	12:45			Table Talks	1. Building Trusting Teams 2. Coordination Between Financial Analysts and Examiners 3. NAIC Designation Program 4. NAIC Producer Licensing Consumer Look- Up Tool 5. TeamMate+
9/11	1:00	1:50	Financial		Emerging Investment Risks	As markets become more complex and insurers increase their involvement in different asset classes, this session will highlight approaches examiners can use to identify what underlying risks present the most significant concern to an insurer's asset liability management. The session will include open discussion on where additional guidance may be beneficial, including what may be appropriate for the Financial Condition Examiners Handbook or <u>Financial Analysis Handbook</u> .
9/11	1:00	1:50	Financial		A Receiver's Wish List	A panel of special deputy and assistant receivers will discuss: 1) the changes to the holding company act regarding agreements with affiliates for services and how they can impact a receivership; and 2) IRMA provisions that have not been widely adopted but can significantly improve receivership operations.
9/11	1:00	1:50	Producer Licensing		Continuing Education and Exam Pass Rates	Attendees will hear an overview of the recommended reciprocity guidelines, the uniform application forms for continuing education (CE) providers, and the process for state review and approval of instructors and courses.
9/11	2:00	3:15	Financial		Exam Handbook Update	This session will present updates to the Financial Condition Examiners Handbook, as well as current and future projects of the <u>Financial Examiners Handbook (E) Technical Group</u> .
9/11	2:00	3:15	Producer Licensing		Current Adjuster Licensing Topics	Attend this session to discuss state licensing requirements, common adjuster licensing challenges and an update on the NAIC Adjuster Licensing Working Group initiatives.
9/11	2:00	3:15	Financial		* Financial Analysis Update <i>Regulator-Only</i>	This session will focus on recent and pending changes to the Financial Analysis Handbook, including changes to improve efficiency, and provide an overview of significant upcoming changes to the NAIC's financial analysis tools.
9/11	3:40	4:30	Producer Licensing		Current Producer Licensing Topics	This dynamic session will focus on the highlights of today's current Producer Licensing point of interests. Hear from industry representatives on their stance concerning potential solutions.
9/11	3:40	4:30	Financial		* Connecting the Dots: Empowering State Regulation through Accreditation <i>Regulator-Only</i>	This session will include discussion of the role and purpose of the accreditation program in state regulation, why it is important to financial solvency and some common trends that many states are currently experiencing. Insights will be shared from the perspective of a financial regulator and NAIC staff.
9/11	3:40	4:30	Financial		Trends in the Banking Sector	This session will discuss detailed aspects and trends in the banking sector that led to the problems at Silicon Valley Bank and Signature Bank. It will also discuss the impact these events had on the insurance industry, along with the interconnections banking has on insurance. The session will close with a discussion on the potential long-term implications of these events and related actions.
9/11	5:00	6:30	Evening Event		Networking Reception <i>Loews Kansas City Hotel</i>	Start off the week by connecting with your fellow regulators and industry professionals. Socialize and network, while partaking in complimentary beverages and hors d'oeuvres. Afterward, you'll be just steps away from several dining, shopping, and entertainment options in Kansas City's downtown district.

Tuesday, September 12, 2023 (Hybrid)						
9/12	8:10	9:00	Financial		The Broad Impact of Natural Catastrophe	This session will examine the different angles of a natural catastrophe and how far the indirect impacts can reach.
9/12	9:10	10:00	Financial		* Navigating the Accreditation Program: Clearing the Path to Regulatory Excellence <i>Regulator-Only</i>	This session will include discussion of common misunderstandings of the accreditation program, what and how findings are discussed among review team members, how states may prepare staff for accreditation processes and reviews, and the role of the Financial Regulation Standards and Accreditation (F) Committee in the accreditation process. Additionally, participants will have an opportunity to get a glimpse of a review team's discussion session. Insights will be shared from the perspective of a financial regulator, accreditation team leader and NAIC staff.

9/12	9:10	10:00	Financial	Policy Research	Overview of Exam and Analysis Handbook Changes Related to Natural Catastrophe and Climate-Related Risk	This session will describe modifications to the Financial Condition Examiners Handbook and the Financial Analysis Handbook to address climate-related risks. Join this session to learn the context behind the changes and how state insurance regulators can implement them. Additionally, this session will give an overview of the tools and resources available to state insurance regulators regarding the use of catastrophe models by insurers to assess and manage climate-related risks.
9/12	9:10	10:00	Producer Licensing	Cyber, Data and Tech	* State Based Systems Payment Portal and Invoicing <i>Regulator-Only</i>	In 2022, State Based Systems (SBS), in partnership with the state of Connecticut, developed the SBS Payment Portal. This functionality was originally created to collect yearly assessments charged to Connecticut bail bonds licensees. After a successful rollout supporting those payments, the portal is currently being integrated with SBS invoicing to support a large variety of fee collections to eliminate payments via paper checks.
9/12	10:30	11:20	General	Diversity, Equity and Inclusion	Contemporary Diversity, Equity & Inclusion (DEI) Topics in the Insurance Industry – Insights & Actions for Leaders <i>Keynote Session</i>	This session will provide a perspective on the current state of DEI in the Insurance Industry with a focus on how the work has evolved and where it may be headed, insights on the numerous efforts underway to ensure progress, and a framework for inclusive leadership behaviors that participants can put to use to advocate in their own organizations.
9/12	12:15	12:45			Table Talks	<ol style="list-style-type: none"> 1. Artificial Intelligence (AI) Regulatory Initiative and Trend Review 2. Communication Resources for Producer Licensing Regulators to Collaborate 3. Financial Risks Affecting Property/Casualty (P/C) Insurers 4. Hot Topics in Statutory Accounting 5. Staffing Challenges in Financial Regulation
9/12	1:00	1:50	Financial		Structured Securities - CLOs	This session will discuss the current and upcoming accounting and reporting of collateralized loan obligations (CLOs), as well as the Securities Valuation Office (SVO) designation process for syndicated CLOs.
9/12	1:00	1:50	Producer Licensing		1033 Waiver Review Process	This session will give insight into 1033 waivers, the state process for review and approval/denial requests, and the industry's perspective.
9/12	1:00	1:50	Policy Research	Financial Regulation	* Climate-U.S. Insurer Transition Risk 3.0 <i>Regulator-Only</i>	In December 2022, the International Association of Insurance Supervisors (IAIS) published its annual Global Insurance Market Report (GIMAR) to identify climate-affected investment in insurer investment portfolios from a global perspective. This session will discuss the U.S.-specific results from this report and the methodology employed to develop these results, highlighting the coverage extension into insurers' municipal bond portfolio.
9/12	1:00	1:50	Cyber, Data and Tech		Cybersecurity Fundamentals	This session will provide insurance regulators with an overview of basic cybersecurity concepts.
9/12	2:00	3:15	General	Predictive Analytics	* Common Deficiencies in Rate Models and How to Address Them <i>Regulator-Only</i>	This session will discuss common deficiencies in rate models, specifically focusing on property/casualty (P/C) examples. It will also examine specific issues identified through the NAIC rate model review process, such as oversampling, transition methodologies, data recency, and unintuitive telematics coefficients. This session will not only explore common deficiencies in rate models and how to address them, but also it will serve as an opportunity for regulators to exchange ideas, voice their concerns, and ask questions.
9/12	2:00	3:15	Financial		* TeamMate+ Transition Update <i>Regulator-Only</i>	An update on the current status of the transition to TeamMate+. Regulator discussion and Q&A time included with the time available.
9/12	2:00	3:15	General		Leading with Authenticity	"Leading with authenticity" refers to the practice of being true to oneself as a leader, displaying sincerity and honesty, and aligning one's actions and values with the organization's mission and vision. It involves cultivating self-awareness, developing emotional intelligence, and fostering open communication and trust with team members.

9/12	3:40	4:30	Producer Licensing		Uniformity in Producer Licensing	This session will cover policy and process for producer licensing, including details on the NAIC Producer Licensing Model Act, Uniform Licensing Standards, and Best Practices.
9/12	3:40	4:30	Financial		Common Ethical Situations Facing Financial Analysts and Examiners	The roles and responsibilities of insurance financial solvency regulators are unique, ever-changing, and vitally important. Due to the complexity of the insurance industry, financial analysts and examiners can find themselves in difficult situations where there may not be a clear answer, and professional judgment is necessary. This session will share everyday experiences that will help regulators in these <u>challenging situations</u> .
9/12	3:40	4:30	Cyber, Data and Tech		What's Happening In InsurTech?	This panel presentation will feature three InsurTechs describing their experience and sharing how InsurTechs can provide value and support the progress of the insurance industry.
9/12	3:40	4:30	Policy Research	Financial Regulation	Use of Reinsurance to Manage Catastrophic Risk Exposure	Reinsurance is an essential risk management tool, and it is heavily utilized by property/casualty (P/C) insurers. The structure of a reinsurance agreement can vary significantly depending upon many factors. This session will walk through examples of reinsurance agreements with different degrees of complexity and how catastrophe models are used to determine catastrophic reinsurance coverage. This session will also discuss changes that are being made to the reinsurance repository in the Financial Condition Examiners Handbook.
9/12	5:30	7:00	Evening Event		Welcome Reception <i>College Basketball Experience (CBE)</i>	Join us for an evening of fun, food, and refreshments at the CBE. Mix and mingle, shoot hoops, and learn about the history of college basketball. With interactive games and exhibits, including the National Collegiate Basketball Hall of Fame, the CBE is more than just a museum—it's an experience you won't want to miss!

Wednesday, September 13, 2023 (Hybrid)

9/13	8:00	9:00	General		NAIC Officer Panel	Join us for breakfast and hear from the NAIC's 2023 officers. The officers will share their perspectives on current and future NAIC priorities, answer questions from the audience, and highlight the <u>importance of the insurance industry and its regulation</u> .
9/13	9:10	10:00	Policy Research		Research Insights on Roof Age and Wind Performance of Asphalt Shingles	The change in wind performance of asphalt shingles with age and weathering is one of the most challenging research problems currently facing the building science community. New research by the Insurance Institute for Business and Home Safety (IBHS) of asphalt shingle performance in Louisiana during Hurricane Laura (2020) and in Iowa during the 2020 Midwest derecho describes how shingle age is a significant indicator of vulnerability to wind damage for roofs as young as <u>10 years old</u> .
9/13	9:10	10:00	Market Reg		Improving the Denials & Appeals Processes for Consumers	This session will explore the data around healthcare claims denials and the appeals process, consumers' understanding of their rights and the appeals process, and how regulators can utilize data to protect <u>consumers</u> .
9/13	9:10	10:00	Cyber, Data and Tech		AI in the Insurance Industry	In 2023, no topic has been hotter than Artificial Intelligence (AI), driven by ChatGPT emergence. This session will provide some fundamental definitions, concerns and use cases within the insurance industry. Thinking about these risks in a pragmatic manner, as opposed to hype and hysteria, will be key point. Perspectives will be shared by an advisor working in these areas on a daily basis.
9/13	10:30	11:20	Policy Research		How Infrastructure and Private Equity Investments Affect the Underwriting Portfolio	Socially responsible investments have sparked controversies, and this session explores how insurance firms can benefit from investing in environment, social, and governance (ESG) initiatives, despite any <u>potentially negative outcomes of these types of investments</u> .
9/13	10:30	11:20	Antifraud		The Why and How of Insurance Fraud (2023 Research Study)	Why do persons who otherwise would not commit theft or similar criminal acts engage in and even support insurance fraud crimes? The reasons may shock you and could be a warning call for an onslaught of <u>insurance fraud in the coming decades</u> .
9/13	10:30	11:20	Market Reg		What's New in the Market Conduct Annual Statements	Whether you're filing a Market Conduct Annual Statement (MCAS) as a company or receiving an MCAS as an insurance regulator, you need to know what is required to be filed. Attend this session to learn more <u>about this important task</u> .
9/13	10:30	11:20	Cyber, Data and Tech		Cybersecurity Trends	The threat that never goes away or even seems to slow. This session will share some data on Chief Information Security Officer (CISO) priorities, top security challenges and other trends within the industry. Perspectives will be shared by an insurance advisor who is also a former CISO.

9/13	12:15	12:45			Table Talks	<p>1. Diversity, Equity, and Inclusion (DE&I): Drive Inclusive Change with Intention and Influence</p> <p>2. Disability is Diversity</p> <p>3. Leading with Authenticity</p> <p>4. Network Adequacy</p> <p>5. OPTins</p> <p>6. SERFF Modernization</p> <p>7. State Based Systems (SBS)</p>
9/13	1:00	1:55	General		Unleash Your Curiosity <i>Keynote Session</i>	<p>This session will revolutionize the way you look at innovation and curiosity. Diana Kander has spent her career challenging assumptions and asking thought-provoking questions. A serial entrepreneur who entered the U.S. as a refugee at the age of 8, she thrives on helping audiences understand they can experience tangible progress if they learn how to ask better questions. She will walk you through specific ways to boost innovation and create an agile approach to your day-to-day work.</p>
9/13	2:15	3:30	Policy Research		Wildfire Panel—How Catastrophic Loss Activity Affects Property Insurance Markets	<p>Significant loss events cause market contraction. Insurers and insurance regulators can manage the disruption through proactive engagement and advanced planning. The Marshall Fire in Colorado is a model example of how significant loss events can cause market contraction, but thoughtful planning and proactive research can reduce the risk of insolvency and maintain a healthy insurance market. This session will identify how resilience can be built into the recovery process, which is especially effective when the loss is fresh on everyone's mind.</p>
9/13	2:15	3:30	Market Reg		* Accessing and Using Data in the NAIC Enterprise Data Warehouse <i>Regulator-Only</i>	<p>This session will explore data hosted in the NAIC Enterprise Data Warehouse, including the Complaints Database System (CDS), Regulatory Information Retrieval System (RIRS), and Market Conduct Annual Statement (MCAS).</p>
9/13	2:15	3:30	Antifraud		Indemnity Insurance Company Fraud Case	<p>This session will discuss a fraud case concerning indemnity insurance. The presenters will share their experiences and provide first-hand accounts of the fraudulent activity that occurred in this case, and the efforts it took to bring these bad actors to justice.</p>
9/13	2:15	3:30	General	Predictive Analytics	* Deconstructing Advanced Models <i>Regulator-Only</i>	<p>This session will provide an overview of advanced models used for insurance rating, specifically focusing on property/casualty (P/C) examples. It will also explore specific issues identified through the NAIC rate model review process, such as convolutional neural networks, non-standard modeling techniques, minimum bias procedures versus generalized linear models (GLMs), expense models, and survival models. This session will not only introduce and explore these modeling techniques, but also it will serve as an opportunity for regulators to exchange ideas, voice their concerns, and ask questions.</p>
9/13	3:55	4:45	Antifraud		International Efforts Against Insurance Fraud	<p>This session will look at the challenges the industry is encountering at an international level and how the U.S. can collaborate with international partners to combat insurance fraud.</p>
9/13	3:55	4:45	Market Reg		Understanding the new Consumer Privacy Protection Model Law	<p>This session will provide an overview of the development and key elements of the Insurance Consumer Privacy Protection Model Law (674).</p>
9/13	3:55	4:45	Cyber, Data and Tech	Policy Research	* Auto Insurance Ratings and Social Justice Issues <i>Regulator-Only</i>	<p>The research literature has been silent on consumer attitudes toward the rating variables insurers use to determine auto insurance premiums, until now. This session will present new research that examines consumer attitudes toward the relevance to risk of certain third-party data variables and the propensity of consumers to complain about variables deemed irrelevant.</p>
9/13	3:55	4:45	Communications		Crisis Communications: How to Be Your Best on the Worst Days	<p>Commissioners, leaders, and their communications teams work hard to build and burnish an organization's reputation. But years of work can evaporate in a moment of crisis if you are unprepared. In this workshop, Dean Davison will help you understand the nature of crisis situations and current trends; identify and prepare for the most likely scenarios your team and department will face; learn to advise your leaders in the midst of a crisis situation; and maintain credibility with key stakeholders.</p>

Thursday, September 14, 2023 (Hybrid)

9/14	8:00	9:00	General	Diversity, Equity and Inclusion	Harness Your Power: Drive Inclusive Change with Intention and Influence	Power. It's often invisible, and vastly misunderstood. Join us for a thought-provoking conversation as we uncover the truth about power dynamics and explore how each of us can use our unique power to drive positive change.
9/14	9:10	10:00	Policy Research	Cyber, Data and Tech	* Cybersecurity Series: Is the Insurance Sector a Target 3.0? <i>Regulator-Only</i>	What does the data tell us about how attacks on the insurance sector of the financial services industry are trending and why? This session builds on insights last shared in 2022.
9/14	9:10	10:00	Antifraud		The Advancement in Technology and Innovation for Detecting and Preventing Insurance Fraud	Over the years, the insurance industry and fraud fighters have sought new innovation and expand new technologies to aid in the increasingly complex fight against fraud. Now, with advancement in artificial intelligence, analytics, and data transformation, it's no longer about access to data, it's about utilizing technology to effectively identify, investigate and prevent fraud before losses occur. Understanding data, technology, and innovation in context to drive meaningful insights is essential to anti-fraud operational efficiency, risk assessments, and decision-making intelligence .
9/14	9:10	10:00	Communications		Artificial Intelligence and Public Relations—Part I	Nearly everyone is talking about artificial intelligence (AI). Is it a tool that should be embraced? Is it a job killer for writers? In this two-part session, attendees will learn how to best use AI to help the field of public relations.
9/14	10:30	11:20	Communications		Artificial Intelligence and Public Relations—Part II	Nearly everyone is talking about artificial intelligence (AI). Is it a tool that should be embraced? Is it a job killer for writers? In this two-part session, attendees will learn how to best use AI to help the field of public relations.
9/14	10:30	11:20	Policy Research		Pharmacy Benefit Manager Reforms: Opportunities and Challenges	Pharmacy benefit managers (PBMs) have received lots of attention in recent years on the state and federal levels, and strategies for reform have varied. In this session, NAIC/Center for Insurance Policy and Research (CIPR) research fellow Joey Mattingly will share insights from his work, which studies the potential impacts of reforms to help inform future decision-making on PBM-related public policy.
9/14	10:30	11:20	Antifraud		Lead Generators	Take look at the steps being done at the NAIC concerning the use of lead generators for sales of health insurance products.
9/14	10:30	11:20	Market Reg	Cyber, Data and Tech	Using Artificial Intelligence to Enhance Insurance Product Review in SERFF Modernization	Artificial intelligence (AI) and machine learning (ML) technologies cannot replace the expertise and experience of seasoned insurance staff, but these technologies can enhance review processes. Using AI and ML to supplement these processes improves consistency, reduces manual and repetitive tasks, and speeds up review, allowing knowledge workers to do knowledge work. Attend this session to learn how the System for Electronic Rates & Forms Filing (SERFF) modernization project is implementing these technologies to aid product review .
9/14	11:30	12:20	Communications		How to use Instagram Reels to Effectively Market on Social Media	Instagram is no longer a photo-sharing app. With the algorithm favoring reels, how can you succeed in getting your message across? The session will show attendees how to create reels and use video to engage an audience to get their messages across.
9/14	11:30	12:20	Antifraud		Tips and Tricks: Financial Records and Fraud Investigations	Learn how a standardized financial investigative checklist is used to jump start and enhance investigations. The session will cover the benefits of Suspicious Activity Reports and Currency Transaction Reports – what they indicate and next steps. The Sober Home Initiative will show how insurance fraud led to charges of Money Laundering, Structuring Financial Transactions, and forfeiture charges as well as the change to the anti-kickback statute to include private insurance.
9/14	11:30	12:20	Policy Research		* A Discussion of Network Adequacy and Preliminary Results from the CIPR Project <i>Regulator-Only</i>	The federal Affordable Care Act (ACA) requires qualified health plans (QHPs) that are offered to individuals and small businesses through the marketplace exchanges to provide timely access to within network health care. This session will begin with a brief description of a long-term Center for Insurance Policy and Research (CIPR) research project on network adequacy. Presenters will then describe the concept of network adequacy, related regulations, and its importance to consumers. Presenters will follow this discussion with various visual statistics and analytical results on network adequacy across the U.S.
9/14	11:30	12:20	Market Reg		Health Insurance Hot Topics	This session will discuss federal health insurance hot topics, such as pharmacy benefit manager (PBM) federal legislation; short-term, limited-duration (STLD) plan regulations; and more.
* Indicates a regulator-only session						