If you missed the NAIC’s Center for Insurance Policy and Research (CIPR) Symposium in Charlotte, North Carolina, you can still benefit from the informative presentations delivered there. We’ve archived the sessions and bundled them together for easy viewing from your desk top! Select a few sessions of particular interest to you—or listen to them all! Our package provides you with unlimited access for eight full days.

The CIPR Symposium brought together a cadre of informed subject experts and practitioners from insurance regulation, academia, and the insurance industry to address such issues as product development and speed to market innovations, to shifting demographics and emerging technologies. The sessions, which were recorded October 25 and 26, 2012, were segmented by theme, as listed below.

### Globalization and the Changing Marketplace
- Organizational Restructuring through M&A, Demutualization, Convergence, and Increased Concentration
- The Impact of Conversion from Rules-Based to Principle-Based Reserving
- Insurers Adjust to Changing Regulatory Requirements

### The Impact of Recent Economic Trends on Insurers
- Balance Sheet Trends in the Last Decade
- Impact of the Low Interest Rate Environment
- Economic Environment and Consumer Demand for Insurance Products

### Product Innovations
- Produce Evolution
- Product Trends
- Speed to Market Innovations

### Evolution of Distribution Channels
- Impact of Recent Technological Advances on Consumers and Insurance Regulators
- Implications of Emerging Technology on Insurers
- Impact of Third-Party Distribution Channels

### Managing the Risks of the New Environment
- The Need for Better Transparency and Disclosure
- Ensuring Capital Adequacy
CIPR Symposium: Implications of Trends in the Insurance Industry

Symposium Presenters
- Larry Bruning, International Life Actuary, NAIC
- Lee Covington, Senior Vice President and General Counsel, Insured Retirement Institute
- Alice Fontaine, Consulting Actuary, Fontaine Consulting
- Ron Joas, Director, Financial Institutions, Standard & Poor’s
- Eleanor Kitzman, Commissioner, Texas Department of Insurance
- Andrew Melnyk, Vice President, Research, ACLI
- Jim Mumford, First Deputy Insurance Commissioner, Iowa Insurance Division
- Greg Neihaus, Professor of Insurance and Finance, University of South Carolina
- Angela Nelson, Market Regulation Director, Missouri Department of Insurance
- Todd Silverhart, Corporate Vice President and Director, LIMRA
- Joe Torti, Director and Superintendent, Rhode Island Division of Insurance

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