

Currin Chronicles

October 2016

President's Corner

There are times when owning a business is hard—sometimes really hard. But there are times when there is no doubt that it is absolutely the best job ever! This month was one of those times. Glenda Bean and Kaycie Tyll made me so proud as they led our first (now to be regular) Advertising Compliance Symposium. Patience Davidson did a great job organizing it and holding all the details together. Machael Heise was my eyes and ears texting me throughout so that I knew what was happening in real time.

I needed that communication because at the last minute, I was unable to stay for the whole event. My father is quite ill. (Some of you may remember that he had acute leukemia five years ago and responded unbelievably well to a very tough course of treatment.) He now has myelodysplasia that is a result of the chemo he received for the leukemia back then. It is a very serious condition and he has once again had to begin chemotherapy. I had to get home to be his caregiver. For me personally, this has been devastating news and seeing my father endure more chemo is incredibly hard.

For Glenda and Kaycie, it meant that they had to take on more responsibility because I wasn't there. But did

they ever step up. I trusted completely that they were up to the task when I left and they were. The feedback was incredibly positive. This year's symposium was held in Bloomington, MN – we are selecting the next location as this goes to press, so watch for that announcement!

It is a great thing to experience the growth of my staff. I have seen it over and over throughout the almost 10 years we have been in business. And I never stop being proud. I know that you trust us with big and important matters for your companies and my staff proves every day that they are worthy of that trust. That is reinforced for me as I walk around the office and see the hard work and dedication, and as I hear conversations in our common areas.

I see it and I feel it, but I don't say it often enough in public. So let me take advantage of this opportunity. I am very honored that this great team of committed and talented individuals has chosen to work here. Every day I strive to keep CCS a place that makes them want to stay. They are truly compliance heroes!
~ Cailie



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Where has this year gone?

By Machael Heise

If you are anything like me, it has flown by a little too quickly! It seems just yesterday that I was attending the AICP Conference in Orlando and before that, the LHCA Conference in Charleston, chatting with old friends and making new acquaintances. If you missed either of these events this year, read on for a brief recap.

LHCA is always worth attending, but when in Charleston, it is an absolute must! The downtown area is overflowing with history, including the site where the Civil War began and the first theatre in the United States. Open air shopping, high-end boutiques, and everything in between can be visited as you make your way from one fabulous eatery to the next. Stroll the cobblestone streets while enjoying the beautifully maintained homes drenched in southern charm. Can you tell I love Charleston? Great little town aside, the conference was set in the traditional LHCA format, consisting of posing previously submitted questions to the attendees, allowing those with responses to address the group. It may sound a bit dry, but it is actually a great way to have some interesting open dialog about the topics most prevalent to those responsible for the drafting and filing work related to the larger world of Life and Health Compliance. This year the group was actively engaged in discussion, both in the meeting room and at the evening receptions. If you have yet to attend an LHCA event, plan on doing so! The next one is scheduled for Savannah, which I hear is loaded with southern charm. Are you thinking what I am thinking? How does Savannah compare to Charleston? I guess there is one way to find out.

Attending the AICP Conference in Orlando was a completely different experience from the size of the

venue, the number of attendees, and breakout session format, but as always, this was an event to remember. Chapter events are a great way to get to know your industry peers located within your geographic area and the galas give everyone an opportunity to put on their dancing shoes. This year the theme was “The Blues Brothers” featuring Jake, Elwood, and a great live band. If you have attended an AICP Conference, you are aware of the wide variety of sessions offered each hour, multiple networking events, and the vendor showcase hall—this year being no exception. If you attended this year, I hope you were able to attend Cailie’s session on Risk Assessment. It was a great session! I also hope you stopped by our booth and picked up one of our new, very cute CCS Compliance Cows with a MOOO-ving message, along with our other great giveaways.

We all hope you are enjoying a wonderful fall season with excitement and anticipation of the upcoming holidays. We’re looking forward to seeing you at our next event and/or other industry conferences.



Our mission at Currin Compliance Services, Inc. is to deliver an unparalleled combination of knowledge, creativity, and superior problem-solving skills to each compliance challenge faced by our clients in the insurance industry.

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2016 Advertising Compliance Symposium Wrap-up

By Glenda Bean

We completed our first symposium dedicated solely to advertising compliance on October 13th and we couldn't be happier with the outcome! Over a day and a half, Kaycie Tyll, Cailie Currin, and I covered a range of top advertising issues from social media, to the impact of the DOL rule on advertising. Stephen Pope, of Red Oak Compliance presented a popular session on managing the ad review process and he also sponsored our event. THANK YOU, Stephen!

We enjoyed meeting and interacting with all of the attendees who really made the event special by participating in great conversations and small group exercises. A big thanks to all the attendees who made this a wonderful event – and if you missed out, stay tuned to hear about your next chance to attend an in-person symposium! If you have any questions about training or our education program in general, please email gbean@currincompliance.com.

Actuarial Expertise Now Available

Have you spent a ton of time reviewing your product forms in preparation for filing, but wondered if your actuarial materials would live up to the regulator's scrutiny? We can help! Currin Compliance Services, Inc. has a former actuarial regulator on staff.

Former New York Regulator Thomas Hartman, now CCS Senior Compliance Actuary, joined Currin Compliance after nearly four decades with the New York State Department of Insurance (now the Department of Financial Services). During that time, Tom was involved with many of the innovations in Life and Annuity products in New York, from the Regulator's side. Tom has a BS in Mathematics from Union College

in Schenectady, NY, and is an Associate Member of the Society of Actuaries.

Tom can provide you with his expert actuarial opinion on nearly everything. (We will let you know when Tom can share his years of NY experience; but for now he has to focus on all things outside of the Empire State.) If you are interested in discussing a few actuarial questions with or without your own actuaries, want the details of nonforfeiture laws explained in layman's terms, or want a complete actuarial review of your product and actuarial materials (aka: Does this stuff really make sense?!?!?!), Tom is your man! You can email Tom at thartman@currincompliance.com.



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Happy Halloween!



Employee Spotlight

Sarah Huffer started at Currin Compliance back in the summer of 2009, mostly doing administrative office work. Quickly she discovered the unexpectedly interesting world of insurance compliance. As she dove deeper and deeper into that world, she found that CCS offered so much more than just an office job. With a degree in mathematics, each day she was learning something new about insurance that appealed to her analytical brain. It was immediately evident to Cailie that Sarah had much to offer clients as she picked up insurance compliance quickly. Sarah was both fast and accurate in her work, which is an unusual and valuable combination.

Today she works as a product compliance advisor, reviewing products and helping on many other types of projects as a product expert. Sarah's expertise and willingness to discuss issues and product features is extremely valuable and appreciated by all.

At one point, Sarah thought her contribution to CCS would be in management, but she realized that her true passion lies in her product expertise and in sharing her substantive knowledge. She happily chose to relinquish the management responsibilities for more product review work and for the opportunity to work on more projects with clients. Sarah enjoys the variety that her work provides—one day she may be reviewing an annuity contract and the next travelling to a client's office to provide training.

Outside of work, Sarah spends most of her time with her significant other, Chris, and their three dogs, Myles, Mindy, and Decker. On any Sunday during this time of year you can be sure to find Sarah watching football—Go Giants! Sarah and Chris spend a lot

of their time lately making trips to home improvement stores to pick up supplies for a new addition to their house to make room for a new addition to their family—A BABY BOY due in March! We are so very happy for Sarah and Chris!!

