

April 28-30, 2025
Sonesta Resort
Hilton Head, SC

CCIA 73rd Annual Conference Program

MONDAY, APRIL 28

- 1:00 pm: Executive Committee Meeting
- 2:00 pm: Board of Directors Meeting
- 3:30 pm: PAC Board Meeting
- 5:00 pm: Welcome Reception

TUESDAY, APRIL 29

INDUSTRY LANDSCAPE & EMERGING TRENDS

- 7:30 am: Buffet Breakfast
- 8:00 am: Welcome Remarks
 - Sarah Ferman Baker, President and CEO, Consumer Credit Industry Association
- 8:15 am: Navigating Economic Shifts: The Election's Impact on Industries and Markets

The recent election has ushered in a wave of economic shifts that will have both immediate and long-term implications for industries and markets. This session will provide an in-depth analysis of the broader implications of these shifts and explore how businesses are responding, adapting, and positioning themselves in an evolving financial and regulatory landscape.

 - Lenwood Brooks, Federal Home Loan Bank of Dallas
- 9:00 am: [Networking Break](#)
- 9:15 am: The Impact of Digital Marketing & E-commerce on Distribution

As digital marketing and e-commerce continue to reshape the industry, companies must adapt their distribution strategies to stay competitive. This session will explore the impact of emerging digital trends on distribution, highlighting how businesses are leveraging online platforms, data-driven

marketing, and consumer engagement strategies to optimize reach and efficiency.

- *TruStage*

10:00 am: Networking Break

10:15 am: Industry Insights into the 2025 Data Privacy Landscape

As data privacy regulations continue to evolve at both the state and federal levels, businesses must stay informed and prepared for upcoming changes. This session will provide a comprehensive update on key data privacy initiatives, including the latest developments in the NAIC Data Privacy Model Act.

- *Jeff Klein, McIntyre & Lemon*

11:00 am: Networking Break

11:15 am: The State of Lender-Placed and Hazard Insurance

The lender-placed insurance (LPI) landscape is rapidly evolving due to recent disasters, shifting congressional priorities, and actions at both the state and federal levels. Join our panel of experts as they discuss legislative updates and offer insights into the current state of LPI and how these developments are shaping its future.

- *Kirk Stephens, OSC Insurance Services*
- *Robert Cole, National Risk Brokerage*

12:00 pm: Lunch On Your Own

TUESDAY, APRIL 29

MANAGING RISKS

1:00 pm: The Future of Flood Insurance

Recent hurricanes are reshaping the flood insurance industry, driving changes in underwriting practices, pricing structures, and policy availability. Join our panelists as they discuss how insurers, regulators, and policymakers are responding to the heightened risks, as well as emerging challenges such as increased claims frequency, evolving flood mapping, and regulatory changes.

- *Patrick Sullivan, Assurant*
- *Robert Cole, National Risk Brokerage*

1:45 pm: Networking Break

2:00 pm: Managing AI Risk

As artificial intelligence continues to transform the industry, understanding and mitigating its risks is more critical than ever. Attendees will gain insights into best practices for responsible AI implementation and risk management from our panelists as they discuss key challenges such as algorithmic bias, data privacy concerns, and evolving regulatory requirements.

- *Peggy Brinkmann, Milliman*
- *Paige Waters, Locke Lord*

- *Brian Casey, Locke Lord*

3:00 pm: Networking Break

3:15 pm: How is Your Company Adapting to the Change in Loss Ratios?

As the credit insurance landscape evolves, companies must stay ahead of shifting loss ratios and market dynamics. Hear from our panel of experts as they explore the latest developments in credit insurance and provide insights into shifting loss ratios and how companies are anticipating and adapting to these changes.

- *Joan Cleveland, SWBC*
- *Richy Kennedy, Securian*
- *Chris Hause, Hause Actuarial*

4:00 pm: Day Adjourns

5:00 pm: Chairman's Reception

WEDNESDAY, APRIL 30

GOVERNMENT AFFAIRS

7:00 am: Buffet Breakfast

8:00 am: Business Meeting

Annual members-only meeting to review the state of the Association and conduct Association business and board elections.

8:45 am: Networking Break

9:00 am: Legislative Dynamics in the 119th Congress

Gain expert insights from our expert lobbyists into the legislative dynamics of the 119th Congress, including key priorities, power shifts, and their impact on federal affairs.

- *Adam Hechavarria - KDCR*

10:00 am: Navigating the Regulatory Environment Inside the Beltway

Navigating the regulatory landscape is crucial for staying compliant and ahead of industry changes. Join Robert Tilley (Hudson Cook) for a deep dive into regulatory updates from the FTC and CFPB, upcoming policy shifts, and what businesses need to prepare for in the coming months.

- *Robert Tilley, Hudson Cook*

10:45 am: Closing Remarks

- *Kris Thomas, 2025 CCIA Chair*

11:00 am: Conference Adjourns