



# CREDIT INSURERS ASSOCIATION

November 9<sup>th</sup> – 11<sup>th</sup>, 2022  
The Westin Buckhead  
Atlanta, Georgia

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Use the hashtag #CIAATL22.



# President's Welcome

On behalf of our CIA Planning Committee (A.K.A. Best Board Ever) – welcome to Atlanta! Thank you so much for taking time out of your busy schedules to be here with us. We have all worked very hard to make this time together worthwhile. We have put together a plan that balances some great topics to add to your wealth of knowledge of our industry as well as some great fun with great people. It seems like we are really bouncing back after the “Pandemic that shall not be named,” and our group is ready to come together even stronger than last year!

In my first ever welcome letter, I wanted to focus on the group that puts this amazing agenda together. Over the last year as we have been on calls, we have taken time to catch up with each other, and I've been blown away by the resilience and brilliance of this group. I recently heard a quote from Kara Lawson (Duke Women's Basketball coach) that said, “Don't wait for things to get easier. Learn how to handle 'Hard' better.” I feel like this group has been challenged in our professional lives with a turbulent economy, ever changing legislation in our industry, and increasing employment struggles. Through the turbulence, we've learned how to Handle Difficult things Better. On top of our work challenges, many of us have had to handle difficult things in our personal lives. Some of us have had surgeries, others have new babies, some are dealing with difficult work schedules, and still others are caring for elderly parents. Despite all these things, the committee (A.K.A. Best Board Ever) feels we have prepared what will be a fantastic 3 days of meetings and greetings. We didn't wait for things to get easier – we dealt with the difficult times, got better at them, and continue to succeed!



In addition to the great agenda and speakers, we are also carrying on our tradition of Trivia Night! In honor of Trivia Night, I did a little research on our host city. Those of you who are native to the area are familiar with the Varsity Drive In. Originally known as “The Yellow Jacket” in 1928, ninety-four years later, The Varsity is still known for its signature Welcome, “What'll ya have?” Here you can order a ‘Naked Dog Walking,’ or you can order your burger or hot dog ‘All the Way Sideways.’ You can get your chocolate milk without ice if you order it N.I.P.C. (which is how we drink our chocolate milk in Nebraska).

With topics ranging from ‘Diversity and Inclusion and its Importance in our Industry’ to the ‘State of our Economy’ to ‘Looking for a Better Way: Continuous Improvements in Operations,’ ‘Underwriting Advances in the Last Five Years,’ and our famous Claim and Underwriting Chat Session, we hope you can find inspiration and valuable information in our first-class agenda.

So, I say to you, **“What'll ya have?”**

# History of the Credit Insurers Association, Inc.

Credit Insurers Association, Inc., a non-profit trade association, was formed in February 1975 by twenty-two (22) life companies.

The purpose of the Association is:

- to promote dialogue between executives of credit insurance companies;
- to encourage innovations in credit insurance administration; and
- to develop rapport between members of the Association and insurance regulatory officials.

In October 1998, by unanimous vote of the Board of Directors, a new category of membership (associate members) was allowed to join and participate in the association. Membership was also opened to associates. Fees for members and associates are assessed annually. There is a fee for members and associates and their guests to attend each meeting. Each member company is represented by its own appointee on the Board of Directors of the Association. To pursue our purposes, we hold one meeting every year.

## **Our Mission**

The mission of the Credit Insurers Association, Inc. is to provide a forum for executives and administrators of credit insurance companies to address opportunities, problems, and innovations common to this particular type of insurance and which are of interest to the group as a whole, and in our quest as individual member companies, to provide a valuable service to our policyholders and their families and a fair return to our stockholders.

To this end, we shall provide meetings to promote communications and dialogue between the member companies, regulatory officials, and invited guests.

This association does not promote itself as a spokesperson for the industry but does reserve the right and responsibility, in accordance with its mission, to support and defend the industry in causes, which are of vital interest to its membership.

# Antitrust Warning

Because an association is a group of competitors joined together for a common purpose, trade associations are subject to strict scrutiny under both federal and state antitrust laws. Discussions, formal or informal, which can be construed as price fixing, market allocations, product restrictions, or market boycott or withdrawal, are per se illegal. Experience shows that association members are most likely to violate and the government most likely to prosecute, the price fixing prohibitions of the Sherman Act. However, both federal and state antitrust laws contain a “regulatory exemption,” which exempts “the activities...of any insurer...to the extent that such activities are subject to regulation by the Director of Insurance under...the Insurance Code or any other law.” The CIA recognizes the possibility that our discussions could be seen as an opportunity for anti-competitive conduct. The CIA emphasizes our unequivocal support for the policy of competition served by antitrust laws and our intent to comply strictly in all respects. Therefore, no discussion is to be for the purpose of bringing about any agreement regarding the fixing, controlling, or maintenance of specific rates.