

**FOR IMMEDIATE RELEASE:** May 10th, 2019

### **Blue Hill/XyberNET – 2019 CCIA Annual Meeting**

Blue Hill Data Services/XyberNET was pleased to be a joint sponsor of the 2019 Consumer Credit Industry Association (CCIA) Annual Meeting on April 29th – May 1<sup>st</sup> at the Melrose Georgetown Hotel in Washington, DC. With several important issues before Congress, the site of the meeting in Washington DC was especially appropriate.

The following topics were discussed:

- Auto Trends & Disrupters
- Congressional Outlook Winning the Battle in a Changing Environment
- Panel: Peer Priorities & Outlooks
- NFIP Update & Outlook
- CFPB Dialogue

Becky Chernek, F&I Income Development Specialist at Chernek Consulting, provided an update about the market for credit insurance and debt protection products for the auto industry. She illustrated how the disrupters in the industry represent huge opportunities and suggested several innovative approaches to deliver products and services to recent motor vehicle purchasers.

An overview of legislation currently under consideration by Congress was then presented by Jon Harsch of North South Government Strategies. Possible changes to the Military Lending Act were discussed. Jon also helped facilitate a tour of the Capitol with assistance from the office of Congresswoman Gwen Moore, WI-4<sup>th</sup> District.

Motivational Speaker Donny Ingram then shared inspirational stories from his life in the military and industry, stating that success begins in our mind. He addressed the quickening pace of change and the importance of faith and family. He provided an overview of the principles he covers in his book, “Winning the Battle: Becoming All That This Life Expects.” Donny kindly provided a complimentary copy of his book for all attendees.



**Chris Hause**, President, and **Cindy Hause**, Business Manager, Hause Actuarial Services; **Donna Bahnfleth**, Director Client Services, XyberNET/ Blue Hill; **Jeff Taylor**, National Marketing Manager Financial Products, Pekin Insurance.

The Peer Priorities & Outlooks Panel featured presentations from Ann Carmichael, Vice President of Congressional Affairs at the American Financial Services Association (AFSA), and Paul Metrey, Vice President Regulatory Affairs at the National Automobile Dealers Association (NADA).

David Maurstad, Deputy Associate Administrator for Insurance and Mitigation at FEMA, then explained how floods are a much bigger problem than fires, and how in recent years, areas that have never flooded before are flooding. He noted that with Hurricane Harvey, the vast majority of uninsured homes were in non-flood zones. He provided a fascinating view of how FEMA and the nation are adapting.

And Calvin Hagins, Deputy Assistant Director from the Consumer Financial Protection Bureau (CFPB), described the priorities and procedures used by the CFPB to monitor compliance. Though the CFPB and the members of the CCIA may occasionally differ on the proper role of government in the credit insurance industry, Calvin did a good job explaining his practical approach to regulation.

Thanks to the CCIA team Tom Keepers, Executive Director & EVP, John Euwema, VP Legislative & Regulatory Counsel, and Stephanie Neal, Director of Member Services for organizing the Annual Meeting and for hosting breakfasts and receptions for this very informative two day conference.



#### **About CCIA**

The Consumer Credit Industry Association (CCIA) was organized in 1951 to be the trade association of insurance companies underwriting consumer credit insurance products sold by lenders and assuring loan repayment in the event of debtor death or disability. The scope of CCIA activity evolved as new insurance products were introduced to the marketplace such as credit property and credit unemployment insurance. CCIA is a national trade association comprised of manufacturers, administrators and distributors of consumer asset and credit protection products such as credit insurance, debt protection, guaranteed asset protection and service contracts. Made available to U.S. households through lenders and automobile dealers as part of the extension of a loan, these products help U.S. borrowing households withstand financial shocks by helping households cover payment obligations when something unforeseen occurs. CCIA works to foster the financial security of American households by assuring a healthy market for these consumer financial protection products.

[www.cciaonline.com](http://www.cciaonline.com)



#### **About Blue Hill/XyberNet**

Blue Hill/XyberNet is the leading supplier of software, processing, and services to the Financial Insurance Industry, specific to debt and credit protection. Blue Hill/XyberNET has been a strong supporter of the CCIA for many years and appreciates the opportunity to support the CCIA and its members.

XyberNET is a leader in software and application services for the credit insurance and debt protection markets, recognized as the gold standard for over 30 years. Clients choose XyberNET administration

systems for their security, availability, reliability, accuracy and ease of use. Our expert staff has developed a full suite of applications that insurance companies trust to support their business requirements, saving clients time and money and allowing them to focus on their core business. Most importantly, our clients continually rate us as 'the vendor we would most like to do business with', acknowledging our great responsiveness that produce reliable and consistent results.

Blue Hill Data Services helps customers reduce their operating costs and minimize risk by providing fully managed data center hosting solutions, and a full array of complementary IT support services. We specialize in Mainframe, Open Systems, and AS/400 iSeries managed hosting services; Applications Services; Colocation Services; Dedicated Disaster Recovery and Business Continuity Solutions with customized solutions, flexibility with contracts and SLAs, and personalized attention and services.

We are proud our customer retention is 100%.

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