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**SCHEDULE OF MEETINGS FOR NAIC WINTER NATIONAL MEETING  
(As of 11/14/08, subject to change)**

**THURSDAY, DECEMBER 4, 2008**

1. Life and Health Actuarial Task Force  
8:00AM – 5:00PM  
Gaylord Convention Ctr—Texas Ballroom D—Ballroom Level
  1. Call to Order/Roll Call
  2. Mortality Tables and Margins
  3. PBR Process and Coordination (VM-00 and VM-01)
  4. Economic Scenarios
  5. PBR Reinsurance (VM-20)
  6. Net Premium Reserves in VM-20
  7. PBR Life (VM-20)
2. Financial Condition (E) Committee  
Restructuring Mechanisms for Troubled Companies (E) Subgroup  
10:00AM – 12:00PM  
Gaylord Convention Ctr—Texas Ballroom B—Ballroom Level
3. Market Regulation and Consumer Affairs (D) Committee  
Consumer Protections & Innovations (D) Working Group  
Public Hearing on Disability Insurance Claims Handling  
10:00AM – 12:00PM  
Gaylord Convention Ctr—Texas Ballroom 4-6—Ballroom Level
4. Interstate Insurance Product Regulation Commission (IIPRC)  
Management Committee  
1:00PM – 2:00PM  
Commission Meeting  
2:00PM – 3:00PM  
Gaylord Convention Ctr—Texas Ballroom C & Rooms 1-3—Ballroom Level
5. Accounting Practices and Procedures (E) Task Force  
Emerging Accounting Issues (E) Working Group and Statutory Accounting Principles (E) Working Group  
1:00PM – 3:00PM (*Regulator to Regulator*)  
Gaylord Hotel—Yellow Rose Ballroom—Lone Star Tower, Lobby Level \*
6. Financial Regulation Standards and Accreditation (F) Committee  
3:00PM – 5:30PM (*Regulator to Regulator*)  
Gaylord Convention Ctr—Texas Ballroom 4-6—Ballroom Level
7. Joint Interstate Insurance Product Regulation Commission (IIPRC) Products Standards Committee/NAIC Interstate Compact National Standards (EX) Working Group  
5:00PM – 6:00PM  
Gaylord Convention Ctr—Texas Ballroom C & Rooms 1-3—Ballroom Level
  1. Roll Call
  2. Approval of Minutes from October 30 Joint Teleconference
  3. Status Report from National Standards Working Group Teams
    - Life
    - Annuity
    - Disability Income
    - Long Term Care
  4. Brief Update from IIPRC Product Standards Committee
  5. Receive Comments on the Direction of Group Annuity Standards
  6. Any Other Matters
  7. Adjourn

**FRIDAY, DECEMBER 5, 2008**

8. Information Systems (H) Task Force  
8:00AM – 9:00AM  
Gaylord Hotel—Yellow Rose Ballroom—Lone Star Tower, Lobby Level \*
  1. Adopt Minutes from Oct. 29, 2008, Conference Call
  2. Final Update on Elimination of the NAIC's Private Network Project
  3. Update of NAIC 2009 Budget Technology Fiscals
  4. Update on SERFF
  5. Update on Security Framework Project/Technology Roll Out Plan (TROP)
  6. State Producer Licensing System Reengineering Update
  7. Update on Other IRMC Approved Projects in Process
    - Status of MARS Enhancement Project
  8. State Technology Survey Report
  9. Distribution of Report on Status of IRMC Completed Projects
  10. Any Other Matters Brought Before the Task Force

9. Property and Casualty Insurance (C) Committee  
Earthquake Study Group  
8:00AM – 9:00AM  
Gaylord Convention Ctr—Texas Ballroom 2-6—Ballroom Level
  1. Roll Call
  2. Presentation by the California Earthquake Authority (CEA) Regarding the Challenges that the CEA Encounters with Take-Up Rates
  3. Update from Ms. Kempker Regarding Missouri's Earthquake Task Force Study findings
  4. Update from Director McRaith regarding the Illinois' Seismic Safety Task Force findings
  5. Discuss Regional Approaches
  6. Any Other Matters Brought Before the Study Group
10. Life and Health Actuarial Task Force  
Accident and Health Working Group  
8:00AM – 10:45AM  
Gaylord Convention Ctr—Texas Ballroom D—Ballroom Level
  1. Call to Order/Roll Call
  2. Health Actuarial Opinion
  3. Medicare Supplement Refund Formula
  4. Medicare Supplement Compliance Manual
  5. Long-Term Care Insurance Reserves
  6. PBR Health (VM-25)
  7. Other Matters
11. NAIC Legislative Liaison Committee  
8:30AM – 9:30AM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
12. Accounting Practices and Procedures (E) Task Force  
Emerging Accounting Issues (E) Working Group and Statutory Accounting Principles (E) Working Group  
9:00AM – 11:30AM  
Gaylord Convention Ctr—Texas Ballroom 2-6—Ballroom Level  
Emerging Accounting Issues Working Group
  1. Review of Outstanding Tentative Positions
  2. Review of Outstanding Issues
  3. Review of Outstanding Issues Previously Addressed
  4. Any Other Matters Brought Before the Working Group  
Statutory Accounting Principles Working Group
  1. Hearing to Review Comments on Issues Exposed at the 2008 Fall National Meeting
  2. Consideration of Maintenance Agenda - Pending Listing
  3. Consideration of Maintenance Agenda - Substantive Active Listing
  4. Consideration of Maintenance Agenda - Nonsubstantive Active Listing
  5. Any Other Matters Brought Before the Working Group
13. Climate Change and Global Warming (EX) Task Force  
10:00AM – 12:00PM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
14. Internal Administration (EX1) Subcommittee  
10:00AM – 12:00PM (*Regulator to Regulator*)  
Gaylord Convention Ctr—Austin 4-6—Ballroom Level
15. Life and Health Actuarial Task Force  
11:00AM – 12:00 PM  
2:00PM – 6:00 PM  
Gaylord Convention Ctr—Texas Ballroom D—Ballroom Level
  1. PBR Reporting and Review (VM-30 and VM-31)
  2. PBR Experience Reporting (VM-50 and VM-51)
  3. International Developments
  4. Report of the AHWG
  5. Approve Minutes
  6. PBR Reinsurance (VM-20)
  7. PBR Life (VM-20)
  8. Other Matters
16. PIO/NAIC Communications Division Meeting  
11:00AM – 12:00PM  
Gaylord Hotel—Appaloosa 3—Lone Star Tower, 3<sup>rd</sup> Floor \*
17. Life Insurance & Annuities (A) Committee  
Suitability of Annuity Sales (A) Working Group  
11:30AM – 1:00PM  
Gaylord Hotel—Yellow Rose Ballroom—Lone Star Tower, Lobby Level \*

\* Meeting room located in hotel

**FRIDAY, DECEMBER 5, 2008 (cont'd)**

18. Risk Retention Group (E) Task Force  
12:00PM – 1:00PM  
Gaylord Convention Ctr—Texas Ballroom 2-6—Ballroom Level
1. Approve Minutes from Interim Conference Calls
  2. Update on Work of other NAIC Groups Related to Captives
  3. Continue Discussion of Part B: Regulatory Practices and Procedures Standards
  4. Any Other Matters
19. **NAIC Opening Session**  
1:00PM – 2:00PM  
Gaylord Convention Ctr—Texas Ballroom A & B—Ballroom Level
20. Financial Regulation Standards and Accreditation (F) Committee  
2:00PM – 3:00PM  
Gaylord Convention Ctr—Texas Ballroom 2-6—Ballroom Level
1. Approve Minutes from October 24, 2008 Interim Conference Call
  2. Discussion of Revisions to Preamble Regarding Committee's Previous Decision on Treatment of Non-Risk Retention Group Captives
  3. Discussion of Comments Received on the Referral from Financial Condition (E) Committee for Part A Standards for Risk Retention Groups Licensed as Captives
  4. Any Other Matters
21. Information Resources Management (H) Committee  
2:00PM – 3:00PM  
Gaylord Hotel—Yellow Rose Ballroom—Lone Star Tower, Lobby Level \*
22. NAIC/Consumer Liaison Committee  
2:00PM – 3:30PM  
Gaylord Convention Ctr—Texas Ballroom A & B—Ballroom Level
23. Reinsurance (E) Task Force  
3:00PM – 5:00PM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
24. Accounting Practices and Procedures (E) Task Force  
Blanks (E) Working Group  
3:30PM – 5:30PM  
Gaylord Convention Ctr—Texas Ballroom A & B—Ballroom Level
1. Report from the Premium Survey Subgroup
  2. Report from the P&C Lines of Business Subgroup
  3. Review Change to Note 25 for December 2008 Financial Statements
  4. Update on Hard Copy Filings
  5. Review Items Previously Exposed for Comment
  6. Review Newly Submitted Items
  7. Review Editorial Listing
  8. Any Other Matters
25. SERFF Board of Directors  
3:30PM – 5:00PM  
Gaylord Convention Ctr—Austin 1-3—Ballroom Level
26. Midwestern Zone Meeting  
5:00PM – 6:00PM (*Regulator to Regulator*)  
Gaylord Hotel—Gaylord Suite \*
27. Northeastern Zone Meeting  
5:00PM – 6:00PM (*Regulator to Regulator*)  
Gaylord Hotel—Appaloosa 1—Lone Star Tower, 3<sup>rd</sup> Floor \*
28. Southeastern Zone Meeting  
5:00PM – 6:00PM (*Regulator to Regulator*)  
Gaylord Convention Ctr—Austin 4-6—Ballroom Level
29. Western Zone Meeting  
5:00PM – 6:00PM (*Regulator to Regulator*)  
Gaylord Hotel—Appaloosa 2—Lone Star Tower, 3<sup>rd</sup> Floor \*
30. **NAIC Welcome Reception**  
6:00PM – 7:30PM  
The Glass Cactus—Across from Front Drive of Hotel

**SATURDAY, DECEMBER 6, 2008**

31. Receivership and Insolvency (E) Task Force  
8:00AM - 9:00AM  
Gaylord Hotel—Yellow Rose Ballroom—Lone Star Tower, Lobby Level \*
32. Capital Adequacy (E) Task Force  
9:00AM – 10:30AM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
1. Interim Conference Call Minutes
  2. Update from Life RBC Working Group
  3. Update from Property RBC Working Group
  4. Update from Health RBC Working Group
  5. Update Regarding Task Force Subgroups
  6. Task Force Working Agenda
  7. RBC for Investments
  8. Any Other Matters
33. Life Insurance and Annuities (A) Committee  
Annuity Disclosure (A) Working Group  
9:00AM - 10:30AM  
Gaylord Convention Ctr—Texas Ballroom B—Ballroom Level
1. Roll Call
  2. ACLI Presentation on Annuity Illustrations
  3. Iowa Insurance Division Presentation on the Use of Illustrations in the Solicitation and Sale of Fixed Annuity Products
  4. Any Other Matters Brought Before the Working Group
  5. Adjournment
34. Regulatory Framework (B) Task Force  
ERISA (B) Subgroup  
9:00AM - 10:30AM (*Open/Regulator to Regulator*)  
Gaylord Convention Ctr—Texas Ballroom 2-6—Ballroom Level
1. Roll Call
  2. Discuss Draft Regulator Alert on Risk Retention Groups
  3. Any Other Matters
35. **Commissioners Roundtable**  
9:00AM - 12:00PM (*Regulator to Regulator*)  
Gaylord Convention Ctr—Texas Ballroom A—Ballroom Level
36. Antifraud (D) Task Force  
10:00AM - 12:00PM  
Gaylord Hotel—Yellow Rose Ballroom—Lone Star Tower, Lobby Level \*
37. Regulatory Framework (B) Task Force  
10:30AM – 12:00PM  
Gaylord Convention Ctr—Texas Ballroom 2-6—Ballroom Level
1. Roll Call
  2. Discussion of Draft Survey Related to Individual Health Insurance Policy Rescissions and Preexisting Condition Exclusion Decisions
  3. Discussion of Revisions to Draft External Review Model Notices and Other Forms under the Uniform Health Carrier External Review Model Act
  4. Discussion of Proposed Revisions TPA Model by Large Deductible Study Implementation (C) Working Group
  5. Report of ERISA Subgroup
  6. CMS/DOL Discussion of HIPAA Issues, including discussion of Mental Health Parity Law
  7. Any Other Matters Brought Before the Task Force
  8. Adjournment/Regulator to Regulator Session
38. Valuation of Securities (E) Task Force  
10:30AM – 12:00PM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
39. Financial Condition (E) Committee  
International Solvency and Accounting (E) Working Group  
12:00PM – 1:00PM  
Gaylord Convention Ctr—Texas Ballroom D—Ballroom Level
40. **Executive (EX) Committee**  
1:00PM – 2:00PM  
Gaylord Convention Ctr—Texas Ballroom A—Ballroom Level

\* Meeting room located in hotel

**SATURDAY, DECEMBER 6, 2008 (cont'd)**

41. Accounting Practices and Procedures (E) Task Force  
2:00PM – 3:00PM  
Gaylord Convention Ctr—Texas Ballroom B—Ballroom Level
1. Report of the Emerging Accounting Issues Working Group
  2. Report of the Statutory Accounting Principles Working Group
  3. Report of the Blanks Working Group
  4. Any Other Matters Brought Before the Task Force
42. Life Insurance and Annuities (A) Committee  
2:00PM – 4:00PM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
1. Roll Call
  2. Report of the Consumer Guides Subgroup
  3. Report of the Annuity Disclosure Working Group
  4. Report of the Suitability of Annuity Sales Working Group
  5. Report of Life and Health Actuarial Task Force
  6. Any Other Matters Brought Before the Committee
  7. Adjournment
43. Market Regulation and Consumer Affairs (D) Committee  
Producer Licensing (D) Working Group  
2:00PM – 4:00PM  
Gaylord Convention Ctr—Texas Ballroom A—Ballroom Level
1. Discuss Priorities for 2008
    - Charge #3 Uniform Standard Interpretation
    - Charge #5 Commercial Multi-State Exemption and Commission Sharing
    - Introduce Charge # 4
  2. Discuss Producer Licensing Coalition Initiatives
    - State Licensing Handbook Update
    - CE Issues
  3. Discuss Electronic Licensing
  4. Any Other Matters
44. Workers' Compensation (C) Task Force  
NAIC/IAIABC Joint (C) Working Group  
2:00PM – 5:00PM  
Gaylord Convention Ctr—Texas Ballroom 2-6—Ballroom Level
1. Independent Contractor Drafting Paper update
  2. Independent Contractor Trucking Issues Focus Group
    - Correspondence
    - Future activities
  3. Draft Electronic Medical Billing For Workers' Compensation Model Rule
45. Examination Oversight (E) Task Force  
3:00PM – 3:30PM  
Gaylord Convention Ctr—Texas Ballroom B—Ballroom Level
1. Report of the Audit Software Working Group
  2. Report of the Financial Analysis Handbook Working Group
  3. Report of the Financial Analysis Research & Development Working Group
  4. Report of the Financial Examiners Handbook Technical Group
  5. Discussion of 2008 Charges
  6. Any Other Matters Brought Before the Task Force
46. International Insurance Relations (G) Committee  
International Regulatory Cooperation (G) Working Group  
3:00PM – 4:00PM  
Gaylord Convention Ctr—Texas Ballroom D—Ballroom Level
1. International Intern Program
  2. Bilateral & Regional Developments
  3. Other Items
47. Senior Issues (B) Task Force  
3:30PM - 5:30PM  
Gaylord Convention Ctr—Texas Ballroom B—Ballroom Level
48. NAIC Industry Liaison Meeting  
4:00PM – 5:00PM  
Gaylord Convention Ctr—Texas Ballroom D—Ballroom Level
49. Executive (EX) Committee  
Principles-Based Reserving (EX) Working Group  
4:00PM – 5:30PM  
Gaylord Convention Ctr—Texas Ballroom A—Ballroom Level
1. Status Update on Standard Valuation Law
  2. Status Update on Valuation Manual

3. Status Update on Corporate Governance
4. Status Update on Other Activities
5. Any Other Matters

50. Market Regulation and Consumer Affairs (D) Committee  
Market Analysis Priorities (D) Working Group  
4:00PM – 5:30PM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
1. Market Analysis Research & Development Focus Group Update regarding Complaint Coding Implementation Plan
  2. Complaint Database System Manual Update
  3. Market Conduct Annual Statement (MCAS) Update
  4. Any other Matters Before the Working Group

**SUNDAY, DECEMBER 7, 2008**

51. Health Insurance and Managed Care (B) Committee  
8:30AM – 10:00AM  
Gaylord Convention Ctr—Grapevine Ballroom A—Ballroom Level
1. Roll Call
  2. Report of the Jurisdictional and Extraterritorial Issues Subgroup
  3. Report of the Health Innovations Working Group
  4. Report of Regulatory Framework Task Force
  5. Report of Senior Issues Task Force
  6. Report of Accident and Health Working Group of the Life and Health Actuarial Task Force
  7. Update on Federal Issues
  8. Any Other Matters Brought Before the Committee
  9. Adjournment
52. International Insurance Relations (G) Committee  
8:30AM – 10:00AM  
Gaylord Convention Ctr—Grapevine Ballroom 1-3—Ballroom Level
53. Executive (EX) Committee  
NARAB (EX) Working Group  
9:00AM – 10:00AM  
Gaylord Convention Ctr—Texas Ballroom D—Ballroom Level
54. Property and Casualty Insurance (C) Committee  
Crop Insurance (C) Working Group  
9:00AM – 10:00AM  
Gaylord Convention Ctr—Texas Ballroom 2-4—Ballroom Level
1. State Survey Results of Risk Management Agency Proficiency Examination in lieu of State Examinations for Adjuster Licensing
  2. Overview of Risk Management Agency Standard Reinsurance Agreement Contract Revision and Managers Bulletin for Adjuster Licensing
  3. Demonstration of National Crop Insurance Services Proficiency Examination for Adjuster Licensing
  4. Any Other Matters Brought Before the Working Group
55. Casualty Actuarial and Statistical (C) Task Force  
9:00AM – 10:30AM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
1. Consider Interim Minutes
  2. Discuss Workers' Compensation Large Deductible Referral
  3. Discuss Medical Malpractice Guidelines to Support Model Law & Other Statistical Issues
  4. Subgroup Reports
    - Catastrophe Modeling
    - P&C Line of Business Definitions
  5. Status Reports
    - Profitability Report (C) Working Group
    - Principles Based Reserving (EX) Working Group
    - Casualty Actuarial Society's (CAS's) Report on the Credibility of the Actuary
  6. Report by NAIC Staff
    - Solvency Modernization Initiative
    - Title Insurance Data Collection
  7. Report of the American Academy of Actuaries
    - Risk Transfer Training Update
  8. Discuss Any Other Items
56. **Joint Executive (EX) Committee/Plenary**  
10:00AM – 12:30PM  
Gaylord Convention Ctr—Texas Ballroom A & B—Ballroom Level

**SUNDAY, DECEMBER 7, 2008 (cont'd)**

57. Workers' Compensation (C) Task Force  
1:00PM – 2:00PM  
Gaylord Hotel—Yellow Rose Ballroom—Lone Star Tower, Lobby Level \*
1. Large Deductible Study Implementation Working Group Quarterly Report
    - Draft TPA Guidelines
  2. NAIC/IAABC Joint Working Group Quarterly Report
    - Independent Contractor White Paper update
    - Independent Contractor Trucking Issues Focus Group update
  3. Professional Employer Organization Model Law Working Group Quarterly Report
    - PEO Guidelines Implementation Paper Drafting Group update
58. Property and Casualty Insurance (C) Committee  
Title Insurance Issues (C) Working Group  
1:00PM – 2:30PM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
1. Consider November 14, 2008, Conference Call Minutes
  2. Discuss Data Collection Elements to Capture Title Insurance Premium and Expense Data
  3. Any Other Matters Brought Before the Working Group
59. Government Relations Leadership Council  
1:30PM – 3:30PM  
Gaylord Convention Ctr—Texas Ballroom D—Ballroom Level
60. Property and Casualty Insurance (C) Committee  
Crop Insurance (C) Working Group Demonstration of Adjuster Proficiency Exam by National Crop Insurance Services and the Risk Management Agency  
2:00PM – 4:00PM  
Gaylord Convention Ctr—Texas Ballroom 2-3—Ballroom Level
- 61. Commissioners Roundtable**  
3:30PM – 5:30PM (*Regulator to Regulator*)  
Gaylord Convention Ctr—Texas Ballroom A & B—Ballroom Level

**MONDAY, DECEMBER 8, 2008**

62. Speed to Market (EX) Task Force  
8:00AM – 9:00AM  
Gaylord Convention Ctr—Texas Ballroom 2-4—Ballroom Level
1. Report of the Operational Efficiencies (EX) Working Group
  2. Report of the Personal Lines Market Regulatory Framework (EX) Working Group
  3. Report of the Interstate Compact National Standards (EX) Working Group
  4. Update on the Activities of the Interstate Compact
  5. Update on SERFF Activities and Comments from the SERFF Board of Directors
  6. Any Other Matters Brought Before the Task Force
63. Market Regulation and Consumer Affairs (D) Committee  
8:00AM – 10:00AM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
1. Roll Call and Opening Remarks
  2. Discuss Draft Market Regulation Accreditation Proposal
  3. Discuss Credit Scoring White Paper
  4. Report of the Antifraud (D) Task Force
  5. Report of the Market Analysis Working Group
  6. Report of the Consumer Protections and Innovations Working Group
  7. Report of the Market Regulation Handbook Working Group
  8. Report of the Market Analysis Priorities Working Group
  9. Report of the Producer Licensing Working Group
  10. Any Other Matters Brought Before the Committee

64. Financial Condition (E) Committee  
8:30AM – 10:30AM  
Gaylord Convention Ctr—Texas Ballroom D—Ballroom Level
1. Report of the Accounting Practices and Procedures Task Force
  2. Report of the Capital Adequacy Task Force
  3. Report of the Examination Oversight Task Force
  4. Report of the Receivership and Insolvency Task Force
  5. Report of the Reinsurance Task Force
  6. Report of the Risk Retention Group Task Force
  7. Report of the Valuation of Securities Task Force
  8. Report of the Financial Analysis Working Group
  9. Report of the International Solvency and Accounting Working Group
  10. Report of the NAIC/AICPA Working Group
  11. Report of the National Treatment and Coordination Working Group
  12. Report of the Restructuring Mechanisms for Troubled Companies Subgroup
65. CLE: "Regulator Roundup: Lasso-ing Lawyers for a Sizzlin' Seminar"  
9:00AM – 4:00PM  
Gaylord Convention Ctr—Texas Ballroom 5-6—Ballroom Level  
**SEPARATE REGISTRATION REQUIRED**  
**Please call 816-783-8200 for registration information**
66. Health Insurance and Managed Care (B) Committee  
Health Innovations (B) Working Group  
10:00AM – 1:00PM  
Gaylord Convention Ctr—Texas Ballroom 2-4—Ballroom Level
67. Property and Casualty Insurance (C) Committee  
11:00AM – 1:00PM  
Gaylord Convention Ctr—Texas Ballroom C—Ballroom Level
1. Report of the Casualty Actuarial and Statistical (C) Task Force
  2. Report of the Surplus Lines (C) Task Force
  3. Report of the Workers' Compensation (C) Task Force
  4. Report of the Advisory Organization Examination Oversight Group
  5. Report of the Catastrophe Insurance Working Group
  6. Report of the Catastrophe Reserve Working Group
  7. Report of the Consumer Guides Working Group
  8. Report of the Crop Insurance Working Group
  9. Report of the Earthquake Study Group
  10. Report of the Terrorism Insurance Implementation Working Group
  11. Report of the Title Insurance Issues Working Group
  12. Discuss New York Approach to Contract Certainty
  13. Update on ACORD Form 28 Matter
  14. Discuss Regulatory Guidance on the Misuse of RBC in Ratemaking
  15. Discuss Corporate Governance Standards for Risk Retention Groups
  16. Any Other Matters Brought Before the Committee