

By *Shanique (Nikki) Hall, CIPR Manager*

In a concerted effort to become the go-to site for regulatory and public policy information, the NAIC's Center for Insurance Policy and Research (CIPR) is diligently working to improve its public offerings. The CIPR was established in 2009 to leverage the resources of several NAIC departments in order to support the collection and dissemination of information and analysis for use by state and federal officials, agencies, policymakers and insurance consumers. The formation of the CIPR expands regulatory support services by distributing the research and analysis that takes place within NAIC.

To achieve this mission, the CIPR publishes a quarterly *CIPR Newsletter*, as well as special reports and studies to provide the public with information on developing trends in the insurance industry and to enhance the awareness and understanding of key insurance issues. In addition, the CIPR hosts four annual events that offer a forum for opinion and discussion on major insurance regulatory issues. This article will discuss some of the recent improvements made that we hope will help meet that goal.

### ◆ CIPR WEBSITE

Central to the communication of NAIC research and public policy activities is the CIPR website, which is a recent enhancement to the NAIC home page. Within the CIPR site is a host of information on current insurance regulatory developments, ongoing CIPR projects and coverage of a wide range of insurance topics and issues. Moreover, content from the Government Relations division of the NAIC—such as issue briefs and Congressional testimony—has been added to the CIPR site to serve as a central point of information-gathering.

The CIPR site is divided into four principle areas: (1) Home; (2) Key Issues; (3) Special Reports and Studies; and (4) Statistics. The CIPR home page is where you can find what's new on the site, including the most recent *CIPR Newsletter*. Also available on the home page is information on upcoming and past CIPR events; including, presentations, audio and handout material from the events. Our goal is to make it easy for the user to locate topical information on insurance and insurance regulatory topics.

### ◆ KEY ISSUES

A recent enhancement to the CIPR site is its A-Z Topic listing of key insurance issues. The A-Z Topic listing contains a wealth of information on a wide range of regulatory and insurance industry-specific topics. It is a great research tool for regulators, consumers, industry and academia. Each topic page includes a detailed summary of the topic and issues,

and is supported by reference documents, including links to presentations, speeches, NAIC news releases and actions, articles and special reports. References to the current NAIC committee task force or working group active on the topic is also included, as well as an NAIC contact for any questions.

Currently, there are more than 80 topics included in the A-Z Topic listing, such as: accreditation, flood insurance, the EU-U.S. Dialogue Project, insurance-linked securities, natural catastrophes and workers' compensation. The A-Z Topic listing is steadily growing; more than 40 topics were added in 2012 and another 40 (or more) are expected to be added to the listing this year.

### ◆ SPECIAL REPORTS AND STUDIES

The CIPR site also provides access to special reports and studies on major regulatory and public policy issues in insurance. Here you will find studies written by CIPR distinguished scholars and researchers; former NAIC CEO Therese M. Vaughan, Ph.D.; insurance industry experts; academics; and other NAIC staff. Selected articles from the *Journal of Insurance* are also available.

Moreover, NAIC Industry Snapshots and Analysis Reports were recently made available on the CIPR site. Produced by the Financial Regulatory Services Department, these reports provide an overview of insurer statutory filings and assist consumers in better understanding developing trends in the insurance industry. They cover the property/casualty, title, life, fraternal and health insurance industries.

### ◆ STATISTICS

The NAIC Statistics page is another pivotal element of the CIPR site. This page provides a collection of key facts and market trends for a particular state, such as: the number of insurance companies in each state; the number of captive insurance companies in the states; total direct premium; select insurance department data for the states; cost of regulation in the states; insurance industry employment in each state; and gross domestic product for the states. For comparison, national key facts and trends are also available. In addition, premium volumes for the 50 largest markets worldwide, as well as sample reports from the NAIC Research and Actuarial Department, are also provided.

### ◆ SUMMARY

We hope you will make use of these tools. The CIPR is always open to suggestions. If you have an issue you believe we should cover, please let us know. Send your suggestions, compliments (we like those) and criticisms to [shall@naic.org](mailto:shall@naic.org).



**National Association of  
Insurance Commissioners**

**& The CENTER  
for INSURANCE  
POLICY  
and RESEARCH**

**NAIC Central Office**

**Center for Insurance Policy and Research**

1100 Walnut Street, Suite 1500

Kansas City, MO 64106-2197

Phone: 816-842-3600

Fax: 816-783-8175

<http://www.naic.org>

<http://cipr.naic.org>

© Copyright 2013 National Association of Insurance Commissioners, all rights reserved.

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S. For more information, visit [www.naic.org](http://www.naic.org).

**The views expressed in this publication do not necessarily represent the views of NAIC, its officers or members.** All information contained in this document is obtained from sources believed by the NAIC to be accurate and reliable. Because of the possibility of human or mechanical error as well as other factors, however, such information is provided "as is" without warranty of any kind. **NO WARRANTY IS MADE, EXPRESS OR IMPLIED, AS TO THE ACCURACY, TIMELINESS, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE OF ANY OPINION OR INFORMATION GIVEN OR MADE IN THIS PUBLICATION.**

This publication is provided solely to subscribers and then solely in connection with and in furtherance of the regulatory purposes and objectives of the NAIC and state insurance regulation. Data or information discussed or shown may be confidential and or proprietary. Further distribution of this publication by the recipient to anyone is strictly prohibited. Anyone desiring to become a subscriber should contact the Center for Insurance Policy and Research Department directly.

---