NAIC MEMBER ORIENTATION AND BREAKFAST

2016 Summer National Meeting
San Diego, California
Agenda

• NAIC President Welcome!

• Planning a NAIC Zone Meeting

• NAIC Communications - Consumer Outreach Update & "Sneak Peek" at the NAIC Website

• NAIC Life Insurance Locator Initiative Rollout
Welcome!

John M. Huff
NAIC President and
Director of Missouri Department of Insurance

Trish Schoettger
NAIC Member Services Director
Planning a NAIC Zone Meeting

Van Tompkins, Insurance Policy Advisor, Virginia SCC Bureau of Insurance
Brian Arscott, NAIC Meetings Assistant Director
Amy Steinwand, NAIC Meetings Manager
Zone meeting planning guide

• We’ve created this to walk through the process of planning your zone meeting.

• An NAIC planner will be assigned to offer guidance.
Budget

- What's your total budget? (Consult zone Secretary/Treasurer)

- Which expenses will the zone cover for attendees? How many attendees will you cover?
  - (Flights, number of hotel room nights allowed per guest, food/beverage, group activities, meals on own, transportation, group meals outside the hotel)

- Include meeting costs
  - (Wi-Fi, meeting space rental, electrical costs, audio visual, food and beverage, etc.)

- Will you cover guest costs? (meals, activities, etc.)
## Planning tasks/ownership

<table>
<thead>
<tr>
<th>Zone Planning Tasks</th>
<th>Task Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meeting budget (total and breakdown)</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Site selection</td>
<td>Host Commissioner with NAIC planner suggestions</td>
</tr>
<tr>
<td>Hotel contract(s) negotiation/signature/addendums</td>
<td>NAIC planner</td>
</tr>
<tr>
<td>Establish direct billing</td>
<td>NAIC planner</td>
</tr>
<tr>
<td>Determine meeting schedule</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Save the date/meeting announcement</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Registration</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Reservations/Rooming List</td>
<td>Zone coordinator (NAIC planner sends to hotel)</td>
</tr>
<tr>
<td>Menu choices/ordering</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Banquet event order completion</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Banquet check review on site</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Audio visual needs/ordering</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Meeting room set up</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Polling attendees</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Speakers (content/fees/scheduling)</td>
<td>Zone coordinator (payment through NAIC planner)</td>
</tr>
<tr>
<td>Off site event location(s)</td>
<td>Zone coordinator/ Host Commissioner</td>
</tr>
<tr>
<td>Off site event contract completion</td>
<td>NAIC planner</td>
</tr>
<tr>
<td>Deposits</td>
<td>NAIC planner</td>
</tr>
<tr>
<td>Flights</td>
<td>Individuals can be reimbursed through NAIC finance dept. via grant funds or book flights directly if zone leadership approves to cover flight costs</td>
</tr>
<tr>
<td>Group transportation</td>
<td>Zone coordinator-with NAIC planner guidance</td>
</tr>
<tr>
<td>Group transportation contract/payment</td>
<td>NAIC planner</td>
</tr>
<tr>
<td>Airport transfers</td>
<td>Zone coordinator</td>
</tr>
<tr>
<td>Final Billing</td>
<td>NAIC planner</td>
</tr>
</tbody>
</table>
Selecting meeting location and dates

Location
- Work with host state Commissioner/Zone leadership to determine location approximately 6 months in advance
- Local zone member to give recommendations to NAIC planner

Date
- Check NAIC calendar and regulator key dates calendar for dates to avoid
- Avoid holidays and dates within two weeks of an NAIC national meeting
- When voting on dates, note a date range with flexible dates/days will provide for better hotel availability and rates
Develop schedule/agenda

Things to consider:

• Will you begin with a reception the first night?

• Meeting start/end times

• Be sure to account for travel time for start/end times
  – (To and from the airport, between the hotel and off site venues, etc.)

• Are you going to host group activities/events?
Hotel contract

• Send NAIC planner meeting date options and schedule

• NAIC planner can assist with getting quotes from different hotels

• Determine how many hotel rooms will be needed per night
  – (zone members, number of staff, speakers, etc.)

• Note attrition and consider your zone's past meeting history
  – (Attrition-Your group is required to pick up a certain number of room nights from the reserved block (typically 80-90%). Otherwise, they'll be charged for unused rooms.)

• How much meeting space is needed? What's the room set?

• Food and beverage minimum
  – (Minimum dollar amount the group must spend on catering.)
Meeting announcement/registration

• Zone circulates a “save-the-date” message to all potential attendees in advance for scheduling

• Send a meeting announcement - include an agenda and ask attendees to RSVP
  – (Include questions on arrival/departure dates, ADA needs, dietary restrictions, attendance at group events, guests, etc.)

• Compile a registration list of attendees and guests
Meals and activities outside of the hotel

- Host Commissioner and/or local staff to recommend locations

- Keep budget in mind when selecting locations

- Contracts and deposits are often required. Work with NAIC meeting planner to get signature and payment.

- Ground transportation may be needed. Keep proximity to hotel in mind. Walking distance always preferred. Important consideration when budgeting, as it can be expensive.
Hotel reservations

• Determine if attendees will reserve rooms on their own via web link (to reserve and pay on own for later reimbursement) or by rooming list

• Typically, rooming list is preferred, so the zone has more control over dates reserved as well as billing

• Compile a rooming list and send it to the NAIC planner to submit to the hotel by the cut-off date
  – (Rooming lists are typically due 21-30 days prior to the meeting)
Banquet event orders (BEOs)

- Once meeting requirements have been sent to the hotel or off-site venue, you’ll receive a BEO
  - (This shows everything you've ordered for the meeting, pricing and timing.)

- Zone coordinator to review, sign and return BEOs to hotel contact
  - NAIC staff can help with any questions
On-site at the meeting

• Communicate changes and new needs with hotel contacts

• Zone coordinator to review banquet checks for accuracy

• Determine which zone member will sign banquet checks and return to hotel contact
  – Zone coordinator, host Commissioner or possibly zone secretary/treasurer
Final Billing

- Review final invoice(s) for accuracy

- Work with hotel/vendor contacts to make necessary adjustments – reconcile invoice

- Once the invoice(s) are accurate, send to NAIC planner to submit payment

- Payment is typically due within 30 days of receipt of invoice
CONGRATULATIONS!

Lastly, pat yourself on the back for planning a successful zone meeting!

Questions?
NAIC Communications - Consumer Outreach Update & "Sneak Peek" at the NAIC Website

Scott Holeman, NAIC Communications Director
BONUS: SNEAK PEEK
Annual Stats (July 2015 - July 2016):
1.7 million users
8.6 million pageviews
State Referrals
2 million per year
TOP 10 PAGES
(July 2015 - July 2016):

1. Index (Home)
2. State Web Map
3. Members
4. Committees & Activities
5. Meetings
6. Industry
7. Consumer Alert: Lost Life Policy
8. UCAA
9. Consumer Glossary
10. Account Manager
NAIC.org beginning Sept 9:
www-beta.naic.org
New dimensions and layout
Calendar on the Home Page!
footer = content index
As always if in doubt, search.
Results 1 - 10 of about 450 for group supervision. Search took 0.03 seconds.

Group Supervision


There is currently an active global discussion on the subject of...

Page 1. Group Supervision and the IAS Common Framework for the Supervision of... subject of group supervision in insurance...
www.naic.org/documents/smi_vaughan_110328.pdf - 45k - 2011-08-16

CIPR Newsletter Article

April 2012. Insurance Group Supervision. By Kris... groups. Group Supervision in the United States: History and Overview. In...
www.naic.org/cipr_newsletter_archive/vol3_ins_group_supervision.htm - 46k - 2015-10-29

Group Supervision and Systemic Risk for US Insurance...

www.naic.org/documents/091203_systemic_risk_symposium_spudeck_group_supervision.ppt - 8k - 2015-03-16

Transatlantic Insurance Group Supervision

1 Conference on Transatlantic Insurance Group Supervision The ICIR, in collaboration with the European Insurance and...
www.naic.org/documents/cipr_events_tigs.pdf - 8k - 2011-10-26

ComFrame: Group-Wide Insurance Supervision with an...

October 2011. ComFrame: Group-Wide Insurance Supervision with an International Flavor. By CIPR Staff. On July 1, 2011...
www.naic.org/cipr_newsletter_archive/voll_com_frame.htm - 11k - 2015-10-29

Committee Activity

Group Solvency Issues (E) Working Group
ComFrame Development and Analysis (G)
Working Group
Model Descriptions

NAIC Publications & Data

These items can be purchased through the NAIC Store
Receivership Resources
admin supervision
National Meeting Minutes - Financial Condition (E) Committee...
**Meeting Documents**

- Tentative Agenda 6/15/16

**IMPORTANT NOTE:** Before making your flight arrangements to attend the National Meeting, we strongly encourage you to check the program agenda on this page for the most current dates and times of meeting sessions, as well as any pre- or post-National Meeting special sessions. **Meeting times and locations are subject to change.**

**CIPR Summer Event:**

The NAIC Center for Insurance Policy and Research (CIPR) invites you to attend its upcoming event at the NAIC Summer National Meeting. This event is still in the planning stage. Please check back for more details coming soon!

More information on the CIPR Events page.

**Meeting Registration Is Now Open**

**Register Online**

- Pay by Credit Card
- Registration Form
  - Pay by Check

**Cancellation Policy**

All meeting registration cancellations MUST be in writing to the NAIC Meetings Department. Fax to 816-460-7666 or email, meetingsmail@naic.org. Refunds are issued accordingly:

- Cancellation request by July 26, 2016: $360
- Cancellation request after July 26, 2016: $360

**Fee Schedule**

- Received by July 26: $725
- Received after July 26: $825
- ID and Password Only (Access from meeting minutes without attending): $725
- First Time Local: $360
- First time to a national meeting AND work within 100 miles of San Diego, CA: $360

No refund is applicable at this special rate.

**CALENDAR**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
<th>Location</th>
<th>Contact</th>
<th>Phone</th>
<th>Confirmation Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Long Term Care Innovation (B) Subgroup</td>
<td>August 26</td>
<td>San Diego, CA</td>
<td>NAIC Torian</td>
<td>202-471-3369</td>
<td></td>
</tr>
<tr>
<td>Diamond Pass Call - Call registration</td>
<td>2:30 p.m., ET, 1:30 p.m. CT</td>
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<tr>
<td>Topic: Future of Long Term Care</td>
<td>7</td>
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<td>Contact: David Torian</td>
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<tr>
<td>Phone: 202-471-3369</td>
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<tr>
<td>Confirmation Number: NAIC Torian</td>
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<tr>
<td>2nd Long Term Care Valuation (B) Subgroup</td>
<td>August 26</td>
<td>San Diego, CA</td>
<td>NAIC Torian</td>
<td>816-783-8233</td>
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</tr>
<tr>
<td>Diamond Pass Call - Call registration</td>
<td>3:00 p.m., ET, 2:00 p.m. CT</td>
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<tr>
<td>Topic: The purpose of the call is to discuss current LTC valuation</td>
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<td>standards and possible new mortality and lapse standards.</td>
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<tr>
<td>Contact: <a href="mailto:flgang@cdcd.org">flgang@cdcd.org</a></td>
<td>9</td>
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<tr>
<td>Phone: 816-783-8233</td>
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<tr>
<td>Confirmation Number: LTC Valuation Subgroup/Keating</td>
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<tr>
<td>2nd Government Relations Leadership Council</td>
<td>August 26</td>
<td>San Diego, CA</td>
<td>NAIC Torian</td>
<td>816-783-8233</td>
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<tr>
<td>Regulator-to-Regulator Call</td>
<td>4:00 p.m., ET, 3:00 p.m. CT</td>
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<td>This is a regulator only session because the discussion or action</td>
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<td>contemplated will include: Consideration of strategic planning</td>
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<tr>
<td>issues relating to federal legislative and regulatory matters or</td>
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<td>international regulatory matters.</td>
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<tr>
<td>8th Long Term Care Innovation (B) Subgroup</td>
<td>August 26</td>
<td>San Diego, CA</td>
<td>NAIC Torian</td>
<td>202-471-3369</td>
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</tr>
<tr>
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<td>2:30 p.m., ET, 1:30 p.m. CT</td>
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</tbody>
</table>
Online Model Law Index

View Model Laws by Category along with a brief description. Go here to find out how to purchase Model Laws as well as information on Model Law procedures and the Model Law Development Framework.

Memorandum of NAIC's Actions taken at Spring 2016 National Meeting

Free Model Laws

<table>
<thead>
<tr>
<th>Pending Final Action</th>
<th>Model Requests</th>
</tr>
</thead>
</table>

Title | Parent Committee | Draft Date |
|-------|------------------|------------|

To download adopted white papers and model regulations, please visit the NAIC Products & Services website.

Legal Publications: Compendium of State Laws. NAIC Model Laws and other resources for legal and compliance professionals in the insurance industry.

NAIC Model Bulletins: These documents are generally used by insurance departments to notify companies and/or producers on how the department intends to interpret an issue. Bulletins do not generally carry the force of law, though they may be used to notify interested parties of adoptions or changes to existing law.

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AFFORDABLE CARE ACT MEDICAL PROFESSIONAL LIABILITY (C) WORKING GROUP

Property and Casualty Insurance (C) Committee

The Affordable Care Act Medical Professional Liability (C) Working Group is appointed by the Property and Casualty Insurance (C) Committee to:

Study the potential impact of the federal Affordable Care Act (ACA) on the professional liability exposures of medical providers, with particular attention to potential increases in such exposures as a result of provisions in the ACA that are intended to discourage the practice of defensive medicine; report on its findings at each national meeting.

— Important

Conference Call
Kris DeFrain, Conductor
Tuesday, June 7, 2016
1:00 p.m. CT

- Fortress Comment Letter
- PIAA Comment Letter
- PCI Comment Letter

RELATED NAIC PUBLICATIONS

Draft meeting minutes are available free for meeting attendees 10 business days after a national meeting concludes, using the User ID and Password supplied by the NAIC. Regulators may access minutes via StateNet. Final committee minutes and Proceedings of the NAIC are available to non-attendees, after adoption at the next national meeting, for free in the PDF format through the NAIC Products & Services website.

Market Regulation Handbook
Responsive – Mobile

www-beta.naic.org
Key Contacts:

webpost@naic.org

news@naic.org

help@naic.org
NAIC COMMUNICATIONS

Call  816-783-8909
Email  news@naic.org
newsroom.naic.org

and PLEASE REMEMBER:

@NAIC_NEWS
NAIC Life Insurance Locator Initiative Rollout

The Honorable Nick Gerhart, Commissioner, Iowa Insurance Department, NAIC Life & Annuities (A) Committee Chair

Scott Morris, NAIC Chief Technology Officer
LIFE INSURANCE INDUSTRY UNDER INVESTIGATION

Audits of leading life insurance companies have uncovered a systematic, industry-wide practice of not paying significant numbers of beneficiaries.

60 MINUTES Viewers Call Foul on Insurance Companies

Life insurance companies and angry customers go back and forth via Twitter about unpaid claims, after watching "60 Minutes" broadcast.

ARE YOU OWED INSURANCE MONEY? HERE'S HOW TO CHECK

60 Minutes reports that states are collectively holding billions in unclaimed assets. Some of it could be yours.

UNCLAIMED Life Insurance Payouts Top $1 Billion

Unclaimed Life Insurance Payouts Top $1 Billion

Unclaimed billions: Are you owed a life insurance payout?

HOW TO FIND UNCLAIMED LIFE INSURANCE BENEFITS

How to find unclaimed life insurance benefits

Insurance Industry Under Investigation

Some life insurance companies don't pay benefits even when they know the policy holder is dead.
Life Insurance Policy Locator

• Phase 1 - first step toward a national program for lost life insurance policy and annuity contract searches
• Provides a central location to access state consumer services
• Accessible from Consumer Resources on NAIC website
Access to the Application

Use this online service to help find a lost life insurance or annuity policy. For more about life insurance visit the consumer education resources at Insure U.

WHAT'S NEW:

- [Image of a person with a magnifying glass]
- [Image of a person with a computer]
- [Image of a person with a phone]
- [Image of a person with a key]

- [Image of a person with a briefcase]
- [Image of a person with a notepad]
- [Image of a person with a laptop]
- [Image of a person with a clipboard]

- [Image of a person with a clipboard]
- [Image of a person with a calculator]
- [Image of a person with a phone]

- [Image of a person with a credit card]
- [Image of a person with a cash register]
- [Image of a person with a trophy]

- [Image of a person with a handshake]
- [Image of a person with a handshake]
- [Image of a person with a handshake]

- [Image of a person with a handshake]
- [Image of a person with a handshake]
- [Image of a person with a handshake]
Life Insurance Policy Locator

• Three options for states
  – Link to State website
  – Display a message
  – Use the NAIC form
Life Insurance Policy Locator Service

Use this service to request a search to determine if a deceased person had an individual life insurance policy or annuity.

Click on the state to follow the State's Department of Insurance process for submitting the request.

For more information, please refer to the Help.
Use this service to request a search to determine if a deceased person had an individual life insurance policy or annuity.

Click on the state to follow the State's Department of Insurance process for submitting the request.

For more information, please refer to the Help.

American Samoa
Life Policy Locator Service

Search for Lost Life Insurance Policies and Annuity Contracts

If you suspect a deceased loved one had a life insurance policy or annuity contract, but you can’t locate a policy, the Oklahoma Insurance Department can help.

How does the lost policy search work?
The Department has created the Life Policy Locator service to help consumers locate benefits from life insurance policies or annuity contracts purchased in Oklahoma.

- You mail in necessary information about the deceased to the Oklahoma Insurance Department. (See details below.)
- The Oklahoma Insurance Department will forward that information to all Oklahoma-licensed life insurance companies.
- Requests will be forwarded to insurance companies no later than 30 days after the request was submitted.
Life Insurance Policy Locator Service

Use this service to request a search to determine if a deceased person had an individual life insurance policy or annuity.

Click on the state to follow the State's Department of Insurance process for submitting the request.

For more information, please refer to the Help.
Life Policy Locator Service

Search for lost life insurance policies and annuity contracts.

If you suspect a deceased loved one had a life insurance policy or annuity contract that you are having trouble locating, the Department of Insurance can help.

The department has created the Life Policy Locator service to help consumers locate benefits from life insurance policies or annuity contracts purchased in Missouri.

Individuals who believe they are beneficiaries, as well as executors and legal representatives of the deceased person may submit a search request form. This form should be completed and include a copy of the death certificate before being sent to the department.

Requests will be forwarded to Missouri-licensed life insurance companies no later than 30 days after the request was submitted. Insurance companies will then contact the beneficiary if a policy is located.

If the person making the request is not legally entitled to information about the life insurance policy or annuity, the insurance company will not make contact with that person. However, the insurance company will begin a search for the beneficiaries named on the policy.

Life Policy Locator request form
Life Insurance Policy Locator

• Three options for states
  – Link to State website
  – Display a message
  – Use the NAIC form
Life Insurance Policy Locator Service

Use this service to request a search to determine if a deceased person had an individual life insurance policy or annuity.

Click on the state to follow the State’s Department of Insurance process for submitting the request.

For more information, please refer to the Help.
The NAIC is building a National Life Insurance Policy Locator application. While under construction, the NAIC encourages you to contact the Mississippi insurance department at (601) 359-3569.
Life Insurance Policy Locator

• Three options for states
  – Link to State website
  – Display a message
  – Use the NAIC form
Life Insurance Policy Locator Service

Use this service to request a search to determine if a deceased person had an individual life insurance policy or annuity.

Click on the state to follow the State’s Department of Insurance process for submitting the request.

For more information, please refer to the Help.

American Samoa
Life Insurance Policy Locator Search Form

To electronically submit the Insurance Company Contact Request Form to the State's Department of Insurance, please fill out the fields below. We send these requests to the requested state.

State Requested
Florida

Date Of Request
19 August 2016

The State May Require A Certified Death Certificate In Order To Complete This Search
Do You Have The Death Certificate?  Yes  No  Unknown

Deceased's Information:
* Required Fields
First Name:* 
Middle Initial:
Last Name:* 

Deceased's Last Known Address:
Street:
City:
State/Province/Territory:
Country:
Zip:

Date Of Birth: (MM/DD/YYYY)*
Date Of Death: (MM/DD/YYYY)*
Social Security Number: (xxxx-xx-xxxx)
First Name:*  
Middle Initial:  
Last Name:*  
Street:  
City:  
State/Province/Territory:  
Country:  
Zip:  
Relationship To Deceased:*  
Daytime Phone Number:*  
Any Additional Information:  

Preferred Type Of Contact:*  
- Email (Email will be required)  
- Phone  
- Mail (Mailing Address will be required)  
- Other  
If other please specify here:  

Do You Know The Company Name?:  

Before pressing Submit, please print this form for your reference. A copy of the email sent to the State's Insurance Department will also be sent to the email noted above.
Phase 2 - Goals

• Centralized service for consumers
• Uniformity in requested information regarding the decedent
• Centralized service for insurers to download and update request
• Reporting for regulators and insurers
Phase 2 - Process

1. Consumer fills out an online request
2. NAIC stores the request
3. Companies download requests
Phase 2 - Process

Consumer fills out an online request

NAIC stores the request

Companies download requests

Regulator reports on iSite+
Timeline

• 8/10, 8/12, 8/17 – Requirements gathering with Regulator Subject Matter Experts
• 8/18, 8/19, 8/23 – Requirements gathering with Industry Focus Group
• 8/31, 9/7 – Webinars to present findings to interested Regulators
• 9/15, 9/22 – Webinars to present findings to interested Insurers
Timeline

• October – Beta testing
• November – Phase 2 rollout
ADJOURN