
National Meeting Preview

TO: NAIC Members, State Insurance Regulators and Interested Parties
FROM: NAIC Committee Support Staff
DATE: July 5, 2018
SUBJECT: Preview of NAIC Committee and Task Force Activities for the Summer National Meeting in Boston, Massachusetts

The NAIC appreciates your active involvement and input. Our open meetings policy ensures the broadest access possible, while reserving the right to close a meeting for specific purposes as outlined in the NAIC Policy Statement on Open Meetings. To make your meeting experience as valuable as possible, we present this information to help you plan your schedule and make travel arrangements.

The *Preview* highlights key actions planned by the NAIC membership during its upcoming national meeting. The information should only be used as a general reference. These sessions are subject to change to reflect developments between the time this was written and the start of the national meeting.

Important Note: Before making travel arrangements to attend a national meeting, we strongly encourage you to check the detailed program agenda posted on the NAIC website at www.naic.org/meetings_home.htm for the most current dates and times of all meeting sessions, as well as any events prior to or after the national meeting.

SPECIAL MEETINGS AND/OR EVENTS

STATE LEGISLATOR AND GOVERNMENT OFFICIAL PROGRAM

The 11th annual **STATE LEGISLATOR/GOVERNMENT OFFICIAL PROGRAM** is being held in Boston. The NAIC is hosting sessions specifically designed to educate state legislators and governmental officials about the fundamentals of state-based insurance regulation, provide an overview of NAIC services to the states and engage them in discussions regarding key policy developments. Sessions are also planned regarding important NAIC initiatives and model laws.

CIPR EVENT: *Can Regulation Keep Up with Innovation?*

Please plan to join the NAIC Center for Insurance Policy and Research (CIPR) for its upcoming summer event, “Can Regulation Keep Up with Innovation?” The event is tentatively scheduled for Monday, Aug. 6 from 3:00 – 5:00 p.m. followed immediately by a reception.

Insurance regulation has historically been able to evolve and adapt to keep pace with emerging trends and new developments. However, the pace and scope of change has increased in recent years, and this trend is expected to continue, as innovation and emerging technologies play a major role in transforming the insurance industry. This program will showcase a panel of insurance regulators, insurance industry

innovators and academic thought-leaders that will explore the changes occurring in the insurance marketplace and the challenges faced by regulators as they attempt to keep pace with these changes.

REGULARLY SCHEDULED MEETINGS

The **EXECUTIVE (EX) COMMITTEE** will consider adoption of the report of the joint meeting of the **Executive (EX) Committee** and the **Internal Administration (EX1) Subcommittee**, as well as reports of its task forces. The Committee may consider adoption of model law development requests that are currently pending with sponsoring letter committees. The Committee will receive progress reports regarding work on NAIC models currently under development and hear updates from the Interstate Insurance Product Regulation Commission (Compact) and National Insurance Producer Registry (NIPR). A draft agenda and materials for this meeting will be made available for review on the “Meetings and Events” page on the NAIC website at www.naic.org/meetings_events.htm.

During the joint meeting of the **Executive (EX) Committee and Plenary**, members will consider adoption of reports from the **Executive (EX) Committee** and its seven standing committees, as well as the minutes from the Spring National Meeting. Progress reports will be provided on the states’ implementation efforts on NAIC-adopted model laws, regulations and/or amendments. Members also will consider adoption of: 1) public adjuster notices; and 2) 2014 revisions to the *Insurance Holding Company System Regulatory Act* (#440) as an addition to the Part A Accreditation Standards.

Please Note: An NAIC model law, regulation, bulletin, white paper or other pertinent item for review and discussion by the **Executive (EX) Committee and Plenary** may be added to its agenda for consideration at any time prior to the Summer National Meeting.

The **FINANCIAL STABILITY (EX) TASK FORCE** will: 1) consider adoption of the report from the **Liquidity Assessment (EX) Subgroup**, including progress toward achieving its deliverables related to liquidity stress testing; 2) receive an update from the **Receivership and Insolvency (E) Task Force** on its work to address the Task Force’s referral letter to undertake analysis relevant to the Macro-Prudential Initiative; and 3) discuss comments received with respect to an NAIC staff analysis of counterparty exposure concentrations.

The **INNOVATION AND TECHNOLOGY (EX) TASK FORCE** will consider adoption of reports from the **Big Data (EX) Working Group** and **Speed to Market (EX) Working Group**, including progress on their charges. The Task Force will also: 1) continue discussion on regulatory sandbox concepts and alternative methods to facilitate dialogue between state insurance regulators and innovators that enable innovations to move forward; and 2) discuss opportunities to gain further exposure and share knowledge regarding innovative products and services driven by technology, including hearing presentations from innovators in the insurance space. The **Speed to Market (EX) Working Group** will: 1) discuss a communication plan regarding the *Product Filing Review Handbook*; 2) consider a letter to send to the Compact; and 3) hear a status report about the Working Group’s technical operational efficiency discussions. The **Big Data (EX) Working Group** will consider adoption of its minutes, hear a presentation on the use of data for accelerated underwriting in life insurance, and hear a report from the Casualty Actuarial and Statistical (C) Task Force regarding its work on the *Product Filing Review Handbook* to include best practices for review of predictive models and analytics.

The **INFORMATION SYSTEMS (EX1) TASK FORCE** will receive a Project Portfolio Summary Report for active and closed technical projects, including: 1) Cloud Development Tools Modernization; 2) Consumer Information Source (CIS) Redesign; 3) Data De-Identification; 4) Enterprise Web Security; 5) Financial Analysis Tools Redesign Phase I; 6) InsData Rewrite; 7) Market Conduct Annual Statement (MCAS) Redesign; 8) Online Fraud Reporting System (OFRS); 9) Online Premium Tax for Insurance (OPTins) Rewrite; 10) State Based Systems (SBS): South Carolina Implementation Phase I; 11) SBS System Hardening Adjustments; 12) Security Application Enhancements; 13) System for Electronic Rate and Form Filing (SERFF) Plan Management 2018; 14) VISION Phase II; and 15) Windows 10/Office 365.

Additionally, the Task Force will receive an Information Technology (IT) Operational Summary Report on key NAIC-supported state-based technology initiatives, including: 1) Product Updates; 2) Service; 3) Data Collection Metrics; 4) Team; 5) Process Improvements; 6) Technology Adoption and System Usage; and 7) Innovation and New Technology.

The **LIFE INSURANCE AND ANNUITIES (A) COMMITTEE** will consider adoption of its task force and working group reports. The **Annuity Disclosure (A) Working Group** will not meet at the Summer National Meeting, but it plans to meet via conference call to continue discussion regarding its charge to review and revise, as necessary, Section 6—Standards for Illustrations in the *Annuity Disclosure Model Regulation* (#245) to take into account disclosures necessary to inform consumers in light of the innovations in products currently in the marketplace. The **Annuity Suitability (A) Working Group** plans to meet at the Summer National Meeting to continue its discussion on potential revisions to the *Suitability in Annuity Transactions Model Regulation* (#275). The **Life Insurance Buyer's Guide (A) Working Group** will not meet at the Summer National Meeting. The **Life Insurance Illustration Issues (A) Working Group** will not meet at the Summer National Meeting, but it plans to meet via conference call to continue discussions regarding the development of a one- to two-page policy overview document to fulfill its charge to enhance the consumer readability and understandability of the narrative summary required by Section 7B of the *Life Insurance Illustrations Model Regulation* (#582) and the policy summary required by Section 5A(2) of the *Life Insurance Disclosure Model Regulation* (#580). The **Model Law Review (A) Subgroup** will not meet at the Summer National Meeting.

The **LIFE ACTUARIAL (A) TASK FORCE** will work on and consider amendments to the *Valuation Manual* (for implementation in 2020). The Task Force will continue development of requirements for principle-based reserving (PBR) and discuss the coordination of the *Valuation Manual* requirements with the requirements of the *Accounting Practices and Procedures Manual* (AP&P Manual). The Task Force will consider adoption of its subgroup reports. Additionally, it will discuss and consider for re-exposure the proposed actuarial guideline addressing the application of Section 6 of the *Standard Nonforfeiture Law for Individual Deferred Annuities* (#805).

The **HEALTH INSURANCE AND MANAGED CARE (B) COMMITTEE** will hold two meetings at the Summer National Meeting. The Committee's first session will focus on health care cost drivers. The Committee plans to hear from industry on what they believe are the five top cost drivers, any suggestions for addressing them and what state insurance regulators can do to address them. The Committee also will hear a presentation about prescription drug costs and what some states are doing to address the issue. Market approaches and market stabilization is the topic for the Committee's second session. The Committee plans to hear about different approaches states are taking to address individual market stabilization. Additionally, the Committee will hear from a panel of presenters on the issue of

short-term, limited duration health insurance plans and these plans' impact, if any, on market stabilization. The Committee will consider adoption of its Spring National Meeting minutes and interim meeting minutes. It also will consider adoption of its task force, working group and subgroup reports. The **Consumer Information (B) Subgroup** will not meet at the Summer National Meeting. The Subgroup will continue its discussions via conference call concerning the development of consumer-based pieces to help with health insurance literacy. The **CO-OP Solvency and Receivership (B) Subgroup** will not meet at the Summer National Meeting. The Subgroup will continue to meet in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities or individuals) of the NAIC Policy Statement on Open Meetings, when necessary. The **Health Care Reform Regulatory Alternatives (B) Working Group** will meet at the Summer National Meeting. During this meeting, the Working Group most likely will continue its discussions of state waiver activities pursuant to Section 1332 of the federal Affordable Care Act (ACA).

The **HEALTH ACTUARIAL (B) TASK FORCE** will discuss actuarial issues related to health care reform and will consider adoption of its working group reports. The **Health Care Reform Actuarial (B) Working Group** will discuss actuarial issues related to health care reform. The **Long-Term Care Actuarial (B) Working Group** will discuss long-term care insurance (LTCI) pricing and valuation issues.

The **REGULATORY FRAMEWORK (B) TASK FORCE** will consider adoption of its working group and subgroup reports. The Task Force also may hear from the U.S. Department of Labor (DOL) on its recently released final rule on association health plans (AHPs). The **Accident and Sickness Insurance Minimum Standards (B) Subgroup** will not meet at the Summer National Meeting. The Subgroup plans to continue to meet via conference call to consider revisions to the *Accident and Sickness Insurance Minimum Standards Model Act* (#170) and the *Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act* (#171). The **ERISA (B) Working Group** plans to meet at the Summer National Meeting. The Working Group intends to continue its discussions of revisions to the *Health and Welfare Plans Under the Employee Retirement Security Act: Guidelines for State and Federal Regulation* (ERISA Handbook). The Working Group also plans to adjourn into regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities or individuals) of the NAIC Policy Statement on Open Meetings, to discuss investigations into specific plans.

The **SENIOR ISSUES (B) TASK FORCE** will continue to: 1) discuss issues relating to LTCI and Medicare supplement insurance (Medigap); 2) work on guidance related to improvements to LTCI rate stabilization standards; 3) discuss LTCI consumer disclosures and partnership plan reporting; 4) receive updates on other topics of interest; and 5) hear a federal legislative update. The Task Force hopes to complete work on updating *A Shopper's Guide to Long-Term Care Insurance* by the end of the year. The Task Force will also consider adoption of reports from the **Short Duration Long-Term Care Policies (B) Subgroup** and **Long-Term Care Shopper's Guide (B) Working Group**. The **Short Duration Long-Term Care Policies (B) Subgroup** completed its work on developing a new model to address short-term duration policies that are excluded from the *Long-Term Care Insurance Model Act* (#640) and the *Long-Term Care Insurance Model Regulation* (#641) but do not quite fit under Model #170 or Model #171. The Senior Issues (B) Task Force adopted the new model on June 7. The **Long-Term Care Shopper's Guide (B) Working Group** continues its work on revising and updating *A Shopper's Guide to Long-Term Care Insurance*.

The **PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE** will consider adoption of its task force and working group reports, as well as the Travel Insurance Model Act. The Committee will also hear presentations from the American Association of Insurance Services (AAIS) on a blockchain initiative and from auto manufacturers on communicating vehicle recalls. The **Auto Insurance (C/D) Working Group** will discuss the status of analysis of auto insurance data received from statistical agents. The **Catastrophe Insurance (C) Working Group** will consider adoption of its minutes, hear an update regarding federal legislation, receive an update regarding the NAIC State Disaster Response Plan, receive an update regarding the claims document that was referred to the Transparency and Readability of Consumer Information (C) Working Group, and discuss the status of the information provided by the National Flood Insurance Program (NFIP). The Working Group will also discuss the data collection template to determine if any changes need to be made to the current template. The **Climate Change and Global Warming (C) Working Group** will hear presentations on the Task Force on Climate-Related Financial Disclosures (TCFD) development of voluntary climate-related financial risk disclosures for use by companies in providing information to stakeholders. It will also hear a presentation on the Sustainable Investment Forum's (SIF) development of best practices regarding climate risk for insurance regulators. The **Terrorism Insurance Implementation (C) Working Group** will hear reports related to the collection of terrorism risk insurance data and federal activities. The **Transparency and Readability of Consumer Information (C) Working Group** will consider adoption of its minutes, discuss its progress on the flood information tools and a post-disaster claims document, and discuss consumer disclosures regarding rate increases on property/casualty (P/C) insurance products.

The **CASUALTY ACTUARIAL AND STATISTICAL (C) TASK FORCE** will discuss its charges regarding appointed actuary qualifications (i.e., attestation, three-year experience period and continued competence) and discuss regulatory review of predictive modeling used in rate filings.

The **TITLE INSURANCE (C) TASK FORCE** will discuss how innovation is affecting the title insurance industry and hear a presentation from the American Land Title Association (ALTA) regarding wire transfer fraud and other pertinent issues in the marketplace for title insurance.

The **SURPLUS LINES (C) TASK FORCE** will: 1) consider adoption of its 2019 proposed charges; 2) discuss revisions to the draft Guidelines on Nonadmitted Accident & Health Coverages; 3) hear an update on 2017 surplus lines industry results; and 4) hear an update on the federal Flood Insurance Market Parity and Modernization Act (H.R. 1422/S. 563).

The **WORKERS' COMPENSATION (C) TASK FORCE** will consider adoption of its minutes, hear an update on air ambulances, and hear an update regarding the NAIC/IAIABC Joint (C) Working Group's efforts to update *An Overview of Workers' Compensation Independent Contractor Regulatory Approaches*. The Working Group is drafting information to include in the paper to discuss the current marketplace contractor. The Task Force will hold a discussion to provide input to the paper.

The **MARKET REGULATION AND CONSUMER AFFAIRS (D) COMMITTEE** will consider adoption of: 1) revisions to the MCAS Data Element Revision Process; 2) the Market **Analysis Procedures (D) Working Group's** recommendation not to develop an MCAS blank for travel insurance; and 3) its task force and working group reports.. The **Market Analysis Procedures (D) Working Group** will receive an update regarding possible options to automate MCAS data analysis, discuss the merger of the Market Analysis Review System (MARS) Level 1 and Level 2 reviews and discuss possible new MCAS lines of business. The **Pre-Dispute Mandatory Arbitration Clauses (D) Working Group** will consider

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adoption of a model bulletin addressing the inclusion of mandatory arbitration, choice-of-venue and choice-of-law provisions in personal lines insurance contracts. The **Market Regulation Certification (D) Working Group** will discuss the pilot program of the Voluntary Market Regulation Certification Program. The **Public Adjuster (C/D) Working Group** will discuss the development of a consumer brochure discussing the role of public adjusters and a model bulletin addressing the unauthorized practice of public adjusting. The **Market Conduct Annual Statement Blanks (D) Working Group**, **Market Conduct Examination Standards (D) Working Group** and **Public Adjuster (C/D) Working Group** will not meet at the Summer National Meeting.

The **ANTIFRAUD (D) TASK FORCE** will receive a presentation from the Insurance Fraud Bureau of Massachusetts on its unique and multifaceted efforts dedicated to fighting insurance fraud. The Task Force will hear an update on the federal legislative and regulatory initiatives that affect insurance as it relates to insurance fraud.. The Task Force also will hear updates from interested parties about their recent activities to address insurance fraud.

The **MARKET INFORMATION SYSTEMS (D) TASK FORCE** will: 1) consider adoption of the report from the **Market Information Systems Research and Development (D) Working Group**; and 2) discuss next steps to address its charge to make public data more meaningful and widely available.

The **PRODUCER LICENSING (D) TASK FORCE** will consider adoption of: 1) proposed revisions to the NAIC's Uniform Licensing Applications; 2) the reports from the **Producer Licensing Uniformity (D) Working Group**, **Uniform Education (D) Working Group** and **Adjuster Licensing (D) Working Group**; and 3) hear a report from the NIPR Board of Directors.

The **FINANCIAL CONDITION (E) COMMITTEE** will consider adoption of its task force and working group reports. The **Group Capital Calculation (E) Working Group** will continue its discussion related to the development of a group capital calculation using an inventory method. The **Risk-Focused Surveillance (E) Working Group** will meet to discuss the results of a yearlong, joint project with industry representatives to increase the efficiency of solvency monitoring processes.

The **ACCOUNTING PRACTICES AND PROCEDURES (E) TASK FORCE** will consider adoption of its working group reports. The **Blanks (E) Working Group** will consider adoption of four previously exposed items, which propose to: 1) add an international reporting line to the P/C state page; 2) adjust the illustration in the P/C blank, Note 31- High Deductibles, to require disclosure of the annual statement line of business reference and description; 3) revise the life blank Note 32 for the Analysis of Annuity Actuarial Reserves and add a Note 33 for the Analysis of Life Actuarial Reserves by Withdrawal Characteristics; and 4) add columns to the life blank Analysis of Operations and Analysis of Increase in Reserves During the Year to capture greater lines-of-business detail. The Working Group will consider new agenda items affecting the financial reporting blanks and instructions. The **Statutory Accounting Principles (E) Working Group** will hear comments on exposed items and consider new agenda items affecting statutory accounting principles. Potential topics include: federal income tax reform interpretation, reinsurance risk transfer, common stock, policy loans, and insurance products where an insurer is the owner and beneficiary. The Working Group also may discuss generally accepted accounting principles (GAAP) issuances.

The **CAPITAL ADEQUACY (E) TASK FORCE** will consider adoption of its working group and subgroup reports. The **Health Risk-Based Capital (E) Working Group** will: 1) consider adoption

of its minutes; 2) consider adoption of the 2018 Health Risk-Based Capital newsletter; 3) consider adoption of 2017 health risk-based capital (RBC) statistics; 4) review its 2018 working agenda; and 5) hear an update from the American Academy of Actuaries (Academy) regarding the bond factors and bond portfolio adjustment. The **Investment Risk-Based Capital (E) Working Group** will hear updates from the Academy Life C-1 Factor Work Group regarding the life representative portfolio and from the Academy Joint P/C and Health RBC Work Group on the bond granularity. The **Life Risk-Based Capital (E) Working Group** will: 1) consider adoption of its minutes; 2) consider adoption of reports from its subgroups; 3) discuss development of guidance on tax reform impacts on RBC; 4) hear an update from the Academy on longevity risk and C-2 risk; and 5) discuss items to be addressed in 2018. The **Property and Casualty Risk-Based Capital (E) Working Group** will: 1) consider adoption of its minutes and the report of the Catastrophe Risk (E) Subgroup; 2) consider adoption of a memorandum to the Capital Adequacy (E) Task Force related to the review of the treatment of Schedule BA investments in the P/C RBC formula; 3) consider adoption of the 2018 Property/Casualty Risk-Based Capital newsletter; 4) consider adoption of 2017 P/C RBC statistics; 5) discuss tax issues; 6) discuss the 2017 RBC Data Overall Impact Analysis; and 6) hear an update from the Academy regarding the growth risk methodology and bond granularity issue. The **Catastrophe Risk (E) Subgroup** will: 1) consider adoption of its minutes; 2) consider adoption of agenda item 2016-12-CR – Use of Internal Cat Models; and 3) discuss cat risk RBC additional perils.

The **EXAMINATION OVERSIGHT (E) TASK FORCE** will consider adoption of reports from the **Financial Examiners Coordination (E) Working Group** and the **IT Examination (E) Working Group**.

The **LONG-TERM CARE INSURANCE (B/E) TASK FORCE** will receive a status update from various NAIC groups and their related workstreams on LTCI issues.

The **RECEIVERSHIP AND INSOLVENCY (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) hear federal legislative and international updates; 3) consider adoption of its working group reports; and 4) discuss the progress of recovery and resolution workstreams. The **Receivership Large Deductible Workers Compensation (E) Working Group** will: 1) consider adoption of its minutes; and 2) discuss the results of a survey on large deductible workers' compensation states' laws and practices.

The **REINSURANCE (E) TASK FORCE** will consider adoption of reports from the **Qualified Jurisdiction (E) Working Group** and the **Reinsurance Financial Analysis (E) Working Group**. The Task Force will also discuss the progress of any other ongoing projects.

The **VALUATION OF SECURITIES (E) TASK FORCE** will consider adoption of its minutes and its 2019 proposed charges. It will also consider adoption of an amendment to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) to add Swiss GAAP as a national financial presentation standard (NFPS) under the NAIC's definition of audited financial statement. The Task Force will receive an application of the Japan Credit Rating Agency LLC to be added to the NAIC Credit Rating Provider (CRP) List. The application is typically accepted and when accepted, mandates that the NAIC use the credit ratings issued by the Japan Credit Rating Agency LLC in the administration of the filing exemption procedure. This application would bring to 10 the number of nationally recognized statistical rating organizations (NRSROs) the NAIC agrees to use in the filing exemption procedure. The Task Force may also receive proposals from

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NAIC Investment Analysis Office (IAO) staff pertaining to potential improvements to the filing exemption procedure. Such proposals would reflect that the Securities Valuation Office (SVO) was tasked with administration of the filing exemption procedure in November 2017. The Task Force may consider adoption of an amendment to the P&P Manual to revise the instructions that govern how the P&P Manual is amended. This would bring the P&P Manual into compliance with NAIC Standard Procedures for Amending Manuals/Handbooks recommended/adopted by the Governance Review (EX) Task Force. The Task Force is also expected to receive an SVO report and receive and expose a proposed draft of the P&P Manual that has been reorganized and reformatted to simplify its contents and increase its readability and utility for a public comment period.

The **FINANCIAL REGULATION STANDARDS AND ACCREDITATION (F) COMMITTEE** will consider adoption of a referral from the Financial Examiners Handbook (E) Technical Group related to accreditation guidelines on the use of qualified actuaries when an insurer writes business subject to PBR methodologies. The Committee will also consider a referral regarding timing guidelines for the analyses of Own Risk and Solvency Assessment (ORSA) Summary Reports and a separate referral regarding guidelines for department oversight of contractors who perform analysis duties for a state insurance department.

The **INTERNATIONAL INSURANCE RELATIONS (G) COMMITTEE** will discuss progress on initiatives of the International Association of Insurance Supervisors (IAIS), including the status of Insurance Core Principle (ICP) revisions, the Common Framework for the Supervision of Internationally Active Insurance Groups (ComFrame), the global insurance capital standard (ICS), systemic risk assessment, and standards implementation and assessment issues. The Committee will hear a report on work in progress at the Organisation for Economic Co-operation and Development (OECD). The Committee will receive updates on ongoing activities to enhance cooperation with international insurance regulators and will include signing a memorandum of understanding (MOU) with the Cayman Islands Monetary Authority (CIMA). The Committee will consider adoption of a report from the **ComFrame Development and Analysis (G) Working Group**. The Working Group will discuss progress on ComFrame and the consultation planned for mid-2018, as well as the ongoing field testing process and the development of the ICS.

The **NAIC/CONSUMER LIAISON COMMITTEE** will discuss non-health (P/C) insurance issues, such as state regulator oversight of catastrophe adjuster deployment during concurrent disasters; modernizing life insurance and annuity disclosures and consumer information; and medical fraud. The Committee also will discuss new developments in health care insurance, such as enforcing Section 1557 and nondiscrimination in private health insurance; short-term plans and the NAIC; the search for copay accumulator policies in health plans; and prescription drug prices and healthy insurance markets.

The **NAIC/AMERICAN INDIAN AND ALASKA NATIVE LIAISON COMMITTEE** will: 1) exchange information and views on issues surrounding the availability of insurance for American Indian and Alaska Native consumers and tribal interests; and 2) discuss best practices for dealing with insurance issues unique to sovereign tribal nations.

The **NAIC/STATE GOVERNMENT LIAISON COMMITTEE** will discuss issues of common interest with participating state government officials, including state legislators. State insurance regulators and state government officials will discuss key domestic and international policy developments.

The **NAIC/INDUSTRY LIAISON COMMITTEE** will continue dialogue between state insurance regulators and industry representatives on issues of common interest.

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The joint meeting of the **INSURANCE COMPACT MANAGEMENT COMMITTEE** and the **COMMISSION** will convene to receive reports from its committees and the Insurance Compact Office. The **Management Committee** and **Commission** may consider final action on the proposed Five-Year Review amendments to the individual disability income insurance uniform standards published to the Insurance Compact Docket on April 5 and on the proposed Comment Form for Future Five-Year Review.