

National Meeting Preview

TO: NAIC Members, State Insurance Regulators and Interested Parties
FROM: NAIC Committee Support Staff
DATE: February 14, 2018
SUBJECT: Preview of NAIC Committee and Task Force Activities for the Spring National Meeting in Milwaukee, Wisconsin

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

CIPR EVENT: *Lessons Learned from Recent Catastrophes*

Please plan to join the NAIC Center for Insurance Policy and Research (CIPR) for its upcoming spring event, “Lessons Learned from Recent Catastrophes.” The event is scheduled for Monday, March 26 from 3:00–5:00 p.m. The event will kick off with a presentation on the impact of recent catastrophe losses on availability, pricing and loss modeling. A panel discussion will follow featuring state insurance regulators and key industry stakeholders sharing lessons learned in preparing, responding and recovering from catastrophes in their states. These discussions are very timely as they follow one of the most costly years for natural catastrophes. More than two dozen natural events struck the U.S. in 2017, many of which were billion-dollar disasters. Much of the destruction came from western wildfires and a series of severe hurricanes affecting the southeast. However, a severe tornado season also contributed significant losses in the Midwest and Gulf states.

Topics Covered:

- Pre-storm preparations: bulletins, adjusters, insurer communications
- Consumer protection: contractor fraud, assignment of benefits, flooded vehicle resale
- Consumer assistance: disaster response teams, Federal Emergency Management Agency (FEMA) coordination

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- Data needs: data calls to track claims/losses, NAIC data and resource assistance
- Innovative approaches to facilitate mitigation: standards, mandates and incentives
- Effectiveness of building codes and standards over time
- Availability and affordability observations: new start-ups, insurer exits

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 (IIPRC) 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 2017 Fall 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) interim meeting minutes; 2) revisions to the *Health Carrier Prescription Drug Benefit Management Model Act* (#22); 3) the *Corporate Governance Annual Disclosure Model Act* (#305); and 4) the *Corporate Governance Annual Disclosure Model Regulation* (#306) 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 Spring National Meeting.

The **FINANCIAL STABILITY (EX) TASK FORCE** will consider adoption of the report from the **Liquidity Assessment (EX) Subgroup**, including progress toward achieving its deliverables related to liquidity stress testing. In addition, the Task Force will: 1) consider advancing a liquidity-related blanks proposal; 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) review 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 **INFORMATION SYSTEMS (EX1) TASK FORCE** will receive a Project Portfolio Summary Report for active and closed technical projects, including: 1) Application Performance Monitoring Tool; 2) Business Intelligence (BI) Framework and Data Analytics; 3) Cloud Landing Zone & Roadmap; 4) Consumer Information Source (CIS) Redesign; 5) Data De-Identification; 6) Enterprise Web

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Security; 7) Financial Analysis Tools Redesign; 8) Health Market Conduct Annual Statement (MCAS); 9) Information Technology Infrastructure Library (ITIL) Phase I/II: Change and Incident Management; 10) InsData Rewrite; 11) MCAS Redesign; 12) Online Content Management System (CMS); 13) Online Fraud Reporting System (OFRS); 14) OPT_{ins} Rewrite; 15) Risk Focused Handbook and Analysis Enhancements; 16) State Based Systems (SBS): SC Licensing & Market Regulation Product Implementation; 17) SBS Transitions; 18) Security Application Enhancements; 19) System for Electronic Rate and Form Filing (SERFF) Plan Management 2018; 20) TeamMate SQL Server Upgrade & Reconfiguration; 21) VISION Phase IIA; 22) VISION Phase II; and 23) 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 Highlights; 2) Key Data Collection Metrics; 3) Process Improvements; 4) Technology Adoption and System Usage; and 5) 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 Spring 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 Spring 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 Spring National Meeting, but it plans to meet via conference call to continue discussions regarding its charge to revise, as necessary, the *Life Insurance Buyer's Guide*. The **Life Insurance Illustration Issues (A) Working Group** will not meet at the Spring 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 Spring National Meeting, but it plans to meet via conference call to begin to review issues identified during the Subgroup's completion of the Request for Model Law Development relative to the *Modified Guaranteed Annuity Regulation* (#255) and the *Annuity Nonforfeiture Model Regulation* (#806).

The **LIFE ACTUARIAL (A) TASK FORCE** will work on and consider amendments to the *Valuation Manual* (for implementation in 2019). The Task Force will continue development of requirements for principle-based reserving (PBR). The Task Force will consider adoption of its subgroup reports. The Academy of Actuaries (Academy) Life Experience Committee and Society of Actuaries (SOA) Preferred Mortality Project Oversight Group will jointly provide updates on mortality development, including guaranteed issue mortality.

The **HEALTH INSURANCE AND MANAGED CARE (B) COMMITTEE** will consider adoption of its task force, working group and subgroup reports. The **Consumer Information (B) Subgroup** will not meet at the Spring 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 **Medical Loss Ratio Quality Improvement Activities (B) Subgroup** will not meet at the Spring National Meeting. The Subgroup will continue to meet via conference call when necessary. The **CO-OP Solvency and**

Receivership (B) Subgroup will not meet at the Spring 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 Spring National Meeting. During this meeting, the Working Group most likely will continue to hear information from the states on their 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 most likely will discuss its potential activities for 2018 regarding NAIC models that could be affected by ACA repeal and replace federal legislation. The **Accident and Sickness Insurance Minimum Standards (B) Subgroup** will not meet at the Spring 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). At the 2017 Summer National Meeting, the Task Force decided to move forward with the revisions despite uncertainty related to ACA repeal and replacement federal legislation. The **ERISA (B) Working Group** plans to meet at the Spring National Meeting. The Working Group intends to continue its discussions of its approach and next steps for revising 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; and 4) receive updates on other topics of interest. The Task Force hopes to complete work on updating the *Shopper's Guide to Long-Term Care Insurance* and to make a final recommendation on the referral from the IIPRC regarding non-duplication provisions in LTCI policies. The Task Force will also consider adoption of reports from the **Long-Term Care Innovation (B) Subgroup**, **Long-Term Care Benefit Adjustment (B) Subgroup**, **Short Duration Long-Term Care Policies (B) Subgroup** and **Long-Term Care Shopper's Guide (B) Working Group**. The **Long-Term Care Innovation (B) Subgroup** will review the referral from the IIPRC on non-duplication provisions in LTCI policies now that the Long-Term Care Pricing (B) Subgroup has completed its actuarial analysis. The **Short Duration Long-Term Care Policies (B) Subgroup** has been meeting via conference call to develop a 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 Subgroup has completed its initial section-by-section review and edit of Model #640 and continues to work on Model #641. The **Long-Term Care Benefit Adjustment (B) Subgroup** continues its work to: 1) determine what contractual authority is required to make a benefit change to an LTCI policy, including as an alternative to a rate revision; 2) evaluate whether reduction of daily benefits upon the elimination of

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inflation protection pursuant to a contractual provision is reasonable; 3) evaluate the sufficiency of disclosure requirements associated with policy provisions to reduce benefit amounts; and 4) determine what actuarial equivalence is appropriate for benefit change proposals and recommend related disclosure improvements. Additionally, the Task Force will hear a federal legislative update. The **Long-Term Care Shopper's Guide (B) Working Group** has begun 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. The Committee will consider adoption of: 1) the Public Adjuster Consumer Outreach Notice; 2) the Public Adjuster Notice to Property and Casualty Insurance Companies; and 3) the Public Adjuster Notice to Contractors. The **Auto Insurance (C/D) Working Group** will not meet at the Spring National Meeting. The **Catastrophe Insurance (C) Working Group** will receive an update on the National Flood Insurance Program (NFIP) and current catastrophe legislation and discuss status of the NFIP data-collection efforts. The Working Group will also discuss a work plan for the year. The **Climate Change and Global Warming (C) Working Group** will hear presentations on the impact of climate change on wildfires and what can be done to reduce future risk. 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 discuss progress regarding the Working Group's progress on consumer education tools. The Working Group will also discuss the rollout dates for consumer outreach communications regarding flood insurance. The **Travel Insurance (C) Working Group** will discuss progress on the development of language for the proposed Travel Insurance Model Law.

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 hear from companies creating innovative consumer tools within the title insurance industry and discuss the need for an update to the NAIC Survey of State Insurance Laws Regarding Title Data and Title Matters.

The **SURPLUS LINES (C) TASK FORCE** will: 1) consider adoption of a report from the **Surplus Lines (C) Working Group**; 2) discuss comments received on an exposure of a Guideline on Non-admitted Accident & Health Coverages; 3) hear an update on 2017 domestic surplus lines insurance (DSL) financial results; and 3) 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: 1) hear a presentation regarding portable benefits; 2) discuss portable benefits; and 3) discuss the outline for a white paper regarding portable benefits.

The **MARKET REGULATION AND CONSUMER AFFAIRS (D) COMMITTEE** will consider adoption of its task force and working group reports. In addition, the Committee will consider adoption of: 1) the Public Adjuster Consumer Outreach Notice; 2) the Public Adjuster Notice to Property and Casualty Insurance Companies; and 3) the Public Adjuster Notice to Contractors. The **Market Analysis Procedures (D) Working Group** will discuss possible options to automate MCAS analysis, the merger of the Market Analysis Review System (MARS) Level 1 and Level 2 reviews, clarifications needed for health MCAS reporting, and the addition of MCAS scorecard ratios for the lender-placed auto and

homeowners lines of business. The **Pre-Dispute Mandatory Arbitration Clauses (D) Working Group** will consider 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 Spring National Meeting.

The **ANTIFRAUD (D) TASK FORCE** will consider adoption of reports from the **Antifraud Education Enhancement (D) Working Group** and the **Antifraud Technology (D) Working Group**. In addition, the Task Force will discuss the efforts being made to help fight health care fraud. The Task Force will hear an update on financial crimes and preventative steps being taken at the state and federal level. 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**; 2) discuss next steps to address its charge to make public data more meaningful and widely available; and 3) review the results of the Complaint Reconciliation Survey.

The **PRODUCER LICENSING (D) TASK FORCE** will: 1) review its charges and priorities for 2018; 2) consider adoption of the reports from the **Uniform Licensing (D) Working Group**, **Uniform Education (D) Working Group** and **Adjuster Licensing (D) Working Group**; 3) receive an update on data sharing with the Financial Industry Regulatory Authority (FINRA); and 4) 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, including discussion of comment letters received related to the treatment of non-regulated, non-insurance entities. The **Variable Annuities Issues (E) Working Group** will hold a joint meeting with the **C-3 Phase II/AG 43 (E/A) Subgroup** to discuss comments received from previously exposed proposed changes to the statutory framework for variable annuities.

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 three previously exposed items, the proposals to: 1) add general interrogatory language for the filing of merger history data; 2) add new category lines for “bank loans” in the investment schedules; and 3) add language to the cash flow statement instructions regarding inclusion of restricted cash and restricted cash equivalents. The Working Group also 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: 1) federal income tax reform and reinsurance risk transfer; 2) common stock /mutual funds, policy loans and variable annuity hedges; and 3) derivatives. 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) discuss ongoing work items; 2) consider adoption of its minutes; and 3) hear an update from the Health Risk-Based Capital (RBC) Ad Hoc Group. The **Investment Risk-Based Capital (E) Working Group** will continue its discussion related to the development of a group capital calculation using an inventory method, including discussion of comment letters received related to the treatment of non-regulated, non-insurance entities. The **Life Risk-Based Capital (E) Working Group** will: 1) consider adoption of its minutes; 2) consider adoption of reports from its subgroups; 3) receive updates from the Academy and the American Council of Life Insurers (ACLI) on tax reform; 4) receive 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 its working agenda; 3) consider adoption of agenda item 2017-14-P – PC Affiliated Bonds; 4) discuss the growth risk referral from the Operational Risk (E) Subgroup; 5) discuss the tax issues; and 6) hear an update from the Academy regarding the bond granularity issue. The **Catastrophe Risk (E) Subgroup** will: 1) consider adoption of its minutes; 2) discuss and consider adoption of agenda item 2016-12-CR – Use of Internal Cat Models; and 3) hear a presentation of flood catastrophe model from Risk Management Solutions (RMS).

The **EXAMINATION OVERSIGHT (E) TASK FORCE** will consider adoption of reports from the **Electronic Workpaper (E) Working Group**, the **Financial Examiners Coordination (E) Working Group**, and the **Financial Examiners Handbook (E) Technical Group**.

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) receive and discuss a referral from the Financial Stability (EX) Task Force. The **Receivership Large Deductible Workers Compensation (E) Working Group** will begin discussions on its study of states' receivership laws and practices regarding the receivership of insurers with significant books of large deductible workers' compensation business.

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 discuss the status of system issues related to securities subject to private rating letters as part of its implementation of a credit rating verification procedure. The Securities Valuation Office (SVO) will present a comprehensive framework for funds that are eligible for fixed income treatment. The SVO also anticipates finalizing revisions to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) to clarify credit assessment procedures for subsidiary, controlled and affiliated (SCA) investments in the form of bonds or preferred stock. The new text will restrict assessment to SCA transactions that are like those between unaffiliated parties and create a separate process for customized SCA transactions that are unlike investment transactions between unaffiliated parties. In anticipation that the Statutory Accounting Principles (E) Working Group will respond to a referral requesting comments on P&P Manual text for bank loans, the Task Force will re-release the proposed text for comment. The SVO will propose an amendment to the P&P Manual to accommodate the Investment Risk-Based Capital (E) Working Group's proposed expanded RBC framework. The Task Force will discuss a referral from the Statutory Accounting Principles (E) Working Group requesting assistance

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in developing identifying characteristics of regulatory transactions. In response to the Task Force's consideration of assigning NAIC staff to eliminating reporting exceptions for investments, the SVO and Financial Regulatory Services (FRS) staff will jointly report on the NAIC Jumpstart process. The Task Force may adopt a series of SVO proposed amendments to simplify the P&P Manual. The Task Force may also begin discussion of a framework that would permit the SVO to monitor, study and make recommendations on how to improve the filing exempt (FE) process.

The **FINANCIAL REGULATION STANDARDS AND ACCREDITATION (F) COMMITTEE** will discuss revisions adopted in 2017 to NAIC publications that are referenced in the accreditation standards such as the *Accounting Practices and Procedures Manual* (AP&P Manual) and the *Financial Condition Examiners Handbook*. The Committee will also consider adoption of the 2014 revisions to the *Insurance Holding Company System Regulatory Act* (#440) as an addition to the accreditation standards.

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) under development, 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 also receive updates on ongoing activities to enhance cooperation with international insurance regulators and 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 global ICS.

The **NAIC/CONSUMER LIAISON COMMITTEE** will discuss new developments in health care insurance reforms and consumer concerns about emergency care coverage issues. The Committee also will discuss: 1) non-health (property/casualty [P/C]) insurance issues, such as home insurance developments in the aftermath of wildfires and mudslides; 2) ensuring bias-free big data models using ethical algorithms; and 3) other current issues.

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

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** plans to receive recommendations from the **Product Standards Committee** regarding amendments to the individual Disability Income Insurance Uniform Standards currently under Five-Year Review, and from the **Rulemaking Committee** regarding rulemaking citations to be used on the Insurance Compact Docket. The Annual Report will be presented, and the **Audit Committee** will also provide the final report of the 2017 independent audit.