
National Meeting Preview

TO: NAIC Members, State Insurance Regulators and Interested Parties
FROM: NAIC Committee Support Staff
DATE: October 31, 2019
SUBJECT: Preview of NAIC Committee and Task Force Activities for the Fall National Meeting in Austin, Texas

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_events.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 PROGRAM: *The State of Long-Term Care Insurance*

Please plan to join the NAIC Center for Insurance Policy and Research (CIPR) for its upcoming fall program, “The State of Long-Term Care Insurance.” The program is scheduled for Friday, Dec. 6, 3:30–5:30 p.m., followed immediately by a networking reception that lasts until 6:30 p.m.

The private long-term care insurance (LTCI) market has evolved significantly since its introduction in the 1960s. After experiencing rapid growth in the mid-to-late 1980s and 1990s, the LTCI industry has undergone significant contraction, both in terms of sales as well as insurers participating in the market. As the U.S. population ages, the need for long-term care support and services will become increasingly

important and require innovative new approaches. The market dynamics of longer life spans, increasing cost of care and underpriced legacy policies have been an ongoing challenge to market stability. As such, earlier this year, the NAIC membership voted unanimously to appoint the Long-Term Care Insurance (EX) Task Force to focus on LTCI market stability from a consistent approach.

Continued education around this 2019 key NAIC priority is important for the LTCI market of today and moving forward. As such, this CIPR program will provide insights on the evolution of the private LTCI market, as well as state insurance regulators' and the NAIC's efforts to foster not only new product innovation in this space, but also to ensure that consumers receive the benefit of their policies when they need it for both traditional and new LTCI offerings.

CIPR Policy Workshop: Natural Disaster Resiliency

Building resilience to the risks associated with natural disasters is a key priority of the NAIC. The National Research Council has defined “resiliency” as the ability to prepare and plan for, absorb, recover from and more successfully adapt to adverse events. This workshop will present research and key lessons learned from the recent hurricane events of Harvey in 2017 and Dorian in 2019. Impacts to consumers and small businesses—and, most important, the role that improved flood risk communication, increased insurance coverage and appropriate levels of mitigation/preparedness have had on increasing resilience to these two events—will be discussed. We look forward to you joining us for this workshop, which will be held Sunday, Dec. 8, 1:30–3:00 p.m.

GETTING TO KNOW THE NAIC'S *JOURNAL OF INSURANCE REGULATION*: A CONVERSATION WITH EDITORS AND AUTHORS

The NAIC's *Journal of Insurance Regulation* (JIR) aims to create a dynamic forum for the opinion and discussion of major regulatory and public policy issues in insurance by publishing and making state insurance departments more aware of the cutting-edge, high-quality research occurring in the regulation arena. During this session, we will hear a research presentation from the JIR's 2018 Kimball Award winning author, as well as have an open discussion with the JIR editors on other recently published research and the overall aims of the JIR. We look forward to you joining us for this conversation, which will be held Saturday, Dec. 7, 5:00–6:00 p.m.

STATE LEGISLATOR AND GOVERNMENT OFFICIAL PROGRAM

The 12th annual **STATE LEGISLATOR/GOVERNMENT OFFICIAL PROGRAM** is being held in Austin. 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.

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 the reports of its task forces. The Executive (EX) Committee will consider adoption of its 2020 proposed charges and 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 the 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**, NAIC members will consider adoption of reports from its seven standing committees, as well as minutes from the Summer 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) 2020 proposed committee charges; 2) 2020 proposed budget; 3) a new white paper, *Regulatory Guide: Understanding the Market for Cannabis Insurance*; 4) Post-Disaster Claims Guide; and 5) revisions to Part D: Primary Licensing, Redomestications and Change of Control of the Financial Regulation Standards and Accreditation Program.

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 Fall National Meeting. The NAIC 2020 officer election will immediately follow the joint meeting of the **Executive (EX) Committee and Plenary**.

The **FINANCIAL STABILITY (EX) TASK FORCE** will: 1) consider adoption of the report of 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 NAIC’s Macroprudential Initiative (MPI); 3) hear an update on leveraged loans; and 4) hear an update on macroprudential surveillance.

The **INNOVATION AND TECHNOLOGY (EX) TASK FORCE** will: 1) consider adoption of the reports of the **Artificial Intelligence (EX) Working Group**, the **Big Data (EX) Working Group**, the **Speed to Market (EX) Working Group**; 2) determine next steps regarding development of *Unfair Trade Practices Act* (#880) amended language pertaining to anti-rebating and inducements related to value added products and services, and whether to pursue an NAIC bulletin as a separate workstream; 3) receive an update from the **Privacy Protections (D) Working Group** related to the charge referred to it during the Summer National Meeting related to data privacy; 4) receive an update on the drafting of a document for startups on the difference between insurance products and services, as well as other banking- and consumer-related products and services; and 4) hear an update on cybersecurity activities. The **Speed to Market (EX) Working Group** will not meet at the Fall National Meeting. However, it will report on adopted changes to the uniform product coding matrix (PCM) to be effective Jan. 1, 2020. The **Big Data (EX) Working Group** will: 1) consider adoption of its Oct. 7 minutes; 2) receive a report from the Casualty Actuarial (C) Task Force regarding its work on the *Product Filing Review Handbook* to include best practices for the review of predictive models and analytics; 3) discuss the use of data analytics for fraud detection and claims settlement; and 4) hear an update on NAIC technical and non-technical rate review trainings. The **Artificial Intelligence (EX) Working Group** will review comments on the Organisation for Economic Co-operation Development’s (OECD) Artificial Intelligence Principles and its applicability to the insurance industry.

The **INFORMATION SYSTEMS (EX1) TASK FORCE** will: 1) consider adoption of its Summer National Meeting minutes; 2) receive an update on draft 2020 fiscals with a technology component; 3) receive an Information Technology (IT) Operational Summary Report on key NAIC-supported state-based technology initiatives, including: a) Product Highlights;

b) Innovation and New Technology; c) Service and Support; and d) Team; and 4) receive a portfolio update and project status reports.

The **LONG-TERM CARE INSURANCE (EX) TASK FORCE** will: 1) consider adoption of its Summer National Meeting minutes; and 2) receive status reports on the current activity of the workstreams of the Task Force.

The **LIFE INSURANCE AND ANNUITIES (A) COMMITTEE** will: 1) consider adoption of its task force and working group reports; 2) discuss comments received on the draft of proposed revisions to the *Suitability in Annuity Transactions Model Regulation* (#275); and 3) discuss its retirement security charge. The **Annuity Disclosure (A) Working Group** will not meet at the Fall National Meeting. However, it plans to report its progress regarding its charge to review and revise, as necessary, Section 6—Standards for Illustrations of the *Annuity Disclosure Model Regulation* (#245) to take into account disclosures necessary to inform consumers about in light of the innovation of products currently in the marketplace. The **Annuity Suitability (A) Working Group** will complete its discussion of comments received on draft revisions to Model #275 establishing a best interest standard of care and forwarding the draft to the Committee for its consideration. The **Life Insurance Online Guide (A) Working Group** will not meet at the Fall National Meeting. It plans to continue to meet via conference call to work on an online resource on life insurance. The **Life Insurance Illustration Issues (A) Working Group** will not meet at the Fall National Meeting. However, it plans to report on its progress revising the *Life Insurance Disclosure Model Regulation* (#580) to include 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 Disclosure Model Regulation* (#582) and the policy summary required by Section 5A(2) of Model #580.

The **LIFE ACTUARIAL (A) TASK FORCE** will: 1) develop and consider amendments to the *Valuation Manual* for implementation in 2021; 2) continue development of requirements for principle-based reserving (PBR); 3) discuss the coordination of the *Valuation Manual* requirements with the requirements of the *Accounting Practices and Procedures Manual* (AP&P Manual); 4) discuss the development of VM-22, Maximum Valuation Interest Rates for Income Annuities; 5) hear an update on the status of efforts to develop an economic scenario generator; 6) hear an update on the yearly renewable term (YRT) field test; and 7) consider adoption of its subgroup reports, including a proposal from the **IUL Illustration (A) Subgroup** on potential changes to *Actuarial Guideline XLIX—The Application of the Life Illustrations Model Regulation to Policies with Indexed-Based Interest* (AG 49) to address the illustration of index multipliers.

The **HEALTH INSURANCE AND MANAGED CARE (B) COMMITTEE** will: 1) continue its discussions of health care cost drivers with a presentation by the co-author of *Overcharged: Why Americans Pay Too Much for Health Care*; 2) most likely hear an update from representatives of the federal Center for Consumer Information and Insurance Oversight (CCIIO) on recently adopted federal regulations and other CCIIO activities of interest to the Committee; 3) hear an update on current federal regulatory, legislative and legal action surrounding the federal Affordable Care Act (ACA); 4) consider adoption of its interim meeting minutes and its Summer National Meeting minutes; and 5) consider adoption of its task force, working group and subgroup reports. The **Consumer Information (B) Subgroup** will not meet at the Fall National Meeting. It will continue its discussions via conference call concerning the development of consumer-based pieces to help with health insurance literacy. The Subgroup is

currently discussing a new tool to assist consumers with using their health insurance coverage and updating the document, “Frequency Asked Questions About Health Care Reform.” The **Health Innovations (B) Working Group** will continue its discussions of health care costs and state waiver activities pursuant to Section 1332 of the ACA.

The **HEALTH ACTUARIAL (B) TASK FORCE** will: 1) discuss actuarial issues related to health care reform; and 2) consider adoption of its working group reports. The **Long-Term Care Actuarial (B) Working Group** will discuss LTCI pricing and valuation issues.

The **REGULATORY FRAMEWORK (B) TASK FORCE** will: 1) consider adoption of its working group and subgroup reports; and 2) possibly hear presentations related to health care costs and the states’ efforts to address the issue. The **Accident and Sickness Insurance Minimum Standards (B) Subgroup** will not meet at the Fall National Meeting. It plans to continue to meet via conference call to consider revisions to the *Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act* (#171). The **HMO Issues (B) Subgroup** will not meet at the Fall National Meeting. It plans to meet via conference call to discuss its work to revise the *Health Maintenance Organization Model Act* (#430) to address the conflicts with the recent revisions to the *Life and Health Insurance Guaranty Association Model Act* (#520). The **Pharmacy Benefit Manager Regulatory Issues (B) Subgroup** will not meet at the Fall National Meeting. It plans to meet via conference call to begin discussion of its work to develop a new NAIC model to establish a licensing or registration process for pharmacy benefit managers (PBMs). The **ERISA (B) Working Group** will continue its discussions of the federal regulations related to association health plans (AHPs) and its current status. It 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: 1) continue monitoring the implementation of the federal Medicare Access and CHIP Reauthorization Act (MACRA); 2) discuss genetic/DNA testing and swabs for cancer detection purposes and Medicare fraud; and 3) hear a federal legislative update, among other possible topics.

The **PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE** will: 1) consider adoption of its task force and working group reports; 2) hear presentations on underinsurance, as well as disaster preparedness and resilience; 3) consider adoption of its 2020 proposed charges; 4) discuss private flood data collection; 5) discuss crop insurance issues; and 6) consider adoption of a document that provides an overview of regulatory actions to facilitate the private flood insurance market. The **Catastrophe Insurance (C) Working Group** will: 1) consider adoption of its minutes; 2) receive an update on NAIC *State Disaster Response Plan*; 3) receive an update on federal legislation regarding the National Flood Insurance Program (NFIP); and 4) hear a presentation from Milliman and the Federal Emergency Management Agency (FEMA) on Risk Rating 2.0. The **Terrorism Insurance Implementation (C) Working Group** will: 1) discuss the terrorism risk insurance data call; and 2) discuss reauthorization of the federal Terrorism Risk Insurance Act (TRIA). The **Climate Risk and Resilience (C) Working Group** will: 1) consider adoption of its minutes; 2) discuss the *NAIC Climate Risk Disclosure Survey*, including how insurers’ product offerings and resilience measures have evolved and the incorporation of the Financial Stability Board’s (FSB) Task Force on Climate-Related Financial Disclosures (TCFD); 3) hear a presentation from a large insurer on its newly implemented sustainability strategy and enhanced reporting; and 4) hear an update on the development of the Insurance Regulatory Frequently Asked Questions (FAQ).

The **CASUALTY ACTUARIAL AND STATISTICAL (C) TASK FORCE** will discuss a draft white paper regarding the regulatory review of predictive modeling used in rate filings.

The **SURPLUS LINES (C) TASK FORCE** will: 1) consider adoption of the report of the **Surplus Lines (C) Working Group**; 2) discuss comments received on an exposure of a blanks proposal regarding home state direct premiums written; 3) hear adjustments to Exempt Commercial Purchaser Minimum Qualifications; and 4) receive an update on a referral to the Producer Licensing (D) Task Force.

The **TITLE INSURANCE (C) TASK FORCE** will: 1) hear a presentation from Demotech on the industry's residential and nonresidential business, types of endorsements, market concentration, statutes related to closing protection letters in select states and the effect of mandatory title insurance rates; 2) hear a presentation on the history of closing protection letters (CPLs); and 3) receive a compilation of information related to CPLs from NAIC historical minutes and the *Survey of State Insurance Laws Regarding Title Data and Title Matters*.

The **WORKERS' COMPENSATION (C) TASK FORCE** will: 1) consider adoption of its minutes; and 2) hear a presentation and hold an interactive discussion regarding Official Disability Guidelines and their history, as well as information regarding formularies. The Task Force will also hold a discussion regarding the National Conference of Insurance Legislators' (NCOIL) Model Workers' Compensation Drug Formulary Act.

The **MARKET REGULATION AND CONSUMER AFFAIRS (D) COMMITTEE** will: 1) consider adoption of its Oct. 1 minutes; 2) consider adoption of its task force and working group reports; 3) discuss the comments on the *Best Practices and Guidelines for Consumer Information Disclosure*; and 4) hear a presentation from the American Psychiatric Association regarding mental health parity exams. The **Market Analysis Procedures (D) Working Group** will: 1) discuss the data call to collect information on short-term limited duration health products; 2) discuss a proposal to add "Other Health" to the Market Conduct Annual Statement (MCAS); and 3) discuss ways to provide a consistent and uniform response to MCAS waiver and extension requests. The **Privacy Protections (D) Working Group** will review its workplan regarding its review of state insurance privacy protections regarding the collection, use and disclosure of information gathered in connection with insurance transactions. The **Market Conduct Annual Statement Blanks (D) Working Group**, the **Market Conduct Examination Standards (D) Working Group** and the **Market Regulation Certification (D) Working Group** will not meet at the Fall National Meeting.

The **ANTIFRAUD (D) TASK FORCE** will: 1) consider adoption of the report of the **Antifraud Technology (D) Working Group** and the **Antifraud Education Enhancement (D) Working Group**; 2) hear a status update on the Online Fraud Reporting System (OFRS) rewrite; 3) hear an update on the Healthcare Fraud Prevention Partnership (HFPP); and 4) 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 its Oct. 29 minutes; and 2) consider adoption of the report of the **Market Information Systems Research and Development (D) Working Group**.

The **PRODUCER LICENSING (D) TASK FORCE** will: 1) consider adoption of its Oct. 25 minutes; 2) consider adoption of proposed revisions to the NAIC Continuing Education Reciprocity (CER) Agreement; 3) consider adoption of a recommendation to allow a life or accident and health license to satisfy the requirement of an underlying license, which is needed to qualify for a surplus lines license; 4) consider adoption of the reports of the **Producer Licensing Uniformity (D) Working Group** and the **Uniform Education (D) Working Group**; 5) hear a report from the NIPR Board of Directors; and 6) discuss the role of chatbots and artificial intelligence (AI) in the distribution of insurance products.

The **FINANCIAL CONDITION (E) COMMITTEE** will consider adoption of its task force and working group reports. The **Group Capital Calculation (E) Working Group** is expected to receive information that summarizes the takeaways from the group capital calculation field-testing. The **Group Solvency Issues (E) Working Group** will: 1) discuss comments received on an exposure of guidance to address group analysis documentation questions; and 2) discuss ongoing projects of the International Association of Insurance Supervisors (IAIS) Insurance Groups Working Group. The **Restructuring Mechanisms (E) Working Group** will: 1) hear from the American Council of Life Insurers regarding its adopted restructuring principles; 2) hear from NAIC Legal Division staff regarding segregated accounts and guaranty fund protection; and 3) discuss the Prudential PLC Rothesay decision.

The **ACCOUNTING PRACTICES AND PROCEDURES (E) TASK FORCE** will consider adoption of its working group reports. The **Statutory Accounting Principles (E) Working Group** will: 1) hear comments on exposed items; and 2) consider new agenda items affecting statutory accounting principles. Potential topics include: goodwill; cash equivalents and short-term investments; related party transactions; commission reporting; and life and health reinsurance. The Working Group also may discuss generally accepted accounting principles (GAAP) issuances.

The **CAPITAL ADEQUACY (E) TASK FORCE** will: 1) consider adoption of its working group and subgroup reports; and 2) hear comments on its current referral exposures. The **Health Risk-Based Capital (E) Working Group** will: 1) consider adoption of its minutes; 2) discuss the draft bond structure; 3) hear comments on the Health Test language; 4) discuss items to be addressed in 2020; and 5) discuss the health risk-based capital (RBC) working agenda. The **Investment Risk-Based Capital (E) Working Group** will not meet at the Fall Meeting. The **Life Risk-Based Capital (E) Working Group** will: 1) consider adoption of its minutes; 2) consider adoption of the report of the **Variable Annuities Capital and Reserve (E/A) Subgroup**; 3) consider adoption of the report of the **Longevity Risk (A/E) Subgroup**; and 4) discuss items to be addressed in 2020. The **Property and Casualty Risk-Based Capital (E) Working Group** will: 1) consider adoption of its minutes; 2) consider adoption of the report of the **Catastrophe Risk (E) Subgroup**; 3) consider adoption of the 2019 catastrophe event lists; 4) discuss the possible instruction modification on the approved models; 5) discuss the 2019 property/casualty (P/C) RBC working agenda; 6) discuss the scope letter from the American Academy of Actuaries (Academy) Property and Casualty Committee regarding the plan on reviewing the underwriting risk component; 7) discuss possible changes of the R3 factor related to the “Bilateral Agreement Between the United States of America and the European Union on Prudential Measures Regarding Insurance and Reinsurance” (Covered Agreement). The **Catastrophe Risk (E) Subgroup** will hear presentations from the Academy regarding *Wildfire: An Issue Paper*.

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

The **RECEIVERSHIP AND INSOLVENCY (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) hear federal and international updates; 3) consider adoption of its working group reports; 4) consider adoption of revisions to the *Receiver's Handbook for Insurance Company Insolvencies* related to large deductible workers' compensation insurers; and 5) discuss next steps for addressing the recommendations adopted at the Summer National Meeting related to the work completed for the referral from the **Financial Stability (EX) Task Force** on resolution and recovery.

The **REINSURANCE (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) consider adoption of reports from the **Qualified Jurisdiction (E) Working Group** and the **Reinsurance Financial Analysis (E) Working Group**; and 3) discuss the progress of any other ongoing projects.

The **VALUATION OF SECURITIES (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) consider adoption of amendments to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) to: a) add instructions for exchange-traded funds (ETFs) that contain both preferred stocks and bonds to the SVO-Identified Preferred Stock ETF List in scope of *Statement of Statutory Accounting Principles (SSAP) No. 32—Preferred Stock*; b) rename the U.S. Direct Obligations/Full Faith and Credit Exempt List to the NAIC U.S. Government Money Market Fund List and migrate the Bond Fund List into the NAIC Fixed Income-Like SEC Registered Funds List; c) add instructions to limit all NAIC designations to the NAIC Foreign Sovereign Designation Equivalent List; d) add instructions for ground lease transactions; e) add instructions for principal-protected securities; and 3) hear updates on the following projects: a) implementation of carry-over procedures; and b) implementation of NAIC designation categories.

The **FINANCIAL REGULATION STANDARDS AND ACCREDITATION (F) COMMITTEE** will: 1) consider adoption of changes to the self-evaluation guide for Part D: Organization, Licensing and Change of Control of Domestic Insurers of the Financial Regulation Standards and Accreditation Program to be consistent with revisions adopted in the Review Team Guidelines; and 2) consider adoption of revisions to the accreditation guidelines to align with recent updates to the *Troubled Insurance Company Handbook*. In addition, the Committee will discuss accreditation implications of the 2019 revisions to the *Credit for Reinsurance Model Law* (#785) and the *Credit for Reinsurance Model Regulation* (#786), as well as the *Term and Universal Life Insurance Reserve Financing Model Regulation* (#787).

The **INTERNATIONAL INSURANCE RELATIONS (G) COMMITTEE** will: 1) discuss progress on initiatives of the IAIS, including the status of revisions to the Insurance Core Principles (ICPs), the Common Framework for the Supervision of Internationally Active Insurance Groups (ComFrame), the global insurance capital standard (ICS), the holistic framework for systemic risk assessment, and standards implementation and assessment issues; 2) hear an update on work in progress at the OECD; 3) receive updates on ongoing activities to enhance cooperation with international insurance regulators; 4) hear an update on the International Monetary Fund's (IMF) Financial Sector Assessment Program (FSAP); and 5) consider adoption of the report of the **ComFrame Development and**

Analysis (G) Working Group. The Working Group will discuss progress on the development of ComFrame and the ICS, as well as the future monitoring period process.

The **NAIC/CONSUMER LIAISON COMMITTEE** will: 1) discuss new developments in non-health (life and annuity or P/C) insurance, such as issues regarding what state insurance regulators can do to promote retirement security, how to help consumers navigate flood insurance programs, and the filing of complaints or reporting of improper insurer behavior in the automobile repair context by consumers; and 2) discuss new developments in health insurance, such as protecting patients from surprise medical bills and the impact of other federal policy changes, clarifying insurance coverage of living donors, raising consumer concerns about wellness programs, and how the HFPP is helping protect Americans from insurance fraud.

The **NAIC/AMERICAN INDIAN AND ALASKA NATIVE LIAISON COMMITTEE** will: 1) hear a presentation by Vicki Lowe, executive director, American Indian Health Commission for Washington state; 2) continue its discussion of the rising suicide rate of American Indian youth due to isolation, opioid abuse, alcoholism and mental illness, as well as continue its discussion on suicide prevention (e.g., insurance companies putting telehealth into schools, getting consumer information about the availability and access to free or affordable care into the hands of children at risk, etc.); and 3) discuss best practices for working with tribal leaders.

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 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** will consider final action on the proposed Insurance Compact Strategic Plan, several new group annuity uniform standards for employer groups, the 2020 Annual Budget and Schedule of Fees, and an extension of the Expedited Review Program. At this meeting, the Insurance Compact member committees and Management Committee will be reformed and officers elected for 2020.