Proposal for Restructuring of the Property and Casualty Insurance (C) Committee

DRAFT – July 26, 2017

This proposal suggests potential changes to the structure of the Property and Casualty Insurance (C) Committee in order to meet the Committee’s goal of reducing the number of groups that report to it. The Committee currently has four Task Forces and fifteen Working Groups reporting to it. The changes shown below, if implemented, would reduce the number of Working Groups to eight by the end of 2017, with further reduction occurring throughout 2018 as Working Groups complete their charges.

**Recommendation:** Consumer Outreach and Assistance Post-Disaster (C) Subgroup, Catastrophe Response (C) Working Group, and Earthquake (C) Working Group to be eliminated as their charges move directly under the Catastrophe (C) Working Group.

Several groups are currently working on catastrophe-related issues. These groups could be merged with the Catastrophe (C) Working Group, allowing the Working Group to oversee the existing charges of these groups.

Currently, the Consumer Outreach and Assistance Post-Disaster (C) Subgroup reports to the Catastrophe (C) Working Group. This group should complete its charges in 2018. The Catastrophe Response (C) Working Group should be able to complete its work in 2018 as well. The existing charges of these two groups could be moved directly under the Catastrophe (C) Working Group. The Catastrophe Response (C) Working Group has been regularly receiving reports at National Meetings from states concerning recent state responses to disasters. It is recommended that work continues under the Catastrophe (C) Working Group at National Meetings. In addition, it is recommended that the Earthquake (C) Working Group conduct its work, which tends to consist of presentations, as part of the Catastrophe (C) Working Group, likely on conference calls.

**Recommendation:** Crop Insurance (C) Working Group and Risk Retention (C) Working Group to be eliminated as their charges move directly under the Committee.

Several Working Groups exist primarily to respond when relevant issues arise, often in reaction to federal activity. Among these groups are the Crop Insurance (C) Working Group and Risk Retention (C) Working Group. It is recommended the charges of these groups be elevated to a commissioner level by moving the charges directly under the Committee. If activity were to arise that warranted these groups be reconstituted, such action could be taken quickly.

**Recommendation:** Public Adjuster (C/D) Working Group, Sharing Economy (C) Working Group, and Medical Professional Liability (C) Working Group should complete their charges by end of 2017 and not be reconstituted in 2018.
Auto Insurance (C/D) Working Group, Creditor-Placed Insurance Model Act Review (C) Working Group, Transparency and Readability of Consumer Information (C) Working Group, and Travel Insurance (C) Working Group should report back to the Committee on whether they can complete their work by the 2018 Summer National Meeting.

It should also be noted the Title Insurance (C) Task Force began 2017 with three Working Groups reporting to it. It is likely only one Working Group will need to be formed under the Task Force in 2018.